

The Meaning and Significance of Spending in God's Way (Zakat)

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An earlier consolidated version of some sections of Abdur's book "Exploring Islam in a New Light [2]".

"By no means shall ye attain piety until ye spend of that which ye love. And whatever ye give, God surely knoweth it well." [The Quran, Imran (3): 92]

Perhaps no other topic has been so much emphasized in the Quran than 'spending in God's way'. The Quran is replete with verses that extol the virtues of spending in God's way, and characterize the act of such spending as part and parcel of righteousness. The rationale for spending for others is to be found in the consideration that man can hardly live alone in happiness without sharing his earnings and possessions with others, and also in the fact that all that we earn and possess is really the Grace of God and belongs to God only. We need to share our harvests or earnings with others as an expression of our gratefulness or thanksgiving to God. For it is God who gives us livelihood [Baqarah (2): 57, 126, 172, 212; Imran (3): 27, 37; Nisa (4): 130; and many more verses]. Whether one calls it zakat or sadaqa, spending for the poor or in God's way is thus an expression of the very worship of, and thanksgiving to, God for His manifold blessings that man enjoys.

In fact such spending amounts to serving humanity, and serving humanity is essentially serving God. God-loving people spend for the poor, orphans and captives out of love for, and pleasure of, God, and they seek no reward or thanks in return [Insan or Dahr (76): 8-9]. We need to give only for pleasure of God, which is essentially our own pleasure [Lail (92): 20-21], and - this is proper giving - without any expectation of anything in return [Insan or Dahr (76): 9; Lail (92): 19-21]. Zakat means "purification". Spending in God's way is for one's purification [Lail (92): 17-21]. None attains piety without such spending [Imran (3): 92]. Spending in a benevolent or God's way is a way of purifying oneself, and often a way of atoning for mistakes or misdeeds or for inability to perform other desirable religious acts for one's purification and piety. The Quran is emphatic in proclaiming that we cannot attain piety until we spend of that which we love. Some of the relevant verses are worth noting below:

"By no means shall ye attain piety until ye spend of that which ye love. And whatever ye give, God surely knoweth it well." [Imran (3): 92] ... *"Far removed from it (the blazing Fire) will be he who is upright, and who giveth from his riches for self-purification. He seeketh not a reward (in return) for a favor to any, but seeketh (only) the pleasure of his Lord, the most High. It is he who verily will find contentment."* [Lail (92): 17-21]

"Take (O Muhammad) of their riches contributions (sadaqa) wherewith thou mayst purify them, and make them grow (in spirituality), and pray for them. Verily thy prayer is a boost for them. God is Hearer, Knower." [Tauba (9): 103]

Spending thus works essentially like prayer, or can broadly be conceived as part of prayer itself. Indeed, as God warns us in the Quran, neglecting needed help and support to needy people renders one's prayer null and void [Ma'un (107): 1-7]. Spending in God's way is an essential component of righteousness, as the Quran says:

“It is not righteousness that ye turn your faces to the East or the West; but righteousness is that one should believe in God and the Last Day and the angels and the Book and the Prophets, and give away wealth, out of love of God, to relatives and the orphans and the needy and the wayfarers and to those who ask, and to free slaves, and establish prayer and pay the zakat (poor-due)[1]; and the keepers of promise, if they make one, and the patient in distress and affliction and in times of conflicts. These are they who are sincere and who are righteous.” [Baqarah (2): 177]

A spirit of give and take best promotes human relationship as well as human dignity. And our mission should be aimed at giving more rather than at taking more. God’s Prophets gave more to humanity in the form of spiritual knowledge than they took from them in spiritual or material resources [An’am (6): 90; Yunus (10): 72 and many more verses]. Indeed society’s progress can be best advanced not only with a widespread dissemination of spiritual, educational and technological knowledge, but also with an equitable distribution of material resources.

Indeed most often, a crucial test of whether a person is good or kind to another person is whether or not, and if so, to what extent, he is helping the other person in some material way. God is not kind to those who neglect spending for the poor and the helpless [Ma’un (107): 1-7]. The Quran emphasizes spending in God’s way as a greatly virtuous act:

“Ah, what will convey unto thee (O Muhammad) what the Ascent is!

(It is) to set a slave free,

And to feed in the day of hunger

An orphan near of kin,

Or some poor man (or woman) in misery,

And to be of those who believe, and enjoin one another patience and kindness.

Such are the people who are on the right hand (path).” [Balad (90): 12-18]

“Far removed from it (the blazing Fire) will be he who is upright, and who giveth from his riches for self-purification. He seeketh not a reward (in return) for a favor to any, but seeketh (only) the pleasure of his Lord, the most High. It is he who verily will find contentment.” [Lail (92): 17-21]

“The likeness of those who spend their wealth in God’s way is as the likeness of a grain that groweth seven ears, with a hundred grains in every ear. God giveth increase manifold to whom He pleaseth. God is Bounteous, and All-Knowing.” [Baqarah (2): 261] ... *“And the likeness of those who spend their wealth seeking God’s pleasure and the strengthening of their souls is as the likeness of a garden on high fertile soil. When heavy rain falleth on it, it bringeth forth the crop twofold. And if heavy rain falleth not, then light rain (sufficeth). God is Seer of what ye do.”* [Baqarah (2): 265]

We need to submit ourselves completely, i.e., our body and mind, our thoughts, our prayer and devotions, and all of our material resources, if any, to the service of God. That implies that we need to spend out of what we earn in the way of God. A man does not live for him alone, and he does not get happiness by living alone. He gets real happiness – that is his virtue - by living for others. This is the *raison d’être* of spending for others. Overall social uplift and maximization of mutual benefit to all critically depends not only on a widespread

dissemination of spiritual, educational and technological knowledge, but also on an equitable distribution of material riches.

God's prophets came to disseminate their Divine or spiritual knowledge to all and sundry, and they did this yeomen's service without any remuneration [An'am (4): 90]. When we spend for others in the form of direct distribution, we need to display the same spirit as shown by the prophets. That is that we need to spend without expecting any return from the receivers of our wealth. This is reflected in the following verses of the Quran:

"And he (the giver of wealth) deemeth it (giving away of his wealth) not as a favor for anyone for (which he should seek) a reward (in return), except the seeking of the pleasure of his Lord, the Most High. And soon he will be well-contented." [Lail (92): 19-21]

Just as man needs to earn in God's way, so he needs to spend as well in God's way. Spending in God's way means that he needs to share the boons of God he has earned with others. This he can do in several ways. One way will be to spend of his riches on goods and services others produce for his own consumption or consumption of his family. This will provide income to others as they sell their products. Another way will be to save and invest part of his income to help create opportunities for work and production. Still another way will be to directly distribute part of his riches to those who are in need and for other deserving causes labeled as the cause of God. He can and should save and invest part of his income for future consumption, but he should not keep it idle or hoard it. Hoarding is bad for an economy. It deprives others; it curbs effective demand in the economy and holds back economic expansion, and if the hoarding is done in goods, it creates artificial scarcities and high prices of the hoarded goods. The Quran strongly condemns hoarding:

"And let not those who hoard that which God hath provided them of His Grace think that it is good for them. Nay it is worse for them. It (that which they hoard) will be tied around their necks like a collar on the Day of Resurrection. God's is the inheritance of the heavens and the earth; and God is aware of what ye do." [Imran (3): 180]

It is only the wrong-headed people who dispute the case for spending for others, as the Quran notes about them:

"When it is said unto them: Spend of that with which God hath provided you, those who disbelieve (in good works) say to those who believe: Shall we feed those whom God, if He willed, could have fed? Ye are naught else than in clear error." [Ya-Sin (36): 47]

A society is neither egalitarian, nor healthy for its all-round development when some people swim in wealth, while others are ill-fed, ill-clad and ill-housed, and when they cannot provide for their health and education even at a basic level. A highly unequal distribution of income and wealth is also not good for an economy, as it adversely affects the development of its human resources, and holds down effective demand and holds back economic expansion. High inequality of income and wealth destroys social cohesion, peace and harmony, and breeds bitter feelings on the part of the poor and deprived people, and creates scope for social crimes, immorality and frustration. The have-nots at some time may feel so frustrated that they may even feel prompted to rise against the haves to pull them down. As Ahmad aptly points out:

"That social order is wrong when one rolls in wealth and others fallow in gutters and squeeze themselves into garrets to starve unto physical and moral death."[2]

The Quran is for creation of an egalitarian society. Even though it gives recognition to private property and enterprise, it at the same time warns all of us that nothing really belongs to us; the ultimate ownership of everything belongs to God: "And unto God belongeth whatever is in

the heavens, and whatever is in the earth; and unto God all things return.” [Imran (3): 109]
The Quran urges us to spend out of our income and wealth:

“O ye who believe! Spend of what We have provided for you before the Day comes when no bargaining (will be of any avail), nor friendship, nor intercession...” [Baqarah (2): 254] ...

“Say (O Muhammad): Verily my Lord enlargeth the provision and straiteneth it to such of His servants whom He pleaseth: and whatever ye spend (in the cause of God) He replaceth it. And He is the Best of Providers.” [Saba (34): 39]

“And what aileth you that ye spend not in God’s way, when unto God belongeth the inheritance of the heavens and the earth? Those who spent and fought (in God’s way) before the victory are not on a level (with the rest of you). Such are of higher rank than those who spent and fought afterwards. Unto each hath God promised good. And God is aware of what ye do.” [Hadid (57): 10]

In another verse of the Quran, God has promised forgiveness and a great reward to good believers who along with doing other good deeds also pay alms (sadaqa) [Ahzab (33): 35]. Everything that God prescribes for us in the Quran is fard or obligatory for us. When God specifically mentions in the Quran that something is obligatory for us, it must be especially obligatory for us. Sadaqa or spending is such a thing, which God specifically mentions as obligatory for us, and He mentions where such spending should go:

“The alms (sadaqa) are for the poor and for the needy, and those who administer them, and those (new converts) whose hearts are made to incline (to truth), and to free the slaves and the debtors, and for the cause of God, and (for) the wayfarers; an obligatory duty (fard) imposed by God. God is Knower, Most Wise.” [Tauba or Baraat (9): 50]

Such spending is for those who beg or are needy, and for those who are deprived or poor [Ma’arij (70): 25], and also includes spending for parents, near relatives, orphans, wayfarers, and for those who ask, as noted above in [Baqarah (2): 177], and for other causes of God, including that for freeing of captives or slaves and for necessary reconciliation or rehabilitation of new converts to religion [Baqarah (2): 177, 215; Anfal (8): 41; Tauba or Baraat (9): 60; Nur (24): 22]. Spending is also for those who are in need of help, but being involved in the cause of God, are unable to move about in the land, and who do not beg importunately [Baqarah (2): 273]. Likewise, we need also to spend for other noble causes such as for relieving the burden of those who are heavily laden with debt [Tauba or Baraat (9): 60], and for miscellaneous other noble purposes, which can be termed as causes of God (See below for some explanation). As for the spending for the new converts, the Quran speaks well of the God-loving believers during the Prophet’s time, who were so generous to those who came to them for refuge that they gave preference to the refugees over themselves in helping them, even though they were poor [Hashr (59): 9].

God advises those of us who are affluent that we should not make such promises as not to help our relatives, poor people, and those who leave their homes for the cause of God; and we are urged to forgive them and ignore their faults [Nur (24): 22]. He loves those who spend not only when they are in affluence or ease, but also when they are in hardship [Imran (3): 134]. He admonishes us to give others what is good, and not what we regard as bad and do not want to receive for ourselves [Baqarah (2): 267]. God characterizes freeing of war captives or slaves or marrying them as equal partners as very important righteous deeds. Spending for such purposes is likewise a great virtue in the sight of God [Baqarah (2): 177; Tauba or Baraat (9): 60]. God says that those who contend that they are not required to spend for others, and say “if God willed He could have provided for all”, are in flagrant error [Ya-Sin (36): 47].

Zakat in the sense of charity is also mentioned in the Quran:

“That which ye give in usury in order that it may increase people’s property hath no increase with God, but that which ye give in charity (zakat), seeking Allah’s pleasure, hath increase manifold.” [Rum (30): 39]

Thus, although unlike in the case of sadaqa, the Quran nowhere mentions where the zakat should go, and by how much in relation to income or wealth, both sadaqa and zakat appear to mean the same thing in principle, and also in practice. The generally believed notion among Muslims that zakat should be given at a fixed rate of 2½ percent of wealth defined in a certain way^[3] is not mentioned in the Quran. The giving of zakat in such a proportion of wealth has been in vogue. However in the context of changed conditions of modern times, we need to rethink the issue of how one should spend of his income and wealth in light of the Quran, whether one calls this spending zakat or sadaqa, and since God has made sadaqa obligatory for us. It is spending in the way of God that really matters. The current practice of zakat at a low proportion of one’s wealth (which includes the value of most of one’s assets with some exceptions such as the family house) appears inadequate in light of the Quran, especially for high-income people, as well as from the point of view of the demands of society for a multiplicity of beneficial works (for God’s cause) on top of provisions for the poor. Concerning what to spend in God’s way and how much, the Quran explicitly states:

“O ye who believe! Spend of the good things which ye have earned, and of that which We bring forth from the earth for you, and seek not the bad to spend thereof when you would not take it for yourselves except with disdain. And know that God is Free of Wants and Worthy of Praise.” [Baqarah (2): 267]

“They ask thee concerning what they should spend. Say: That which is in excess (of your needs). Thus God maketh clear (His) revelations, that you may think.” [Baqarah (2): 219] ... “And they who (the believers) when they spend (in charity), are neither extravagant nor niggardly; they keep a just (balance) between these (two limits).” [Furqan (25):67]

The Quran asks us to spend in excess of our needs, and it asks us to think to decide about how much of our income and wealth we should spend, which should be a good balance between two extremes – a high ceiling of everything in excess of one’s needs for consumption and saving or investment (saving or investment that is needed for future consumption) and a low floor where the giver is basically niggardly to spare. Two other verses of the Quran also shed more light on how much one should spend out of windfall income or wealth like the spoils of war and other gains, which are as follows:

“They ask thee (O Muhammad) about the spoils of war. Say: The spoils of war belong to God and the Messenger. So be careful of (your duty to) God, and set aright matters of your difference, and obey God and His Messenger if ye do believe.” [Anfal (8): 1]

“And know that whatever thing ye gain, a fifth of it is for God, and for His Messenger, and for near relatives, and orphans, and the needy, and the wayfarer, if ye do believe in God and in that which We have revealed to Our servant. ...” [Anfal (8): 41]

The first of these verses [Anfal (8): 1] relates to gains such as the war booties. Such gains wholly belong to “God and the Messenger”, which means that such gains should be distributed entirely for God’s cause – for meeting the needs of the poor and needy people and other welfare needs. The handing and distribution of these gains should be done and administered by the state or by state-sponsored appropriate public or private sector organizations (modern-day NGOs, for example). There may be other gains of the nature of what economists call “windfall gains”, the handling and distribution of which warrant similar treatment. Some examples of such gains are instant treasure-troves found by some people, and real estates, bank deposits and other assets left by deceased people who have no near

relatives with any legitimate claim to such assets. The second verse [Anfal (8): 41] calls for spending or distribution of a fifth of other gains or income we earn for God's cause, and for near relatives, orphans, needy, wayfarers, etc. That suggests that there should be a twenty percent tax on normal or regular income for both state and other welfare activities. These verses as well as the one that calls for spending whatever is in excess of our needs [Baqarah (2): 219] also suggest that there should be considerable flexibility in the way we should spend or distribute our income and wealth for benevolent purposes, and that the higher the income and wealth of a person is, the higher should be his capacity to spend for such activities, which implies a need for progressive taxation for welfare needs.[4] These verses clearly suggest that the proportion of one's income or wealth, which is in excess of one's needs, should be a considerably higher fraction than the 2 1/2 percent (of wealth), which is generally believed as the zakat amount.

God wants us to be neither too generous nor too stingy in spending [Furqan (25): 57]. Whoever is stingy in spending in God's way is stingy to themselves [Muhammad (47): 38]. The curse of God or dire punishment is in store for those who are stingy in spending [Ahzab (33): 19; Lail (92): 8-10]. At the same time, one needs to note that kind words and compassion are better than charity with an insult or injury; and a person should not nullify the virtues of his charitable actions by reminders or reproach or injury, or with a grudge [Baqarah (2): 262-264; Tauba or Baraat (9): 54]. There is virtue in one's spending in God's way, whether it is done publicly or secretly, but doing such charitable acts secretly is more virtuous than doing them publicly or with publicity; spending secretly atones for some of the giver's ill-deeds [Baqarah (2): 271]. On the other hand, God does not love the extravagant, i.e., those who spend for wasteful purposes [A'raf (7): 31; An'am (6): 141; Bani Israel or Israa (17): 26-27]. The extravagant are brothers of the devil [Bani Israel or Israa (17): 26-27].

Note that such spending should go not only to the destitute and needy, it should be used also for a multiplicity of noble causes, which we can lump up as God's cause. A substantial chunk of such causes are best handled at the government level, while others may be left for private individuals. During our Prophet's time, considerable resources in the forms of believing men and goods were mobilized for conducting war against the invading infidels. This is evidenced from the following Quranic verse:

"Go forth (O ye who believe), equipped with light arms and heavy arms, and strive hard in God's way with your wealth and your lives. This is best for you if ye only knew." [Tauba (9): 41]

The resources in the forms of men and goods used for purposes of defense were spending in God's cause. There are many such needs in God's cause that need to be met at the government or public sector level. The government should cater to such needs, and sadaqa or appropriate taxation should finance such needs. Indeed, the government expenditure and taxation system in a modern state need to be considered for considering what should be an appropriate sadaqa or zakat system for individuals. All those parts of government expenditure, which are meant for social welfare – feeding and rehabilitation of destitute people, provisions for unemployed workers, education, labor training, health and hospital services and similar spending directed especially to amelioration of the conditions of the poor, and those which are meant for ensuring what economists call "public goods", which are best produced at the public sector level are indeed instances of spending for God's cause. Some examples of public goods are social peace and security, defense against external aggression, administration of law and justice, promotion of social, cultural and spiritual development, economic policy making and general public administration for miscellaneous government functions. All such state functions should count within the purview of God's cause. And in an impoverished developing economy, the state has a special role to play in promoting economic development, which indeed is the best answer to alleviation of poverty for the poor. For promoting economic development, considerable investment is needed in

physical infrastructure (such as roads, highways, railways, waterways, ports, telecommunications, power and energy, etc.) as well as in human skills and education, technology and research. Promotion of such development is crucial for expanding employment opportunities and raising living standards and, in the long run for dealing with the problem of the poor.

It is clear that spending in God's way covers a lot more things than are currently covered by the zakat or sadaqa system. It matters little whether one calls it zakat or sadaqa. But this system is in need of major reform in light of the directions given in the Quran and in light of recent developments in the conception of functions of a modern state. Spending in God's way then of individuals will comprise both the taxes they pay for benevolent works of the government at the government level and whatever they can afford to spend voluntarily at the private sector level on top of the taxes they pay. It should be recognized that what the government can or should do efficiently is inadequate to deal with the total problem of social inequity and to promote overall social welfare; and there is much still left to be done at the individual level. But limiting such benevolent and humanitarian spending to just 2½ percent of one's wealth will be taking a very narrow view of spending in God's way in light of the Quran.

Such spending should not be limited just to a proportion of wealth alone. The verse [Baqarah (2): 267] cited above clearly points to spending from earning and production. Hence earning (or income) or production could also be used as a base for such spending. And the proportion should be a flexible one depending on how much one can afford neither being too generous nor too niggardly as directed in verse [Furqan (25):67] cited above, taking into account what he or she has already paid to the government in the form of taxes for God's cause.

The ultimate aim of the sadaqa system should be to eradicate poverty, and help people get work opportunities and become self-reliant, and not to perpetuate a beggars' class in society, which is not only degrading for them but also a nuisance in society. To the extent possible and economically efficient, such spending should be handled at the state level. Many modern developed countries have well planned public welfare and social security systems embodying unemployment benefits and certain medical benefits and administered at the state level in conjunction with enterprise level lay-off and medical insurance benefits, and it is not left to the whims of individuals to cater to such welfare needs. Social security systems existing in some of the developed countries essentially exhibit the basic principles of the sadaqa system that the Quran propounds. Though there is some debate as to what developed countries are really doing for developing countries (they often take back what they give in different ways[5]), the concessional aid they give and what their sponsored multilateral development financing organizations give to the developing countries is also a kind of sadaqa at state level on the part of the rich countries to the poor ones. Such aid should also be counted in the calculation for how much more resources the government should raise domestically to cater to the needs of the poor and development and social welfare needs.

The need for paying sadaqa at the individual level will last as long as the state cannot pay full attention to the problems of the helpless people. And as it appears, the state in many developing countries is almost invariably unable to take full care of the poor and the needy, and also considering that public sector welfare systems in developing countries are found to be almost always plagued by significant corruption as available evidence suggests, there remains considerable room for charities at the individual level. When a believing man is able to afford some spending and perceives the need for such spending, it becomes incumbent on him to engage in such spending. That is as good as his prayer for his own spiritual advancement. And a significant part of his spending should be given to reputable international charitable organizations and international and domestic NGOs (non-governmental organizations), which are engaged in development and social welfare

activities, and which are known to be more efficient and less corrupt than the relevant government departments.

Another point to be noted in this regard is that the scope of such spending should also embrace interest-free or concessional lending, which the Quran calls *qarz-hasana* (beautiful lending) [Baqarah (2): 245; Hadid (57): 11, 18; Tagabun (64): 17; Maidah (5): 12; Muzzammil (73): 20]. In modern days, some of this concessional financing function is being performed in developing countries by developed country aid agencies and multilateral development financing institutions. The Quranic message of interest-free loans is applicable only for disadvantaged borrowers, who deserve to be treated with a humanitarian approach. The kind of interest that the Quran prohibits is usury, i.e., exploitative interest that is charged to people who deserve to be given an interest free loan on humanitarian grounds. This is *Qarz-Hasana* or a beautiful loan that the Quran talks about in several verses [Baqarah (2): 245; Hadid (57): 11, 18; Tagabun (64): 17; Maidah (5): 12; Muzzammil (73): 20]. This is a loan without interest or expectation of any gain to deserving people on humanitarian grounds. The question of interest cannot arise in such cases. The Quran even encourages the lenders to write off the original loans in cases where the borrowers are in difficulty to repay them. Some of the relevant verses are as follows:

“Who is it that will lend unto God a beautiful loan, so that He will increase it manifold? God straiteneth and enlargeth. Unto Him ye will return.” [Baqarah (2): 245]

“O ye who believe! Observe your duty to God, and give up what remaineth of usury, if ye are indeed believers. And if ye do it not, then be warned of war from God and His Messenger. And if ye repent, then ye shall have your principal. Deal not unjustly, and ye shall not be dealt with unjustly. And if (the debtor) is in difficulty, then postpone (repayment) until (he is in) ease; and that ye remit it as almsgiving (sadaqa) is better for you if ye but knew.” [Baqarah (2): 278-280]

It is clear from these verses that in cases, which deserve humanitarian considerations, loans should indeed be extended free of interest, and where appropriate, such loans should be given as grants or alms (which is *sadaqa* in Quranic terminology).

Conclusion

The Quranic admonitions on spending in God's way are quite elaborate for the benefit of mankind! The implications for spending in God's cause mean that the scope of such spending goes well beyond the confines of a narrowly defined and generally understood *zakat* or *sadaqa* (charity) system, and includes spending for a lot of the functions of a modern state, which are to be financed by a well-devised taxation system. In fact the modern state should take on its shoulders a lot of the share of the burden of providing for the basic needs of the poor and disadvantaged groups in society. Some of the highly developed countries have a well-devised social welfare system. However, even with a well-devised social welfare system crafted by the modern state, the need for charity at the individual level does still remain.

The best motive for, or the best kind of, spending in God's way should be to help others stand on their own feet, not to keep them permanently in the beggars' seats. Indeed to help another person in a way, which makes him to look for help all the time is inherently ill motivated, and cannot be liked by God. Such spending is like that of those who like to be seen by men, and is of no intrinsic virtue to them [Baqarah (2): 264]. From this point of view, the modern state should take appropriate measures to promote investment and development to increase opportunities for gainful employment of unemployed people. Such efforts also constitute spending in God's way. At the individual level, such efforts would be savings,

investment and work that would help build infrastructure and industries for employment-generating development.

[1] The word zakat is generally understood as a kind of obligatory poor-due at a certain fixed fraction of one's wealth. The word has also another meaning – purification. The use of the word zakat in the same verse after "spending for the poor" suggests that the word zakat in this verse should be taken to mean purification, rather than poor-due. In that case the meaning of the later part of the verse "akimus-salat o-atuz- zakat" should be like "establish prayer and attain purification".

[2] Ahmad, Panaullah, Creator and Creation, Bangladesh Islamic Foundation, 1986, pp. 61-62.

[3] Wealth is defined as the value of most of one's assets with some exceptions such as the family house. However, according to the Quran such spending can be out of both wealth and earnings. Current earnings make up income, and wealth is accumulated earnings.

[4] I am grateful to Layth of free-minds.org for a comment, which has helped me correct some confusion on my part made in an earlier draft on the interpretation of the two verses under discussion.

[5] One important case in point is the system of protection that the developed countries themselves provide to their domestic activities through government tariffs on imports from developing countries and government subsidies to their farmers for production of agricultural products, and in some cases, through subsidies on exports of certain agricultural products. According to recent World Bank estimates, such trade restrictions of both developed and developing countries hurt the poor developing countries more than they receive by way of aid from the rich countries.