

Spending in Islam: Nurturing and Education

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Abstract

Islam urges its followers to spend on their parents, offspring, and lineage. This paper addresses spending in the way of Islam for its protection (preserving its authenticity), advocacy (Da’wah), and to support its adherents against those who manifest enmity towards it. Thus, spending aims to instill in Muslims the practice of giving for the sake of their faith and to educate them about the principles of this type of spending. Da’wah to Islam has been associated with calls to spend in the way of Allah to seek His satisfaction and pleasure. Even before the establishment of an Islamic state, or in cases where this state becomes weak and unable to perform its duties of protecting its followers and their beliefs, Muslims (as entities and individuals) are urged to spend in the cause of Allah to protect their Muslim brothers and their beliefs, and to propagate the message of Islam. The study concludes that spending in Islam seeks to achieve two goals: The first is to educate Muslims religiously, emphasizing that spending in Islam is for the sake of Allah and seeking His pleasure. The second is to teach Muslims about their material obligations and the need to fulfill them.

Keywords: Nurturing, Education, Spending money in Islam.

1. Introduction

Arabs were “ignorant people worshipping idols and eating carrion. They engaged in the obscene and cut ties of kinship. They harmed their neighbors, and the strong dominate the weak” (Ibn Hisham, Vol. 1, p. 172). Arabia was sought by the greedy. The Persians ruled the East while the Romans ruled the West. Allah sent the Prophet Muhammad (PBUH) as the last Prophet and the Prophet to all mankind. He gave him the Qur’an as the final message to mankind so that may leave their state of ignorance and enter Islam, this would transition them from injustice to justice and from weakness to dignity and strength. Upon their acceptance of Islam, the Islamic state was formed and served as the foundation of the Islamic civilization. Currency was minted, and money was spent to finance the active support and spread of Islam. At first, this was voluntary but soon became an obligation. By doing this, the Islamic state then had money to spend on education, and it established universities. Muslims learned double entry accounting. They had rights and obligations regarding their wealth. Levies were set for spoils of war, and the dhimmis.

paid the Jizya tax. Muslims were obligated to give zakat, perform the Hajj pilgrimage and participate in jihad. These acts require knowledge of their costs of obligations and is an area meriting study.

1.1 Theoretical Framework

Arabs were ignorant, and they were rival tribes. They possessed no science, no education, and no country that cares for the homeland and citizens. The Romans and Persians colonized their country. Allah chose them as the harbingers of revelation and to champion the message of Islam. To this end, Muslims were requested to finance the needs of the Islamic call and the Islamic state and its citizens. The Islamic state may weaken, and its role may fade, for this reason the Muslims have been enjoined to cater for the needs of Muslims to ensure a consistent source of funding. It does so in the following ways:

The command to spend.

The Almighty said, “And whatever good ye send forth for your souls ye shall find it in Allah’s Presence, - yea, better and greater, in Reward” [73: 20]. And “By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, of a truth Allah knoweth it well” [3: 92]. And “Whatever good ye give shall be rendered back to you, and ye shall only do so seeking the “Face” of Allah. Whatever good ye give shall be rendered back to you, and ye shall not be dealt with unjustly” [2: 272]. And “Nor could they spend anything (for the cause) - small or great - nor cut across a valley, but the deed is inscribed to their credit: that Allah may require their deed with the best (possible reward)” [9: 121].

The command to spend in the path of Allah as present in the Quran seeks to achieve the following objectives:

In the path of Allah

The path of Allah in “the road of guidance that He invited to” (Mustafa et al., 1960). This phrase was used 56 times. In the Makkan verses, it refers to spending for Islam. Allah says, “Those who love the life of this world more than the Hereafter, who hinder (men) from the Path of Allah and seek therein something crooked: they are astray by a long distance” [14: 3]. This was at the beginning of the call to Islam and before the migration to Medina. After the migration and the success of the call for Islam and the establishment of an Islamic state, the phrase took in the meaning of spending in jihad for the sake of Allah. The Almighty said, “And spend of your substance in the cause of Allah and make not your own hands contribute to (your) destruction; but do good; for Allah loveth those who do good” [2: 195]. This is required of a Muslim to spread Islam and sustain its advocacy. They are required to spend on the welfare of Muslims, their parents and the ill. Allah stated, “the parable of those who spend their substance in the way of Allah is that of a grain of corn: its growth seven ears, and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things” [2: 261]. It means that Allah multiplies charity just as grain is multiplied 700 times, and Allah multiplies over that for whomever he pleases.

Meriting reward from Allah requires that the charity be not intended to bestow some form of harm or does so for self-pride. This entails the invalidation of charity just as it is invalid by the disbelievers. Allah says, “O ye who believe! cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil:

on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guided not those who reject faith" [2: 264].

Seeking The Pleasure of Allah's and self-affirmation: Those who spend in the path of Allah to earn His pleasure are certain that Allah will reward them the best of rewards. They do so sincerely for Allah and not for worldly gain. It is not to boast nor is it hypocrisy (Ibn Jawzi, 265). Such spending is obligatory and is rewarded twofold such as in Zakat, jihad, and vows. It is preferable that such spending is done in secret and is honored. Only the best wealth of Muslims should be spent or their best harvest. The reward is to be elevated in status to Allah and to expiate their sins as detailed in [2: 265-269]. Allah knows that this spending comes after entering Islam, or after the establishment of the Islamic state, or in the stage of faith, which is the highest degree of Islam. The Almighty says, "The desert Arabs say, "We believe." Say, "Ye have no faith; but ye (only) say, 'We have submitted our wills to Allah, 'For not yet has Faith entered your hearts. But if ye obey Allah and His Messenger, He will not belittle aught of your deeds: for Allah is Oft-Forgiving, Most Merciful. "Only those are Believers who have believed in Allah and His Messenger, and have never since doubted, but have striven with their belongings and their persons in the Cause of Allah: Such are the sincere ones" [49: 14-15]. This is the degree or stage in which the believer strives to attain. Allah says, "And there is the type of man who gives his life to earn the pleasure of Allah: And Allah is full of kindness to (His) devotees" [2: 207]. He also says, "In most of their secret talks there is no good: But if one exhorts to a deed of charity or justice or conciliation between men, (Secrecy is permissible): To him who does this, seeking the good pleasure of Allah, we shall soon give a reward of the highest (value)" [4: 114]. Allah likes spending this as a gift from a garden or orchard to Allah. It is spending intended to stabilize the pillars of the State of Islam and fortify its internal affairs, and to advocate the call of Islam to other nations.

Seeking Allah's Countenance: This refers to spending to earn Allah's reward. The phrase 'the face of God' has been used to refer to Allah. It is spent during the Ihsan phase wherein the believer worships Allah as if he sees Him. He spends for Allah certain that he will be rewarded. Allah guides a person to spend in His path. He says, "It is not required of thee (O Messenger), to set them on the right path, but Allah sets on the right path whom He pleased. Whatever goodbye gives benefits your own souls, and ye shall only do so seeking the "Face" of Allah. Whatever goodbye give shall be rendered back to you, and ye shall not Be dealt with unjustly" [2: 272]. When such a person spends, it reaches the intended beneficiaries who are overlooked by others and who do not ask people. The donor seeks such people to spend money on and so that I may earn a reward. His spending continues day and night, secretly or loudly, seeking the deserving and needy. Allah says, "Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom" [9: 60]. He also says, "So give what is due to kindred, the needy, and the wayfarer. That is best for those who seek the Countenance, of Allah, and it is they who will prosper" [30: 38]. And, as endowment for Allah, Allah says: "It is not righteousness that ye turn your faces Towards east or West; but it is righteousness- to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfil the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the Allah-fearing" [2: 177]. This is a continuous

charity, as the Prophet (PBUH) 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” (Narrated by Muslim, 1631). This charity is spent on realizing piety. Allah says, “By no means shall ye attain righteousness unless ye give (freely) of that which ye love” [3: 92].

The reward of this charity is ongoing until the Day of Resurrection. The donor will be rewarded with the best reward for his intention on the Day of Resurrection. They will be among those who do not know fear on that day, nor will they grieve. The Almighty says, “Nay, -whoever submits His whole self to Allah and is a doer of good, - He will get his reward with his Lord; on such shall be no fear, nor shall they grieve” [2: 112]. And “That which ye lay out for increase through the property of (other) people, will have no increase with Allah: but that which ye lay out for charity, seeking the Countenance of Allah, (will increase): it is these who will get a recompense multiplied” [30: 39]. They will be those who receive a reward multiplied as in the hadith, “He who gives in charity the value of a date which he legally earned, and Allah accepts only that which is pure, Allah accepts it with His Right Hand and fosters it for him, as one of you fosters his mare, until it becomes like Ohod mountain” (Sahih al-Bukhaari, the Book of Zakat, Hadith 1344). All this is for the sake of Allah. As he sought Allah in this world, he will be with Him in the next and see the face of God Almighty on the Day of Resurrection. The Almighty says, “To those who do right is a goodly (reward)- Yea, more (than in measure)!” [10: 26]. This refers to seeing the face of God Almighty on the Day of Resurrection. It is the greatest blessing of Allah to the people of Paradise (Tafsir Ibn Kathir. Vol. 2, 429).

All spending in the path of Allah uses only wealth deemed valid by Islam. Allah says, “Until Allah gives them means out of His grace” [24: 33]. And “It is Allah Who has created you: further, He has provided for your sustenance” [30: 40]. Part of this wealth is spent for the pleasure of Allah. The Almighty says, “and spend out of what We have provided for them, and we shall spend what We have given them” [2: 2]. To achieve the goal of charity, the following conditions must be met:

1. Faith: Faith is condition for legitimate spending in the path of Allah, the pleasure of Allah and for Allah’s countenance merit reward. Allah says, “Recite to them the truth of the story of the two sons of Adam. Behold! They each presented a sacrifice (to Allah): It was accepted by one, but not by the other. Said the latter: “Be sure I will slay thee. Surely,” said the former, “Allah doth accept of the sacrifice of those who are righteous” [5: 27]. He also says, “Say: “Spend (for the cause) willingly or unwillingly: not from you will it be accepted: for ye are indeed a people rebellious and wicked. “The only reasons why their contributions are not accepted are: that they reject Allah and His Messenger; that they come to prayer without earnestness; and that they offer contributions unwillingly” [9: 53-54]
2. Correct intention: The intention of spending in the way of Allah is to seek His pleasure. The Almighty says, ““But seek, with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world: but do thou good, as Allah has been good to thee, and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief” [28: 77]. The Prophet (PBUH) also said, “Actions are to be judged only by intentions and a man will have only what he intended. When one’s emigration is to Allah and His Apostle, his emigration is to Allah and His Apostle, but his emigration is to a worldly end at which he aims or to a woman whom he marries, his emigration is to that for which he emigrated” (Saheeh al-Bukhari: 1).

3. That wealth is good and halal: For wealth to be the best one possesses. The Almighty says, “O ye who believe! Give of the good things which ye have (honorably) earned, and of the products of the earth which We have produced for you, and do not even aim at getting anything which is bad, in order that out of it ye may give away something, when ye yourselves receive it except with closed eyes. And know that Allah is Free of all wants, and worthy of all praise” [2: 267]. Allah also accepts the good advice in the path of Allah instead of material spending for those who do not have the money. The Almighty says, “There is no blame on those who are infirm, or ill, or who find no resources to spend (on the cause), if they are sincere (in duty) to Allah and His Messenger: no ground (of complaint) can there be against such as do right: and Allah is Oft-forgiving, Most Merciful” [9: 91].
4. That it is not followed by harm: Allah says, “O ye who believe! cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guided not those who reject faith” [2: 264]. The Prophet (PBUH said: “There are three (types of) people to whom Allah will not look on the Day of Resurrection: The person who disgraces his parents, the drunkard, and the person seeking praise for what they gave” (Al-Manzari, Vol. 3, p. 212).
5. It is mustahab (preferable), to spend in all conditions: To spend in secret and public, by day and by night. Allah says, “Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their Lord: on them shall be no fear, nor shall they grieve” [2: 274]. And “Those who spend (freely), whether in prosperity, or in adversity; who restrain anger, and pardon (all) men; - for Allah loves those who do good” [3: 134].
6. It is preferable to spend consistently and not for a temporary period: Allah says, “and spend out of what We have provided for them” [2: 2].
7. Not to be excessive or niggardly: The Almighty says, “Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)” [25: 67].
8. Not to be miserly: The Almighty says, “Behold, ye are those invited to spend (of your substance) in the Way of Allah: But among you are some that are niggardly. But any who are niggardly are so at the expense of their own souls. But Allah is free of all wants, and it is ye that are needy. If ye turn back (from the Path), He will substitute in your stead another people; then they would not be like you! [47: 38].
9. Sustainable development: The continuity or sustainability of the spending to help perform the duties in Islam. For example, Umar ibnal-Khattab, may Allah be pleased with him, did not distribute the land of the Shamand Iraq as spoils among the Mujahideen despite being conquered through battle. Rather, he left them in the hands of their inhabitants as they worked the land and paid tribute to the treasury. This helped ensure the welfare of Muslims on a sustainable basis. This is based on Umar’s interpretation of the verse, “And those who came after them say: “Our Lord! Forgive us, and our brethren who came before us into

Faith, and leave not, in our hearts, rancour (or sense of injury) against those who have believed. Our Lord! Thou art indeed Full of Kindness, Most Merciful” [59: 10].

10. Spending time to serve and protect the community: To help shelter the Muhajirin, to financially support the divorcees, and for the poor so as not to resort to theft and corruption in the land. It is distributed directly to the beneficiaries, thus reducing corruption or the influence of administrators, and ensuring that wealth is not circulated among the rich. It helps reduce unemployment, widen the circulation of money, and increases its benefits.
11. Likening spending to loans: The borrower is God Almighty, and this reassures the Muslim (lender) that he will recover his loan on the Day of Resurrection. The Almighty said, “Who is he that will Loan to Allah a beautiful loan? for (Allah) will increase it manifold to his credit, and he will have (besides) a liberal Reward” [57: 11].
12. Mercy: Mercy prevails in Muslim relations with one another. The Almighty says, “Muhammad is the messenger of Allah; and those who are with him are strong against Unbelievers” [48: 29]. It is a lasting mercy, and Allah described the Prophet as merciful, “to the Believers is he most kind and merciful” [9: 128]. This is supported by the hadith, “The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever” (Sahih Al-Bukhaari, Al-Adab, 8: 12). Mercy comes from the fact that Muslims’ spending is a source of funding for most of the services normally provided by the state to its citizens and for carrying out its Islamic duties and as a way of life. It is a duty on those able to ensure the continuation of Muslims in performing these duties. Islam has sought to achieve this in two ways:
 1. Tarbiyyah
 2. Education

First: The path of Tarbiyyah: The Makkan period in Islam was characterized by the absence of authority for Islam in society, except the authority of faith. It is the stage of advocacy and nurturing the Muslim community. It sought to deepen the faith and consolidate it in the hearts of the believers so that they reach the stage of faith (iman). They underwent numerous trials to test the faith of the community of believers. This included persevering through the torture of the weak Muslims, the incident of Isra and Maraj, the boycott of the Muslims of Mecca and the siege of the people of Abi Talib, followed by the migration to Abyssinia and then to Madinah. Allah testifies to the excellence of this community, “Not equal among you are those who spent (freely) and fought, before the Victory (conquering of Mecca), (with those who did so later)” [57: 10]. Muslims left Mecca gradually, helping each other by money and carrier (transportation) (Ajaj.p.81). The Makkan period was characterized by two groups: Muslim and non-Muslim. Allah testifies to their level of faith after having persevered adversity, “O ye who believe! Fear Allah as He should be feared and die not except in a state of Islam” [3: 102]. And “If there are twenty steadfast persons among you, they will overcome two hundred...” [8: 65]. When the Muslims migrated to Madinah to form an Islamic state, it comprised of believers, infidel, and hypocrites. People entered Islam in waves without first having their mettle tested and undergoing comprehensive tarbiyyah. Hypocrisy appeared which weakened the Muslims, and the verse descended, “For the present, Allah hath lightened your (task), for He knoweth that there is a weak spot in you: But (even so), if there are a hundred of you, patient and persevering, they will vanquish two hundred, and if a thousand, they

will vanquish two thousand, with the leave of Allah: for Allah is with those who patiently persevere” [8: 66].

The tarbiyyah stage focused on the Muslims and secured for them their faith. They spent time in the path of Allah while they were in Makkah. For example, Abu Bakr freed Bilal, may Allah be pleased with them. Given the importance of tarbiyyah, the Prophet (PBUH) emphasised the importance of raising children and accustoming them to worship and to instil the love of worship in their hearts and minds. The Prophet (PBUH) said, “Teach a boy Salat (the prayer) when he attains the age of seven years and punish him (if he does not offer it) at ten” (Sunan Abu Daoud, the Book of Prayer).

Second: The path of education: It is the stage of practical application of the provisions of Islam and its laws in Madinah. Here, Muslims began to apply the pillars of their religion of zakat, pilgrimage, and others, which required teaching Muslims how to apply the provisions of their religion in their lives, especially financial transactions. The Almighty says, “(They are) those who, if We establish them in the land, establish regular prayer and give regular charity, enjoin the right and forbid wrong: with Allah rests the end (and decision) of (all) affairs” [22: 41]. Islam is the seal of divine religions, and the Quran is the final scripture, so its rulings and systems must be valid for all times and places. Charity is encouraged as a means for the continued provision of the new religion, its followers, and provisions. Education is encouraged to ensure knowledge of the obligation in a person’s wealth and how it is to be calculated. Its reward is with Allah alone. It identified the sources of funds as Zakat, charity, spoils, taxes, endowments, etc., and its spending is legislated upon every Muslim through to the end of days. Allah says regarding Zakat, “And those in whose wealth is a recognized right” [70: 24]. Allah also says, “Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom” [9: 60]. It is obligatory on the Muslim owner of the quorum and needs to be calculated accurately. The person is encouraged to pay on time without delay so that it may be distributed to the beneficiaries. It is not permissible to transfer this money to another place so that it enhances the social ties between the groups of society. It is in their interest to protect this money. Zakat seeks to draw the income levels of the community together and expand the money circle and cycle so that the interests of all groups of society will be realized. Allah says, “In order that it may not (merely) make a circuit between the wealthy among you” [59: 7]. Muslim spending in this regard is obedience to Allah’s commands. It seeks to enliven the message of Islam. Further, spending in the path of Allah is a form of jihad. Allah says, “Those who believed, and adopted exile, and fought for the Faith, with their property and their persons, in the cause of Allah, as well as those who gave (them) asylum and aid, - these are (all) friends and protectors (allies), one of another” [8: 72]. Failure to contribute to this spending was due to the absence of religion and the lack of faith in the heart. The Almighty said, “The only reasons why their contributions are not accepted are: that they reject Allah and His Messenger; that they come to prayer without earnestness; and that they offer contributions unwillingly” [9: 54]. The disbelievers have several reasons for spending their money, such as:

1. To obscure the path of Allah: The Almighty said, “The Unbelievers spend their wealth to hinder (man) from the path of Allah, and so will they continue to spend; but in the end they will have (only) regrets and sighs; at length they will be overcome: and the Unbelievers will be gathered together to Hell” [8: 36].

2. Consume people's money unjustly: The Almighty said, "O ye who believe! there are indeed many among the priests and anchorites, who in Falsehood devour the substance of men and hinder (them) from the way of Allah. And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty" [9: 34].
3. They spend their money for pride: The Almighty says, "Not those who spend of their substance, to be seen of men, but have no faith in Allah and the Last Day: If any take the Evil One for their intimate, what a dreadful intimate he is!" [4: 38].
4. To fight the call to Islam: To prevent spending on Muslims so that they abandon the Prophet (PBUH). Allah says, "They are the ones who say, "Spend nothing on those who are with Allah's Messenger, to the end that they may disperse (and quit Medina)." But to Allah belong the treasures of the heavens and the earth; but the Hypocrites understand not" [63: 7]. Their goal is to fight the call to Allah economically and to besiege the Muslims economically as well.
5. Fear of poverty and following Satan: Following the devil in the fight against Islam and Muslims by intimidating them with poverty. The Almighty says, "The Evil one threatens you with poverty and bids you to conduct unseemly" [2: 268].
6. Niggardliness: Miserliness is a reason for not spending. The Almighty said, "Behold, ye are those invited to spend (of your substance) in the Way of Allah: But among you are some that are niggardly. But any who are niggardly are so at the expense of their own souls. But Allah is free of all wants, and it is ye that are needy. If ye turn back (from the Path), He will substitute in your stead another people; then they would not be like you!" [47: 38].

1.1.1 Previous Studies

There have been many studies on spending (donation) in Islam. Khalifi's study (2017) entitled Public Expenditures of the State in the Islamic Economy reviewed the nature of public expenditures in the Islamic economy and its components, purposes, and objectives in satisfying the public needs. Such expenditures were subject to controls such as: rationalizing public expenditure and providing for the most important needs first and complying with the provisions of the Shariah in public spending, just spending between individuals and regions, and for the spending to be proportionate with the financial and economic conditions of the state. The most obvious quality of spending in Islam it is conformity to clear Islamic texts. Such spending covered the expenses of all segments of society and services, towards achieving social, economic, and political purposes.

Othman (2012), in his article entitled "Due Expenses - Practical Application of Compassion", referred to the expenses due to the wife, parents and relatives under the Shariah, and its role in strengthening family ties.

In Dunya's 1996 study, "The Financial System and the Rationalization of Public Spending", he spoke about the importance of public spending and the necessity of rationalizing it at the economic, social, and political levels, making it highly efficient, and introducing the position of the Islamic system on this subject.

In the study of Khafaji (1983), entitled "Expenditures in the Islamic Sharia and its Social Effects", the expenses pertained to the life of the individual and society as determined by the Quran, Sunnah, consensus, and reason. It contains expenses for a wife, its justifications, when it

must be abolished (skip), and expenses for relatives and slaves. In the study of Abraham (1930) entitled "The System of Expenditure in Islamic Law and the Comparison of the Doctrines", the topic of alimony is defined as payment to satisfy the human need for food, housing and clothing and all matters necessary for sustaining a decent standard of living. It also explained the reasons for alimony such as marriage, slavery, and kinship.

1.1.2 What distinguishes the current study from previous studies?

This is an analytical study of the Quranic verses concerning the expenses required of the individual Muslim or the Muslim community to finance the call of Islam and its state - for the sake of Allah, to earn Allah's pleasure and for Allah's countenance. The previous studies examined the husband's expenses on his wife, parents, dependents, slaves, and extended family (The study of Othman and Khafaji) or the study of public expenditure by the state (Khalifi's study) and the study of Dunya which dealt with the rationalization of public expenditure in Islam, which is also administered by the State. These studies deal with worldly expenditure issues to fulfil personal or governmental obligations, while contained in a yearly budget or a plan for more than one year (it means planned), while the current study addresses the expenditure of individuals or groups for the sake of Allah and does not have a budget or a specific amount (not planned). Rather, it is commensurate with the depth of faith in one's heart and their desire to please Allah. They are convinced that Allah will surely reward them with the greatest reward.

2. The problem of the study and its questions

Many developed countries are committed to providing a variety of services to their citizens. Short- and long-term budgets are required to fulfil these services. In the Islamic State, all or most of these services are provided by Muslims individually and collectively through Zakat, Waqf and alms. Verses of the Quran mentioned the funds of an Islamic state in times of peace and war, also the allocation of the funds of Muslims (citizens), which include expenses to provide services and assistance to Muslim citizens in need, the Islamic state, and the other non-Muslim citizens, (who must pay nominated funds as: jizyah (tribute), kharaj (of land), and oshoor (as tax of tenths), to finance the needy). Individual Muslims handled most of the services provided by countries today to their citizens as a form of obedience to Allah and His Messenger, such as the call to Islam and the education of Muslims, food, and watering. It then expanded to include the funding of jihad and Mujahedeen and numerous services from the care of the elderly to social insurance, etc.

2.1 Study questions

The objectives of individual charity in Islam can be defined and divided into:

1. Donations for Islamic religious education.
2. Donations to teach Muslims the injunctions of their religion.

The Study problem can be formulated in the following questions:

1. Is the money of Muslims in Islam spent to raise Muslims religiously?
2. Is the money of Muslims in Islam spent to teach Muslims their religious duties, in order to fulfil from their creation and to be nearest from God?

3. Objective of Study and Its Importance

3.2 Study Objectives

Islam has the merit of transforming Muslim life from a pastoral Bedouin existence to one of civilisation and science. Almighty says: "Proclaim! (or read!) in the name of thy Lord and Cherisher, who created? Created man, out of a (mere) clot of congealed blood: Proclaim! and thy Lord is Most Bountiful, He Who taught (the use of) the pen. Taught man that which he knew not" [96: 1-5]. He also says, "Say: Are those equal, those who know and those who do not know? [39: 9]. Science also played a role in the spread of Islam and people's education. Allah says on the tongue of the Prophet Ibrahim (PBUH): "Our Lord! send amongst them a Messenger of their own, who shall rehearse Thy Signs to them and instruct them in scripture and wisdom and sanctify them: For Thou art the Exalted in Might, the Wise" [2: 129]. The Prophet (PBUH) said: "Convey from me even an Ayah" (Saheeh al-Bukhaari, Hadith 3274). He (PBUH) also said, "Seeking knowledge is a duty upon every Muslim, and whoever seeks knowledge, everything seeks his forgiveness, even the whales in the sea" (Sahih al-Jaami,' Hadith 3914). Islam is the seal of religions, and the Quran is the seal of all divine books. It is a perpetual source of evidence and guidance based on knowledge in two broad areas: worship and transactions, especially in Muslim expenditure and charity which has two goals:

1. The goal of nurturing Muslims
2. The goal of teaching Muslims

3.1 Importance of Study

The life of man in this world is short, while the real life is the afterlife which is eternal. The Almighty described it "What is the life of this world but amusement and play? but verily the Home in the Hereafter, - that is life indeed, if they but knew" [29: 64]. As such, Muslims should direct their energies and potentials towards pleasing Allah to realize success in this life and eternal bliss in the next. Allah says, "And whatever good you send forth for your souls before you, ye shall find it with Allah" [2: 110]. For this purpose, the Muslim dedicates his intentions and efforts using all that he possesses in this life as an investment in the next life. Allah says, "Say: Truly, my prayer and my service of sacrifice, my life and my death, are (all) for Allah, the Cherisher of the Worlds" [6: 162]. He makes provisions in this life for the next while not forgetting to pursue his lot in this world. Allah says, "But seek, with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world: but do thou good, as Allah has been good to thee, and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief" [28: 77). It is a religious matter for every Muslim who should be aware that a portion of his wealth should be used to implement Allah's commands. Such spending in the way of Allah should achieve two things:

1. Nurture and upbringing (Tarbiyyah)ⁱ: Such nurturing should be in line with the guidance of Allah and spending wealth to nurture a generation of Muslims on the practice of hard work and charity without expecting quick material return.
2. Education: Teaching Muslims the commands of Allah concerning obligatory charity such as Zakat and others, and additional forms of charity that draw a person closer to Allah.

4. Study Terms

In the path of Allah

This phrase is found in the Quran and carries numerous meanings. In the Makkan phase, it pertains to calling to Allah's religion as in the verse, "Those who reject Allah and hinder (men) from the Path of Allah - for them will We add Penalty to Penalty; for that they used to spread mischief" [16: 88]. It also refers to calling to Allah, and the path of guidance, or the path of faith. Allah Almighty said, "That is as far as knowledge will reach them. Verily thy Lord knoweth best those who stray from His Path, and He knoweth best those who receive guidance" [53: 30]. It also refers to the guidance that came from Allah, "Those who would hinder (men) from the path of Allah and would seek in it something crooked: they were those who denied the Hereafter" [7: 45]. It has also been used to refer to the path of truth, "Those who would hinder (men) from the path of Allah and would seek in it something crooked: these were they who denied the Hereafter! [11: 19]. Allah also says, "Invite (all) to the Way of thy Lord with wisdom and beautiful preaching; and argue with them in ways that are best and most gracious: for thy Lord knoweth best, who have strayed from His Path, and who receive guidance" [16: 125].

The phrase 'in the path of Allah' was used in the Madinite verses to refer to learning the Quran and jihad. The Almighty says, "Fight in the cause of Allah those who fight you, but do not transgress limits; for Allah loveth not transgressors" [2: 190]. It also refers to fighting to uphold the religion of God, "And spend of your substance in the cause of Allah and make not your own hands contribute to (your) destruction; but do good; for Allah loveth those who do good" [2: 195]. It has also been used to liberate the weak Muslims from their enemies. Allah says, "And why should ye not fight in the cause of Allah and of those who, being weak, are ill-treated (and oppressed)? - Men, women, and children, whose cry is: "Our Lord! Rescue us from this town, whose people are oppressors; and raise for us from the one who will protect; and raise for us from the one who will help!" [4: 75]. It refers to the path of truth and obedience to Allah, and faith, and spending in the way of jihad. The Almighty says, "Say: "O ye People of the Book! Why obstruct ye those who believe, from the path of Allah, seeking to make it crooked, while ye were yourselves witnesses (to Allah's Covenant)? but Allah is mindful of all that ye do." [3: 99]. He also says, "Those who believe, and suffer exile and strive with might and main, in Allah's cause, with their goods and their persons, have the highest rank in the sight of Allah: they are the people who will achieve (salvation). Their Lord doth give them glad tidings of a Mercy from Himself, of His good pleasure, and of gardens for them, wherein are delights that endure" [9: 20-21]. And "And what cause have ye why ye should not spend in the cause of Allah? - For Allah belongs the heritage of the heavens and the earth. Not equal among you are those who spent (freely) and fought before the Victory (conquest of Mecca) (with those who did so later). Those are higher in rank than those who spent (freely) and fought afterwards. But to all has Allah promised a goodly (reward). And Allah is well acquainted with all that ye do" [57: 10]. In other words, Allah's path is His religion and is to struggle to uphold the word of God.

The pleasure of Allah (Mardaat Allah)

This phrase was used only in the Madinite verses and means the pleasure of Allah. The Almighty says, "And there is the type of man who gives his life to earn the pleasure of Allah: And Allah is full of kindness to (His) devotees" [2: 207]. And "And the likeness of those who spend their substance, seeking to please Allah and to strengthen their souls, is as a garden, high and fertile: heavy rain falls on it but makes it yield a double increase of harvest, and if it receives not

Heavy rain, light moisture sufficeth it. Allah seeth well whatever ye do” [2: 265]. This means, “searching Allah’s pleasure, and they are the ones who are steadfast in their obedience to Allah for which they will earn the best reward” (Ibn Katheer, Vol. 1: 326). Allah the Almighty says, “In most of their secret talks there is no good: But if one exhorts to a deed of charity or justice or conciliation between men, (Secrecy is permissible): To him who does this, seeking the good pleasure of Allah, We shall soon give a reward of the highest (value)” [4: 114]. This means that, “they seek only Allah’s pleasure and no material gain. Allah explains that such donations and spending in His path is not subject to hypocrisy or pride, and that they are conscious of where their donations are going. If it is for Allah, then they will be rewarded, and it is for something else, then it is that for which it is intended” (Ibn al-Jawzi, p. 163).

Allah countenance

This statement came in Mecca Surah, which means Allah rewards, nothing else. Allah Subhanah says: "So give to the kindred his due, and to Al-Miskin (the poor) and to the wayfarer. This is best for those who seek Allah’s countenance, and it is they who will be successful", (Ar-Rum:38), also it came as Allah rewards means his rewards" (Ibn Kathir, p.331), also it came as Allah rewards, nothing else of life benefits and pleasure, Allah Subhanah says: "Not upon you (Muhammad) is their guidance, but Allah guides whom he wills. And whatever you spend in good, it is fore yourselves, when spend not except seeking Allah’s countenance. And whatever you spend on goods, it will be repaid to you in full, and you shall not be wronged" (Al-Baqarah:272). Also, it came as to ask his rewards, Allah Subhanah says: "We feel you seeking Allah’s countenance only. We wish for no reward, nor thanks from you." (Al-Insan:9). It is an attestation by Allah, to the believers that they spend for Allah countenance, this was believed to be as preference and compliment to them" (Ibn –Aljawzi, part3, p.273), this is especially for believers, since, Allah Subhanah had told them that he knew that their intention and goal is what he owns, and since he told them of their intent and it’s rightfulness, he told them of their reward (Ibn Aljawzi :p.167), mentioning that there is no meaning of Allah Countenance to spend in AlJihad.

5. Study plan and its Discussion.

5.1 Study Assumptions

- Hypothesis (1): Muslim money is spent in Islam for the purpose of religious education that cultivates obedience to Allah and His Messenger (PBUH).
- Hypothesis (2): Muslim money is spent in Islam to teach Muslims their religious duties and to elevate their position with God Almighty and to advance His religion.

5.2 Illustration of the Study

Independent Variables	Dependent Variables
Spending money in Islam	Tarbiyyah
Obedience to Allah and His Messenger	Education

5.3 The Effects of Spending in Islam

Spending in Islam has many benefits. It is obedience to Allah’s commands and a means to seek His pleasure in this world and the next. It has economic benefits by helping those who are due charity, and by preserving wealth from diminishing, and increasing its marginal utility. In contrast, failing to pay Zakat has negative consequences on the community. The Prophet (PBUH)

says, “Wealth does not diminish except by failing to pay Zakat” (Al-Munthiri, Vol. 1, p. 226). He (PBUH) also said, “No nation has prevented Zakat except that they were forbidden their share of the sky, and were it not for the animals, it would not rain” (Al-Munthiri, p. 227). Preventing rain has devastating effects on plants, animals, and human beings. There are psychological effects of spending in the hearts of the spenders and beneficiaries by advocating an atmosphere of fraternity and mercy as in the hadith, “The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever” (Sahih Muslim, Al-Albir, Hadith:2586). And the verse, “Muhammad is the messenger of Allah; and those who are with him are strong against Unbelievers, (but) compassionate amongst each other” [48: 29]. The precedence of spending in Islam is that it covers the necessities, including the care of parents. The Almighty says, “Treat with kindness your parents” [2: 83]. Second is the family, and third is assisting those with special needs and those who are unable to earn. The Almighty says, “And remember We took a covenant from the Children (Citizens) of Israel (to this effect): Worship none but Allah; treat with kindness your parents and kindred, and orphans and those in need; speak fair to the people; be steadfast in prayer; and practice regular charity. Then did ye turn back, except a few among you, and ye backslide (even now)” [2: 83]. There are also social benefits to spending, such as helping avoid class struggles and to prevent corruption of wealth. The Prophet said, “Incubate your wealth with Zakat and heal your wick with charity” (Al-Munthiri, Vol. 1, p. 221).

Among the social effects of spending in the path of Allah is that it serves as an ongoing source of finance even in the face of defeat or the collapse of the Islamic state. It serves to help preserve the faith of Muslims and supports the continued advocacy of Islam. Spending in the path of Allah began with the beginning of Islam and will continue even in the absence of the Islamic state. Such spending is inherent in the call to Allah.

Finally, if the disbelievers spend their money to serve their goal to prevent the path of Allah and to fight His religion and followers, it is the duty of Muslim advocates to spend for the advocacy of the Islamic message. They spend as a sign of their commitment to their faith and love of Allah. It is a means of answering the call of Allah and His messenger. Allah says, “O ye who believe! give your response to Allah and His Messenger, when He calleth you to that which will give your life; and know that Allah cometh in between a man and his heart, and that it is He to Whom ye shall (all) be gathered” [8: 24]. This response is key to realising the desired change in the Muslim ummah. Allah says, “Allah does not change a people’s lot unless they change what is in their hearts. But when (once) Allah willeth a people’s punishment, there can be no turning it back, nor will they find, besides Him, any to protect” [13: 11]. And “Because Allah will never change the grace which He hath bestowed on a people until they change what is in their (own) souls: and verily Allah is He Who heareth and knoweth (all things)” [8: 53]. These verses suggest that the transformation of the ummah is achieved by spending for the sake of Allah. To this end, money should be used for Muslim education, and to protect them from the torment of their Lord, and to preserve their religion.

6. Results

Allah sent the Prophet (PBUH) in Makkah as a messenger to all humankind. His followers were entrusted to communicate the message to the nations after him. They were entrusted with bearing the financial implications of this task forever. In this regard, the Study concludes with the following results:

1. Spending in Islam is for the sake of Allah, seeking His pleasure and countenance of Allah. The reward for spending in the way of Allah is akin to a grain that sprouted seven ears with each spike containing one hundred tablets. The reward of spending for the pleasure of Allah is like planting a garden in heaven and earning the guidance of Allah.
2. Spending in Islam seeks to achieve two goals:
 - Educating Muslims religiously.
 - Teaching Muslims their material obligations and the need to fulfil them.
3. The continuation of the message of Islam is supported by spending for that purpose and is ongoing until the end of days.
4. Spending in Islam seeks to earn Allah's pleasure.
5. The spending of money increases its benefit among the donors, the deserving, and the society in general.
6. The spending of money has economic, social, and psychological effects on the donors and the deserving.
7. If the disbelievers spend their money to support their falsehoods, it is the duty of Muslims to spend in support of the truth that came from Allah. The advocacy of falsehood can only be met with the advocacy of truth and spending in its path.
8. The end of the disbelievers' spending is that they waste their money and will meet destruction. The Almighty says, "What they spend in the life of this (material) world May be likened to a wind which brings a nipping frost: It strikes and destroys the harvest of men who have wronged their own souls: it is not Allah that hath wronged them, but they wrong themselves" [3: 117] As for the believers who spend in the path of truth, their end is explained by the Almighty, "The parable of those who spend their substance in the way of Allah is that of a grain of corn: it growth seven ears, and each ear Hath a hundred grains. Allah giveth manifold increase to whom He pleased: And Allah careth for all and He knoweth all things [2: 261].

7. Recommendations

1. Raising Muslim children to abide by religious duties and to also instruct young adults.
2. Spending money for the sake of Allah and spreading the call of Islam is entrusted to Muslims old and young, and they should constantly be reminded of such.
3. Urging Muslim scholars and Studies to study the Quran and Sunnah to devise rules and principles of accounting and finance to deal with money and to teach the Muslims.
4. To ensure the comprehensive sustainable development of the Islamic faith and the Islamic call by spending money for such purposes.

Conflicts of interest statements

All authors declare that they have no conflicts of interest.

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¹Henceforth referred to as tarbiyyah.