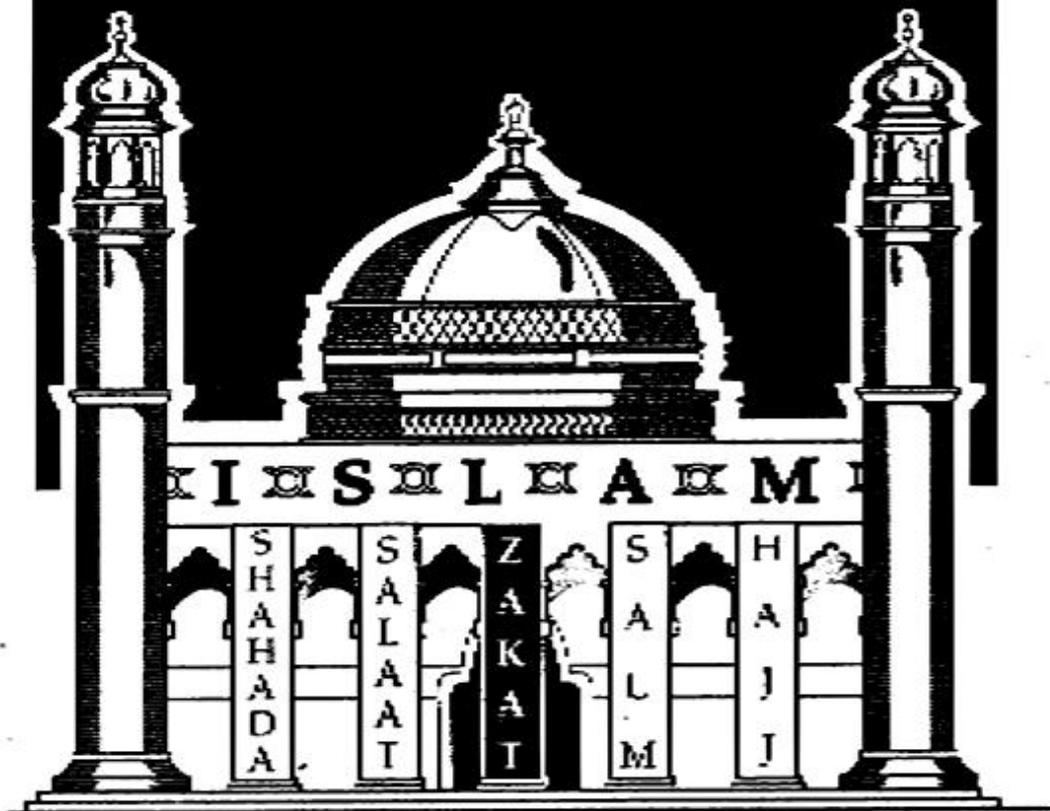


Staff Development
Package



Islam



The Five Pillars

– Zakat –



The Five Pillars - Zakat

(All words within the text in **bold** are in the glossary)



Zakat

The Islamic View of Wealth

To understand **zakat** it is first necessary to have some understanding of the Islamic view of wealth. In accepting their absolute dependence on God, Muslims recognise that all wealth in this world ultimately belongs to God alone. Man receives it as a loan to invest for profit in the next life. It is a trust to be used in permitted ways, and spending with no expectation of worldly profit for the pleasure of God alone is highly encouraged.

In this world wealth is the property of the community, and no Muslim can demand the right to luxury while others go hungry. Individual wealth must be purified by contributing to the welfare of the poor. Wealth should be a constantly active force in the community, and the hoarding of wealth as opposed to putting it to use is against Islamic principles.

Sadaqah

Commonly translated as "charity", **sadaqah** is a general term which also embraces zakat, sometimes almost synonymously. Its root meaning is to speak the truth or be sincere. The word sadaqah is applicable to the concept of a gift offered to someone from one's rightfully owned holdings without regret or remorse or without any ulterior motives. It therefore has four essential elements:

- legitimacy of one's holdings
- sincerity of intention
- altruistic motives
- the condition that it is for **Allah** alone.

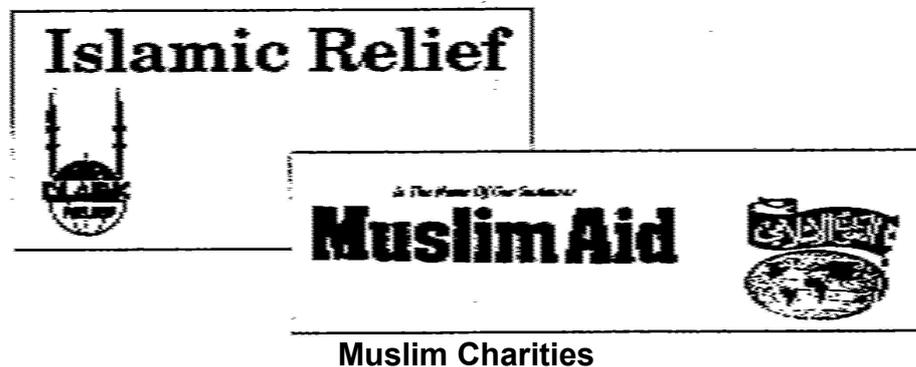
Sadaqah symbolises in a meaningful way the solidarity and brotherhood among the members of the Muslim **ummah** (world community). The original Muslim community took upon itself the reconstruction of a new society where the poor were not to be



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despised or ignored, and where people felt bound to each other because they cared. This social realignment originated in the Islamic concept that God is Compassionate, and has Mercy for the believers. The Divine virtue therefore had to be reflected in the believers character.

Sadaqah provided not only a catharsis for the individual sense of guilt toward the deprived, but also a sense of achievement to the giver, that he was a partner in the collective effort to usher in a new dawn. Thus sadaqah had to go beyond the meaning of charity or generosity. Even though giving away money was its most potent expression, it never stayed imprisoned in its material mould; it stretched itself to become a style of life - a new paradigm. That is why, according to the Hadith a sadaqah could be anything. Size amount or form is immaterial. and cleaning the road for others, or even giving a smile can be as valuable as a large cash donation.



Zakat Mal

Zakat can be defined as that portion of a person's wealth which is designated for the poor. The term is derived from the Arabic verbal root meaning to increase, to purify, and to bless.

"Take Sadaqah from their property in order to purify and sanctify them" (Q.9.103)

To characterize zakat as an alms tax is not only to minimise its scope but to demean it. It must be remembered that as a Pillar of Islam, it can be equated with **salaat** and the **hajj** as acts of worship performed exclusively for God, and is linked with salaat in the **Qur'an** on no less than 82 occasions.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish the salaah and pay the zakat and bow with those who bow."

It should be collected with no trace of oppression, allowing the individual to separate his goods for zakat on his own, and constraining the collector to take what is given him



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and then pray for the giver that his wealth may increase. Thus zakat has a character quite different from what is normally associated with a tax.

"What is remarkable about Zakat is that it finishes a job that taxation to begin with cannot accomplish. All taxation systems enacted by a state are marked by tension between the government and citizens. Whether such tension is expressed or not is beside the point. The fact is that it is there. Even in the so-called advanced societies, where the role of taxation in the modern day state is very well understood, there is a perennial conflict of interests between the tax-giver and the recipient. The question (why should I support social programs) continues popping up in different forms and debates.

Zakat does not carry such problems because it does not ignore the human context of human relations. It is man who is at the heart of its program. Alija Ali Izetbegovic has brought out this point very eloquently when he said `Every social solution must include a human solution. It should change not only economic relations, but also the relations between men. It should bring about the just distribution of goods as well as proper upbringing, love and sympathy. Poverty is a problem, but it is also a social sin. It is not solved only through a shift in the ownership of goods, but also through personal striving, aim and goodwill. Nothing would be done in the true sense of the word if there were change in the ownership of the goods, but hatred, exploitation, and subjugation remained in men's souls.'" (*Fiqh us-Sunnah*)

The Nisab

In the early days of Islam at **Makkah**, no limit or restriction was placed on the amount to be donated, for that decision was left to the individual Muslim's conscience and generosity, but in the second year of **Hijra** both the type and quantity of zakat revenues were determined, and detailed illustrations were provided. It then became part of the fiscal policy of the new Muslim community.

Muslims are not required to pay zakat on their wealth until it has been in their possession for a full year, and then only on wealth above a certain limit. This minimum requirement is known as the **nisab**, and is specified for the variety of holdings that are subject to the zakat. In the early days of Islam, these holdings were categorised under the headings:

- Gold & Silver
- Jewellery
- Trade Goods
- Plants and Fruits
- Land
- Animals
- Buried Treasure & Precious Minerals
- Wealth from the Sea

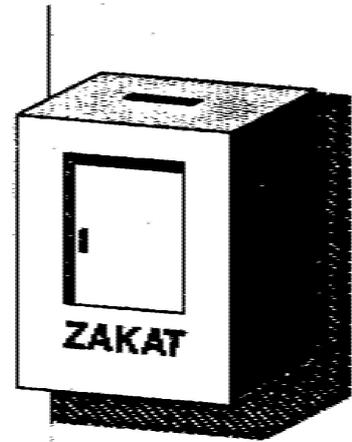


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Legitimate Ends for Zakat

The money raised from the Zakat may only be used in certain ways. To provide for the destitute and the needy, to pay the wages of the zakat collectors (who should be drawn from the ranks of those too poor to be eligible to pay zakat themselves), for the freeing of captives and the reconciliation of hearts, and to help the traveller and those striving in the Way of Allah.

In some mosques all zakat will be sent to aid organisations. In others, part of the zakat may be distributed locally and some sent overseas.



Zakat Fitra

Zakat Fitra is a smaller sum paid before the **Eid ul Fitr** by every Muslim who possesses the value of approximately 3kg of dates or barley which is not needed as a basic food for the duration of one day and night. Every free Muslim must pay Zakat ul Fitr for himself, his wife, children and servants. It is specifically to help the poor to celebrate the Eid.