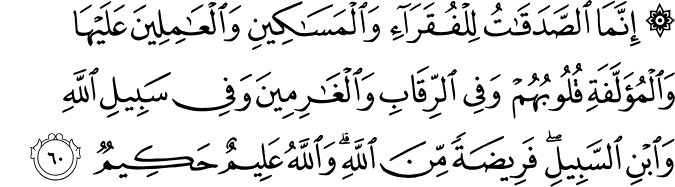
**What Is Zakâh?**



**9:60**. The Prescribed Purifying Alms (the *Zakāh*) are meant only for the poor, and the destitute (albeit, out of self-respect, they do not give the impression that they are in need), and those in charge of collecting (and administering) them, and those whose hearts are to be won over (for support of God's cause, including those whose hostility is to be prevented), and to free those in bondage (slavery and captivity), and to help those over-burdened with debt, and in God's cause (to exalt God's word, to provide for the warriors and students, and to help the pilgrims), and for the wayfarer (in need of help). This is an ordinance from God. God is All-Knowing, All-Wise.(1)

2:43

**2:43**. Establish the Prayer, and pay the Prescribed Purifying Alms (the *Zakāh*); and bow (in the Prayer, not by forming a different community or congregation, but) together with those who bow (the Muslims).**52** (2)

**52.** The Qur'ān orders the Children of Israel to pray—not their own prayer, which lacks the rite of bowing, for they must have changed it during their long history – but, rather, the Prayer God taught the Muslims through the Prophet Muhammad, upon him be peace and blessings. The Qur'ān draws particular attention to the bowing ( rukū‘` ) in the Prayer. This tells us that bowing has a special importance in the Prayer, and because of this, every cycle of the Prayer is called rak‘ah , a word derived from the same root as rukū‘. In addition, the verse is alluding to the importance of establishing the Prescribed Prayer in congregation, which is both a means and an expression of the solidarity and unity of Muslims. This is a warning against forming separate congregations on the basis of differences of opinion about minor legal or other secondary matters. The verse is also inviting the Children of Israel to join the Muslim community. We can infer from this verse that they had become negligent about the duties of the Prayer and the Prescribed Purifying Alms (the Zakāh ). The latter is a tax at fixed rate in proportion to the value of property or wealth above a certain minimum, and its proper expenditure is decreed in 9: 60.

**Hadith**

590. Ibn Umar, may Allah be pleased with him, reported that the Messenger of Allah, peace and blessings be upon him, said, “Islam is based on five: testifying that there is no deity but Allah and that Muhammad is the Messenger of Allah (Shahada); establishing the Prayer (Salah); paying the Prescribed Purifying Alms (Zakah), the Pilgrimage (Hajj) and the Fast (Sawm) of Ramadan.” (Sahih al-Bukhari, Iman, 1; Sahih Muslim, Iman, 19). (3)

591. Talha ibn Ubaydullah, may Allah be pleased with him, said that a man came to the Messenger of Allah from the people of Najd. His hair was unkempt. The sound of his voice could be heard, but they could not understand what he said until he drew near. He was asking about Islam. The Messenger of Allah, peace and blessings be upon him, said, “It is five Prayers a day.” He asked, “Do I have to do anymore?” He said, “No, unless you want to do voluntary Prayers.” The Messenger of Allah, peace and blessings be upon him, then said, “And you must fast the month of Ramadan.” He asked, “Do I have to do anymore?” He said, “No, unless you want to do so voluntarily.” Then the Messenger of Allah mentioned Zakah to him. He said, “Do I have to do anymore?” He said, “No, unless you want to do so voluntarily.” The man withdrew, saying, “By Allah, I will do neither more nor less than this.” The Messenger of Allah, peace and blessings be upon him, said, “If he is speaking the truth, he will have success (he will be granted Paradise).” (Sahih al-Bukhari, Iman, 34; Sawm, 1; Sahih Muslim, Iman, 8). (4)

Z*akâh* is a form of charity, a certain amount of the wealth distributed every year by the wealthy Muslims to the poor for the sake of God. *Zakâh* is also one of the pillars of Islam like the daily prayers. While, in the words of God’s Messenger, the prayer is Islam’s main pillar, the *Zakâh* is its bridge, for the *Zakâh* not only brings the social strata closer to each other and fills in the gaps already formed between them and their members, but also stops such gaps from forming.

Giving charity was made obligatory upon the Muslims in the second year of the holy migration before the fast of Ramadan was deemed compulsory. Unlike the prayers and fasting, which are physical forms of worship, charity is a form of worship executed with wealth. God the Almighty ordained *Zakâh* obligatory upon the Muslims with the revelation of this verse of the Qur’ân: *“Establish the Prayer, and pay the Prescribed Purifying Alms (the Zakâh)”* (Baqarah 2:43).

Just as the five daily prayers are the pillar of a believer’s religious life, the prescribed charity of *Zakâh* is the pillar of the social lives of Muslims. There would be no establishment of order and unity among individuals in societies where the Islamic command of charity is not practiced. The collaboration and solidarity between the wealthy and the poor would diminish, and the sense of affection and respect for others would totally disappear.

**WHAT ARE THE BENEFITS OF ZAKAT ON SOCIETY?**

*Zakat*, with its innumerable facets, is a bond between members of society, one  wherein collective harmony is dependent on individual harmony. For *zakat* explicitly creates a virtuous setting that eliminates various social problems by establishing a harmonious atmosphere for both the rich and the poor. In a nutshell, *zakat* forestalls, reduces, or eliminates social conflicts, strengthens the growth of the middle class, and obviates all of the greatest social diseases pertaining to financial issues, especially interest and money-hoarding.

**ZAKAT  REDUCES CLASS STRUGGLES**

The establishment and maintenance of social solidarity is maximized when the gap between social classes is kept at a minimum and the voids likely to cause social conflicts are filled. In other terms, relations between the rich and the poor must not deteriorate if anarchy is to be avoided. Undoubtedly, the most important power that upholds these crucial relations between the rich and the poor is *zakat* and other principles of assistance. In societies  where *zakat* ceases to exist, the precipice between the rich and the poor widens to the effect where abhorrence and hatred replace love and appreciation for the poor, and concomitantly, disdain and scorn replace compassion and charity for the rich.

Leaves of history attest to the gradual deterioration of civilizations that have opted to divide themselves into conflicting classes. Their initial happiness, a fruit of uncompromising discipline, has always been, more or less, short-lived, a prelude to their swift exit from the world stage, under the debris of their own civilization, as they have paid the ultimate price for their social injustices.

By pronouncing, “*Zakat* is the bridge of Islam”[42](file:///C:\Users\Oak\Desktop\Charity_in_Islam.docx#_bookmark462), the Noble Messenger amplified the importance of *zakat* in abolishing economic gaps between members of society. *Zakat* is a bridge used for passing over economic strife and when the whole community makes use of this bridge, class conflicts have the potential to become part of history. This bridge also constructs a stable middle class through which increasingly more recipients of *zakat*can  become  its donors and a possible clash between the rich and the poor is prevented.

**ZAKAT STRENGTHENS THE MIDDLE CLASS**

By the prevention of the polarization of society, Islam envisages the construction of a strong middle  class.  In providing  an opportunity for the unemployed to embark on new  business

ventures, *zakat* gains them back into society, stronger than ever, instead of deserting them to become burdens of the community. The strengthening of the middle class in Islam is not encouraged just through *zakat* and *sadaqa*; in actuality, there are more precepts pertaining to this issue. For instance, when dividing booty or the spoils of war among members of society, God declares:

That which God gives as spoil to His Messenger from the people of the townships, it is for God and His Messenger (for the State) and for the near of kin, orphans, the needy and the wayfarer so it will not become the property of the rich among you. (Hashr 59:7)

The circulation of capital solely in the hands of the rich inevitably leads to them becoming richer at the expense of the poor, who then become even more stricken. In actual fact, wealth has been created for the benefit of the whole of humanity, indiscriminately. In societies where individuals are deprived and usurped of the wealth bestowed by God, the existence of social classes is tolerated and the scorn of the rich towards the poor is sustained, riches never bring true happiness; on the contrary, financial resource easily becomes a profound source of conflict, even within families and close-knit groups. Additionally, in such societies, the poor remain in perennial anxiety in regards to attaining their sustenance whereas the rich foster a similar anxiety pertaining to the security of their wealth. The resort to dangerous alternatives can thus evolve into an option for the poor, a plight we have been so used to witnessing around the world. In contrast, *zakat* eliminates all of the illegitimate options, graciously providing the poor with an ethical way out of their strife—exhaling into the community a fresh breath of life.

**ZAKAT CURES SOCIAL DISEASES**

The prime hindrance of  the formation of a harmonious atmosphere within societies is the existence of social classes based on wealth. It is self-evident that it is an impossibility for the poor to nurture love for the rich in a society where they are turned a blind eye on. As prevalent experience has shown, such a society is destined to become a hotbed for social conflict. The following verse corroborates this proposition:

Spend generously for the cause of God, and do not cast yourselves into destruction by your own hands. And know that God loves the doers of good. (Baqara 2:195)

The embracement of self-centeredness, at the expense of abandoning an altruistic life with social awareness, would be tantamount to trotting dangerously, as brilliantly illustrated by the Qur’an. Throwing one’s self into danger is due to deserting *infaq* or spending in the way of God and its grave outcomes that immediately c o me to mind, including anarchy becoming the dominant force over society that further leads to inextricable national and international complications. This dissipative demeanor of the aristocratic  class,  indubitably,  remains  the prime cause underlying anarchy. It is this shockingly irresponsible attitude of the rich,  who squander astronomical amounts of money to attain luxuries in an attempt to satiate their interminable carnal desires, which causes the insurgence of crude souls, leading to anarchy and eventually turning the social welfare system upside down.

Wasteful displays as such will, no doubt, wet the appetite of the poor, inculcating in them an insurmountable feeling of hatred for the rich and perhaps, an excuse to usurp their property upon the first chance given. Obstinately abiding by the notion that enormous financial gaps between individuals do not cause an implicit or explicit upheaval is simply ignoring the realities of life.

The inveterate enmity the poor have for the rich, through *zakat*, providentially evolves into love and respect, patching up the wounds initially caused by greed and selfishness.

By responding to hate with love, the rich will attain an immense respect, and consequently the

bond of fraternity throughout society will be reinforced. Those who do not spend in the way of God impede the rights of others by depriving them of what is theirs and simultaneously, wrong themselves by evading an obligation. God, indeed, dislikes wrongdoers and following such a line of action would ultimately attract the dislike of the Creator.

*“Indeed God does not wrong humankind in any way; but humankind wrong themselves”* (Yunus 10:44) underlines how human’s worst enemy is, ironically, himself. Those who indulge in “self-oppression” by avoiding *zakat* will suffer an assault of another form of oppression. “The oppressor is the sword of God; taken revenge with and then taken revenge of”[43](file:///C:\Users\Oak\Desktop\Charity_in_Islam.docx#_bookmark463) is a vital principle of social life. Thus the wealthy that are in denial of their duty with regards to alms are prone to suffering onslaughts from the poor as immediate punishment for their ignorance. The poor, given they partake in such an upheaval, are also punished in turn, as the realization of the celestial cycle enunciated by the Prophet of God. God may delay a punishment, but when His verdict is decreed, there is no turning back.

Those who furtively stockpile wealth and withhold it in fear of *zakat* are bound to receive an uncalculated slap in the face as their insatiable greed generates unavoidable calamities from their wealth.

By fixing the problem before it spreads, *zakat* forestalls the potential  complications  of society, establishing a firm social structure. Looking from this perspective, many current issues could be avoided if *zakat* is effectively utilized.

**ZAKAT LIBERATES SOCIETY FROM INTEREST**

Interest has come to be an essential method of exploitation for the happy minority in their quest for greater wealth. While attempting to establish a society where benevolence reigns, it is inevitable that an effective antidote be applied to extirpate interest, to its very last residue, to prevent the upsurge of many social predicaments.

God, the Almighty, has explicitly forbidden all types and forms of interest, the chief catalyst in causing the rich to become richer and the poor to become poorer—repudiating the common notion that interest increases wealth. The Qur’an, which had aimed to put end to the widespread use of interest and liberate the believers from its fetters, again, makes use of the principle of gradualness, which was discussed earlier:

That which you give in usury in order that it may increase on people’s property has no increase with God; but that which you give in charity, seeking God’s countenance, has a manifold increase. (Rum 30:39)

Though, on the surface, wealth may seem to increase with interest, in actual fact, it fails to deliver prosperity which is, instead, promptly taken away by the Creator and replaced with gradual deterioration. *Riba,* the Arabic term for interest, holds various meanings, almost all of which are negative, like destruction and devastation; and it also refers to something that carries with itself misfortune. A sharp comparison is made above between, on the one hand, *riba* or interest that bestows the wealth perennial depreciation and, on the other, *sadaqa*, the prime inviter of prosperity. What’s important is the actual prosperity bestowed by God on the riches, not the ostensible increase. Seeing that God has given this assurance, it is unthinkable for Him not to realize this assurance, and He will perpetually shower prosperity on wealth out of which *sadaqa* is given, as confirmed by a copious amount of verifications. Abandoning all forms of interest and embracing *sadaqa* is a key step towards realizing social justice.

Interest contributes to an apparent increase in wealth but this increase is nothing but a veil put over its eventual depreciation. The above verse, through comparison, implicitly alludes to h o w *sadaqa* generates a prosperous economy for a society, as opposed to the overall deterioration caused by interest, in the purest sense of the word.

##### THE OTHER SOCIAL BENEFITS OF ZAKAT

Indubitably, the benefits of *zakat* do not end there. Among the other benefits of *zakat* are that it is a social insurance on public life, an aura maintaining tolerance between social groups, a catalyst that puts fire in the economic life and a balancing factor that emphasizes both the importance of worldly earnings and the eternal importance of life in the eternal abode.

Each aspect which has been delineated above, as one may guess, is also a positive step towards building an unshakeable social structure. Moreover, the totality constitutes a prelude to other innumerable benefits that will arise through the utilization of *zakat*—benefits both seen and unseen, in this world and the next. God, the Exalted, is remote from indulging in any activity void of meaning and distant from negated attributes: *“Not for (idle) sport did We create the heavens and the earth and all that is between!”* (Anbiya 21:16) Therefore if *zakat* has been decreed by Him, then it unquestionably must contain a copious load of purposes, all of which will unravel in time.(5)

Who must give Zakâh?

The conditions which deem a person responsible for giving this prescribed purifying charity are:

1. The person giving charity must be a Muslim, must be free (not a slave), sane, and have reached puberty.

2. The person giving charity must own more wealth than personal debts and basic needs. Giving charity is not compulsory upon those who do not own the stated amount of wealth.

The specific amount of wealth prescribed in Islam for charity deemed compulsory upon a person varies according to the type of wealth or commodity. Another condition of distributing charity is that the person must own the goods or wealth for an entire year. One of the conditions that validates *Zakâh* is that the individual must have the intention of giving charity in the heart.

What commodities do we pay Zakâh for, and how much do we pay?

1. One fortieth of any cash or the like equivalent to the value of eighty grams of gold.

2. One fortieth of any silver which is five hundred and sixty grams or more.

3. One fortieth of the value of any trade merchandise which is equivalent to the value of eighty grams of gold or more.

4. One goat or sheep for every forty goats or sheep.

5. One cow for every thirty cattle.

6. One sheep must be given in charity for every five camels.

To whom should the Zakâh be distributed?

The reply to this question is clearly defined in this verse of the Qur’ân:

*The Prescribed Purifying Alms (Zakâh) are meant only for the poor, and the destitute, and those in charge of collecting (and administering) them, and those whose hearts are to be won over, and to free those in bondage, and to help those over-burdened with debt, and in God’s cause, and for the wayfarer (in need of help). This is an ordinance from God. God is All-Knowing, All-Wise.* (Tawbah 9:60) (6)

**References**

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