

# Introduction

Compiled by: Iqbal Lambat

Reviewed by:

- **Imam Uzair Akbar** and **Mufti J Akbar**, Holland Park Mosque, Brisbane, Australia
- **Imam Y Patel** – Secretary, Jamiat-ul-Ulama, Mpumalanga, South Africa (prior edition)

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## 1. Introduction

Zakat is one of the five basic pillars of Islam.

Charity is mentioned in at least 80 different places in the Quran.

Zakat is one of the five basic pillars of Islam. It is an act of worship which “eliminates miserliness and greed from hearts and consolidates the Islamic economy, leading to its stability and prosperity<sup>1</sup>”. If you fulfil this duty the Quran and the Prophet (PBUH) promise abundant reward in this world and in the hereafter - but if you evade zakat the Quran and the Prophet (PBUH) warn of the consequences. Zakat is obligatory like prayers and fasting. Charity (which includes zakat) is mentioned in at least eighty different places in the Quran and it is usually mentioned with Prayer. Both practices are fundamental in importance. The Quran states:

“And they have been commanded no more than this: to worship Allah offering Him sincere devotion being True (in faith); to establish regular prayer; and to practice regular charity; and that is the religion right and straight.” (98:5).

“Zakah is obligatory like Prayer. There are some Muslims who do not pay zakah and they are some who give whatever they feel like giving, without observing the rules of zakah. Muslims must learn the rules of zakah, just as they learn the rules of Prayer.” Dr Muzzamil Siddiqi, member of the Fiqh Council of North America.

### **Zakat Definition:**

Zakat means: “blessing, purification, increase and goodness. It is so called as it blesses the wealth from which it is taken and protects it from misfortunes<sup>2</sup>”. Islamic scholar Ibn Taimiah said, “The soul of one who gives Zakah is blessed and so is his wealth.<sup>3</sup>” It is purification in that it purifies one from selfishness and miserliness resulting in blessings. The blessing is not only spiritual blessing and growth. It has economic blessing in that it achieves wealth redistribution and ensures that the poor are adequately maintained in the only social system today that is mandated by God.

## 2. The Quran outlines the benefits of charity

The Quran promises abundant reward for those who pay their zakat.

The Quran states:

- For those who give in Charity men and women and loan to Allah a Beautiful Loan it shall be increased manifold (to their credit) and they shall have (besides) a liberal Reward. (57:18).
- Believe in Allah and His Apostle and spend (in charity) out of the (substance) whereof He has made you heirs. For those of you who believe and spend (in charity) for them is a great Reward. (57:7).
- "Those who Rehearse the Book of Allah establish regular prayer and spend (in charity) out of what we have provided for them secretly can openly hope for a Commerce that will never fail." (35:29).
- "The Believers must (eventually) win through - Those who humble themselves in their prayers; Who avoid vain talk; Who are active in deeds of charity.....These will be the heirs, Who will inherit Paradise: they will dwell therein (for ever)." (23:1-10).

The Almighty commands you to spend in charity what he has given you.

## 3. God warns those who do not give zakat

The Quran states that persons who do not pay their zakat will incur a 'grievous penalty'

The Quran warns those who do not pay zakat:

And there are those who hoard gold and silver and do not spend it in the way of Allah, announce to them a most grievous penalty (when) on the Day of Judgment heat will be produced out of that wealth in the fire of hell, then with it they will be branded on their foreheads and their flanks and backs. (It will be said to them) This is the treasure which you hoarded for yourselves, taste then the treasure you have been hoarding. (9:33-34).

The Prophet (PBUH) also warned those who do not pay zakat. The Prophet (PBUH) said, "Whoever is made wealthy by Allah and does not pay the zakat of his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheek and say, 'I am your wealth, I am your treasure.' " Bukhari (volume II).

The Prophet also said, "(On the Day of Resurrection) camels will come to their owner in the best state of health they have ever had (in the world), and if he had not paid their zakat (in the world) then they would tread in with their feet...."

Summary	<ul style="list-style-type: none"> <li>• Zakat is one of the five basic pillars of Islam.</li> <li>• The Quran and the Prophet (PBUH) promise abundant reward in this world and in the hereafter - but if you evade zakat the Quran and the Prophet (PBUH) warn of the consequences.</li> <li>• Zakat is a mandated social security system – the wealthy contribute towards the upkeep of the poor.</li> </ul>
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## No one will get poor giving charity

The Prophet (PBUH) said: "Never does charity cause wealth to diminish." (At-Tirmidhi, hadith number 2247).

### 4. Who is zakat payable by?

Zakat is payable by all Muslims who have assets/income over a specified minimum.

Islamic scholars are of the opinion that zakat is payable by all Muslims who are sane and own assets/income in excess of the minimum stipulated by the Prophet (PBUH). This minimum is referred to as nisaab.

Zakat is only payable if your net wealth equates to or is in excess of the minimum threshold (nisaab) outlined by the Prophet (PBUH). Nisaab is discussed in detail in a later article on how to calculate zakat.

Each person is responsible for paying zakat on their own assets.

Each person is responsible for paying zakat on their own assets. You pay your own zakat and your spouse (husband/wife), children, parents, etc pay their own zakat, provided they qualify to pay zakat. Islamic scholars are of the opinion that whilst it is permissible for a husband to pay his wife's zakat on her behalf from his funds it is better for the wife to pay the zakat herself as it increases her spirituality (as a key objective of zakat is to increase piety and reduce miserliness).

Contemporary view is that children are liable to pay zakat.

With regards to children and persons who are not sane, Imam Hanifa was of the view that "since *zakat* is an act of worship the intention is a must and hence it is not obligatory on the wealth of a minor and the insane person" (Prof. Abdul Aziz<sup>4</sup>). Imams Shafi, Maliki and Hanbal on the other hand were of the opinion that children are obliged to pay zakat. Some contemporary scholars are of the view that zakat is levied on the wealth and not the person - Sheikh Muhammad ibn Al-Mukhtar Ash-Shanqiti, President of the Islamic Association of Lubbock, Texas, US, states<sup>5</sup>:

"In Islamic jurisprudence, *zakah* is an obligation on money and not on the person. This means that even if the person is a child or insane—and thus is not Islamically accountable—this does not mean that his money is not *zakatable*. However, the legal guardian, has to pay *zakah* on this person under your guardianship."

### 5. Niyyat/Intention

Without niyyat, zakat is not valid.

You must make an intention to give zakat - this is a pre-requisite for the discharge of the obligation. In the absence of such intention the amount paid

will be regarded as voluntary charity.

## Bibliography

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- Nawawi: *Al-Maqasid*, Sunna Books.
- Islamonline.
- Khaf: The Calculation of Zakah.

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<sup>1</sup> Kingdom of Saudi Arabia - Ministry of Islamic Affairs, Endowments, Da'wah and Guidance

<sup>2</sup> Kingdom of Saudi Arabia - Ministry of Islamic Affairs, Endowments, Da'wah and Guidance

<sup>3</sup> Kingdom of Saudi Arabia - Ministry of Islamic Affairs, Endowments, Da'wah and Guidance

<sup>4</sup> Islamic Voice, an Indian magazine

<sup>5</sup> Can I Pay the Zakah on My Daughter's Behalf? – Islamonline – 28 December 2003