

## Zakaat - a Means for Financial Purification

*The parable of those who spend their wealth in the way of Allah is that of a grain of corn; it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He Pleases. (Qur'aan 2:261)*

*'Truly, to a happy state shall attain the believers, who humble themselves in their prayer, and who turn away from all that is frivolous, and who fulfil their Zakah duty.'* (Quran 23:1-4)

Five major elements constitute the foundation of Islam. These are: A declaration of belief that there is no deity other than Allah and that Muhammad is His Messenger; attending to prayers, payment of Zakah (which is an obligatory charity paid by all Muslims who have more than a specified sum); fasting in Ramadhaan and pilgrimage to Makkah, if one can afford it.

Prayer and Zakah, however, have a particularly great importance. Hardly ever is faith mentioned in the Qur'an without it being associated with prayer and Zakah, and the need to fulfil both duties. Abu Bakr, the first ruler of the Muslim state after the Prophet (peace be on him), went to war against groups of Muslims who wanted to abrogate Zakah.

When the Muslim community was given permission by Allah to fight against non-believers, Allah gave them the happy news that they would eventually gain power in the land. He also reminded them of their duties when that prospect came to be a reality. Their first duties were to establish prayers regularly, to pay their Zakah and to fulfil their social duty of helping others to do good and refrain from what is wrong and evil. Describing good believers, Allah says in the Qur'an:

*"(They are) those who when We firmly establish them on Earth remain constant in prayer, and give in charity; and enjoin the doing of what is right and forbid the doing of what is wrong. But with Allah rests the final outcome of all events." (Quran 22:41)*

Prayer and Zakah are given precedence over other types of Islamic worship because prayer, which is offered purely for Allah's sake, has an important role in restraining people from committing sinful and evil deeds, while Zakah has a greatly beneficial effect on both individual and society.

In reference to Zakah and other types of charity, Allah says in the Qur'an: "Take a portion of their wealth as charity, so that you may cleanse and purify them thereby; and pray for them; for your prayers are a source of comfort for them. Allah hears all and knows all." (Quran 9:103). This means that charity, in general, and Zakah, in particular, work in such a way as to purify believing hearts and generate growth and increase, as well as blessings for the Muslim community.

In fact, the very word, Zakah, combines both sets of connotations: purification and growth. But the question is asked: What does it purify; and how does it bring about growth?

## ZAKAH AS A PURIFIER

Zakah and other charity purifies the believer's hearts of various negative feelings, such as a sense of guilt, envy, grudge, hostility, hatred, worry, isolation, powerlessness, as well as the feeling of being a social outcast or abandoned.

Divine wisdom necessitates that Allah grants people different aspects of His grace in different measures. Thus, some people are rich, while others are poor; some are healthy while others suffer from sickness, and some are physically strong while others are weak. But believers are brought up as Allah-fearing, nurturing a lively conscience and a compassionate attitude.

A believer, who enjoys an abundance of something other people have not been given, will find that his active conscience will not let him enjoy such abundance fully, while others are deprived. He will feel a twinge of conscience every time he enjoys his blessings because others are not sharing that enjoyment, even though it may not be a necessity. Although he knows that he is not responsible for the fact that others do not have what he has been given in abundance, he will continue to feel ill at ease, when he realizes that he has plenty while others have little.

A sense of guilt has been experienced by a person who escapes a massacre or a concentration camp in war times, when others with him are killed. Such sense of guilt is felt by such a person, simply because he manages to escape, while others do not, even though he has no role in their fate. He realises that his escape has not been at their expense, but simply Allah has determined that he would live longer. If the case is so, we can imagine what feelings are experienced by a believer with a refined conscience, when he has much to enjoy while others are deprived.

A believer will undoubtedly experience something of the guilt-consciousness experienced by those who survive massacres and disasters. He will not be satisfied until he shares with those, who are deprived, something of the blessings he enjoys. Does this mean that he should give everything he has in charity so as to join the poor and share with them their deprivation? This is definitely a non-starter, as it is in direct conflict with human nature. Moreover, it remains at variance with Divine wisdom, which has dictated that people differ in the type and amount of the grace their receive from Allah.

We can discern here the wisdom of imposing obligatory Zakaat or charity on a believer, which he pays out of what he has over and above his needs for a full year. We also appreciate the benefit of the precise determination of the amount of Zakaat one pays out.

It is merely 2.5 percent of one's entire wealth and property that is not essential for his own and his family's living. He may enjoy the other portion of 97.5 percent provided that he spends it in legitimate ways. when he has paid out that portion of Zakat, he may enjoy the rest without a twinge of conscience. Should he give more to charity, as he is encouraged to do, he feels greater satisfaction. This is the case with a believer, whenever he or she decides voluntarily to do something good for Allah's sake and in the hope of earning reward only from Him.

As it is well-known, Zakaat is an act of Islamic worship, specifying a financial duty on every Muslim, male or female, who has money in excess of a certain threshold. It is collected at specified rates, and its beneficiaries are clearly defined. It aims to ensure full social security in Islamic society, including Muslims and non-Muslims living within it.

Zakaat, normally, levied at a rate of 2.5 percent on both capital and income, apart from what is essentially needed for living and business, is the obligatory part of Islamic charity, constituting the minimum that every one liable to it should pay. Had it not been set at a certain rate, and a believer donates even double that rate, he may still feel that he is not doing well enough, or that he really has no right to keep for himself 95 percent of his money. This feeling of failing to do one's duty may remain even when one pays 10 percent of his money to the poor, or even a higher share. Some people are so sensitive in this particular aspect that they would always be blaming themselves for not doing enough, even when they are doing fine by all standards.

As it is Allah, Who has set the rate of Zakat, this gives believers a sense of satisfaction that the fulfillment of this duty at its minimum rate is certain to provide sufficient help. Allah, Who knows all, has set this limit which He in His wisdom known to be sufficient to alleviate poverty and eventually eradicate it from Muslim society.

Thus, a believer would not belittle the amount of the obligatory Zakaat, realizing that he or she could do more and pay voluntary charity as they please, hoping for great reward from Allah. indeed, Allah reward Sadaqaat, which means voluntary charitable donations to the poor, with upto 700 times its value and even more.

This means that Zakat is the minimum and voluntary charity is wide open. However, the Prophet(Sallallaahu Alayhi Wasallam) did not allow his companions to give charitable bequests amounting to more than one third of the total of their property, in order not to jeopardize the rights of their legal heirs.

This last point applies to the property one leaves behind on one's death. During one's lifetime, one is required to take care of one's dependants, paying their living expenses and other essential requirements. Dependants and close relatives have a stronger claim to be looked after. Whatever a believer pays for his wife's and children's needs is credited to him by Allah in the same category as Sadaqat or charitable donations so that Allah may reward him for it as such. Beyond this, the best type of charity is defined by the Prophet (Sallallaahu Alayhi Wasallam) as the one that keeps the donor within good means. It must not take away all his money, leaving him in poverty.

All charity, or Sadaqaat in Islamic terminology, including Zakaat, is a tangible gift which reflects man's attainment of the highest degree of maturity in the psychological sense of the word. A mature person is one, who is always ready to give without expectation of a reward.

As the age of 40 represents the climax of a person's maturity, it also represents, according to psychological studies, the stage of giving in a person's life. From that point onward, a person devotes more of his ability and energy to being a giver. He gives more and more, starting with his children and including all humanity.

Giving is a demonstration of love, and mature love is the love of giving to others, not taking from them. If we watch children carefully, we note that theirs is a love based on taking from others. A child loves his parents because he needs them and takes from them.

A mature person, on the other hand, loves to give and is ready to sacrifice for his beloved. However, romantic love by adolescents and young people has its distinctive aspects.

Sadaqaat is an act that reflects feelings of love and compassion on the part of the giver, who is considered to be 'rich' in the sense that he has more than he needs. Thus, it has a dual effect of purification: It purges the beneficiaries of any feelings of grudge and class hatred toward rich people, and purges the rich givers of feelings of greed, self-aggrandisement and miserliness. Allah says in the Qur'aan, 'Those that are saved from their own covetousness are indeed the one who will attain to a happy state.' (Quraan 59:9)

Furthermore, Sadaqaat purges the hearts and minds of feelings of anger at their lot, reflected in an attitude of displeasure with the Creator. They are also free from hostility toward other members of society which may result from intense frustration. They no longer experience feelings of being isolated or deprived, or that they are a class apart from the rest of society. A person's poverty and deprivation, coupled with his heavy responsibilities, may cause him to think that Allah has deserted him, or that society has shown him no compassion. This may enhance his sense of frustration and weaken his allegiance to the society.

All these negative feelings may lead to different types of negative behaviour, starting with immorality, prostitution, drug-addiction and even violent crime. In fact, they may lead, when experienced on a wide scale, to violent revolution propelled by hatred and a blind desire for revenge.

By contrast, a believer, who is ready with his charitable donations, experiences a genuine sense of happiness and satisfaction as he pays his Zakaat and Sadaqaat. In paying them he fulfils part of the role Allah has assigned to man as His vicegerent on Earth. Indeed by making such charitable payments, a believer activates within himself some of Allah's own attributes, as Allah is the one who gives and feeds.

When a believer is able to give others so as to make them happy, he himself experiences a sense of real happiness. His is a sense of personal satisfaction, not arrogance or conceit. He simply realizes that his action brings him closer to the ideal image of a Allah-fearing believer, which is his ultimate goal. Whenever the reality draws closer to the ideal image one paints for oneself, a sense of serenity and reassurance, as well as freedom from worry, becomes paramount.

### Charity: Too Much or Too Little

We quoted earlier several Hadiths making it clear that Islam prefers that people should steer a middle way when giving money for charity, without being stingy or careless. Even when a person is approaching death, the portion of his own estate he may leave for charity, for relatives who are not his heirs, and for good causes is set at a maximum of one-third. Another highly authentic Hadith that may be quoted in this regard is one related by both al-Bukhari and Muslim quoting Sa'ad ibn Abi Waqqas (Radhiallaahu Anhu), a close companion of Rasulullah (Sallallaahu Alayhi Wasallam).

*'Allah's messenger came to visit me when I was very ill at the time of his farewell pilgrimage. I said to him, 'Messenger of Allah, you see how poor I am and I have some property. I have no heirs other than my one daughter. May I leave two-thirds of my property for charity.' The Prophet (Sallallaahu Alayhi Wasallam) said, 'No.' I said, 'Then, what about one-half?' again, the prophet said, 'No.' I asked again, 'What about one-third?' He said, 'You may leave one-third, even though one-third is plenty (or too much). To leave your heirs well-off is better than leaving them in poverty, asking people for help.*

*You will certainly be rewarded for any amount you give away for Allah's sake, even the bite you put in your wife's mouth.'*

Abu Dawud and al-Darimi transmit a report that may be seen to contradict what we have quoted above. Both quote Umar ibn al-Khattaab as saying,

*'One day, the Prophet (Sallallaahu Alayhi Wasallam) asked us to donate to charity, and I happened to have some money. I thought that this provided me with the chance of doing better than Abu Bakr, if I could ever do better than him. I took half of my property and gave it to the Prophet.' He asked, 'What have you left for your family?' I said, 'I have an equal amount to this.' Then Abu Bakr (Radhiallaahu Anhu) came with all his property. The Prophet (Sallallaahu Alayhi Wasallam) asked him, 'What have you left for your family?' he said, 'I have left them with (faith in) Allah and His Messenger.' I said, 'I will never try to compete with you again.'*

This report, however, which suggests that a believer is free to give away half or all his property for a cause to earn Allah's pleasure and reward, relates to a case of emergency and Jihaad. The Prophet (Sallallaahu Alayhi Wasallam) had learnt that the Byzantines had mobilized to invade Arabia, and the Muslims were going through a period of hardship, with farm produce at a very low level and blazing summer heat. Hence, the Prophet (Sallallaahu Alayhi Wasallam) encourages his well-off followers to donate for army equipment and to help others who did not have enough to provide themselves with mounts and arms. The Prophet (Sallallaahu Alayhi Wasallam) needed an army to withstand a very long march to meet the Byzantines at Tabuk in North Arabia. That army was termed, 'The hardship army', and it was for equipping it that Abu Bakr (Radhiallaahu Anhu) donated all his wealth and Umar (Radhiallaahu Anhu) donated half his wealth, while Uthmaan donated 10,000 Dinaars, 300 fully-equipped horses. That donation had a profound effect on the Prophet (Sallallaahu Alayhi Wasallam) who said, 'My Lord, be pleased with Uthmaan, for I am pleased with him.'

These were exceptional circumstances, when the Muslim community was facing a very serious external threat. In fact, it was a situation of life and death for many Muslims and their newly-born state. Hence, the Prophet (Sallallaahu Alayhi Wasallam) accepted such large donations like half the property of Umar and the whole property of Abu Bakr (Radhiallaahu Anhu). But exception does not override the rule. In fact, it confirms it. The rule here is that the best charity is that which leaves the donor self-sufficient.

We may reflect on these verses in which Allah orders his Messenger to donate to charity, and if he has nothing to give, then to speak kindly to those in need, as he hopes to get something of Allah's favours when he can help the needy. It is in this context that God tells His messenger not to give away carelessly, so that he would not come to rue his actions. The best charity is that which leaves the donor in a good situation to look after himself and his dependants. It is not the charity that takes away his means so as to leave him poor. Allah Ta'ala says in the noble Qur'aan:

*'Give to the near of kin their due, and also to the needy and the wayfarer. Do not squander your substance wastefully, for the wasteful squanderers are Satan's brothers, and Satan has always been ungrateful to His Lord. But if you must turn aside from them in pursuit of an act of kindness you hope to receive from your Lord, then at least speak to them kindly. Do not be miserly, allowing your hand to remain shackled to your neck, nor stretch it out fully to maximum limit, lest you find yourself being blamed or reduced to destitution. Your Lord gives in abundance, or in*

*scant measure, to whom He wills. He is indeed fully aware of all His servants, and sees them all.'* (Qur'aan 17:26:30)

A believer may feel ashamed or guilty if he holds on to what he has without giving it away to poor and needy people. But Allah reassures us that it is He who gives some of His servants in plenty, while He gives others in a scant measure. That which He does has a wise purpose behind it. A believer, however, helps the poor and donates for charity, but leaves himself enough to look after his family and cater for any emergency. He is keen to belong to the believers described by Allah in the following terms, 'Successful are the believers who humble themselves in their prayer, and turn away from all that is frivolous, and who pay out their Zakaat.' (Qur'aan 23:1-4)

I am not calling on believers to reduce what they give away in charity, but I am simply saying to them that they must not feel any sense of guilt or deprecate their own action when they hear that some devout people of the past used to give away everything they earned. When all Muslims pay out their Zakaat on time, the eradication of poverty may not require anything more than such Zakaat or a little more in Sadaqaat or voluntary charity.

A believer, who limits himself to spending a portion of his money, retaining the larger part for himself is neither guilty, nor failing to meet his duty. When he remains in funds, this means that he will be able to give to charity repeatedly. giving away a little amount on a regular basis is better than giving a large donation once only. We should remember Allah's statement, 'They ask you (O Muhammad) what they should spend in charity; say, 'Whatever you can spare?' (Qur'aan 2:219). Al-Qurtubi, a famous commentator on the Qur'aan, says that this means what a person can easily dispense with, without having to struggle within himself for giving it away. Thus, Allah tells us to spend in charity what we can spare without leaving ourselves in a position of need.