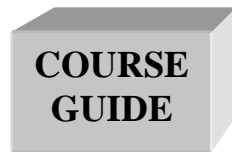




**NATIONAL OPEN UNIVERSITY OF NIGERIA**

**COURSE CODE : ISL 132**

**COURSE TITLE: *ZAKĀT* (CHARITY IN ISLAM)**



**BHM 303**  
**MANAGERIAL ECONOMICS**

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## **Introduction**

Managerial Economics, as a course required for effective resource management, was put in place as a result of the following developments in the global business environment:

- growing complexity of business decision-making processes.
- increasing need for the use of economic logic, concept, theories, and tools of economic analysis in the process of decision-making.
- rapid increases in the demand for professionally trained managerial manpower.

These developments have made it necessary that any manager aspiring for good leadership and achievement of organisational objectives be equipped with relevant economic principles and applications.

The course has been conveniently arranged for you in eighteen distinct but related units of study activities. In this course guide, you will find out what you need to know about the aims and objectives of the course, components of the course material, arrangement of the study units, assignments, and examinations.

## **The Course Aim**

The course is aimed at acquainting students with the principles of Managerial Economics. By so doing, it will bridge the gap in the knowledge and application of economic principles among today's managers. To ensure that this aim is achieved, some important background information will be provided and discussed including:

- the objectives of a business firm
- constrained optimisation
- decision analysis
- expected monetary value decisions
- analysis of market demand
- elasticity of demand
- demand forecasting
- the theory of production
- the theory of costs and cost-output relations
- market structure and pricing decisions

## The Course Objectives

On the completion of the requirements of this course, students and managers alike will be expected to:

1. understand the relative importance of Managerial Economics
2. appreciate how the application of the principles of managerial economics can help in the achievement of business objectives
3. understand the modern managerial decision rules and optimisation techniques
4. be equipped with tools necessary in the analysis of consumer behaviours, as well as in forecasting product demand
5. identify the tools for analysing production and costs
6. understand and apply latest pricing strategies

## The Course Structure

This course will be presented in modules, each of which is designed to achieve specific managerial objectives. The course material package is composed of:

- The Course Guide
- The Study Units
- Self-Assessment Exercises
- Tutor-Marked Assignments
- References/Further Reading

## Study Units

The study units are listed below:

### Module 1

Unit 1	Definition and Importance of Managerial Economics
Unit 2	Meaning and Theories of Profit
Unit 3	Profit Maximisation as a Business Objective
Unit 4	Other Business Objectives
Unit 5	Constrained Optimisation

### Module 2

Unit 1	Decision Analysis
Unit 2	Expected Monetary Value Decisions, Decision-Making Involving Sample Information, and Time Perspective in Business Decisions

- Unit 3      Analysis of Market Demand
- Unit 4      Demand Functions
- Unit 5      Elasticity of Demand

### **Module 3**

- Unit 1      Price Elasticity, Revenues, and Income Elasticity of Demand
- Unit 2      Demand Forecasting
- Unit 3      The Theory of Production
- Unit 4      Degrees of Production Functions, Economies of Scale, Returns, and Optimal Input Combinations
- Unit 5      The Theory of Cost

### **Module 4**

- Unit 1      The Theory of Cost: Cost-Output Relations
- Unit 2      Long-Run Cost-Output Relations and Break-Even Analysis
- Unit 3      Market Structure and Pricing Decisions

### **Textbook and Reference**

Dwivedi, D. N. (2002). *Managerial Economics*. (6<sup>th</sup> ed). New Delhi: Vikas Publishing House Ltd.

### **Self Assessment Exercise**

Each unit of the course has a self assessment exercise. You will be expected to attempt them as this will enable you understand the content of the unit.

### **Tutor-Marked Assignment**

The tutor-marked assignments at the end of each unit are designed to test your understanding and application of the concepts learned. It is important that these assignments are submitted to your facilitators for assessments. They make up 30 percent of the total grading score for the course.

### **Final Examination and Grading**

At the end of the course, you will be expected to participate in the final examinations as scheduled. The final examination constitutes 70 percent of the total grading score for the course.

## **Summary**

This course BHM 303: Managerial Economics, is ideal for today's global business environment. It will enable you apply economic principles in such business functions as planning, implementing, controlling, forecasting, and evaluation. Having successfully completed the course, you will be equipped with the latest global knowledge on business decisions.

I bet you will enjoy the course. Good luck.



Course Code  
Course Title

ISL 132  
ZAKĀT (CHARITY IN ISLAM)

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**MODULE 1**

Unit 1	Concept of <i>Zakāt</i>
Unit 2	Significance of <i>Zakāt</i>
Unit 3	Relationship between <i>Zakāt</i> and other Pillars of Islam
Unit 4	Differences between <i>Zakāt</i> and <i>Ṣadaqah</i>
Unit 5	<i>Zakāt al –Fiṭr</i>

**UNIT 1 CONCEPT OF ZAKĀT AND CONSEQUENCES OF DEFULT IN GIVING IT****CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Literal and Technical Meanings
  - 3.2 References from the *Qur'ān* and *Hadīth*.
  - 3.3 Consequences of Default in Giving *Zakāt*.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

**1.0 INTRODUCTION**

Islam as a way of life is not oblivious of welfare as a pillar for stability of society. It regards fellow feeling as an actual demonstration of true humanity. For this reason it makes *Zakāt* one of its pillars. In this Unit we shall delve into the literal and technical meaning of *Zakāt*, its obligation and the implications of its non-payment. References shall be made to the sacred sources of the facts that will be presented.

**1.0 OBJECTIVES**

At the end of this unit you will be able to:

- Define *Zakāt* literally and technically.
- Identify the relationship between the two.
- Give sources of of *Zakāt* specifics.
- Explain the implications of non-payment of *Zakāt*.

## 2.0 MAIN CONTENT

### 3.1 Literal and Technical Meanings

As with some other basic terminologies in Islam, the word *Zakāt* has literal and technical meaning. Literally, it means *an-Numuww* (growth), *al-Barakah* (blessing) and increase in *al-Khayr* (goodness). These three meanings have been used in different contexts for different significance. It denotes the growth of a crop, blessing in respect of wealth and increase in doing of good for a person. It is also used to mean *tathīr* (purification). This finds support in the saying of the Prophet that Allah has made *Zakāt* compulsory to cleanse one's remaining property. It also refers to purity of soul (*tazkiyah*). This is premised on the Quranic verse which says, "verily, he who purifies it is successful" (Q91:9) implying purification of the soul from sins like envy, arrogance, malice, hatred and all reproachable characters. Its use in another portion of the *Qur'ān* cautions one from self-conceit. It says, "Do not 'purify yourself'" (Q53:32). This means do not feel that you are holy due to some deeds.

Technically, *Zakāt* means the conscious effort in obedience to Allah to uphold the third pillar of Islam by giving out a specific quantity of material to its due beneficiaries under specific conditions. This sense of obligation starts in the second year of the *hijrah* after the obligation of *Zakāt al-fitr*. This means *sadaqah* and *Zakāt al-fitr* predate the real *Zakāt* in their observance. Hence, its proper meaning signifies four specifics:

- a. Specific amount.
- b. Specific wealth.
- c. Specific beneficiaries.
- d. Specific conditions.

In finding English translation for the word *Zakāt*, the following has been used: minimum taxable limit, charity, poor due, poor rate, alms, alms-giving, wealth sharing tax and annual levy. None of these really represents the true sense of *Zakāt* as they are either restrictive or defective. However, we have to adopt one within the context of this Course.

Meanwhile, both the literal and technical senses are related. Spiritually, the literal sense of *Zakāt* implies that it is only when man gives that his wealth will grow or increase. In his narrow thinking, man feels that he has to plan for the future and thus he has to pile up enough material for that. Any spending thereof, he feels it will decrease his much belaboured and amassed wealth. Whereas, it is the spiritual concept in Islam that: "Man only has what he spends, whatever he withholds is not his." So,

giving out the *Zakāt* rather than decreasing it will make it grow in blessing and quantity.

In addition, man's nature is such that he is prone to committing sins in one way or the other. It could be with any part of his body or his resources. There may be a tendency that he might want to withhold or be miserly about God-given resources. This, in the scale of Allah will be tantamount to ingratitude; which is a sin. Hence, the technical sense of *Zakāt* signifies a required obligation through which the heart and wealth are purified from blemishes or diseases of the soul like stinginess, ingratitude and the filth that might have affected his resources. It restores man's true custodianship and regains his loyalty for his Lord.

### Self-Assessment Exercise 1

What is *Zakāt*? Relate its literal and technical definitions.

### 3.2 References from the *Qur'ān* and *Hadīth*

There are clear injunctions in the *Qur'ān* relating to *Zakāt*. Its obligation is never shrouded in any ambiguity. Besides, its specifics are clearly highlighted in the Holy Book. These are among many others in respect of directives to pay *Zakāt* include Q2: 110, Q2:177 and its being an act of righteousness as contained in Q6:141. *Qur'ān* 9:103 mentions the time for *Zakāt* of produce; its being a quality of believers is contained in Q23: 1-4; paying it from a pure source is the kernel of Q2: 267-268; the focus of Q9:60 are the beneficiaries; Q9:34-35 and Q3:180 warns of the consequences of its non-payment.

Also, there are several prophetic traditions on this subject matter. Ibn 'Umar relates that the Prophet says Islam is built on five pillars and he mentions *Zakāt* as one of them. Abu Hurayrah also narrates how a Bedouin Arab came to the Prophet asking him to guide him to a specific deed that can make him enter paradise. He replies "Worship Allah and do not associate anything with Him, observe *Ṣalāt*, give *Zakāt*, perform *Hajj* and fast in Ramadan...". As narrated by Ibn Abbās, it was also one of the guidelines given to Mu'adh bn Jabal on his mission to Yemen. He was to invite them to Islam gradually starting from the belief in the unity of Allah and prophethood of Muhammad, afterwards, he is to let them know that *Ṣalāt* has been enjoined on them. Specifically, he was told that, "...if they obey you in those, then let them know that Allah has enjoined compulsory *sadaqah* in their wealth, which you should collect from the rich ones amongst them and return (distribute) to their poor ones...". There are specific traditions too which mention the kind of horrible fate which awaits those who refuse to pay their *Zakāt* and honour their obligations.

These references to the primary sources of Islamic principles have addressed different aspects of *Zakāt* among which are its obligation, timing, source, recipients, consequence, status and the like which signifies the fact that *Zakāt* occupies a very vital position in Islam. Besides, since it is one of its fundamental aspects designed to treat specific problems, lucid guidelines are provided for the givers, collectors and administrators.

### Self-Assessment Exercise 2

Enumerate SEVEN specific issues on *Zakāt* as contained in the primary sources of Islam.

### 3.3 Implication of Default in Giving *Zakāt*

The payment of *Zakāt* is a test of one's loyalty to Allah with regards to wealth and possessions. It is also a test of sacrifice to ascertain whether one is narrow-hearted or niggardly. The Islamic state is duty-bound to collect *Zakāt* from them even if it has to use force. It is possible, however, to have those who may believe in its obligation but decline to pay despite being qualified. There could also be another group who may deny its being compulsory and thus refuse to pay. As regards the first group, if they live in an Islamic state, it will be taken by force or compulsion. This could resort to even waging war against them because it is a serious defiance of the law of Allah and His messenger. This has support in the practice of Abu Bakr, the first caliph, when he waged war against the defaulters of *Zakāt*. He declared that: 'By Allah, I will fight one who separates between *Ṣalāt* and *Zakāt*; verily, *Zakāt* is a financial obligation...' (Muslim). Some Companions like Umar, initially disagreed with him, but they later supported him when the true perception of *Zakāt* became clear to them.

As regards, the other group that does not believe in the obligation, they are regarded as unbelievers and apostate unless the knowledge of its obligation is obscure to them or they have no access to learn about the concept of *Zakāt*. In such situations, avenues will be created to enlighten them.

One of the primary roles of *Zakāt* is to allow for circulation of wealth. So, if one withholds it, it will deny the rightful recipients their entitlements. This, if it gets to the extreme may lead to disruption of peace and order as the suffering class may decide to revolt against the affluent few. Apart from this, the defaulter will be denied of the reward and blessing of payment. In addition, it is also contained in the *Hadīth* that the gold or silver of the person who has them but fails to pay their *Zakāt* will be melted into slabs and heated in the hell fire. Thereafter, his

sides, forehead and back will be branded with them. When the slabs become cool, they will be heated up again and branding will continue in proportion to his default. In the same way, the owner of camels who does not discharge what is due in respect of them will be thrown on his face in a wide level plain to be trampled upon by the camels. These camels will be strong and fat. They will trample on him and tear him apart with their teeth. When the last of them would have passed over him, the first of them will begin the process all over again. One who owns cows and goats but does not discharge his obligations in respect of them will be thrown on his face in a wide level plain when none of the animals will be missing and none will be without horns. They will gore him with their horns and will trample on him and when one side has finished the other side will begin. It is also said that snake will bite them in hell fire to the extent of the treasures they have kept and refused to pay.

### Self-Assessment Exercise 3

Discuss the spiritual implications of non-giving of *Zakāt*.

## 4.0 CONCLUSION

The meaning and profuse mention of *Zakāt* in the primary sources of Islam are clear indications that it is central to societal welfare and far from being of any direct or indirect benefit to Allah. It is a divine design aimed at ameliorating the poverty of the poor masses and down trodden within Muslim society. Understanding its significance and various meanings will definitely have psychological impact on the giver and the recipient. Its underlying meaning of purity encapsulates the impact it is to create in the society. Its spiritual significance includes that the Benefactor and the Beneficiaries would be cleansed from the evils of possession or otherwise and free the society from the evil consequence of both.

## 5.0 SUMMARY

The object of this unit has been the literal and technical meanings of *Zakāt*. The essence of both makes it have broad application and coverage. The relationship between the two is explained to balance its meaning. There are specific references in the *Qur'ān* and *Hadīth* on different aspects of *Zakāt* of which some are highlighted. Thereafter, the implications for non-payment and the *Sharī'ah* ruling are also discussed to further establish the importance of *Zakāt* as a great pillar of Islam.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Discuss the meaning of *Zakāt* in its broad perspective.
2. Explain the similarity between the legal ruling on *Zakāt* and the penalty for non-payment.

## 7.0 REFERENCES/FURTHER READINGS

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Kidwai, Mohammed Asif (1979). *What Islam Is*. Lucknow: Academy of Islamic Research and Publications, p.21.

Mawdudi, S.A.A. (1985), *Let Us be Muslims*. Leicester: The Islamic Foundation, pp.217-222.

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<http://www.Zakāthouse.org/guide/index.htm>

[http://www.realislam.com/zakat\\_in\\_detail.htm](http://www.realislam.com/zakat_in_detail.htm)

## UNIT 2 SIGNIFICANCE OF ZAKĀT

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Inner dimension of *Zakāt*
  - 3.2 Spiritual cum moral role
  - 3.3 Socio - economic role
  - 3.4 Political cum institutional role
- 3.0 Conclusion
- 4.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

The significance of *Zakāt* to the *Ummah* cannot be underestimated. A case in point is that it is fiscal devotion to God, which involves spending of money, and has direct concern for welfare of the Muslim society. In this unit we shall unlock the inner dimensions, spiritual, social, moral, economic and political significance of this important pillar of Islam – A`z- *Zakāt*.

### 2.0 OBJECTIVES

At the end of this unit, you should be able to:

- Discuss the significance of *Zakāt*.
- Expatiate its inner and spiritual dimensions.
- Identify its socio-moral impacts in the society.
- Give a critical account of its economic cum political significance.

### 3.0 MAIN CONTENTS

#### 3.1 Inner Dimension of *Zakāt*

It is pertinent to realize that the ruling on *Zakāt* further demonstrates the mercy of Allah. As He does not require man to exhaust his meagre resources or all his wealth and property, a 2.5% is fixed. This is only harmonious with the Islamic principle of moderation and middle course. This is just like *Ṣalāt*, *Ṣiyām* and *Hajj* where there are specifics with respect to time, place and quantity. A Muslim is not asked to observe *Ṣalāt* for twenty-four hours, or fast for the whole year or perform *Hajj* every month or year.

Also, *Zakāt* intends to establish that Allah is the Owner of all resources and man His custodian. It is thus the demand of the original owner that a fraction of this free bounty be given in His cause, not for His personal use but for that of other humans as a test of loyalty of being the custodian.

Deliberately, Allah does not create men equal as it also holds for all other creatures so that a balance could be maintained. It should be noted that there is a deep wisdom behind inequality of the fingers. It is a natural law in human society that no matter how much individuals strive; they can never attain or achieve resources in the same quantity and magnitude. But when these fingers are bent, there is visible equality. Analogically, if all fingers were created equal, then its function will be limited as many activities of men will be impaired.

Similarly, if all men are rich, it will definitely provide no room for some services to be rendered, it is even the position of the *Qur'ān* that men will become rebellious on earth but the fact that some control more resources make it easier to direct and employ those who will discharge some general assignments for which they are paid. Therefore, one may say that it is a deliberate plan of Allah that there are blocs of the have and have-nots in the society. Without the under privileged, there can never be a mutually supporting society. Taking this reality into consideration, the *Qur'ān* is consistent in juxtaposing both *Ṣalāt* and *Zakāt*. A negligence of one will defeat the other. The major concern of both is to balance the human society which can only come to play with their simultaneous impact.

The natural differences in men make them achieve more than one another. In his exposition, Khan (1991) has it that: “Men differ in intelligence and physical strength, hence in their capacities to earn and to save. This makes them rich or poor, then haughty or meek. To help the poor, therefore, the religion of God taught Alms-giving throughout ages. Indeed, the two biggest themes of all religions have been prayer and Alms.”

### **Self-Assessment Exercise**

Examine the inner dimensions of *Zakāt* in Islam?

### **3.2 Spiritual cum Moral Role of *Zakāt***

*Zakāt* is not a mere charity or philanthropic exercise but a compulsory fiscal worship enjoined by Allah. Farūqī buttresses this point where he says, “Payment of *Zakāt* brings about spiritual rehabilitation and economic empowerment to the society. The dignity of the receiver is

safeguarded by Allah as it is a right He personally recognizes from the wealth of the rich, thus what they collect is not charity but an entitlement or a kind of share of Allah's bounty." This implies that if one complies with the rulings guiding its payment one will be rewarded and if otherwise, there will be punishment. There is the feeling of being fulfilled in the true worship because it implies obedience to the Creator. The feeling of servant-hood and destitution to God is also there even while in affluence because He is the only self-sufficient. This inner feeling serves as the greatest impetus that makes man constantly feel obliged to give *Zakāt*. It makes him overcome the materialistic tendencies. Being aware that Allah will not accept an unlawful wealth in His cause, he becomes cautious in purifying the source of his wealth. This will prevent him from trampling on other people's right as it will be self-contradictory to rob them of their dues and only return to lavish it on them as charity. This spiritual feeling is the greatest significance of *Zakāt* – both the giver and recipient are in peace.

In addition, *Zakāt* helps to expunge sins, pushes away misfortune and brings mercy. It is contained in the tradition of the Prophet that charity cleanses one from sins and that when it is given; it falls in the hand of Allah first before that of the recipient. Considering the shades of meaning, it means any wealth sincerely given out for the sake of Allah will be blessed. The supplication of the recipient will also increase the blessings. Its giving will also cleanse the giver from sins and being accused of stinginess. Such giver will be praised and prayed for by the collectors and beneficiaries. They will also serve as witnesses for him on the last day as somebody who obeys Allah by giving out his wealth to help the society.

On the moral ground, *Zakāt* trains and develops sense of monetary sacrifice and sympathy. It imbibes fellow feeling, love, kindness, gratitude and generosity and safeguards from fire of envy, rancour and stinginess. The giver is purified from selfishness and greed and the recipient from resentment and envy. The former is protected from stinginess which can kindle evil reaction from the less privilege if there is no proper moral education. He is by obligation enjoined to part with a portion of his wealth. It is only plausible then that the poor loves and appreciates the rich who has sacrificed his personal wealth for him. At the long run, there will be mutual love from both parties as the giver gives and the receiver appreciates. The aftermath of this will be security of life and property because there is no frustrated person due to penury to violently deal with the buoyant by disrupting his business or attacking his personality. On the other hand, the poor is also safeguarded and cleansed from the fire of envy which not only devours good deeds as mentioned by the Prophet but also punishable in the hereafter. This is

because it is an indirect hatred for Allah who bestows such favour on those who He likes.

### Self-Assessment Exercise 3.2

Relate the spiritual and moral benefits of *Zakāt*.

### 3.3 Socio - Economic Role

At the core of Islam is the promotion of social justice. Its directive on *Zakāt* is based on specific stipulations, whereby the well-to-do pays it for onward distribution amongst the destitute, the poor and other beneficiaries. This according to Al-Fārūqī is “a sort of social insurance whereby member of the society enjoy basic necessities of life...Becoming a millionaire in an Islamic society is not out of place so far the conditions for acquiring wealth and that of *Zakāt* are met. This will be regarded as a special blessing of Allah on His servant who in turn is expected to show same on fellow men.”

*Zakāt* also helps to promote the brotherhood spirit of Islam, which regards all believers as one family. Giving it will bridge the gap between the poor and the rich. Both will recognize their divinely placed status without resenting or blaming the other. So, when the giver does so, it does not count himself as doing any favour to the beneficiary; rather he regards it as a social responsibility. This spirit is more decent and protective of the dignity of the destitute than dolling out coins to them as charity while standing or moving around as beggars. There is no way such society will not be socially balanced as the well –to-do carries out this as a trust.

In addition, *Zakāt* promotes cooperation, humanitarianism and welfare. The society becomes a network whereby wealth is properly circulated. This goes to the extent of the recipient at another end becoming givers. It is purely helping others to prosper to reduce dependency. This will eventually bring about equality in the society.

Economically, *Zakāt* is an instrument for social stability and empowerment. Its various kinds provide an avenue for people to diversify their material pursuits. By so doing, it prevents the society from over reliance on just one means of living. It opens channel for agriculture, merchandise and other modern alternatives. Its distribution strategies go a long way to promote equitable circulation of resources. This also helps to cater for every sector of the economy as establishing a

peaceful society is the goal of Islam. This peace commences with individuals and then the society at large. In addition, Islam lays emphasis on the purity of source. Thus, people are prevented from amassing wealth from illegal means like embezzlement, monopoly, hoarding and the like.

Another role *Zakāt* plays in this regard is that the centralisation of its collection will on one hand allow knowing the economic strength of the community and on the other hand it allows for proper distribution so that some will not be disadvantaged. Aside, the state or the organization may identify people's area of need and empower them accordingly.

Moreover, it helps to overcome the scourge of materialism, a sort of cancer, which manifests itself in aesthetic tastes and obsession. Man has been created to be a combination of matter and spirit. Allah has created abysmal desires in him to the extent that the entire earth may not be sufficient to satisfy his single desire. Hence, we have the rich getting richer with the end justifying the means amidst fleet of cars, array of clothes and magnificent mansions; while the poor gets poorer and is consigned to hell of depression. As a concept, it forecloses any deep, significant, transcendental consideration of the worldly affairs. It breeds greed and avarice, narrow-mindedness and cruelty, selfishness and money worship, exploitation and monopoly, colonialism and unending strife and war. It is thus the great role of *Zakāt* to cleanse man of this material tendency by giving him limitations.

### **Self-Assessment Exercise 3.3**

Show how the socio-economic role of *Zakāt* is most significant.

### **3.4 Political cum institutional role**

Besides its other roles, the declaration of *Zakāt* as one of the state's responsibility implies a political role. This helps to ensure prompt collection and proper distribution. By so doing, it places the task of attaining other roles of *Zakāt* through the state's education for the populace. The power granted the government to penalize the defaulters helps to checkmate them.

Also, the way *Zakāt* is institutionalized can assist in its management. The stated rules guiding the payment, the collection and distribution help to state and protect the right of all the parties involved. By so doing, it does not accommodate oppression in any form as each party knows what to do.

### Self-Assessment Exercise 3.4

What will you describe as the benefits of political role of *Zakāt*?

#### 4.0 CONCLUSION

We may conclude from the fore - going that *Zakāt* role varies from stabilizing the society and helping to unify its members. As a spiritual exercise it is an impetus or a form of inner drive to make the Benefactor alive to his responsibility as a Custodian of divine provision for him or her. Morally, it engenders expression of genuine mutual fellow feeling by both the Benefactor and the Beneficiary. Thus one purifies his mind and heart from the arrogance of possession and the other from the fire of envy. The socio-economic role is a practical demonstration of social justice as the buoyant is obligated to spend with the sense of due responsibility and the recipient is to collect with intention to improve his lot and become empowered. The political role aims at sustaining the institution and its management.

#### 5.0 SUMMARY

This Unit discusses the various roles of *Zakāt* such as making individual to be conscious of its obligation, desirous of rewards and fearful of the penalty in this world and the punishment in the Hereafter. The Unit also expounded moral impact of Zakat as emptying the heart of the well-to-do from stinginess, materialism and the like and that of the Poor from hatred and envy. The unit also discussed how its socio-economic roles promote cooperation, stabilizes the society and empowers its members. A discussion of political cum institutional role of the fiscal devotional duty concludes the Unit.

#### 5.0 TUTOR-MARKED ASSIGNMENTS

1. Identify and discuss the *Zakāt* role you consider as the most important.
2. State the significance of any TWO roles of *Zakāt* and establish a logical link between them.

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## UNIT3 RELATION BETWEEN ZAKĀT AND OTHER PILLARS OF ISLAM

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Relationship in the primary source
  - 3.2 Goals and Conditions
  - 3.3 Responsibility of the State
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

To realize the desired results envisioned by Islam none of its aspects should be practices in isolation. All the parts are integrated as a system. A society of *Zakāt* payers without *Ṣalāt* is not imaginable as the latter is even a duty before the former. Besides, it prepares the mind of the payer for a nobler goal. In this light, this unit is poised to discuss the connection between *Zakāt* and other Pillars of Islam. The variables, which will be compared, will include the conditions, which make them valid, reference to the primary sources of Islam, their objectives, complimentary roles and responsibility of the state.

### 2.0 OBJECTIVES

It is expect that at the end of this unit you will be able to:

- Relate *Zakāt* to other pillars of Islam.
- State their goals and conditions.
- Explain their direct complimentary impact on the Observers.

### 3.0 MAIN CONTENTS

#### 3.1 The relationship in the Primary Source

Reading through the *Qur'ān*, one will observe a regular mention of *Zakāt* and *Ṣalāt*; this tends to underscore their close relationship and significance. For example Q2:43, says:

“And observe *Ṣalāt* and pay the *Zakāt* and bow down with those who bow”

This verse is one out of the eighty-two (82) others wherein the *Qur'ān* mentions the observance of *Ṣalāt* in concurrently with *Zakāt*. Ibn Abbās was reported to have said that “three verses were revealed accompanying three others, the acceptance of one is dependent on the observance of its accompanying one”, they are:

- a. “Obey Allah and his messenger...” (Q4:59).
- b. “And establish *Ṣalāt* and give *Zakāt*...” (Q2:43)
- c. “And that you should give thanks to me and your parents... (Q31:14)

There is hardly such regular reference between it and fasting or pilgrimage or between *Ṣalāt* and the two. The five pillars of Islam are its cornerstones around which every other enjoined practice revolves. Each is targeted towards a specific goal but dependent on others to achieve the global objective of the religion. The first pillar with its six principles serves as a foundation upon which the correct link with Allah is established. It serves as inner condition, which decides the genuineness of all man’s action. All other pillars are physical to a large extent but linked with the first for validity and acceptability. Noteworthy, however, is the constant way in which the *Qur'ān* juxtaposes *Ṣalāt* and *Zakāt* as if they are twins; whereas, one is purely spiritual while the other is monetary but both have social contexts. At *Ṣalāt* time, people of different backgrounds are mobilized for worship. In the case of *Zakāt*, there is a direct or indirect relationship between the giver and the recipient.

### Self-Assessment Exercise 3.1

How will you describe the relationship between *Zakāt* and *Ṣalāt* through its primary sources?

### 3.2 Relationship in the Goals and Conditions

The goal of worship in Islam is submission and humility before the Lord of all the worlds. The first pillar teaches that this Lord is one and unique. The second teaches humility and constant remembrance while the third, *Zakāt* helps to overcome greed. The essence of fasting is discipline and ability to be able to control appetites and desires. In the case of *Hajj*, it trains one to sacrifice and be forbearing. As earlier mentioned, the relationship between *Zakāt* and *Ṣalāt* covers the perspective of what both imply by way of meaning as they have literal and technical meanings. This helps to comprehend their objectives, which are primarily purification in all its kinds. While a genuinely observed *Ṣalāt* to Allah cleanses the soul from all lowly characters, the *Zakāt* purifies the wealth given to man and its source. It cleanses the heart of the giver from

selfishness, greed and miserliness and that of the receiver from envy and jealousy. Thus, the standard of the society is elevated to the heights of decency and purity.

In addition, it is the strong belief of a Muslim that he does not own his body, thus he uses it to bow and prostrate for his Creator. He also believes that he does not own his wealth; hence he readily gives it out to its owner, Allah on demand through *Zakāt*. Consequently, the *ummah* is trained spiritually and morally through *Ṣalāt* and for economic stability through *Zakāt*.

Some of the conditions, which determine the validity and correctness of *Ṣalāt*, *Ṣiyām* and *Hajj*, are Islam, maturity, sanity and timing. In the case of *Zakāt*, it is said to be obligatory on the young and the insane. This is premised on Q9:103 which says, "Of their goods take alms so that you may purify and sanctify them..." This directive is treated as inclusive of the old, young, sane and insane. Jurist like Ibn Hazm says the cleansing of the wealth is applicable to all because the evidence is not restrictive. In a tradition, the Prophet has also exhorted that,

"Trade with the money of the orphan, lest it is eaten up by *Zakāt*."  
(Aṭ-Ṭabrānī).

This *Hadīth* is explicit that there is *Zakāt* on the money of an orphan who is young while a trustee is managing his wealth. The injunction aims at preventing the owner from becoming poor having been rich. It is true that children and the insane are exempted from *Ṣalāt*, fasting and *Hajj* but the case with regards to *Zakāt* is different. Here, the wealth is already available and being managed by a competent person, thus there is no question of 'unconscious or immature mind', which may lead to wrong judgment. Secondly, if the original owners of the estate, that is the parents of the orphan, or if the insane had been sane; they would have given their *Zakāt*. So, the age or insanity should not prevent the spiritual purification of wealth that has reached the *nisāb*. Some exemptions, which women enjoy as regard *Ṣalāt*, fasting or *Hajj*, are absent in *Zakāt*. This is another evidence for the peculiar nature of *Zakāt*.

Therefore, its payment is obligatory on all well-to-do Muslims, be it young or old, sane or insane, male or female whose wealth have reached the *nisāb* and been in their possession for a year except for peculiar cases like farm produce and some form of transactions. In addition, the legal implication for non-observance of either is same. That is, the culprit will be asked to repent within some days, after which he may be subjected to a capital punishment by a truly established Islamic government.

As a matter of fact, the economic aspect of *Ṣalāt* is directly translated through *Zakāt* which is a major economic means of establishing social justice. Imagine a people who have all stood up to observe *Ṣalāt* together. Among this congregation are the Poor, the Needy and the Weak. They have all shared the brotherhood of standing together before Allah to worship Him. It is then the duty of the well-to-do among them to assist Allah by sharing a minimum portion of their divinely bestowed wealth with the less privileged within the congregation and outside it. By this singular act, they would have demonstrated their understanding of the Quranic recitation of the *Imām* during *Ṣalāt* that those who have should spend their wealth in the cause of Allah.

On a general note, the payment of *Zakāt* does create a good atmosphere for the continuous observance of *Ṣalāt*. It serves as a security against theft, armed-robbery and unemployment, which can threaten the peace of the society. Of course, when people are pushed to the wall due to dire needs, they can resort to any thing to redress the situation. But if the *Zakāt* is paid accordingly, it will cater for the economic welfare of the have-nots or the unemployed. They will then be at home to serve their Creator and think of what will benefit the society. In a situation where people are groaning under a terrible economic hardship, the weaklings may discard the worship of Allah and the urchins can take to any form of aggressive attack on the well-to-do.

### Self-Assessment Exercise 3.2

Correlate the objectives of *Zakāt* with that of *Ṣalāt*.

### 3.3 Responsibility of the State

*Ṣalāt* and *Zakāt* are basic requirements in the establishment and preservation of an Islamic *ummah*. The *Qur'ān* lends credence to this while talking about the obligations of an Islamic state.

“Those who, if we establish them in the land, will observe *Ṣalāt* and pay the *Zakāt*, and enjoin good and forbid evil, and with Allah rests the final issue of all affairs” (Q22:41)

Understandably, the other pillars are not mentioned. As mentioned earlier, the first pillar is the nucleus of all affairs in Islam. Thus, its non-mention does not rule out its vital role in discharging the basic roles of an Islamic state. *Ṣiyām* and *Hajj* are more personal and hardly affect others directly. Although, unlike *Ṣalāt*, which is daily and creates avenue for constant interaction amongst the worshippers; *Zakāt* is annual but its benefit can be of use around the year, since most givers are not likely to

give it at the same time. More so, one of its benefits is the welfare of the society.

### Self-Assessment Exercise 3.3

Establishment of *Zakāt* is obligatory on the state, discuss.

## 4.0 CONCLUSION

The juxtaposition of both *Zakāt* and *Ṣalāt* in the *Qur'ān*, signifies that their status and benefits are almost similar. *Ṣalāt* remains an act of worship through words and some bodily movements; *Zakāt* is principally submission to Allah through giving of wealth. Commitment to a cause is imbued in the mind of the worshipper. The personal sense of responsibility, which makes a Muslim to regularly observe his *Ṣalāt* at the stipulated time, has the same spirit in *Zakāt*. Besides, *Zakāt* goes further to drive the vehicle of Islam socio-economically and of course in practical terms.

## 5.0 SUMMARY

This unit delves into the relationship, which exists between *Zakāt* and other pillars. It reveals that there is a stronger relationship between *Zakāt* and *Ṣalāt*. It draws inference from the primary sources of Islam, correlates their socio-economic goals and their place in the central functions of an established state of Islam. The social justice of Islam is practically demonstrated by *Zakāt* and *Ṣalāt*. The latter gathers people of different backgrounds while the former bridges the gap between the members with regards to welfare.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Enumerate the areas of relationship between *Zakāt* and *Ṣalāt*.
2. Expound practically how these aspects are related.

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**UNIT 4 DIFFERENCES BETWEEN ZAKĀT AND ŞADAQĀT.****CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Differences in Status
  - 3.2 Differences in their Objectives
  - 3.4 Differences between *Zakāt* and *Sadaqah*
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

**1.0 INTRODUCTION**

Islam takes the reality in human society into cognizance by stipulating specific binding injunctions and others which are also meritorious but left to individuals who may desire to avail of it. This, on one hand allows for general participation and on the other hand compulsory compliance so that there will be no vacuum in addressing some vital welfare concerns; this is because everybody's job is nobody's job. In this light, this unit sets to treat classification of *Zakāt* with focus on the objectives of *Sadaqah* and the differences between it and *Zakāt*.

**2.0 OBJECTIVES**

The students at the end of this unit will be able to

- Differentiate in the Status of *Zakāt* vis-a-vis *Sadaqāt*.
- Discuss the concept of *Sadaqāt*.
- Compare and contrast *Zakāt* and *Sadaqāt*.

**3.0 MAIN CONTENTS****3.1 Status of *Zakāt* and *Sadaqah***

Charity in Islam may either be obligatory or voluntary. The compulsoriness of a particular act places all devotees on the same footing. Such acts that are declared obligatory always have their communal place in promoting peace, brotherhood and stability. This could be seen in the roles of *Şalāt*, *Zakāt*, *Şiyām* and *Hajj*. On the other hand, the voluntary acts only provide 'extra-miles' for the worshipers to move at their own pace and have improved self-development.

In the realm of *Zakāt*, its compulsoriness is generally acceptable by all scholars, while *Sadaqah* is agreed to be voluntary. There is also *Zakāt al-fitr*, which could also be regarded as voluntary or voluntarily compulsory. There is no capital punishment for its non-payment and can therefore not be placed on the same footing with *Zakāt*.

It is defined as charity and it enlists all charitable acts, gifts and speeches. Judging from the name however, it is a charity done sincerely to please Allah. It aims at inculcating in the heart of a servant of Allah that he should willingly give out what Allah has given him as an appreciation to fellow human being who may not be lucky as he is. Beyond this, Prophet Muhammad has said that it is a form of light.

### Self-Assessment Exercise 3.1

How do you differentiate between the status of *Zakāt* and *Sadaqāt* ?

### 3.2 The Concept of *Sadaqāt*.

*Sadaqah* aims at broadening the scope of those who can carry out charitable activities as well as the comprehensive manner by which it could be done. The multifaceted nature of *Sadaqāt* grants one the opportunity to get more purified, rewarded and safeguarded from evils. Its main impetus stems from a willing heart to assist fellow man. Besides, it makes one to care for even animals, bird and other creatures as anything done for them by way of feeding or providing drinks is charity. One can therefore say that the reach out of *Sadaqah* is broader than that of *Zakāt*.

Encouraging this practice, the glorious *Qur'ān* says:

"They ask you what they should spend (in charity) Say: What ever of your wealth you spend shall be for the parents and for the near of kin and the orphans and the needy and the traveller; and whatever good you do, verily, God has full knowledge of it."  
(2:215)

"A kind word and the covering of faults are better than a charity followed by an injury" (Q2:261-263)

"O you who believe! Do not cancel your charity by reminders of your generosity or by injury, like those who spend their substance. to be seen men but do not believe either in God or in the Last Day." (2:264)

"You shall not attain righteousness unless you spend on others of that which you love, and whatever you spend, verily God has knowledge of it." (3:92)

The Prophet is also reported to have said that:

“Verily, charity extinguishes Allah’s anger ... (Tirmidhī)

In some other reports, he says that it increases life span, it frees one from boastfulness, angels pray for the giver, every act of goodness is charity and so on. In fact, in *Sahih al-Bukhari*, he enjoins that every Muslim must give *Ṣadaqah*. On enquiry that, “O Allah’s Messenger, what about the one who does not have?” He states that the person should work so as to benefit himself and others”. On a further enquiry, he mentions that the person should assist the one who is weak or in need; and if this is not also possible he should involve in righteous deeds and desists from evil. All these, he says will serve as charity. The following according to the Prophet, constitute charitable acts:

1. Maintaining justice between two people.
2. Giving helping hand for a ride.
3. Assisting someone to carry load.
4. Removal of harmful object on the road.
5. Good speech.
6. Trekking to the place of *Ṣalāt*.
7. Saying of *Allahu Akbar*.
8. Saying *Subhānallah*
9. Saying *Al-hamdulillah*
10. Saying *Lā ilāha illallah*
11. Saying *Astaghfirullah*
12. Commanding good.
13. Forbidding evil.
14. Guiding the blind and assisting the deaf and dumb get communicated
15. Sexual intercourse between legally married couple.
16. Smiling to gladden a brother’s heart.
17. Planting crops which man, animals or birds eat benefit from.

Islam discourages taunts, after giving *ṣadaqah*, or taking it back. As regard the former, it regards such *ṣadaqah* as oblivious while in the case of the latter, it is like swallowing one’s vomit after vomiting.

### Self-Assessment Exercise 3.2

Discuss the concept of *Ṣadaqah*?

### 3.3 Comparison between *Zakāt* and *Ṣadaqah*

The first distinction is that *Zakāt* is a pillar of Islam while *Ṣadaqah* is not. Being a pillar implies that one who intentionally discards it could become an apostate or even an unbeliever and there are some penalties for such defaulters. One who refuses to pay *Zakāt* will be fought and compelled by the state to pay it because it is Allah's due. After all, in human society, the government of the day does not toy with those who refuse to pay their tax not to talk of commandment of Allah. There are no sanctions or penalties on whoever decides not to give *Ṣadaqah*. He could only be admonished to do so while extolling the virtue of doing so.

The second is that *Zakāt* is obligatory while *Ṣadaqah* is voluntary. This obligation applies to the wealthy Muslims alone. Anybody can give out *Sadaqah*. The religious implication of this is that one who pays the *Zakāt* will be rewarded while the defaulter will be chastised in the hereafter.

The third difference is that *Zakāt* has its guided scope or limit on who gives, who takes and what is given. These limitations are absent in *Ṣadaqah*. *Zakāt's* limit and prescribed beneficiaries help to draw a dividing line between those who are really rich and the level of their buoyancy. The *nisāb* helps to caution and guide the rich who might want to be stingy. Unlike *Zakāt*, which has limited items upon which it is payable, *Ṣadaqah*, is not limited to any amount or people. Hence, there might be at times where it may even be more than *Zakāt*, because the latter is only 2.5 percent. It is both tangible and intangible. There are countless of things upon which it could be given. In some traditions of the prophet, he regards smiling to gladden a fellow brother's heart and sexual intercourse between the married ones as *Ṣadaqah*. The former bothers on human relation while the latter unveils the importance and sensitivity of sexual relation in a matrimonial home.

The fourth is that *Zakāt* is an annual obligation while *Ṣadaqah* can even be momentary. This implies, in the case of cash or kind, that the *Zakāt* must be in the possession of the owner for a *hawl* (twelve calendar months) and is to also be paid annually. This aims at organising, monitoring and reducing the rigours of the payers and collectors. Were it to be anytime, weekly or monthly, it will definitely impose hardship on both sides. It may even discourage the givers or affect the economic booming. Moreover, if the poor or other recipients were to always wait for the end of the year; this will definitely affect some realistic welfare concerns. Hence, Islam exhorts *Ṣadaqah* as a stop-gap and all-time welfare package. This allows, on one hand, those whose wealth may not attain the *nisāb* to equally contribute to the cause of assisting fellow men. On the other hand, the well-to-do will be at liberty to expend on people for the welfare of the society in whatever way they so desire.

The fifth point is that in the event of death before the payment of the *Zakāt* for someone who is qualified, it is to be paid from his legacy before the inheritance is shared. *Ṣadaqah* will only be paid in such circumstance if the person has made it a kind of vow. Otherwise, his wealth will not be touched no matter the plentitude.

### Self-Assessment Exercise 3.3

Enumerate the differences between *Zakāt* and *Ṣadaqah*.

## 4.0 CONCLUSION

The Islamic way of life apart from encompassing all aspects of life also allows every Muslim to participate in all acts of good deeds based on their financial or physical capability. The classification of *Zakāt* into two or three as the case may be is a demonstration of this as the entire Muslim member of the society is mobilised to promote and participate in welfare concerns. The obligation of *Zakāt* aims at forestalling probable negligence by all as everybody's job after all may be nobody's job. *Ṣadaqah* is voluntary but broader than *Zakāt* in items and beneficiaries and allows for immediate solution to the indigents' problem.

## 5.0 SUMMARY

We have in this unit discussed the classification of *Zakāt* into obligatory, voluntarily obligatory and voluntary. The status of each determines the Benefactor or the Beneficiary. Our discussion on the concept and objectives of *Ṣadaqah* unveils its spiritual and social values. Its broad nature allows every Muslim to be dedicated to the societal welfare no matter the circumstance. We also elaborated on the differences between *Zakāt* and *Ṣadaqah* through which we are able to realise the specific guiding principles and limited scope of *Zakāt* but general and unlimited nature of *Ṣadaqah*.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Discuss concept of *Ṣadaqāt*.
2. Identify and discuss FIVE basic distinctions between *Zakāt* and *Ṣadaqah*.

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## UNIT 5      ZAKĀTU `L -FITR

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Meaning and Importance
  - 3.2 Obligation and Condition
  - 3.3 Collection in the Modern times
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

Ramadān is like a soul purification season where man is expected to restrain himself from what is not only unlawful but even some lawful things like food, drink, etc. His humanity may, however, not allow him to completely distance himself from some sins. Hence, the *Zakātu `l-fīṭr* is ordained as an opportunity to further cleanse him. This unit will focus *Zakātu `l-fīṭr* as one of the acts of charity in Islam relating to *Zakāt*. The areas of attention will include its meaning, obligation, conditions, recipients, collection and the modern challenges.

### 2.0 OBJECTIVES

At the end of the lesson, you should be able to:

- Give the different names of *Zakātu `l-fīṭr* and define it.
- State its conditions and recipients.
- Discuss its modern challenges

### 3.0 MAIN CONTENTS

#### 3.1 Meaning and Importance of *Zakātu `l-fīṭr*

*Zakātu `l-fīṭr* derives its title from the period of its payment, which is annually on completion of *Ramadān* fast. The festival on the first day of Shawwāl, after the 29th or 30th day of *Ramadān* fast is called *Eid al- fīṭr* while the official charitable act, which marks its end is called *Zakāt al- fīṭr*. It is also known as *Zakāt al-Ṣawm*, that is the charity of cleansing

the fasting person. It is also known as *Ṣadaqatu `l-fiṭr* i. e. charity for breaking fast.

A prominent Companion, Wakī‘u bn al-Jarrāh expressed the opinion that:

“*Zakatu `l-fiṭr* for the month of *Ramadān* is like prostration of forgetfulness to *Ṣalāt*. This implies that it is a kind of atonement for some acts of forgetfulness which one might have committed that are against the spirit of fasting like the proper use of the tongue or lowering the gaze.”

Ibn Abbās, another celebrated Companion of the Prophet, has also related that, the Prophet made the charity of *Zakātu `l-fiṭr* compulsory as a purification for the fasting one from indecency and obscenity; and food for the needy; whoever gives it before prayer (*Eidu `l-fiṭr*) it is an acceptable charity of breaking the fast; he who gives it thereafter has only given just a charity. (Abu Dāwud)

It relates with *Zakāt* in some regards. One is in its being given annually on the last days of *Ramadān* fast. Two, it has a fixed measurement upon which it is applicable. Three, it serves an immediate purpose and targeted welfare. It is to make people happy by providing them what to eat. Four, its scope of giver is broader than *Zakāt*, which is limited to a set of well-to-do believers. The condition for this is purely a left over of the staple food or its equivalent. Five, it purifies the soul and fast for acceptability to Allah. It is however not an institution like *Zakāt* where the state must administer and even fight the defaulters. This is left to individual judgement.

The first objective of *Zakātu `l-fiṭr* is the cleansing of the one who has fasted from all indecent talks or deeds he might have engaged in. A Muslim is ordinarily expected to live in the month of *Ramadān* in a perfect state of abstaining from all sinful acts inwardly and outwardly. But the human nature and the environment might at times affect him negatively, so the *Zakātu `l-fiṭr* provision is a mercy from Allah to purify those spiritual or physical impurities.

The second objective is humanitarian. It aims at carrying every believing members of the community along the same mood of happiness. This is

understandably logical. These are people who have been for about 29 days fasting together where destitution of none is really visible. So, on the first day when everybody is allowed to eat, it could be too uncomfortable on those who could not get anything to feed on. By this provision, Islam only officially legislates this charity but beyond that, it expects the blood of faith to make them extend hands of love and welfare as at and when due. It thus enjoins that the *Zakātu `l-fiṭr* be given out even a day or two before the festival so that the destitute can also psychologically get set for the *Eid*.

As regards when to give it out exactly, the consensus of the jurists is that it should be at the end of *Ramadān* but they differ on the exact time. Scholars like al-Thawri, Ahmad and Ishāq say it should be after sunset on the eve of *Eidu `l-fiṭr*; Abu Hanifah, al-Layth and others say it should be at the appearance of *fajr* of 'Eīd day. The generality of scholars, however, allows giving of *Zakātu `l-fiṭr* a day or two prior to the 'Eīd. Ibn 'Umar was said to have done so. Another opinion even says it can be given out at the beginning of *Ramadān* but compulsorily after the sunset of the last day of *Ramadān*. If however, somebody who has the means but incapacitated by a cogent factor like unavailability of what to give at the right time, he may still give it thereafter.

### Self-Assessment Exercise 3.1

What is *Zakātu `l-fiṭr* and what can you say about its significance?

### 3.2 Obligation and Condition

It was made obligatory in the month of Sha'bān, the second year after *Hijrah*. Its payment is incumbent on every individual Muslim. This is inclusive of the young and the elderly, male and female, freeborn and slave. This is based on the *Hadīth* narrated by Ibn 'Umar that:

*The messenger of Allah makes Zakātu `l-fiṭr compulsory in Ramadān; a ṣā' of date or ṣā' of grain for every slave, freeborn, male, female, young and old Muslims, he enjoins that it be given before people go for the prayer.*

The implications of this *Hadīth* among many others include:

1. It differentiates it from the compulsory *Zakāt* by specifically mentioning it as *Zakātu `l-fiṭr*.
2. Its payment is only valid in *Ramadān*.
3. The use of the word *farada* in the Arabic text shows it is compulsory. Although, in this context, it will mean necessary or required as explained in *subul al-salām*. It is however posited by Ishāq that it is compulsory by consensus. There are some shafiites who regard it as *sunnah*. There are others who say it was initially obligatory but abrogated by the commandment on *Zakāt*.
4. It is to be given by all – the slave, freeborn, men, women, young, old, rich and poor. Although that of the young ones is contested because the fast itself is not in the first instance compulsory on him. It is however argued that just as *Zakāt* is due in his wealth if he is a minor, so it is for this if what he has can pay it; otherwise his father or guardian is bound to pay on his behalf. The same has been said of the slave but that if he cannot afford it, his master pays on his behalf. The husband also pays for his wife if she cannot afford it.
5. The measurement is a *ṣā'*. A *ṣā'* is four 'mudus'; a *mudu* is two hand - full of an average man put together.
6. Dates and grains are mentioned specifically as staple food and the kind expected to be given out. It is to be raw and uncooked. gari, corn, millet or guinea-corn are the staple food in some localities.
7. This is to be given out before the observance of the '*Eīd* prayer.

The issues identified from the above are the basic aspect of *Zakātu `l-fiṭr*. It can however be drawn from the above positions that its obligation is not like that of *Zakāt*. Three conditions determine its obligation.

1. It is binding on a freeborn Muslim. An unbeliever cannot give it.
2. Availability of food that can sustain one's family or dependents for a night and a day.
3. Giving it out before the observance of the '*Eid* prayer. It is to be given out on behalf of self, wife, children and other dependent relatives like house help.

Moreover, the recipients of this *Zakāt* are as highlighted in Q9:60 in respect of the eight beneficiaries of *Zakāt*. The poor is however given the priority because they are the first set as mentioned in the verse. Scholars like Abu Hanīfah, Ibn Sīrīn and others permit giving it to the *Dhimmīs* i.e. non-Muslims living in a Muslim state.

### Self-Assessment Exercise 3.2

Discuss the conditions and obligations of *Zakāt*.

### 3.3 Collection in the modern times

In the modern times, beside individuals, which directly give these food items, there are many organizations, which shoulder the task of managing the *Zakātu 'l- fiṭr*. They print tickets which people buy, and they, on their behalf, get it to the poor. Another good development is the printing of pamphlets to enlighten people on the current value of each food item based on locality.

There has also arisen payment of *Zakātu 'l- fiṭr* by its monetary equivalent. This has been an area of debate between the traditional and contemporary scholars of Islam. The traditionalists say that *Zakātu 'l- fiṭr* can only be as stipulated by the Prophet, that is, in grains and the like. The contemporary scholars agree with them but posit that the environment and circumstance might warrant these items to be given in the value of money.

Their first reason is premised on the wisdom behind the whole issue of *Zakātu 'l- fiṭr* itself, which aims at making the recipient enjoy the period of the festival. If he is given raw food alone and he is not able to get money to buy other ingredients, then the purpose will be defeated as he will still not be happy. Another is that the circumstance of the recipient may require money instead of raw food. Amongst the scholars who support monetary value for *Zakātu 'l- fiṭr* are Sayyid Sābiq and Yusuf al-Qaradāwī.

Another attending issue in the modern time is that the operation of this type of *Zakāt* and its collection in some places and by some people, especially in these modern times is being shrouded in some misconceptions. One is the prohibition of some staple food like 'gari', 'yam flour' and the like. They believe that it must be grains alone. This

may be untenable because there are some places where some kinds of food items or grains are not even available, does it then mean that *Zakātu `l- fiṭr* will not be given? Looking at its objective also, which is feeding the indigent on the festival of *Ramadān* completion, a staple food in a particular area will be the most appropriate. The Prophet could be said to have simply used a universal scale, which does not prohibit other food items. In addition, staple foods vary from one place to another.

Also, some collectors have attached some form of supplications written on papers for the givers to swallow; this has no basis in the traditions of Islam. Another one is the practice of giving everything to some *imams*, *mallams* or *Afas* (Islamic teachers). There is no cause for alarm if such persons so given help to disburse or share to the poor since it is expected that they be at the centre of attention in the community. However, if the *Imams* or the *Afas* are entitled, they are qualified to eat thereof. But if not, they are to also pay theirs and share along with others.

### Self-Assessment Exercise 3.3

Identify TWO contemporary issues on *Zakātu `l- fiṭr*.

## 4.0 CONCLUSION

*Zakātu `l- fiṭr* is a charitable duty which a Muslim carries out at the end of annual *Ramadān* fast. It is a means of spiritual purification in two perspectives. It cleanses the fasting Muslim from some minor sins he might have committed during his fast. It also frees the mind of the poor Muslim beneficiary from the likely ill feeling which might preoccupy his thinking about how to enjoy the *Eid* festival. The *Zakātu `l- fiṭr* can thus be described as a rapid response to poverty. Its link with the basic requirement that it should be from staple food shows the dire concern Islam attaches to the problem of hunger. Unlike *Zakāt*, the head of the family or the one responsible for himself is obligated to pay it after ensuring that their needs have been catered for. This, apart from locally alleviating poverty also helps to maintain family tie.

## 5.0 SUMMARY

This Unit considers *Zakāt al-fiṭr* as it correlates with *Zakāt*. It discusses its obligation, means and goal of making the poor happy on the occasion of *Eidu `l-Fiṭr* festival. In other words the conditions guiding its obligation as well as the recipients who are entitled to it are presented in

the Unit. The other issue given attention was mode of collection in the modern times.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. How is *Zakātu `l- fiṭr* related to *Zakāt*.
2. *Zakātu `l- fiṭr* helps to alleviate poverty, discuss.
3. Correlate *Zakātu `l- fiṭr* with the fast of *Ramadān*.

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**MODULE 2**

Unit 1	<i>Zakāt</i> on Minerals and <i>Rikāz</i>
Unit 2	<i>Zakāt</i> on Livestock and Farm produce
Unit 3	<i>Zakāt</i> on Cash, Articles of Merchandise and other Modern Monetary Transactions
Unit 4	Beneficiaries of <i>Zakāt</i>

**UNIT 1 ZAKĀT ON MINERALS AND RIKĀZ****CONTENTS**

1.0	Introduction
2.0	Objectives
3.0	Main Contents
3.1	Dutiable Properties
3.2	<i>Zakāt</i> on Minerals
3.3	<i>Zakāt</i> on <i>Rikāz</i>
3.4	Sea Products
4.0	Conclusion
5.0	Summary
6.0	Tutor-Marked Assignments
7.0	References/Further Readings

**1.0 INTRODUCTION**

All that is in the heavens and on earth belong to Allah (SWT). Out of those things on the earth are many other precious materials underneath the earth, which Allah (SWT) has bestowed man special knowledge to discover, extract and utilize for different purposes. It is in this light, this unit sets out to focus *Zakāt* on Minerals and *Rikāz*. It will specifically address minerals, buried treasures and sea products.

**2.0 OBJECTIVES**

Students will be expected at the end of this unit to be able to:

- Enumerate dutiable properties
- Explain minerals as ratable property in the context Zakat.
- Discuss the place of *Rikāz* as a treasure different from lost but found property.
- Explain the *Zakāt* on sea products
- State the *Zakāt* rates on them.

### 3.0 MAIN CONTENTS

#### 3.1 Dutiable Properties

Islam takes cognizance of the myriads of things man possesses or transacts as business and lays down guidelines on how to assess them in order to fulfil zakat obligations on them and pay them when they are due. Such dutiable properties may be grouped into six thus:

- i) *Naqd*: This includes paper currency, gold and silver.
- ii) *Merchandise*: This includes articles used for trade.
- iii) *Livestock*: Cows, oxen, buffalos, sheep, goats, camel.
- iv) *Mineral resources*
- v) *Rikaz*: This refers to relic which is exhumed.
- vi) *Farm produce*

#### Self-Assessment Exercise 3.1

Enumerate the various items upon which *Zakāt* is due.

#### 3.2 *Zakāt* on Minerals

Minerals refer to all that are extracted from the earth. This is referred to as *ma'adin* in Arabic. These are things other than the earth, which Allah as part of His bounties has created for the use of mankind. This includes petroleum, solid salt, gases, tin, sulphur, diamond, iron, ore, lead, silver, gold, copper etc. The payment on minerals is not annual but depends on extraction and filtration so far it reaches the *nisāb* of 85 grams of gold value and 2.5 % is paid.

#### Self-Assessment Exercise 3.2

What is the *Zakāt* on minerals?

#### 3.3 *Zakāt* on Gold and silver

At the time of the Prophet, there was no paper currency as we have it today. It was gold and silver that served the currency of exchange. These were minted into dirham and dinar for silver and gold respectively. Silver was more circulated than gold and these had made scholars to prefer silver as standard to fix *nisāb* for paper currency because they believe it will raise the minimum of *nisāb* while gold lowers it. These two are not really in circulation as before but they are invaluable in the face of ever fluctuating paper currency which strengthens some economy

at the expense of others. The *nisāb* for gold is 20 dinār as contained in one of his sayings that:

*"No Zakāt on you is due until it reaches 20 dinār." (Abu Dawud)*

The *nisāb* for silver is 40 dirhams. This finds support in the following *Hadīth* of the Prophet:

*"There is no Zakāt on less than five oqiyah." (Muslim/Bukhari)*

Dinār in the context of Islamic register is one *mithqal*. This is a unit of weight which weighs four and one quarter of a gram. This brings the *nisāb* to 85 grams. In the case of silver, an *oqiyah* is equal to fourty dirhams; thus the *nisāb* will be 200 dirhams (595 grams).

\*[Gold: 20 dinar = 85 grams; Silver: 200 dirhams = 595 grams]

### Self-Assessment Exercise 3.3

Discuss the value of gold and Silver as standard for *Zakāt* of paper currency.

### 3.4 *Zakāt on Rikāz*

This refers to treasure-trove, i. e. buried treasure. In another word it is "an ancient treasure belonging to pre-Islamic age excavated from one's own property or found in an unclaimed land. If it belongs to the Islamic age, it has to be returned to its owner". It however enlists all that people of the past put in the earth. It could also mean both buried treasures and minerals like gold, silver, used metals, etc. Most scholars also believe that whatever is found on the earth surface could be *Rikāz*. This is also premised on the prophetic saying that "...But things found in deserted roads or villages are charged, as in the case of *Rikāz*, one-fifth."

The payable *Zakāt* by the finder is one-fifth according to Jurists. This is based on the *Hadīth* which says "One-fifth is obligated on *rikāz*" This kind of *Zakāt* does not require *nisāb* as the finder does not incur any expenditure and it is not like minerals or other forms of *Zakāt*. It has been said that items like diamonds, which do not melt in the fire do not have any share for *bayt al-māl*.

### Self-Assessment Exercise 3.4

Describe *Rikāz* and mention the rate of its *Zakāt*.

### 3.5 Sea Products

These include extractions like marble, pearls and the like. It is the view of Abū Hanīfah that nothing is due on all extractions from the sea. This corroborates the argument of those who say that during the time of the Prophet the companions who extracted materials from the sea did not usually pay any charge on it. There is however a solid opinion that ‘Umar bn Khaṭṭab says that there should be a charge of one fifth on every jewel extracted from the sea. There is however another view that the Prophet did not give a specific directive on the issue, therefore it should be left to the *ijtihād* of qualified scholars who should look at the efforts involved and thereafter draw inference from other relevant categories of *Zakāt*.

Considering the great level fishing has reached in economic transactions, it is attributed to ‘Umar bn ‘Abdu `l-‘Azīz, that he says: “there will be no *Zakāt* on fish till it reaches 200 dirhams in value as *nisāb* of money.

#### Self-Assessment Exercise 3.5

*Zakāt* on sea product is voluntary, discuss.

### 4.0 CONCLUSION

Amongst the favours of Allah are minerals or treasures buried in the earth.

These include gold, silver and copper, lead, etc etc. *Rikāz* (treasure trove) exhumed from its hidden location and sea produce are other items related to minerals for *Zakāt* purposes. Islam instituted *Zakāt* as a way by which the proceeds of these items should circulate. The rates to be paid varied from one item to another but can be said to be average of 10 percent in respect of mineral that has reached ratable proportion called *niṣāb*.

### 5.0 SUMMARY

This Unit delved into the obligation of *Zakāt* on minerals, gold and silver, *rikāz* or treasure trove. Extractions from the sea are also discussed because of their processing nature which is close to that of other minerals.

### 6.0 TUTOR-MARKED ASSIGNMENTS

Discuss minerals, *rikāz* and sea products as ratable *Zakāt* property; delve on their *nisāb* among other things.

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## UNIT 2 ZAKĀT ON LIVESTOCK AND FARM PRODUCE

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 General Conditions for livestock
  - 3.2 *Zakāt* Rates for Livestock
  - 3.3 Place of Agriculture
  - 3.4 Ratable Crops
  - 3.5 The *Niṣāb*
  - 3.4 Conditions for '*ushr*
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

The possession of all things by Allah is ever revealed by everything in nature so that man cannot at any time claim original ownership. So, when Allah directs on livestock and agriculture, it is very evident that he wants man to serve Him through the fulfilling of some obligations on these creations. Hence, this unit will expatiate *Zakāt* on Livestock and Farm Produce. It will consider the general conditions for livestock, rates, place of agriculture and '*ushr*.

### 2.0 OBJECTIVES

At the end of this Unit, you should be able to:

- State the general conditions zakat of livestock and crops
- List ratable animals and crops for zakat.
- Mention the conditions for '*ushur*.
- Shed light on their *nisāb*.

### 3.0 MAIN CONTENTS

#### 3.1 General Conditions for Livestock

The inclusiveness of livestock amongst items upon which *Zakāt* is payable has further justified the broadness of Islam in its economic scope and environmental consideration. By specifically mentioning some animals, it shows that Islamic business as long as it is lawful and safe can proceed in any realm. On the other hand, it foresees that society could be

generally rural, agrarian or husbandry. Since, the goal of *Zakāt* is welfare and purification, it enlists these set of wealth for payment of Allah's due in them in form of *Zakāt*. In respect of livestock, it stipulates some conditions, which include the following:

1. The rich or poor whose animals reach *nisāb* will pay *Zakāt* of the animals. The *nisāb* for camel, cattle and sheep have been specified as five, thirty and forty respectively.
2. Ownership of the animals must have passed year duration.
3. The grazing should have been natural; that is without the owner laboring to get feed or hay for the animals.
4. Such animals should not be the one being used by the owner for cultivation, personal transportation or other kind of work.

### Self-Assessment Exercise 3.1

State the general conditions guiding the *Zakāt* of animals.

### 3.2 *Zakāt* Rates for Animals

The animals that can be rated for *Zakāt* include camel, cattle, sheep, goat, oxen and buffalo. A major condition in this wise is that they must be domesticated. Thus all wild animals even if they are lawful are excluded. The male and female of these animals are to be treated alike. All other domestic animals are exempted. The following tables show the rate of each based on the kind and quantity.

**Table 1: *Zakāt* on Camel**

Number of Camels	<i>Zakāt</i> Rate
5-9	1 sheep
10-14	2 sheep
15-19	3 sheep
20-24	4 Sheep
25-35	Female camel between 1 and 2 years old
36-45	Female camel between 2 and 3 years old
46-60	Female camel between 3 and 4 years old
61-75	Female camel between 4 and 5 years old
76-90	2 female camels between 2 and 3 years old
91-120	2 female camels between 3 and 4 years old
***The rate after this for every 40 camels is a 2-year female camel; and for each 50 camels 1 three-year female camel.	

**Table 2: Zakāt on Cow**

Number of cows, etc	Zakāt Rate
30 –39	1 one year-old cow
40-59	1 two-year-old cow
60-69	2 one-year old cow
70 –79	1 one-year old and 1 two-year old
80-89	2 two-year-old
90-99	3 one-year-old
***For every 30 thereafter is 1 one-year-old or 1 two-year-old for every 40.	

**Table 3: Zakāt on Sheep**

Number of Sheep	Zakāt Rate
40-120	1 goat
121-200	2 goats
201-300	3 goats
301-400	4 goats
401-500	5 goats
After which it will be one goat for every 100	

**Self-Assessment Exercise 3.2**

How are the *Zakāt* rates on animals calculated?

**3.3 Place of Agriculture**

The provision Islam made on agricultural produce shows the importance Islam attaches to the occupation as source of livelihood for mankind. Viewing agriculture as a vital means of economic sustenance is another proof of the global perception of the religion. *Qur'ān, the divine scripture of the religion* says for instance:

“O you, who believe, give of the good things which you have (honourably) earned and of the fruits of the earth which we have produced for you” [Q2:267]

It states further in Q6:141:

“...and give away Allah’s due at the harvest time”

This due is either  $\frac{1}{10}$  or  $\frac{1}{20}$  depending on whether it is irrigated or not. This too is a mercy of Islam that the one who labours to get his crops grown through irrigation or any artificial means is relieved. One of the

general conditions of *Zakāt* payment is that it should be annual. But in the case of crops, the harvest time is stipulated. There is no contradiction here as it is a peculiarity of farm produce to have their harvest seasons, which is a divine arrangement to allow for their availability throughout the year. In addition, there is the wisdom of preventing them from getting them spoilt or imposing extra burden on the farmer to store them if it were made annual.

Due to the increasing urbanization, just as people are becoming negligent about other dutiable properties, this too appears not to receive required attention as most agriculturists are ignorant of the rules or just blatantly negligent. Another possible contributing factor could be the notion that *Zakāt* is due on the well-to-do, thus the farmer, who because he is dwelling in a hut but has his produce up to the *nisāb* may be tempted not to pay the *Zakāt*. There is therefore the dire need to carry out enlightenment especially in the rural areas where most are farmers.

### Self-Assessment Exercise 3.3

Discuss the significance of *Zakāt* of agricultural produce and the rates to be paid.

### 3.4 Zakatable Crops

*Zakāt* is mandatory on wheat, barley, dates, raisins, rice, lentils, maize, groundnuts, sugarcane, dry fruits, carrot, melons, oranges, mango, cocoa, pistachios, coffee, cashews, honey, etc. It is generally upheld that any liable farm product should be edible and naturally storable without any recourse to refrigeration. Some jurists also say that it is payable on vegetables and fruits which are not stored. If they are however sold, the proceeds will be treated like commercial goods.

It is however, the opinions of *Imām* Mālik and some others that there is no *Zakāt* on honey because there is no sound evidence or consensus about its obligation as well as the similarity between it and milk upon which there is unanimous voice of its exclusion from ratable lists. Some regard it like rain water which could be availed of by anybody. The *Hadīth* of the Prophet as reported by Tirmidhī, which says “One leather bag of honey out of every ten leather bags is obligatory” is one of the evidences of those who deem it ratable.

### Self-Assessment Exercise 3.4

List the crops upon which *Zakāt* is payable.

### 3.5 Nisāb on Farm Produce

Before any farm produce could be ratable, it should be up to five *wasq*. Unanimously, a *wasq* is equal to sixty *ṣā'* and so *nisāb* in this measurement will be three hundred *ṣā'*. In contemporary equivalent, the *niṣāb* for farm product will either be 825 litres or 652.8 kilograms. The crops, which cannot be measured by capacity, like cotton, their rates will be determined by their value. In calculating the *niṣāb*, if the harvested crops are of different kinds, they should be treated separately. The one which falls short of the *niṣāb* will not be Zakatable.

Another major requirement is that the farm product should be seasonal and be ready for harvest. The due after the *niṣāb* is established will be either  $\frac{1}{10}$  or  $\frac{1}{20}$  of the produce. This finds support in the *Hadīth* of the Prophet (SAW) that:

“It is compulsory to give away  $\frac{1}{10}$  of the farm produce if the land is irrigated by spring or rain or river naturally, and  $\frac{1}{20}$  if it is irrigated by drawing out water from the well.”

In the case of honey, most supporters of its obligation agree on ratio ten percent while those produced having production costs is put for five percent. Al-Qardāwī differs as he is of the opinion that there is no reported *niṣāb* on honey. He thus opines that an estimate of five *wasq* as applicable to an average grain such as wheat should be considered.

#### Self-Assessment Exercise 3.5

How is the *niṣāb* on farm produce determined?

### 3.6 Conditions for 'Ushr

'Ushr is the terminology for the  $\frac{1}{10}$  (or  $\frac{1}{20}$ ) *Zakāt* payable on agricultural produce. The following conditions are outlined for 'ushr

1. Its deduction should be from the total produce.
2. It should take effect as soon as the crops are usable in any form.
3. The one who buys the crop garden before 'ushr time will be liable for its payment.
4. The farmer is responsible for payment of 'ushr on his crops.
5. Harvest season is the time for 'ushr and not passage of one year. Hence, if a particular crop is harvested twice or more than that in a year, it shall be so determined.
6. In the event of combined natural or artificial irrigation, the one that is done more determines the *Zakāt* payment option.

### Self-Assessment Exercise 3.6

What is 'ushr and what are its conditions?

#### 4.0 CONCLUSION

The obligation of *Zakāt* on both harvested crops and some animals helps to further emphasize the comprehensiveness of Islam and that everything belong to Allah. It also shows that agriculture is highly placed in Islam as means of economic empowerment and feeding. It opens avenues for those who do not deal in physical cash to equally worship Allah through their wealth as well as another avenue to circulate wealth. It therefore makes a special provision on the rulings guiding their *Zakāt* which is neither inclusive of all crops nor animals.

#### 5.0 SUMMARY

In this unit the broad scope of *Zakāt* is explained to enlist animal husbandry. The mercy of the Creator is also demonstrated as not all animals are obligated for *Zakāt* but few ones like camel, cattle and sheep. Farm produce is another aspect looked into in the Unit as the place of agriculture cannot be underestimated into a global economy. We enumerate the conditions and rates guiding both livestock and farm products.

#### 6.0 TUTOR-MARKED ASSIGNMENTS

1. Distinguish between the conditions applicable to *Zakāt* of livestock and farm produce.
2. Discuss the *Zakāt* rates for both livestock and farm products.

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### UNIT 3      **ZAKĀT ON CASH, ARTICLES OF MERCHANDISE AND OTHER MODERN MONETARY TRANSACTIONS**

#### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 *Zakāt* on Cash and Currency
  - 3.2 *Zakāt* on Articles of Merchandise
  - 3.3 Stocks and Shares
  - 3.4 Public Tax
  - 3.5 *Zakāt* Exemptions
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

#### 1.0 INTRODUCTION

Islam is aware of the fact that materials upon which man do business and transactions varies it provides guidelines for the payment and collection of *Zakāt* on them. Some of them are minerals and treasure troves, livestock and agricultural produce already discussed in the two Units above. This unit will address other items such as cash, commerce, stocks and others which attracts *Zakāt* payment, the rates payable on the conditions governing their payment. We have also identified public tax and zakat exemptions for discussion in the Unit.

#### 2.0 OBJECTIVES

At the end of this Unit you should be able to:

Students will be expected at the end of this unit to be able to:

- Explain the *Zakāt* on cash in hand or in bank
- Discuss the *Zakāt* on articles of merchandise
- Discuss *Zakāt* rates on some modern transactions such as stocks.
- Differentiate between *Zakāt* and public tax.
- Mention the *Zakāt* exemptions.

### 3.0 MAIN CONTENTS

#### 3.1 *Zakāt* on Paper Currency

This could be cash at hand, in bank or smart cards. Generally, most people's property and other material possessions are usually tied down in money that they keep at home. The denomination and value of these monies vary from one country to another. Looking at the natural trend in exchange of currency, there is no stability as regard the value attached to a currency. In fact, some countries' currencies like dollars have been imposed as the international standard of determining other currencies. In the wisdom and justice of Islam, the value of gold and silver has been stipulated as the only means of determining the minimum taxable limits (*nisāb*). One is not expected to pay *Zakāt* on all his money except on the net balance after he would have met all permissible expenses.

The minimum rate to be paid is 2.5%. If one's money is not up to *nisāb*, one is exempted from payment. It may however happen that his money initially is many times more than the *nisāb* but if after lawful expenses within the year, it is lesser than the *nisāb*, such a person is not qualified. The current value of silver or gold should be used to assess the *Zakāt* of money and not any so-called hard currency which are determined by political will.

#### Self-Assessment Exercise 3.1

Account for *Zakāt* provision on money?

#### 3.2 *Zakāt* on Merchandise

Apart from cash which could be readily at hand when *Zakāt* is due, proceeds from commercial transactions like land, animals, heavy trucks, taxi cars, buses, planes, canoe, houses food provisions, fabric, spare parts and business centre and so on are to be calculated and added before the 2.5 percent is deducted. This is convenient instead of having to be determining each on its merit, which automatically may not qualify some as having reached *niṣāb*. To protect the owner's interest, that is why only the revenue on rental properties is *Zakatable* because they are considered as permanent assets. The owner will simply add their returns to his cash and thereafter determine the 2.5 percent. In the event of any other earning within the year, the calculation is also done along with that of the cash.

#### Self-Assessment Exercise 3.2

*Zakāt* on merchandise is different from *Zakāt* on paper currency, discuss.

### 3.3 *Zakāt on Stock and Shares*

The payment of *Zakāt* on stock and merchandise is compulsory. This is because they are means, in the modern times, through which people transact business and make huge sums of profit that may even be more than other dutiable properties. Stocks and shares might not have fully existed during prophet's time as we have it today just like the advancement in banking system and its attendant operations. But he stipulates the basic rules that will ever be relevant. One of such is the narration by Samra *ibn* Jundub that the prophet used to ask them to offer *Zakāt* on items meant for sale. Since most shares and stocks have capital gain underneath, *Zakāt* will be binding based on the market value of such transactions. If for example, somebody buys a share of ten thousand naira which at the *Zakatable* time has the value of thirty thousand naira. The calculation will be based on the thirty thousand naira because the share has become a trading article. If however, the share aims at getting the annual dividend, then there is the exemption for one to subtract the value of the items exempted from *Zakāt* after which the calculation is then made.

#### Self-Assessment Exercise 3.3

How will you describe *Zakāt* on Stock and shares?

### 3.4 *Zakāt and Public Tax*

Tax is state's entitlement and cannot replace *Zakāt*. It is imposed by government upon citizens to take care of its cost of services been rendered. It could be increased and modified at will to broaden or limit its scope. It is also possible for the state to suspend or abolish it as a whole. There is also a variance in amount, disbursement and liability between *Zakāt* and tax. Although both are meant to be collected by the Islamic state, while tax is deducted across all working class whose money may not be up to the *nisāb*, *Zakāt* is restricted only to the well-to-do whose money reaches a particular limit. *Zakāt* is a religious duty and Allah's due. So, any Muslim who lives in a place where tax is imposed should not regard it as his *Zakāt*.

#### Self-Assessment Exercise 3.4

How is *Zakāt* different from public tax?

### 3.5 *Zakāt Exemptions*

Some exemptions in *Zakāt* are indications of Islam being dynamic and considerate in the rules laid down for enforcement. It is in the spirit of the *Qur'ān* that Allah does not want to impose difficulties on man. The

exemptions in *Zakāt* being discussed here cover different items and properties.. Some of these exemptions are conditional, temporary or subject to differences of opinions amongst the jurists. These among many others include whatever is below the *nisāb*, unmarketable vegetable or fruits, private residence, personal clothing, furniture in use, war equipment, forbidden animals, implements for earning living, state revenues collected from taxes because the right to them is for the whole society and not owned by specific person, property put in public trust like for the poor (e,g schools, orphanages, etc) unlawful wealth, etc.)

### Self-Assessment Exercise 3.5

List TEN items which are exempted from *Zakāt*.

## 4.0 CONCLUSION

It is indeed an evidence of Islamic comprehensiveness that it provides details on items upon which *Zakāt* is due. Besides, it also helps to circulate money and stabilize the economy by allowing the owners of wealth to invest it throughout the year and thereafter paying the *Zakāt*. It foresees the likely economic domination of one country over another, hence it stipulates gold and silver as standard for assessment as they are more stable than any other form of wealth.

Islam is not against lawful pursuit of business. Thus, it allows a Muslim to deal in modern transactions as long as they fall within the confines of *Shari'ah*. Also, Islam is not against payment of tax meant for development but that it should not be muddled up with the real *Zakāt*.

## 5.0 SUMMARY

This unit has treated five items ratable for Zakat purposes both through ages and in our contemporary times. The items include money, commerce, stocks and shares. Differences between public tax and *Zakāt* are also highlighted in the Unit and items that do not attract *Zakāt* enumerated.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Discuss the modalities of paying *Zakāt* from cash in hand, banknotes and stocks.
2. How are investments in shares and merchandize properties are treated in *Zakāt*.
3. Write notes on:
  - (i) differences between *Zakāt* and *State tax*
  - (ii) Items that do not attract *Zakāt*

## 7.0 REFERENCES/FURTHER READINGS

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- <http://www.hom.net/~hassan/Zakāt.htm>

## UNIT 4 BENEFICIARIES OF ZAKĀT

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 The Eight Beneficiaries
  - 3.2 The Poor and the Needy
  - 3.3 The Collectors and Converts
  - 3.4 The Slaves and Debtors
  - 3.5 The Wayfarer and Cause of Allah
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

Specifically, Allah has Himself stipulated who the recipients of *Zakāh* should be. This, apart from showing His concern and mercy for these people, is an identification of those mostly in need. The categorization of these people into eight is comprehensive as it enlists all aspects requiring serious attention. In this unit therefore, it is our concern to identify these beneficiaries and explain what each represents.

### 2.0 OBJECTIVES

Students will be expected at the end of this unit to be able to:

- Mention the eight classes of the beneficiaries.
- Define and explain what each represents.
- Identify other areas covered by these categorizations.

### 3.0 MAIN CONTENTS

#### 3.1 The Eight Beneficiaries

The *Qur'ān* identifies eight eligible beneficiaries of *Zakāh* in Q9:60

"The alms are only for the poor, the needy, those who collect them, those whose hearts are to be reconciled, to free the captives and the debtors, for the cause of God, and for the travellers; a duty imposed by God. God is All-Knowing, All-Wise."

These classes as identified by the Glorious *Qur'ān* many centuries ago are not circumscribed by time or environment. They are ever relevant to any given society. There may however, be some circumstances which warrant that some new strategies be adopted as in the case of whose hearts are to be reconciled or '*fi sebilillah*'. The modern setting of the society will definitely require that entitlement of these groups be channelled on some projects.

### **Self-Assessment Exercise 3.1**

Mention those recognized by the *Qur'ān* as entitled to *Zakāt*.

### **3.2 The Poor and the Needy**

The poor and the Needy are referred to as *al-Faqīr* and *al-Miskīn* respectively. *Al-Fakīr* connotes a state of destitution whereby one outrightly lacks material possessions and means of livelihood. *Al-Miskīn* on his own part only suffers insufficiency. This, unlike the *al-faqīr* who does not have at all, does not only have what is enough to cater for basic needs. In modern economic explanation, the earnings of the poor are environmentally not up to the living cost and thus they live below average cost of living. This implies that the living cost in an environment is a parameter to determine the poverty level. The peasant who dwells in a hamlet can not be treated as somebody who lives in the urban setting. This being the case, a rich person in an environment may either become poor or a needy in another. It has also been opined that whatever is given to the poor should sustain them throughout the year.

Since, the needy does not only have what is required to fulfill basic needs, the kinds of person which belong here include bachelors or spinsters not having enough to get married, an apprentice wanting to work on his own but not having means to get equipment. Employees whose emolument are meager to cater for their basic needs like family upkeep, medical fees, rent and the like are to be supported with *Zakāt* money under this category. Educational supports like tuition, study materials, transportation, feeding and so on are to be extended to students who cannot afford them and have nobody to bail them out.

### **Self-Assessment Exercise 3.2**

Differentiate between the Poor and the Needy with respect to *Zakāt*.

### 3.3 The Collectors and the Converts

The collectors are those appointed by an Islamic government or community as workers to collect, register and distribute *Zakāt*. Taking the weakness and natural inclination of man into consideration, these people are assured by Allah that they have a share in the collection. In this case, poverty or needfulness is not the factor but the efforts involved in getting others fulfill the obligation. The littleness or hugeness of the wealth, if the collectors are not taken care of can make them negligent or even be tempted to divert some portions for their needs. This will definitely reduce the impact of *Zakāt* as their may not be enough to be given to the various beneficiaries. Besides, it will earn them the wrath of Allah because they are embezzling His money in the true sense of the word. As a foresight and a practical step to prevent this ugly situation, a portion is set aside for them. It is only logical too to at least appreciate or compensate for their time. Their share can serve as their salaries or compensations.

On the other hand, the Converts are referred to as those whose hearts are being reconciled to the religion of Islam. Al-Qardāwī says they include “persons who have recently been brought to Islam, or who need to strengthen their commitment to this faith, and individuals whose evil can be forestalled or who can benefit and defend Muslims.” This position enlists other than converts but emphasizes the winning of souls or having lovers or friends of the *ummah* who may not necessarily become Muslims immediately but are ready to fight on the side of Islam. The case of Ṣafwān bn Umayyah is sighted whom the Prophet gave many camels loaded with goods after the battle of Hunayn. This eventually led him to becoming a committed Muslim. *Imām* Shāfi‘ī emphasized that *Zakāt* fund can only be given to a Muslim and he quotes the Prophet’s directive to Mu‘ādh bn Jabal that “...to be taken from the rich among them and rendered to the poor among them.” He argues that the gift to some unbelievers could have been from war proceeds or personal property of the Prophet.

In his own view, Al-Qardāwī argues that the term (*al-Mu’alaff*) used is applicable to both Muslims and non-Muslims and could thus be given to reconcile their hearts. Qatādah is said to have said that, “Those whose hearts were reconciled were often pagan Bedouins whom the Prophet used to reconcile through giving *Zakāt* in order to bring them to faith.” Another position says that the reconciliation of heart was when Islam was not strong and that it is no more applicable today and thus annulled. However, as long as there are always genuine hearts to be reconciled and the fact that there is clear verse of the *Qur’ān* which contradicts this, the reconciliation is held while annulment is refuted. The right to determine this should be left to the state and it has been recommended the portion

of this reconciliation could be given as aids to non-Muslim organizations or individuals who support the cause of Islam and can prevent harm from coming to Islam.

Fundamentally, new comers to Islam, especially these days must be well catered for as they usually face serious sanctions from their former co-religionists. This share of *Zakāt* should be utilized to properly settle them down for a comfortable new life that will make them become committed Muslims.

### Self-Assessment Exercise 3.3

Discuss the wisdom for the *Zakāt* that is given to the workers and the converts.

### 3.4 Slaves and Debtors

The slaves here imply two categories of people. The first are those under contract to pay their masters. The second is the one who is totally under slavery. In the two instances, *Zakāt* fund can be used to liberate them if their freedom is attached to monetary value. This provision is inclusive of Muslim war prisoners who have fallen into the hands of the enemies. Some of our contemporary Scholars like Shaltūt have extended the meaning of slavery to those under oppressive system like colonialism. Al-Qardāwī disagrees and says another aspect of *Zakāt* takes care of this better. This aspect of *Zakāt* disbursement teaches the Islamic goal of fighting slavery. It does not want fellow men to enslave others as all are the servants of Allah. It sees the enslavement of others as dehumanisation and this is against the spirit of worship which regards all men as equal. The welfare concern here is not only financial but moral and psychological.

As regards those indebted, they are the ones who are unable to pay debts incurred for basic lawful venture without any extravagance. These categories of people include those who have borrowed money for personal expenditures like marriage, residence, medicals, liability to others and so on. They should be bailed out by the state through the *Zakāt* fund and other means. Included here are those who suffer natural disasters or accidents and are consequently indebted for borrowing to attend to basic needs. This has been regarded as a special insurance which does not only cater for subscribers, to cushion the effect of financial catastrophes. To grant anyone this portion of *Zakāt*, some conditions have been attached. The debtor should really be in need to offset the debts, the incurred debt must have been for Islamic purposes, the debt must have been due and it should be due of fellow men and not obligations to Allah.

### Self-Assessment Exercise 3.4

Debtors deserve *Zakāt* more than the converts, discuss.

### 3.5 Wayfarer and Cause of Allah

These are the last two categories upon which *Zakāt* is payable. The Wayfarer or traveller (*Ibn Sabīl*) refers to somebody who may be rich or poor but stranded outside his locality by running out of funds or basic materials to sustain himself. Through Mujāhid, al-Tabari has reported that, “The Wayfarer is the traveller, rich or poor, who has lost his means of expenditure or depleted them while on the road. Helping this person is obligatory.”

The essence of grouping the wayfarer along with other beneficiaries is to show the encouragement for travelling in Islam. Al-Qardāwī identifies four vis-a-viz travelling for work and opportunity, to seek knowledge and reflect over creations of Allah, for *jihād* in Allah’s cause and to perform *Hajj*. The essence of this provision is to build social solidarity or a sort of social insurance. One who has ever been stranded will appreciate this provision better. Such individuals are cut off from their families, relatives, friends and finances. They are upset and psychologically not at ease. This *Zakāt* opportunity will give them succour and assist them to proceed on their travel for a noble cause or return home to re-prepare.

The last category is an all encompassing one. It is *Fī Sebīlillah*. This encapsulates all endeavours to promote the cause of Allah in all ramifications. It is an aspect which shows the depth of Quranic use of language to have an all-time relevance. Generally, it is said to refer to the one who fights for the cause of Allah. These causes are many and not restrictive. It means financing of *jihād* activities to propagate Islam and defend Islam from enemy attacks, managing mosques, Islamic centres, schools and the like which are established to promote Islam.

### Self-Assessment Exercise 3.5

Why is it important to give *Zakāt* to the wayfarer and in the cause of Allah?

## 4.0 CONCLUSION

The categories of recipients of *Zakāt* as enumerated in the divine revelation are inclusive of all kinds of welfare concerns. Specifically, the holy book mentions the poor, the needy, the collector, the convert, the slave, the debtors, the wayfarer and in the cause of Allah. The sharing

formula for each is to be determined by the state based on the available wealth, items or materials. The mention of the beneficiaries in order of preference shows that some are more in need than others and this teaches that the more needy should be attended to before any other person. They are in different ways unique financial, social, moral and psychological insurances.

## 5.0 SUMMARY

This unit discusses the eight headings to which *Zakāt* should be disbursed and lucidly explained the nature and essence of each. Specifically, the poor, the needy, the collector, the convert, the slave, the debtors, the wayfarer and in the cause of Allah are the eight headings. The unit also touches on the discussion of the sharing formula for each which to be determined by the state based on the available wealth, items or materials.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Enumerate the beneficiaries of *Zakāt*.
2. Explain the wisdom and conditions for giving *Zakāt* to the debtors.
3. Which of the beneficiaries will you regard as deserving the *Zakāt* most? State why.

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**MODULE 3**

- Unit 1 *Zakāt* as a Socio-economic System
- Unit 2 *Zakāt* and Poverty Alleviation
- Unit 3 Women and *Zakāt*
- Unit 4 Administration of *Zakāt*/
- Unit 5 *Zakāt* and Modern Challenges

**UNIT 1 ZAKĀT AS A SOCIO-ECONOMIC SYSTEM****CONTENTS**

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Basics of economic system in Islam
  - 3.2 Zakat as a Social Institution
  - 3.3 Zakat as Economic Institution
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

**1.0 INTRODUCTION**

Islam is not confined to some moral teachings, some rituals or some modes of worship alone. It rather contains guidance in every sphere of life including socio-economic fields: The obedience from Servants of Allah is required not only in worship, but also in their economic activities, even though it is at the price of some apparent benefits, because these apparent benefits may go against the collective interest of the society". This unit will look at *Zakāt* as a socio-economic System. It will enumerate the basics of economic system of Islam and treat *Zakāt* as both socio and economic institutions.

**2.0 OBJECTIVES**

At the end of this unit you are expected to be able to be able to:

- Highlight the basics of Islamic economic system.
- Explain *Zakāt* as an instrument of national development.
- Discuss *Zakāt* as a tool of economic empowerment.

### 3.0 MAIN CONTENTS

#### 3.1 Basics of economic system in Islam

To comprehend the socio-economic nature of *Zakāt*, there is the need to know the basic principles of Islam. These include the following:

1. **Ownership:** From the point of view of Islam, all wealth and its resources belong to Allah. *Qurān* 24:33 alludes to this when it says” Give them of Allah’s wealth which he has bestowed on you” As such, man is psychologically prepared to realize that he owns nothing and if he is thus given anything by the owner who is Allah, he should be disposed towards spending or giving it in the cause of Allah without any arrogance or show. He is not to see himself as doing anything spectacular if for example he has to give *Zakāt* to promote social welfare.
2. **Custodianship:** Man is a vicegerent and a custodian of Allah’s wealth on earth. He is thus expected to lawfully pursue it and willingly expend it in His cause without any form of miserliness or withholding. Hence, if he is enriched to attain the status of a *Zakāt* giver, he should feel happy complying with the rulings guiding it.
3. **Natural inclination to love wealth:** The *Qur’ān* states that man’s love for wealth is strong. (Q100: 8). this explains the secret why man is always striving to acquire wealth in various ways to cater for himself and his family. Were it not for this natural craving, he would not have bothered to bear the various stress involved in sustenance. Allah imbues this nature in man so that he will acquire what he needs to act as a true vicegerent on earth. Among which is that he has to attend to the needs of the poor and the needy.
4. **Another economic foundation of Islam** is that it does not show contempt to wealth and so it supports acquisition of wealth through lawful means. Islam thus cherishes people who feed themselves from their labour. It goes further to say that labourers should be paid their wages before their sweat dries off. One who

does not work to earn will not be able to fulfill the pillar of Islam which enjoins *Zakāt*.

5. Individual ownership: As part of the golden principle of Islam, it allows individuals to own wealth but with some limitations vis-a-vis lawful earning and spending. By it, it recognizes the natural differences in people and does not support the socialist concept which arrogates all resources to the government. It allows the use of talents and potentials to the best ability. The institution of *Zakāt* itself is a negation of socialist and capitalist concepts of ownership. With the prevalence of the former, there will be no need for *Zakāt* whereas man will always have insatiable needs. The latter too will not restrict their illegal acquisition. This principle will give meaning to *nisāb* and help to address societal welfare in a practical sense.
6. Communal welfare: The Islamic economic system allows individuals and community to interact and transact. Islam makes *Zakāt* obligatory so that individuals can discharge their duties towards the members or communal affairs of the society. It allows individuals to progress economically but with a due sense of commitment to the progress of the society.
7. Prohibition of *Riba* and unlawful means: The current economic meltdown or downturn which is largely due to interest has vindicated Islam. It has shown the evil of *riba* in a growing economy. Hence, as a basic principle, Islam prohibits all transactions that are based on *riba*, gambling, hoarding, monopoly and the like. One who wants to pay *Zakāt* must definitely not get it from *harām*. If he does so, whatever he gives out regardless of the amount will be valueless and unacceptable in Islam. The wisdom here is that *Zakāt* is aimed at improving the welfare of the society, so if these unlawful means are accommodated, it means we are causing pain for some to satisfy others. This is because all *riba*, gambling and the like always have those who suffer for it.

### Self-Assessment Exercise 3.1

Enumerate the basics of economic system of Islam.

### 3.2 *Zakāt* as a social Institution

Beyond just being a pillar of Islam and through due consideration of the beneficiaries, it is evident that *Zakāt* has a great concern for the society. As an institution, it has various aspects which address the need of individuals and groups. In the first place, it cleanses individual of selfishness which does not allow him to have a broader vision for humanity. He becomes more concerned about himself seeking quick means and immediate benefits. If he is not cleansed of the selfishness, he will query the wisdom behind helping the orphan, the poor, the needy and others. He will absolve himself of their plight and count on his personal effort and intelligence.

In the words of Mawdūdī (1985), such a person might say “why should I take on the responsibility of helping an orphan? His father should have made provision for him... what has it got to do with me if a traveler is in trouble? He should never have left home without having made all the necessary arrangements. People in trouble should help themselves...” Selfish attitude of such an individual may make him exploit the poor. His participation in any social work will be determined by the profits that may be accruable to him. In a situation like this, wealth will accumulate only in few hands and the destitute will be further impoverished. The vantage status of the rich will afford them to take advantage of any loan opportunities even with huge interest but make the poor pay indirectly by exorbitant sale of products of their businesses.

It is thus evident from the above that all members of the society are like passengers traveling together in the same bus, no one will normally wish that an accident should occur. So, the same is the society. The spirit of *Zakāt* makes the well-to-do help other. The wealth circulates and the benefits derivable are very enormous. One of which is that it brings about national development. Those in whose possession the power of wealth lies and gives out for the sake of Allah will act as custodians and the recipients as those entrusted to them.

#### Self-Assessment Exercise 3.2

How is *Zakāt* a social institution?

### 3.3 *Zakāt* as an economic institution

Although *Zakāh* aims at giving out specific percentage of one’s wealth to a specific set of people at a specific time. It, on the other hand, establishes the equilibrium of Islam. As against communism which denies individuals from having personal pursuits to own wealth based on ability,, it allows individuals to engage in lawful business and become

prosperous. It only rules that when the wealth gets to a particular taxable limit, the due of Allah which is meant to cater for other members of the society must be given. This allows for healthy and natural striving to earn. It does not turn individuals into slaves of the nation whereby people's capacity and natural differences are jettisoned.

Also, it liberates the society from the scourge of materialism which is orchestrated by capitalism. The latter allows individuals to be rich by whatever means at the expense of the society and encourages monopoly, fraud and materialism at its peak. Furthermore, *Zakāt* guides against evil by purifying hearts of men from excessive and unlawful acquisition of wealth. Islam declares the monopolists as wrongdoers and the one who hoards as a sinner whom Allah will renounce. To prevent accumulation of resources in a few people's hand, Islam institutionalizes *Zakāt* at a fixed rate. By this, those concerned will give for the sake of Allah. This act of giving makes them realize their loyalty to Allah. Thus their mind will become free from abuse of their wealth. They will rather use it to empower fellow men to be meaningfully engaged and freed from shackles of economic downturn.

### **Self-Assessment Exercise 3.3**

How will you describe *Zakāt* as an economic institution?

## **4.0 CONCLUSION**

As a divine institution, *Zakāt* is poised to develop the nation for social and economic stability. Its latent social and economic values are the avenues by which every member of the society is protected from both economic oppression and deprivation. The givers and recipients feel responsible to Allah in their handling of wealth. Its role as a social-economic system allows for equitable circulation of wealth. It is futuristic as it safeguards the likely misfortune which may befall the rich who becomes poor.

## **5.0 SUMMARY**

This unit has expounded *Zakāt* as a socio-economic system whereby the haves and have-nots cooperate in developing the nation. It discusses *Zakāt* operation within some basic economic principles of Islam like individual ownership, prohibition of *riba* and others as stipulated by Islam and differentiated from either capitalism or communism.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. *Zakāt* is a socio- economic institution, discuss.
2. Enumerate the points which qualify *Zakāt* as a socio-economic system.

## 7.0 REFERENCES/FURTHER READINGS

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## UNIT 2 ZAKĀT AND POVERTY ALLEVIATION

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Perspectives on Poverty
  - 3.2 Causes of poverty
  - 3.3 Effects of poverty
  - 3.4 How *Zakāt* alleviates poverty
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

Poverty today has become a global phenomenon. Its effect on every aspect of human endeavour is very grievous. This unit will define poverty, identify its various perspectives, enumerate its causes, and discuss its effects and how institution of *Zakāt* alleviates it.

### 2.0 OBJECTIVES

By the time you have thoroughly assimilate this unit you should be able to:

- Define poverty in the Islamic context
- State its various perspectives.
- Enumerate its causes.
- State how *Zakāt* tackles the problem.

### 3.0 MAIN CONTENTS

#### 3.1 Perspectives on Poverty

In Islam, poverty is referred to as *al-faqr* while the one who is poor is called *al-Faqīr*. It connotes absence of material possessions and means of livelihood. People who fall within this group earn or live below average cost of living. Poverty is not a new phenomenon as it has always been part and parcel of human society. Its depth is dependent on the kind of economic machineries operating and the prevailing situation.

There is the group which regards it as a grace of Allah. This they say, He bestows on those He loves so that their hearts will be devoted to him in

total worship. To them, it is not in any way an evil or problem to be tackled. They go to the extent of declaring the world as evil from which the sage must seek shelter with Allah in poverty so that the heart will be preoccupied preparing for the joy of the hereafter. They glorify poverty and see it as a necessary punishment for the body which will aid the development of the soul. Al-Qaradawi quotes one of their maxims thus:

“When you see poverty proceeding towards you say: ‘welcome to the motto of the pious persons and when you see the wealth proceeding towards you say: ‘A sin which punishment hastened.’”

From the perspective of this stand, it is futile to seek for solution to poverty. Also, it will endanger peaceful living and proper utilization of natural potentials to pursue lawful sustenance. One would have even expected these proponents to absolutely abstain from any form of food or drink as they are also wealth in a form meant to empower the body. Unfortunately, their so-called self-abnegation is partial.

The second groups are the fatalists. It is their stand that poverty is an evil but a destiny of Allah. It is by His will that people become poor, if He does not want, they cannot become. Thus, there is no need seeking solution for what Allah has decreed. This fatalist’s view is actually fatal. It riots against the natural tendency of man to struggle. It will also create an extremely unbridled gap between the rich and the poor. It is very likely too that at a point in time, there will be explosion of crime which may ruin the society as a whole.

The third perspective on poverty considers it as an evil and a trial. It considers it as requiring remedy. Thus, there emerge preachers who call on wealthy ones to give alms to the poor so that they can attend to some basic needs. Although these almsgivers are promised rewards with Allah but they are not under obligation to give out alms not to talk of specifying the amount. The implication of this is that if all the so-called rich in such a society unashamedly refuse to give alms, the poor will remain in their abject penury and die as such.

The fourth stand could be referred to as ‘Quranic group’. This is deduced from the story of Qarun, one of the followers of Musa in the Quran. . He is extremely rich but counts on his intelligence and spends it lavishly with utter disregard to the injunction of his Creator. It is the view of this group that poverty is self-made, a luck or destiny. It does not see the extreme prosperity of the well-to-do and their manipulation of means of economy as having anything to do with poverty. This is purely the capitalist point of view where the end justifies the means. Without any doubt, this will breed unbridled quest for materialism and impoverishment of the poor ones.

The fifth perception identifies the rich people as the architect of poverty and should thus be uprooted. It mobilizes the masses to hate the rich ones some of whom might have accrued their wealth lawfully. There is a high level incitement of envy and jealousy against them. Thus, the state has the power to confiscate their resources. Further still, individuals are never allowed to own properties because it causes poverty for the generality. This also conflicts the natural inclination of man to acquire materials for personal use.

The last perspective is that of Islam: “Islam considers poverty as a problem that does not require any solution only but it is also considered a dangerous calamity which needs to be fought and tackled. Its solution is possible. It is not destiny or the Divine will.” It is clear from this view that poverty is seen as a serious problem with possible solutions to avert its multifaceted dangerous consequences.

### **Self-Assessment Exercise 3.1**

Enumerate various perceptions on poverty critically.

### **3.2 Causes of Poverty**

Considering all the stated views, one can conveniently state that the causes of poverty encapsulate the following. The perception about poverty itself can be a cause or even worsen poverty level. One who believes that it is an evil or a destiny will not make any genuine effort to tackle the problem. Thus, if people with such views are in the majority, there is no way it will not affect the well-being of the society.

Also, the accumulation of wealth or control of resources by a few individual who do not consider the welfare of the masses as anything will definitely cause poverty. The less privileged will not have access to wealth or get empowered to pursue lawful earnings. Ignorance and level of education can cause poverty. People who are ignorant or uneducated may not be able to avail themselves of scientific or improved methods or skill to improve their economic pursuits in a growing fading soil and damaging ozone layers. On the other hand, they will not know their right dues from companies or government.

‘Dirty politics’ can be a cause of poverty, this occurs when a clique mobilizes the populace with ‘paltry tips’ to pursue a cause of vying for a post or winning election. If at the end of the day such a person wins, he will definitely want to reap his investment by embezzling fund or vouching out fund for projects and abandoning it thereafter. Personal laziness and lacking initiative to strive can induce poverty. Such individuals may rely on begging or crook means of making ends meet.

Such individuals may not want to engage in laborious job or less profitable one for no genuine reason. The misplaced priority of any government may inadvertently impoverish some members of the society while others live in luxury. This is aided when there is no proper transparency and probity. The last but not the least is the design of Allah that some people should be poor. This is to serve as a further test for human beings to see who will be envious or elegant.

### **Self-Assessment Exercise 3.2**

Identify and discuss FIVE causes of poverty.

### **3.3 Effects of poverty**

First and foremost, it affects true service to Allah. An individual whose basic needs are not catered for may not be really disposed to better frame of mind while worshipping Allah as his mind may continue to waver. In another way, he can become slaves to fellow men who will capitalize on his penury to exploit him in various ways. He may be lured into immorality like fornication, adultery, corruption and the like.

It can lead to a general decline in health and less resistance to illness. People will not be able to get healthy and good food to eat; they will not be able to live in a good environment that is devoid of what can cause ill health; in the event of even sickness, they will not have access to good health care or hospital for better treatment. They will resort to self-treatment with either fake drugs or means that worsen their state. There will also be declining productivity, increase in unemployment, rise in ignorance, moral deterioration and increase in crime rate.

### **Self-Assessment Exercise 3.3**

What are the consequences of poverty?

### **3.4 How *Zakāt* alleviates poverty**

Islam institutionalizes *Zakāt* as its third pillar as a means among other things to cater for poverty which is a threat and danger to faith, morality, human thought, family and society. The *Zakāt* institution comes next to belief in the unity of Allah, Messenger hood of Muhammad and observance of *Ṣalāt*. By the *Zakāt* institution, Islam has established from the outset that there must be concern for the need of the poor. It therefore makes it compulsory for the well-to-do to give out a required percentage of their wealth in that respect. It is not what they just give out as alms whenever they feel, or any amount they desire or even withhold it.

Moreover, as a concern for the poor, there is a specific provision on whom the recipients of *Zakāt* are in Q8:60.

“*Zakāt* is for the poor, and the needy and those who are employed to administer and collect it, and the new converts, and for those who are in bondage, and in debt and service of the cause of Allah, and for the wayfarers, a duty ordained by Allah, and Allah is the All-Knowing, the Wise”.

On this list, the poor are given the first attention. So, the law of *Zakāt*, in its scale of preference has the poor on a priority list. In the traditions of the prophet (SAW) too, he also mentions them first or even alone. When he sent Mu’adh bn Jabal to Yemen, he instructed him to collect *Zakāt* from the rich and give it to the poor. In addition, the *Zakāt* to be given to the poor covers a wide range of people among which are the orphans, widows, old people, feeble minded, blind, physically challenged, chronically ill that do not have people to care for them.

Furthermore, the coverage of items upon which *Zakāt* is payable also provides the opportunity for the need of the poor to be taken care on time. Hence, the commoners can easily get what suits their need. Since all the payers may not all necessarily all pay at the same time, it provides a continuous strategy of tackling poverty as people may not also become poor at the same time.

*Zakāt* is seen as a right of the poor and a debt upon the rich in Islam. Both are aware who pays and who receives. To facilitate the willingness of the rich to give the *Zakāt*, several *ayahs* of the *Qur’ān* and sayings of the Prophet are stated, wherein there are promises of reward and the consequence of non-payment in the hereafter. Psychologically, therefore the rich are inwardly prepared to alleviate the plight of the poor.

Also, the injunction on *Zakāt al-fitr* is another targeted poverty alleviator. Apart from its communal effect which is very great, it also helps to evaluate the poverty level on a grass root level. Since most people often give their *Zakāt* during Ramadān, the generated statistics of the poor as at the end of the fast will assist in channeling some portions of the *Zakāt* funds.

As part of its permanent solution, however, Islam orders every individual of the society to work so that they can satisfy their needs. It believes in the protection of individual dignity and foresees complacent people awaiting *Zakāt* fund. Hence, it out rightly condemns begging as well as those claiming what is not their entitlement. Warning against the consequence of both, the Prophet, in the *Hadīth* book of Muslim says: “Whoever asks people for their money so as to get rich, he is asking for

flames of fire...” And in another place he mentions that those who give are better than those who receive. Also, while encouraging the dignity of labour, ‘Umar bn al-Khattab exhorts that it is better for people to get ropes and become hewers of wood than going about begging whether they are given or not.

### **Self-Assessment Exercise 3.4**

How does *Zakāt* practically tackle the problem of poverty?

## **4.0 CONCLUSION**

The concept of society in Islam is communal whereby all live under the hegemony of Allah using His *shari‘ah* to rule and guide their lives. It is therefore antithetical to its spirit that wealth concentrates in some few hands thus causing socio-economic problems. This will definitely hinder economic development, promote avarice and excruciating poverty. Hence, it is a golden achievement of *Zakāt* that it prevents concentration of wealth in just few hands by stipulating that the qualified members should pay *Zakāt* as a divine due. Circulation of wealth is practically put in place which necessarily and gradually alleviates the plight of the poor.

## **5.0 SUMMARY**

This unit looks at how *Zakāt* alleviates poverty. The fact that the Poor is mentioned as the first beneficiary is an evidence for its eradication. The unit also highlights six views on poverty and criticizes them accordingly. The Unit presents Islamic perception of poverty as a problem and believes that it could be solved. Causes and consequences of the ugly social phenomena are also discussed. A convenient conclusion is drawn that *Zakāt* is a major antidote for problem of poverty.

## **6.0 TUTOR-MARKED ASSIGNMENTS**

1. Outline the *Zakāt* steps in alleviating poverty.
2. Define poverty and discuss the various views on it.

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## UNIT 3      WOMEN AND ZAKĀT

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Obligation and Specifics
  - 3.2 Giving *Zakāt* to Husband
  - 3.3 Giving *Zakāt* on Dowry
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

The precious status of women makes Islam legislate some specifics as permissible or prohibited for women. Besides, books of jurisprudence have always designated some pages for women affairs as well as the ones that are even general describing how they are to carry out theirs. One of such cases is that of *Zakāt*. Apart from being bound by the entire rulings on *Zakāt*; there are still some peculiar things in respect of women. This unit thus looks at the obligation of *Zakāt* in relation to some specifics for women, her paying *Zakāt* to her husband and on her dowry.

### 2.0 OBJECTIVES

Having studied this Unit thoroughly you should be able to:

- State the *Zakāt* obligatory specifics for women.
- Discuss the ruling on a woman paying *Zakāt* to her husband.
- Explain the *Zakāt* on a woman's dowry

### 3.0 MAIN CONTENTS

#### 3.1 Obligation and Specifics

The importance of *Zakāt* also lie in the fact that unlike *Ṣalāt*, *Ṣiyām* and *Hajj* which have some levels of exemption for women due to monthly period, pregnancy, breastfeeding, or post natal blood, it is compulsory for her to give *Zakāt* regardless of all these situations. Since *Zakāt* is a fiscal worship, the fact that women are also enjoined to pay it show that they have right to transact some business that can enrich them or to

which they can be heirs and become owners of properties. The following verses are often quoted in respect of *Zakāt*:

"...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. On the day when heat will be produced out of that (wealth) in the fire of hell, and with it will be branded their foreheads, their flanks and their backs. This is the (treasure) which you buried for yourselves: taste you, then, the (treasures) you buried." (Q.9: 34-35).

It has been explained by some exegetes that the hoarding means refusal to spend it in the cause of Allah, which includes *Zakāt*.

As it is well known that women are used to jewels, there comes a report by Abdullah bn `Amr bn ṣĀHe related that a woman came to the Messenger of Allah with her daughter. On the daughter's wrist were two heavy gold bracelets. The Messenger asked her, "Do you pay *Zakāt* on this?" She replied, "No." The Messenger said: "Would it please you that Allah will encircle you with two bracelets of fire?" The reporter commented that she took them off and threw them down in front of the Messenger, and said: "They are for Allah and his Messenger." (Ahmed, Tirmidhi).

In another *Hadīth* reported by Abu Hurayrah, obligation of assessing *Zakāt* dues on property is reported from the Messenger of Allah as follows:

"For the owner or possessor of gold and silver who does not fulfill its obligation, on the Day of Resurrection it will be cast into sheets of fire and be branded on his forehead, side and back. Whenever it cools it is to be repeated for him in a day whose length is the length of fifty thousand years, until the judgement is rendered among the people." (Muslim)

The *Hadīth* above and some others have made jurists to differ in their opinions of whether *Zakāt* is obligatory on gold or silver permissible for a woman. To Abū Hanīfah and IbnHāzm, it is mandatory if they are up to the *nisāb*. But the Malikites, the Shafiites and the Hambilites say it is not obligatory. Some of them opine that it will only be binding if such jewelries are kept for trading, reserved for would be son's wife dowry or exigencies. The Shafiites however add that if for example, a woman inherits what reaches a *nisāb* but is never aware of the ownership until after a year, the *Zakāt* will be paid.

One of the proofs upon which the other schools base their opinion is the one related by Al-Bayhaqī that Asmāu bint Abu Bakr used to adorn her daughters with gold. Although its value was around fifty thousand

dinars, she did not pay *Zakāt* on it. One may therefore conclude that a woman whose jewelry is basically for adornment may not pay *Zakāt* on it but according to Khamīs: “If the woman possesses it as a treasure and for storage in the name of adornment, while she only puts them on to protect them from getting lost then it has become a currency deposit satisfying no direct need of its own. Hence, *Zakāt* is compulsory on it.”

The opinion that it is compulsory if it is up to a *nisāb* appears safer based on the various traditions where punishment by hell is mentioned to show how grievous it is not to pay the *Zakāt*. However, there are no *Zakāt* on diamonds, pearls, rubies, corals or any kind of precious stone unless they are used for trade.

### Self-Assessment Exercise 3.1

What can you say about the obligation of *Zakāt* on a woman’s jewel?

### 3.2 Giving *Zakāt* to Husband

A woman can give part of her *Zakāt* to her husband so far he falls within the *Zakāt* beneficiaries. This is because she is not under obligation to spend on him. The story of Zaynab, wife of Abdullah Ibn Mas‘ud, buttresses this when she came to inquire “whether it is permissible for women to spend the *Zakāt* on their husband and the orphans under their protection”. (Bukhārī/ Muslim)

The Prophet’s reply was that “They will receive double rewards (for that): one for helping relatives, and the other for giving *Zakāt*”. A man or husband cannot give *Zakāt* to those he has the obligation to cater for like his parents, children, wife, and the like. By giving them *Zakāt*, he has indirectly benefited himself. If his wife is however a debtor, she may be given part of the portion meant for debtors.

There are however two other views. One forbids while the other discourages women giving her husband part of her *Zakāt* except she is sure that part of it will not get back to her in any form. Attempt was made to explain that the case of Zaynab was in respect of voluntary charity. One may want to draw a conclusion that one of the objectives of *Zakāt* is to bring ease and alleviate poverty. Hence, the intention of the woman comes first. If it is to give *Zakāt* and not an attempt to help the husband carry out the obligation of caring for the family, there should be no objection for her to give him. By virtue of the husband becoming a recipient, it means the *Zakāt* so given becomes his personal wealth which he should be able to use as he may so desire. It may almost be impossible for him that such *Zakāt* does not get back to the wife by way of feeding or clothing.

On the other hand, to avoid the debate whether she can give her husband her *Zakāt* or not, one would have preferred that the wife willingly helps the husband if she knows he is in need before the season of *Zakāt*. If by then, she still has what is up to *nisāb*, she can then proceed to pay it to the collector.

### Self-Assessment Exercise 3.2

A wife can pay part of her *Zakāt* to her husband, discuss.

### 3.3 Giving *Zakāt* on her dowry

A woman is to pay *Zakāt* on her dowry on the condition that she has taken possession of it and it has reached *niṣāb* and has been with her for a year. This is because her dowry is like any other benefit she may get from her business. The underlining principle remains purification. So, it is a misconception to believe that since it is given as a nuptial gift she is not to pay it. The general rule is that any means of wealth in one's possession should fulfill the *Zakāt* conditions. In the event of divorce before consummation she will only pay on the half if it measures *niṣāb*.

### Self-Assessment Exercise 3.3

Should a woman pay *Zakāt* on her dowry?

## 4.0 CONCLUSION

In Islam a woman's sex is not a barrier to her religious duty and service to her creator. The status the religion accorded her is unequalled. Her inclusion amongst the *Zakāt* payers is recognition of her right to own and dispose property as she wills. Besides, it also shows that she has role to play in the economic well-being of the society. She may even be more qualified to the payment of *Zakāt* than her husband who may on the other hand be a recipient. Apart from other general rules, there are specifics with respect to her jewel, dowry and giving of either to her husband.

## 5.0 SUMMARY

In this Unit *Zakāt* is presented as a pillar of Islam obligatory on a Muslim woman. The unit has looked into this issue with specific focus on her jewelry, dowry and their disbursements. It explained that taking possession and the use for which either her dowry or jewelry is put into determines the *Zakāt* she has to pay. It also indicates that her husband may be a beneficiary, one way or the other.

## 6.0 TUTOR-MARKED ASSIGNMENTS

1. Discuss the specific role of a woman in the obligatory duty of *Zakāt*.
2. Compare the various views on *Zakāt* in a woman's dowry and jewelleryes.

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## UNIT 4 ADMINISTRATION OF ZAKĀT

### CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 Role of the State
  - 3.2 Role of Individual in *Zakāt* Assessment
  - 3.3 Roles and Qualities of *Zakāt* Workers
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

As an institution, management of *Zakāt* funds requires some strategies for it to achieve desired impact in the society. Hence, our concern in this unit is the Administration of *zakāt*. The sub headings to be treated include roles of the state, individuals and the workers.

### 2.0 OBJECTIVES

At the end of this unit you should be able to:

- state the role of the government in *Zakāt* management.
- discuss the function of the collectors in its assessment
- explain the roles of individuals in its administration.

### 3.0 MAIN CONTENTS

#### 3.1 Role of the State

*Zakāt*, being a religious obligatory duty, the state is divinely-bound to establish its proper and prompt collection. It is States responsibility to also distribute same to the beneficiaries or punish defaulters. It is thus the duty of an Islamic state to establish an arm for the management of *Zakāt* in its ministry to be provided with professionally trained personnel. As should have been noted *Zakāt* is an obligatory religious charity that should not be left to the implementation of individuals. It is also not a tax to be taken by the state for prosecution of an obscure project. It is such a great pillar meant to help the society and fulfillment of the obligation rests on the shoulder of the state.

In other words, to prevent oppression of the government, self-interest of the collectors, and insincerity of the givers and to achieve proper monitoring and transparency in distribution of *Zakāt*, Allah defines the limits of collection and the manners of distribution. The minimum amount due on different ranges of properties has also been stipulated.

The state is expected to have a separate *Zakāt* treasury for proper distribution as wanted by Allah. It is its duty to establish effective modern ways to facilitate the collection. There is unanimity among scholars that those who refuse to pay can be penalized and can even be collected by force if the payer will not pay willingly.

It is also a binding duty of the state to create adequate avenues to enlighten all the members of the society, especially the payers and the workers on the virtue of payment and perils of default or dishonesty in collection and distribution of *Zakāt*.

### **Self-Assessment Exercise 3.1**

What is the duty of the state in the collection of *Zakāt*?

### **3.2 Individual Role in *Zakāt* Assessment**

Individuals who are qualified have great roles to play in its success. They are to be honest in declaring their assets to the collectors as whatever is left behind has serious consequence in the hereafter. Besides, it is a fiscal worship requiring sincerity like the one in other ways of worship. The individual should adopt the option of the *Zakāt* workers helping him to assess the properties. His role is to give them details on his wealth. The individual is not to start distributing his *Zakāt* personally. This on one hand may make him withhold some aspect of it most especially if it is huge and he does not have the spiritual strength to let go of all entitlements. Secondly, if individuals take up the task of personal sharing, it will bring about the lopsidedness in the distribution and defeat the objective of equitable consideration for the stipulated beneficiaries.

The individual may however set a day aside for his annual *Zakāt*. For example, if he chooses 10<sup>th</sup> of every *Ramadān*, it means his *Zakāt* will always be assessed and payable on that day. Scholars have recommended the month because of its spiritual and meritorious atmosphere. It is not ordinarily easy for people to give out money but the spiritual terrain of the month has effect on the hearts.

In addition, the calculation of the *Zakāt* especially for someone who delves into different areas of the economy should be left to the *Zakāt* workers who are trained for such. As such, an example of a payer who has monies all over in different banks does not require that he withdraws them; he will simply add his cash balances and some it up with the balances in all his accounts.

It will also do an individual a great good to enlighten himself about the institution of *Zakāt* by getting relevant materials from reliable sources. This will at least put him on a sound footing to discharge his duty accordingly.

### **Self-Assessment Exercise 3.2**

What are the expected roles of an individual in *Zakāt*?

### **3.3 Role and Qualities of *Zakāt* Workers**

The major facilitators in the collection and distribution of *Zakāt* are its Workers. Going over Q9:60, they are the third in the categorisations. It, on one hand classifies them as autonomous group that is why they are granted a percentage of the *Zakāt* and to disallow them from imposing any other duty on the givers for their services.

There will be job specification for the Workers which among many others will include collection, documentation, public relation and information gathering, education, distribution, follow ups and reviews. There will also be the need for division of labours with regards to different *Zakāt*able items like livestock, minerals, money, etc.

There are also eligibility conditions for these Workers of which the basic ones among many others are Islam, sanity, trustworthiness, professionalism and efficiency.

The salary of these workers is their share of the *Zakāt*. It should be commensurate with the market value of their service. They are prohibited from taking gift from *Zakāt* payers and such is regarded as bribe. They are required to be kind to the rich and even pray for them.

### **Self-Assessment Exercise 3.3**

Explain the administrative role of Collectors of *Zakāt*.

#### 4.0 CONCLUSION

The state should be involved in the administration of *Zakāt* by enforcing its proper and prompt collection, the distribution of same to the beneficiaries or punishment of defaulters in line with divine guidance in each respect. It is also necessary for the State to provide professionally trained personnel. The State can also create adequate avenues to enlighten Zakat payers and workers.

Individuals are to be honest in declaring their assets to the collectors. It is the role of individuals to give *Zakāt* workers details on his wealth. The individual is not to start distributing his *Zakāt* personally. It will also do an individual a great deal of good to set a day aside, say in Ramadan, that his annual *Zakāt* will always be assessed and payable.

Major facilitators in the collection and distribution of *Zakāt* are its Workers. They are to be granted a percentage of the *Zakāt*. Their duty will include collection, documentation, public relation and information gathering, education, distribution, follow ups and reviews. There will also be the need for division of labours with regards to different *Zakāt*able items like livestock, minerals, money, etc. To qualify for the work a Worker should be Muslim, sane, trustworthy, professionally trained and efficient.

#### 5.0 SUMMARY

This unit discusses the role of the state in organizing proper and prompt collection and payment of *Zakāt*, and use of force against defaulters if need be. It then highlights the role of individuals in being honest in their declaration of assets to collectors. An account of the role of Zakat workers and their eligibility and qualifications concludes the Unit.

#### 6.0 TUTOR-MARKED ASSIGNMENTS

Discuss the role of various groups that should be involved in an ideal system for the administration of *Zakāt* .

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## UNIT 5 ZAKĀT AND CONTEMPORARY CHALLENGES

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
  - 3.1 *Zakāt* in the early days of Islam
  - 3.2 Present Modus Operandi
  - 3.3 Restoring the Institution of *Zakāt*
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

### 1.0 INTRODUCTION

This unit will address *Zakāt* and Contemporary Challenges. In the course of our discussion we will look at *Zakāt* from the window of its early days so as to establish how it worked as a system in the past. It will also treat its present modus operandi to x-ray deviations from the original sources. Lastly, action plan on restoration of spirit of *Zakāt* shall be suggested.

### 2.0 OBJECTIVES

At the end of this unit you are expected to be able to:

- narrate how *Zakāt* was operated in its early days.
- analyze its present operation.
- suggest action plans for restoring the spirit of *Zakāt*.

### 3.0 MAIN CONTENTS

#### 3.1 *Zakāt* in the early days of Islam

As general to other pillars of Islam, the *Qur'ān* simply states the obligation of *Zakāt* and some other aspects without going into details. The Prophet (SAW) broadened its scope of collection and distribution. He fixed the amount, the *nisāb*, and the conditions for *Zakāt*. He was very meticulous in making sure that it was justly collected and distributed. He gave very frightening *Hadīth* on the consequence of not paying *Zakāt*.

Amongst his *Zakāt* workers were al-Muhājir bn Abī Ummayah Ibn al-Mughīrah (sent to Syria), Zayād bn Labid ( sent to Ḥadramawt), ‘Adī bn Ḥātim (sent to tribe of Asad), Malik bn Nuwayrah (sent to tribe of Hanzalah), al-Zabriqān bn Badr and Qays bn ṣaym (sent to tribe of S‘ad), al-‘Alāī bn al-Khadramī ( sent to Barayn); ‘Alī bn Abī Tālib

(sent to Najrān) and many others. He used to send them to different parts of the Islamic state and they were warned strictly against taking gift in the cause of their assignment. He frowned at an incident when one of them returned withholding a little aspect which was actually given to him as a gift.

Abū Dāwud and Muslim relate this incident in respect of one Abdullah bn Lutbiyyah when he returns and says: “This is for you and this is given to me as a gift”. The prophet mounted the *minbar*, praised Allah and said “Why is it when we send a worker, he returns saying: “This is for you and this is given to me as a gift, why can’t he sit in his parent’s house and expect whether they will give him the gift or not. I swear by the one in whose hand is the soul of Muhammad, none of you will ever bring such on the day of resurrection except that he carries it on his knees. If it is a camel it will be ..., if it is a cow, it will be... and if it is a goat, it will be bleating. Then he raises his two hands up saying: “O Allah! Have I delivered”. He said it twice’.

Thus, what is taken beside *Zakāt* as personal is regarded a fraud. This guidance is to prevent people from getting corrupted and not doing their jobs properly.

Due to the great importance attached to the task of collection and the foresight to prevent temptation, the collectors are designated as part of the beneficiaries. This will allow them to do their job conscientiously. The Prophet extols the virtue of the truthful and just Collector as being like the fighter in the cause of Allah till he returns.

After the demise of the Prophet, the operation of *Zakāt* received great boost in the hands of his Companions and their followers. The era of Abu Bakr and ‘Umar ‘Abdu `l-‘Azīz was noteworthy. One of the major challenges before Abu Bakr on his ascendance to the throne is that some Muslims decided to stop paying *Zakāt* since the Prophet had died. He single-handedly resolved to fight them because they differentiated between *Ṣalāt* and *Zakāt*. He declared that *Zakāt* was the right of Allah.

It has become proverbial to cite the reign of ‘Umar bn ‘Abdu `l-‘Azīz as a period when people enjoy abundance of wealth to the extent that when *Zakāt* is mobilized there are no beneficiaries. One of the reasons attributed to it is the prudent implementation of *Zakāt* to alleviate poverty.

### Self-Assessment Exercise 3.1

How will you describe the operation of *Zakāt* in the early days of Islam?

### 3.2 Present Modus Operandi

There have been several beautiful presentations and discussions on *Zakāt* in recent times but with apparent very little or no effect as most Muslims still suffer economic deprivation which their living in lands of surplus and natural resources fail to arrest. The main cause of this unsatisfactory situation is the deviation from the right path of effective implementation of *Zakāt* injunctions. This reflects in different ways.

First, there is no Islamic government to enjoin or enforce the institution, so individuals or groups are left to use their discretion. The few Muslim countries lack the will power to implement the *Zakāt* in its entirety as they at times fall prey to the global economic system. Second, there is also the attitudinal dimension. This is as a result of ignorance and quest for materialism. Individual Muslims hardly feel obliged to carry out this duty like *Ṣalāt*. They go scot free as we live in the so-called free world and there is nobody to challenge or apprehend them. Third, where few individuals even want to pay, they do it based on their personal calculations without consultation with any other person because they do not want people to know the extent of their wealth. Consequently, they either under-rate or withhold payment or deceive by giving out some huge amount which fall short of Allah's due as *Zakāt* in their wealth. Some of them cannot differentiate between it and *Ṣadaqah*. There are also others who gather their resources from *harām* source. Fourth, the established foundations except for few in some non-Muslim countries lack the professionalism required for its collection and distribution.

#### Self-Assessment Exercise 3.2

Write what you know about the present practice regarding *Zakāt* amongst the Muslims?

### 3.3 Restoring the Institution of *Zakāt*

Through our insight into the Prophetic time and a review of the current *Zakāt* practice, we have seen that the latter due to ignorance and modern challenges has deviated from the genuine practices. The absence of Islamic state is a major factor in the passive effect of this institution. Therefore, taking the great roles and objectives of *Zakāt* into consideration, the need to revive it in the face of present negligence could not have been dire now than any other time. To do this, there will be the need for the following steps to be taken.

- a. **Enlightenment:** There should be effective and consistent programme through all available media to reawaken the Muslims and non-Muslims alike about the great roles of *Zakāt* in

alleviating poverty and circulating wealth as well as individual roles in paying their *Zakāt*. There should be pamphlets, books and bill boards with catchy statements like ‘pay your *Zakāt*’, ‘Fulfill Allah’s Zakat obligation” Pay *Zakāt* you owe Allah’, etc.

- b. **Scholars and Capacity Building:** The need for the Scholars to update their knowledge in the current dispensation is vital so that they will be able to discharge their duty and lead the *ummah* to the true spirit of *Zakāt* stipulations.
- c. **Role of Organisation:** The various bodies or Muslim groups who have established foundations should make efforts to ensure that the collections can be properly channeled and be better utilized.
- d. **Professionalism:** Different training opportunities should be created so that *Zakāt* Workers will be effective and efficient in the task of collection and distribution. Spiritual and moral programmes should also be included so that they will be trustworthy and ethical in their job.
- e. **Assessment Approach:** In the face of the attendant modern challenges, there is the need by the *Zakāt* Specialists to study each community based on its peculiarity and come forth with clear Zakatable items and specific amounts to pay. The Scholars need to reach a consensus on aspects where there are different views so that the payers will not be confused or get discouraged.
- f. **Security:** There should be adequate protection for *Zakāt* Money and its workers. Modern means of transactions should be used for proper documentation to prevent fraud or loss. Defaulters who mismanage the fund should be brought to book.
- g. **Communication:** For transparency, the contributors should be carried along on how these wealth are utilized even if they do not ask for that. This becomes necessary in the face of corruptions which have entangled every sector of the society. This will encourage the contributors to do more and also caution the workers from embezzlement.
- h. **Remuneration:** The *Zakāt* Workers should be adequately remunerated as finance operational staffs or even better than those in the financial industry. Allah Himself has apportioned for this cause what can sustain their service.
- i. **Islamic State:** To operate the institution of *Zakāt* in its full force, there is the need for an Islamic State. So, efforts towards it should be the concern of every true Muslim. This starts by individual Muslims living as true Muslims and thereafter calling others to the ideals of Islam. The current economic melt down has shown that man made laws are temporary and lack comprehensive solutions.

### Self-Assessment Exercise 3.3

Suggest practical steps to revive the institution of *Zakāt*.

#### 4.0 CONCLUSION

The great role and impact of *Zakāt* requires that its contemporary management be critically looked into. The absence of Islamic leadership in many lands has dealt a great blow to this institution. The modern transaction is another challenge which requires proper and regular enlightenment to make people pay their *Zakāt*. All rulings about *Zakāt* are relevant to all time and clime; hence the modern settings are not determinants. The ignorance and unbridled quest for materialism are also impediments for proper *Zakāt* payment, collection and disbursement. Also, the collection and distribution are central to it. These are basic responsibility of an Islamic state wherever it is established. This power is entrusted in the state because of the nature of man in finding it difficult to always part with his wealth. The peril of this is that the legitimate recipients in the society will suffer deprivation while the individual will suffer perdition in the hereafter. To prevent these awful ends, both the Collectors and the payers are sensitised and remunerated as the case may be with a view to achieving the welfare concern of Islam.

#### 5.0 SUMMARY

The practice of *Zakāt* during the time of the Prophet and his noble companions serves as a model for all time. This unit further discusses the present modus operandi and states that the role of *Zakāt* cannot be downplayed especially when all human economic systems are suffering meltdown. Nine steps for repositioning it in the economic scheme of affairs are recommended to restore the institution of *Zakāt*. It is also one of its kernel the Islamic state is duty bound to collect and disburse. The Collectors represent the state on one hand and may not necessarily be the distributors but their honesty in this wise is indispensable. The sincerity, cooperation and correct understanding of the individual payers will increase the *Zakāt* treasury and thus help in largely promoting communal welfare and eradicating poverty.

#### 6.0 TUTOR-MARKED ASSIGNMENTS

1. What are your views on the current situation of *Zakāt* among the Muslims?
2. Identify the missing links between *Zakāt* at the time of the companions and its operation today.
3. List strategic steps of reviving the lost glories of *Zakāt*.

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