

Zakat: Wealth Cleanliness

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Abstract

- The aim of this article was to clarify the significance of zakat as wealth and soul purification and highlight the impact of zakat to society.
- As one of the pillars of Islam, zakat is a form of obligatory charity that has the potential to ease the suffering of millions.
- With the literal meaning of the word being ‘to cleanse’, Muslims believe that paying zakat purifies, increases, and blesses the remainder of our wealth, and cleanses a Muslim's soul from being stingy, greedy, and proud.
- This article found that zakat signifies a major economic means for establishing social justice which led to prosperity and security and brings the sense of happiness and hope into society.

Definition of Zakat

- The word ‘zakat’ means to grow, purify, and increase.
- In Shariah the word zakat refers to the determined share of wealth prescribed by Allah to be distributed to the eight groups of beneficiaries (*asnaf*) entitled to receive it.
- Zakat is considered as superstructure of Islam:

Narrated by Abdullah son of Umar that the Messenger of Allah (pbuh) said: "(The superstructure of) Islam is raised on five (pillars): to utter an attestation of faith, performance of prayer, **payment of zakat**, fast of Ramadan and pilgrimage (to Makkah)" (Bukhari and Muslim).

Significance of Zakat

- **One of the primary purposes of zakat is to purify and grow one's wealth.** Qur'an as primary source of Islamic law states "Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase and invoke [Allah 's blessings] upon them..." (Al-Taubah:103).
- **Zakat also purifies one's soul of undesirable traits and attitudes,** such as miserliness and ingratitude. "And whoever is protected from the stinginess of his soul, it is those who will be successful" (Al-Hashr: 9).
- **Zakat is an expression of one's love, obedience, and submission to the Almighty.** "The Believers, men and women, are protectors one of another: they enjoin what is just and forbid what is evil: they observe regular prayers, pay their zakat and obey Allah and His Messenger. On them will Allah pour His Mercy: for Allah is Exalted in Power, Wise" (Al-Taubah: 71).
- **Zakat is considered as the removal of sins.** The Prophet (pbuh) said: "Giving charity extinguishes the sins like water extinguishes a fire" (Ibn Majah).
- **Zakat is a sign of brotherhood.** The Qur'an describes as brothers in faith and zakat is one of the best ways to demonstrate this brotherhood. "But (even so), if they repent, establish regular prayers, and give their zakat, they are your brethren in Faith" (Al-Taubah: 11).

Zakat purifies the giver's wealth and soul, take him closer to Allah, and produces in himself feelings of love, brotherhood, and generosity towards humanity.

Zakat is Soul and Wealth Purification

- The main function of zakat directive to Muslims is to purify and cleanse their wealth.
- The cleansing and purifying process can be performed based on two elements:

First Element: An individual can purify his heart and soul by paying zakat.

- Zakat cleanses a Muslim's soul from being stingy, greedy, and proud.
- By paying zakat, Muslims are able to develop a sense of sympathy towards people in need, eliminate selfishness, and develop the spirit of brotherhood.

The second element being purified from zakat application is property.

○ A person may not realize that the property he owns may be mixed up with *haram* (forbidden), or *syubhah* (ambiguous) elements. If that happens, the property he owns may lose the blessings of Allah. Hence, in order to eliminate that, Muslims need to pay the zakat. When a property gains Allah blessings, it will be protected by Him, and life is made easy to zakat payers by Allah.

○ Zakat payment is the manifestation of devotion towards Allah. Allah will manifold the rewards and benefits of those paying zakat in the way of Allah.

The Qur'an says, "The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing" (Al-Baqarah: 261).

○ In broader sense, zakat causes circulation of wealth, which results in its multiplication and thus involves more and more people in its benefits.

Zakat Collection and Distribution

- Among the purpose of Islamic law (Maqasid Shariah) is to protect wealth (*hifz al-mal*). And one of Allah's regulations related to wealth protection and supervision is zakat.
- Zakat signifies a major economic means for establishing social justice, which will lead to prosperity and security.
- Allah imposes the responsibility of zakat only on properties that fulfill certain requirements. The property owned by the owners is only required to pay zakat if it has been kept for exactly a year (haul) and exceeding the minimum amount liable to zakat (*nisab*), based on the rate of 25 percent. This means, zakat is only compulsory to the people who can afford it and it does not burden the payer.
- The Qur'an has mentioned in detail the people who are eligible to receive zakat:

“The Sadaqat (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 Allah and for the travelers, a duty imposed by Allah, Allah is full of knowledge and wisdom” (Al-Taubah: 6).

- Thus, Zakat is distributed among eight *asnaf* categories, namely:
 - i. *Faqir* - has neither material possessions nor means of livelihood.
 - ii. *Miskin* - has insufficient means of livelihood to meet basic needs.
 - iii. *Amil* - has been appointed to collect and do the management of zakat.
 - iv. *Muallaf* - has converted to Islam with purpose to keep their faith.
 - v. *Riqab* - wants to free himself from bondage or the shackles of slavery.
 - vi. *Gharimin* - is in debt (money borrowed to meet basic, halal expenditure).
 - vii. *Fisabilillah* - fights for the cause of Allah.
 - viii. *Ibnu al-Sabil* - in a journey, provided that the destination of the journey is not against *Shara'*.

Social Impact of Zakat

- Zakat builds character of an individual and then brings a lot of impacts to the society.

i) Individual Impact:

1- Generosity

Zakat cleanses an individual from stingy and miserliness.

2- Sincerity of Faith

Zakat is a postulation of the truthfulness of faith, from within and the outside. This is because the hypocrites (*munafiq*) would never abide to the commandment of zakat and alms.

3- Self-Purification

Zakat purifies the individual who gives zakat from selfishness and indifference, while, on the other, it purifies those who receives zakat from the feelings of haltered against the wealthy people.

ii) Collective Impact:

1- Social Harmony and Justice

Zakat bridges the gulf between the haves and the have-nots. One of the purposes of zakat is to avoid social disparity.

2- Circulation of Wealth

Zakat keeps wealth in circulation and thus it benefits the whole society. Zakat helps a lot in decreasing poverty.

3- Human Brotherhood

Zakat brings the people closer to each other and ensures real brotherhood in the true sense of the word and spirit. The Qur'an has made performance of 'salat' and payment of 'zakat' both as pre-requisites of Islamic brotherhood. (Al-Taubah: 11).

Conclusion

- Zakat relates to cleanliness, growth, and blessing.
- This form of charity helps to purify wealth, increases blessings in life and gains abundant rewards; not only in terms of our wealth, but also in terms of our health and well-being to be an “Insan Sejahtera”.
- Zakat is important because it benefits not only the individual, but also the recipient and society at large.
- Zakat is the Islamic contribution to social justice that serves to eradicate poverty in the community and uphold the light of Islam.

Thank You

