

# Let Us Be Muslim Part-IV (ZAKAH)

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Chapter 1

## Fundamental Importance Of Zakah

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Brothers in Islam! After the Prayer, Zakah or the Alms-giving is the most important pillar of Islam. The Qur'an makes the importance of Zakah abundantly clear, although in popular imagination the Fasting is ranked after the Prayer, because it is usually so listed. On these two great pillars rests the edifice of Islam. If they are demolished Islam can hardly survive.

## Meaning of Zakah

Primarily the word Zakah means purity and cleanliness. Islam uses this very word for the act of setting aside a portion of your wealth for the needy and poor. This is very significant. For it means that it is by 'giving' to others that your wealth is purified. And, along with it, your own self (nafs) too. If another does not give to the poor and needy what is their due, his wealth remains impure. And that person's inner self, too, is impure. His heart is too narrow; it is filled with ingratitude. He is too selfish. He almost worships wealth. While God has been kind and generous to give him wealth in excess of his requirements, it pains him to render what is His due. How can we expect such a person ever to do some good with the sole motive of pleasing God, or make any sacrifice for the sake of Islam and his faith?

## Zakah, a Test

By enjoining upon us to pay Zakah, Allah has put every one of us to the test. Only if you willingly take out what you must for the sake of God from that wealth which exceeds your requirements, and help with it the poor and needy, you are worthy in the sight of Allah and deserve to be counted among the

faithful. If you do not sacrifice even this little you are totally unfit to be valued by Allah and accepted as a truly faithful servant. You are then like a rotten limb which is better cut off to stop it decomposing the whole body. After the death of the Prophet, blessings and peace be on him, some tribes refused to give Zakah; Abu Bakr declared war on them, as if they had disowned Islam and turned Kafirs, even though they performed the Prayer and professed faith in Allah and the Messenger. For, they were like a rotten limb. Islam is an integral whole of which the Almsgiving is an essential part; without the Almsgiving, even Salah, Sawm and Iman lose their credibility.

## Early Practice

Study the Qur'an and you will find that from the earliest times the Prayer and the Almsgiving were laid down upon the followers of all the prophets. Speaking about the Prophet Ibrahim, his progeny and followers, it is said:

And We made them leaders [of men] who would guide by Our command, and We instructed them to do good deeds, and to perform the Prayer, and to give the Alms, and Us alone did they serve (al-Anbiya' 21: 73).

About the Prophet Isma'il is said:

He used to enjoin upon his people the performing of the Prayer and the Almsgiving and he found favour with his Lord (Maryam 19: 55).

The Prophet Musa once prayed thus for his people:  
My Lord! Bestow upon us good, in this world, as also in the world to come.

Do you know that Allah said in reply?  
With My punishment do I smite whom I will; but My mercy embraces everything, and I shall ordain it for those who are God-conscious and give the Alms and who believe in Our messages (al-A'raf 7156).

Since the Prophet Musa's followers were obsessed with worldly gains then, as so many among us are today, even prophet as distinguished as Musa was plainly told that the mercy he had asked for would be granted to only those who observed the Almsgiving; those who did not would be deprived of it, and punished.

Similarly, even after the Prophet Musa died, the Israelites were repeatedly admonished about their niggardly and stingy behaviour. Time and again covenants were taken from them to worship none save Allah and to be steadfast in Salah and Zakah (al-Baqarah 2: 85) till ultimately clear warning was given:

And said God: I surely shall be with you! If you perform the Prayer, give the Alms, and believe in My Messengers and Support them, and lend to God a good loan, surely I will efface your bad deeds (al-Ma'idah 5: 12).

Before the Prophet Muhammad, blessings and peace be on him, the last prophet was 'Isa. He, too, was ordained by Allah to perform the Prayer and give the Alms:

He has blessed me, wherever I may be; and He has enjoined upon me the Prayer and the Alms so long as I live (Maryam 19: 31).

Thus from the earliest times Islam has always been founded on these two acts of worship: the Prayer and the Almsgiving. People who believed in God were never exempted from them.

## Categorical Imperative

What important position do these two acts of worship occupy in the Shari'ah of the Prophet Muhammed, blessings and peace be on him? Open the Qur'an and see what you read in the very beginning.

This is the Book of God, there is no doubt in it. It is a guide for the God-conscious who believe in the Unseen and perform the Prayer and spend of that We have provided them... It is they who follow the guidance from their Lord, and it is they who are successful (al-Baqarah 2:L 2---3).

That is to say, those who have no faith and do not adhere to the Prayer and the Almsgiving will neither receive guidance nor achieve success in life. A little later, in the same Surah, we again read: Perform the Prayer, and give the Alms, and bow with those who bow (al-Baqarah 2: 43). Look at some of the many more similar Ayahs which stress performing the Prayer and the Almsgiving.

It is not true piety that you turn your faces to the East and the West. But truly pious is he who believes in God, and the Last Day, and the angles, and the Book, and the prophets; and gives his wealth, for love of Him, to kinsmen, and to orphans, and the needy, and the wayfarer, and the beggars, and to set human beings free from bondage; and performs the Prayer and gives the Alms. And they who keep their promises whenever they promise, and are patient in misfortune and hardship and time of peril. It is they who have proved themselves true, and they are the God-conscious (al-Baqarah 2: 177).

Further we Read:

Indeed, your true friend is only God, and His Messenger, and the believers who perform the Prayer and give the Alms and bow them down. For, whoso makes God his Friend, and His Messenger, and the believers, it is they, the party of God, who shall triumph! (al-Ma'idah 5: 55---6).

### **The Sign of Faith**

Great are the truths expounded here. *First*, that only those can be taken as true believers who perform the Prayers and give the Alms. Those who disregard these two fundamental teachings are not true in their profession of faith. *Second*, that Allah, the Messenger and the believers form one separate entity---they are like one party---and it is the duty of a true believer to join this party, superseding and severing all other ties of loyalty. If a Muslim is loyal to a person, or his ally, who is outside this party, whether father, brother, son, neighbour, countryman or anyone else, and maintains with him a relationship of love and mutual support, he should not expect Allah to love and help him. *Finally*, that believers can gain ascendancy on earth only when they become one---in their love and loyalty, friendship and fidelity---with Allah, His Messenger and other believers.

### **Foundation of the Ummah**

Let us read the Qur'an further where Allah commands Muslims to wage war against those who rebel against God and take gods beside Him:

Yet if they turn [to God] from disbelief and polytheism, and perform the Prayer and give the Alms, they become your brothers in faith (al-Tawbah 9:11).

What should make Muslims accept those rebels against God as their brothers in faith, as members of the Ummah? Merely turning aside from rebellion and polytheism is not enough. They should also perform the Prayer, as well as give the Alms, as a sign of true repentance and conversion. Only then war against them is to be ceased and they become brothers in faith.

A little further, again we read:

And the believers, the men and the women, are friends one of the other: they enjoin the doing of right and forbid the doing of wrong, and they perform the Prayer, and they give the Alms and they obey God and His Messenger. It is they upon whom God will have mercy (al-Tawbah 9: 71).

Listen carefully: only those can become Muslims, brothers united with one another, who declare their faith, and then perform the Prayer and give the Alms. These three elements---Imam, Salah and Zakah---constitute the basis to bring the community of believers into existence. Only in such a community should loyalty, friendship and mutual support supersede all other loyalties and ties. Those who refuse to accept or who put aside these three principles in fact fall outside this community, though

they may be Muslim in name. To give them love and loyalty is to violate the law of Allah and disrupt the party of Allah. How then can those who accept such behaviour expect to be in the ascendancy?

### Conditions for God's Help

Still further we read;

And God will most certainly help him who helps Him. Surely God is All-strong, All-mighty. Those who, if we give them power in the land, perform the Prayer and give the Alms and enjoin the right and forbid the wrong. Unto God belongs the outcome of all affairs (al-Hajj 22: 40---1).

Here, Muslims have been served with the same notice as was served on the Israelites. They were told: 'I shall be with you so long as you perform the Prayer, give the Alms and support My Messengers in their mission. The moment you give up this work I shall withdraw My support from you'. Similarly, to the Muslims Allah says: 'If after gaining power on earth you perform the Prayer, give the Alms, make the good to grow and eliminate the evil, only then I will be your helper---and who can subdue him whom I support. But if you turn away from the Almsgiving and, after acquiring power on earth, promote evil instead of good, curb good instead of evil, make your own word prevail instead of Mine, and consider collecting taxes and building palatial houses as the sole purpose of your rule on earth, then, listen: My support will not be with you; Satan alone will be your supporter'.

### Warning to Muslims

Shall we not heed this warning?

The Israelites took their warning as an empty threat, and they paid the consequences. They are still scattered across the earth and, although their coffers are brimming with wealth, their money is of no use to them. By adopting the evil system of interest instead of Zakah, and by turning away from Salah, they have invoked Allah's curse.

We Muslims have been given the very warnings by God as He had given to the Israelites. And what has our conduct been? We, too, have neglected Salah and Zakah. We forsook our duty to use our power in spreading good and eliminating evil. And the consequences have been no different. We have been dislodged from power. We have become the victims of tyrants throughout the world. We are weak and live in servitude wherever we are found. Yet despite such clear warnings, and such manifest consequences, some Muslims propose the creation of economies based on interest and other man-made ideologies like capitalism and socialism. If ever they did implement their proposals, the disgrace and ignominy would overtake Muslims and they would suffer as the Israelites have suffered.

### Fate of Zakah Defaulters

What immense blessings does Zakah have? That, brothers, I shall explain later, but let me emphasize how the very fact of our being Muslims depends on paying Zakah. Many Muslims think, and some of their Ulema, too, assure them, that they remain true Muslims even though they may not perform the Prayer and give the Alms. But the Qur'an clearly rejects such an idea. It states beyond doubt that the affirmation of the Kalimah Tayyibah has no weight unless accompanied by the performance of the Prayer and the giving of the Alms. Abu Bakr, the first Caliph, as I have stated above, had no hesitation in taking up arms against Muslims who believed in God and the Messenger and performed Salah, but refused to give Zakah. Some of the Prophet's companions, initially, had some confusion whether war could be waged against them, but not Abu Bakr, who categorically stated:

By God! If these people withhold the Alms they used to give during the time of the Prophet, Allah's blessings and peace be on him, even if it be a piece of rope by which a camel is tied, I shall raise my sword against them (Abu Da'ud).

His arguments convinced all the Companions and they unitedly accepted that Jihad must be waged against those who refuse to give the Alms. In the Qur'an, too, it is stated that refusal to give the Alms is the mark of idolators who deny the Hereafter:

And woe unto the idolators who give not the Alms and who deny the life to come (Fussilat 41: 6---7).

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### Chapter 2

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Brothers in Islam! It is abundantly clear that Zakah, the Almsgiving, is no less important than performing Salah, the Prayer. Indeed those who refuse to pay Zakah fall outside the pale of Islam; against them even Jihad may be waged as did the Companions. But why is Zakah so crucially important? What is its true meaning? To these questions I shall address myself now.

#### **Becoming God's Friends**

Let us first look at another important question: How can one come near to God and be His friend? What makes one worthy of being included in His party? Only some among you may be so naïve as to befriend a person without considering whether he is really fit to be a friend or not. Those who do so are likely to be deceived in their friendship and face disappointments because of it. But if you are wise and prudent, you always choose your friends carefully after ascertaining whether they are true and loyal friends or not.

Allah is the Wisest and most Prudent of all. Will He ever make anybody His friend, or include him in His party, or accord him a place of honour in His sight, without first testing and trying Him? Obviously not. Of all the millions of people on earth, by no means everyone is fit to deserve a place in God's party, be made his vicegerent, or accorded a place near Him in the eternal life. He must see if the person concerned meets the necessary criteria. Not because Allah is unaware, but because, through this process of testing and trial, anyone who is true in his faith is shaped and uplifted to become worthy of God's highest rewards and honours.

What, then, are these criteria and the tests?

#### **Wisdom and Understanding**

First of all Allah tests your wisdom and understanding. You should possess the proper understanding. You should be able to conclude from all the evidence around you that none but Allah alone is your Creator and Lord; no one but He can sustain you, hear your prayers and help you. You should be able to recognize the revelation and message which has come from him. You should also be able to distinguish between a true prophet and a false claimant to prophethood and between their morals, dealings, teachings and achievements. You should also be able to discern true guidance from the false.

Only if you pass this test, will Allah include you in His party. If not, you will be left to your own devices.

Moral Strength

Then comes the second examination: here your moral strength is tested.

To show that you have the necessary moral strength you must demonstrate that, after having recognized and accepted truth and righteousness, you have the will to live by them and renounce the ways of falsehood and evil. You must further prove that you are no more slaves to your own physical desires, nor do you blindly follow the practices and customs of your ancestors and families, the values and norms of your cultures and societies. Neither should you knowingly accept anything contrary to God's guidance, nor reject anything it tells you.

If you fail this examination you are refused admission into Allah's party, for He picks only those whose definition is:

So whosoever rejects false gods and believes in God has indeed taken hold of the most firm handle which shall never break (al- Baqarah 2: 256).

### **Obedience and Dutifulness**

Once you pass this examination you appear in a third examination. This time your obedience and sense of duty are put to the test. Here, you are told: Whenever We call you, you must come. Give up the warmth and comfort of your sleep, but come and present yourself before Us. Interrupt your work, but come you must to Our work. On our command remain hungry and thirsty from morning till evening and abstain from gratifying your physical desires. Give up your pleasures, forgo your profits, sacrifice your interests, but discharge your duty. Whether hot or cold, easy or difficult, in all circumstances, rush when summoned to duty, disregarding every difficulty, surmounting every obstacle.

God's summons must be answered, no matter whatever the odds, whatever the temptations, however long and hard the road. If you fail this examination you are not worthy of God's trust. If you pass it, however, you will have shown that you can be expected to obey all laws which have been given you by God in all circumstances, whether they appear to your advantage or disadvantage.

### **Sacrificing Wealth**

Even now, you cannot be reckoned entirely worthy of employment in the service of God. One more test remains: that you are not narrow-hearted and niggardly. That you are not like those who make big claims of love and friendship but when required to part with their wealth for the sake of the so-called friend, they fall Back and begin to make excuses. That you are not like those Hindus who worship a cow, but when it tries to eat some of their food, they hit it and push it away.

While anyone with a little common sense would not befriend such a selfish and mean money-worshipper, a large-hearted person would not like even to sit Next to such a despicable creature. So how can the Most-generous God, the Most High and Exalted, who showers His treasures incessantly and lavishly on His creatures, admit you to His friendship? Are you not then guilty of refusing to spend the very money in the cause of God, which He gave you in the first place? And how can that God who is All-wise trust such a person for His party whose friendship is confined to mere verbal jugglery?

If you fail this fourth examination you are told unequivocally: 'Go away. There is no room for you in Allah's party. You cannot discharge that great responsibility which is entrusted to a vicegerent, of God. For in this party only those are included who sacrifice their love of life, wealth, Children, family, country, everything for the love of God'.

Never shall you attain piety unless you spend [in the way of God] out of what you love (Al 'Imran 3: 92).

### **Requirements for Admittance of God's Friendship**

To be admitted into the party of Allah, you must, therefore, possess some fundamental qualities, with respect to your wealth.

### Large-heartedness

*First:* The niggardly and stingy have no place in God's party; only the large-hearted who give willingly and abundantly in His way deserve to be admitted.

And whoso is saved from the avarice of his inner self, it is they who are successful (al-Hashr 59: 9).

### Magnanimity

*Second:* You must be magnanimous, by a greatness of heart that rises above every feeling pertaining to yourselves, above resentment against any injury or insult. If somebody causes you harm or grief, you must still not, for the sake of Allah, refuse him food and clothing nor should you hesitate to help him when he is in trouble:

Let not those of you who possess bounty and plenty among you swear not to give to the kinsmen and the poor, and those who have emigrated in the way of God. Let them pardon and forgive and show indulgence. Yearn you not that God should forgive you? God is All-forgiving, the Mercy-giving (al-Nur 24: 22).

### Selflessness

*Third:* You must be selfless, seeking no reward, placing no burden.

They give good, for love of Him, to the needy and the orphan and the prisoner, [saying]: we feed you only for the sake of God. We desire no reward from you, nor thanks (al-Dahr 76: 8---9).

### Purity of Heart

*Fourth:* You must have such purity of heart that you give away, in the cause of Allah, only your most treasured possessions, realizing full well that they are God's and not your:

O believers! Spend out of the good things you have earned, and of that We bring forth for you from the earth. And intend not to spend the bad thereof (al-Baqarah 2: 267).

### Giving in Adversity

*Fifth:* Even when in poverty and adversity, you should not hesitate to deny yourselves your basic needs to find money to spend in Allah's cause and in helping His creatures.

Vie with one another, hastening to forgiveness from your Lord, and towards a Paradise as wide as are the heavens and earth, prepared for the God-conscious who spend both in prosperity and in adversity (Al 'Imran 3: 133).

### Giving in Affluence

*Sixth:* In affluence and prosperity, too, you must not forget God. While living in luxury and comfort you must remember Him and spend your wealth in His way.

O believers! Let not your possessions neither your children divert you from God's remembrance; whoso does so, it they who are the losers (al-Munafiqun 63: 9).

### Giving For Allah Alone

*Seventh:* Your faith must be strong that whatever is spent in the cause of Allah is never wasted, that God will give you better and abundant rewards for it, both in this world and in the a Hereafter. You should, therefore, spend your money for one motive alone: to earn the pleasure of Allah. Whether people know about your generosity or not, whether someone has thanked you or not, should not matter at all.

Whatever good you spend, it is for your own good. And spend not but only for seeking God's countenance. Thus whatever good you spend shall be recompensed in full and you will not be wronged (al-Baqarah 2: 272).

These seven qualities are essential if you aspire to belong to Allah's party; without them you cannot claim to be His friends. They constitute not only a test of your morals but a more severe and revealing test of your Iman. When called upon to give your wealth for the sole purpose of earning God's pleasure, if you avoid spending, regard such spending as a fine imposed on you, make excuses to wriggle out of it, or, when you spend, try to lessen your pain by stressing your benevolence upon the recipients, then indeed your faith in God and in the Hereafter is not true. The same is true if you think that whatever you spend in the cause of God is wasted; if luxury, comfort, enjoyment and fame are all dearer to you than God and His pleasure; if you think that all that matters is confined to the present life which only is real; if you believe that money should be spend only for self-glorification. The Qur'an clearly states that all these things in a person make his spending unacceptable in the sight of Allah. He claims to possess Iman, but in fact he is a hypocrite. Note what the Qur'an says:

### **Stressing Benevolence**

O believers! Void not your charitable deeds by stressing your own benevolence and by hurting [the recipients], like the one who spends his wealth only to show off to people and believes not in God and the Last Day (al-Baqarah 2: 264).

#### **Amassing Wealth**

They who hoard up treasures of gold and silver and spend them not in the way of God, unto them give the good tidings of a painful punishment (al-Tawbah 9: 34).

### **Making Excuses**

Those who believe in God and the Last Day ask no leave of you, lest they may strive with their wealth and their lives. God knows the God-conscious. Only those ask leave of you who believe not in God and the Last Day, and whose hearts are filled with doubt, so that in their doubt they waver (al-Tawbah 9: 44---5).

### **Spending Reluctantly and Resentfully**

And nothing prevents that their spendings be accepted from them, but that they believe not in God and His Messenger, and perform not the Prayer save reluctantly and spend not without resenting (al-Tawbah 9: 54).

The hypocrites, the men and the women, are as one another. They enjoy the doing of wrong and forbid the doing of right, and they keep their hands shut [from spending in the way of God]. They have forgotten God, so He has forgotten them. The hypocrites, it is they who are iniquitous (al-Tawbah 9: 67).

#### **Considering Spending a Fine**

Some of the Bedouins [hypocrites] take what they spend [in the way of God] for a fine (al-Tawbah 9: 98).

### **Niggardliness**

There you are! You are called upon to spend in the way of God yet some among you are niggardly. Whoso is niggardly is niggardly only to his own soul. God is the All-sufficient; you are the needy ones. If you turn away [from spending in the way of God], He will substitute another people instead of you, then they will not be the likes of you (Muhammad 47: 38).

### **The Real Test**

This, brothers, is the real meaning and import of Zakah which sustains the edifice of Islam. Do not consider it a tax like the tax levied by governments. It is the basis and essence of Islam and its very life-blood. It tests your faith and strengthens it. Just as one progresses from one examination to another until he graduates on passing his final examination to another until he graduates on passing his final examination, so are there several examinations to test your willingness to sacrifice your wealth. Even then this is not the final test. A much harder test is that of sacrificing life, to which I shall come later. That is the final component of the party of Allah.

Some people today say that Muslims have been told enough how to spend money and to squander wealth and that, in their present state of poverty, they ought to be taught how to earn and amass money. These people are unable to understand that giving in the way of Allah, which arouses their displeasure, is the very spirit of Islam. What has plunged Muslims into their present ignominy is the lack of this spirit, not an abundance of it. This spirit was not the cause of their decline, but they declined because this spirit had evaporated.

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Chapter 3

## **Zakah, a Social Institution**

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### **Allah's Unique Beneficence**

Brothers in Islam! Infaq fi Sabili 'llah (spending in the way of God) is the phrase frequently used in the Qur'an to denote Zakah, and other acts of charity (*sadaqat*). Very often Allah invites us to 'give Him a loan', that is whatever we spend in His cause He will treat as a loan which He will return with huge growth in our original investment.

What does this mean? Does it mean, for example, that the Lord of all the worlds is (God forbid) your dependent? That He needs to borrow from us? That He needs to beg from us? How can such a thing be! Is it not by His largesse alone that our lives are sustained? Does not our food and everything else we possess, rich and poor alike, all come from Him as a gift? Beggars, millionaires and multimillionaires: we are all His dependants. So how can He need to ask us for a loan?

The answer lies not in terms of God's needs, for He had none, but in His love and unbounded generosity towards you. When He 'ask' for a loan what He purports to say is this: This expenditure is made in My cause and I accept it as My obligation to repay it. The needy of your communities have no way of repaying you, so I will do it on their behalf. When you help your poor relatives, the obligation to repay is not on them but on Me; I will recompense you for this favour. Whatever you give to orphans, widows, the disabled and the homeless, will be entered against My account. If your borrowers are unable to pay you Back, do not threaten them with prison, do not make them sell off their possessions, do not make their wives and children homeless by evicting them, your debt is not owed by them but by Me. If they return the capital I will pay interest on it, and if they cannot do even this, I will pay you both capital and interest. Indeed every time you spend something for your social welfare, for the good and betterment of your fellow beings. I shall consider it as a 'favour' to Me---even though you yourselves will benefit. Every single penny of it I shall return to you along with huge, unimaginable profits.

Imagine how generously the Most-merciful, the King of kings treats you. Although all that you possess is a gift from Him and belongs to Him alone, and although whatever you spend, you spend on your own families, relatives, communities, or on your collective well-being, and not on Him, He nevertheless says: You have given it to Me; I will return it to you.

Allah is indeed great: the Lord of the worlds alone could exhibit such sublime generosity; no human being can ever conceive of approaching it.

### **Man's Selfishness**

Why has Allah chosen to speak in such a manner? Why does He arouse in us the spirit of charity and generosity through such logic? The more you reflect on this the more you will become convinced of the power and purity of Islamic teaching. Your hearts will grow in the faith that such matchless sublimity could emanate from none but God.

Man by his very nature is capable of doing wrong and acting without reason. His perceptions are limited; he is narrow-minded; he finds it difficult to embrace lofty ideals. He is selfish, and his vision of human interest, too, does not embrace any wider context. By nature he is imbued with impatience and love of what is immediately at hand. 'Man is created out of haste' (Al-Ambiyaa' 21: 37). If he does not see any immediate results and benefits in something, he thinks that it has no value, nor does he consider it worth doing. He is unable to see his actions in a wider or long term context or to judge the benefits which may accrue to Him from them.

This inherent weakness of looking to selfish interests and that, too, in a very narrow perspective, leads him to be constantly on the look-out for quick, specific and personal gain from what he does. He says, for example: I am the owner and sole beneficiary of whatever I have earned or whatever I have inherited, and nobody has a share in it. It should, therefore, be spent on fulfilling my needs and desires, on providing me comfort, physical pleasures and luxuries. If spent otherwise, it should at least bring me fame and honour: some title, some high office, some devotion, some admiration and applause. There is no point in parting with my money if it does not achieve these things.

Why should I take on the responsibility of helping an orphan? His father should have made provision for him. And why should I bother about the problems a widow may have? Her husband ought to have thought earlier about what would happen to her if he died. What has it got to do with me if a traveller is in trouble? He should never have left home without having made all the necessary arrangements. People in trouble should help themselves; Allah has given them hands and feet the same as me. And if I do give anyone some money, I must give it as a loan, on which I shall expect to receive interest. Otherwise my money is not working for me. I could have better used it to build a new house or buy a new car or for investment purposes. If the borrower is going to benefit why should not I as well?

### **What Selfishness Leads To**

A rich man with such a selfish attitude is like a snake guarding treasure. If he spends anything, he will only spend or lend for personal aggrandizement or to make more money. He will, in fact, fleece a poor man by taking back from him more than he has given him. If he gives anything to a destitute person, he will stress upon him his favours and will insult and humiliate him to destroy his self-respect. If he has to take part in some social work, his first concern will be to examine how much will his personal benefit from it be. And if he can see no personal gain, his support will not be forthcoming.

What are the consequences of this selfish disposition? It is fatal not only for community life, but ultimately for that person himself. When selfishness prevails, wealth concentrates in a few hands and the poor become poorer. The rich, on the strength of the money they already have, continue to draw more money into their coffers, while the poor find life harder and harder.

A poverty-stricken society breeds various evils. General health declines and people become less resistant to illness. Productivity dwindles. Unemployment rises. Ignorance increases. Morals deteriorate. People turn to crime to fulfil their basic needs. And, ultimately, they loot and plunder. Widespread unrest and rioting break out. The rich are murdered and their houses burnt and ransacked. Wholesale

destruction follows and society collapses.

### **Individuals and Collective Welfare**

You can now see how the well-being of every individual is inextricably linked with that of the society at large. If you help your neighbours with the wealth you possess, then that wealth will circulate and come back to you bringing many more benefits. But if you keep it selfishly to yourselves or spend it only for your own personal benefit, it will ultimately dwindle and lose its value.

For example, if you bring up an orphan and give him an education which enables him to become an earning member of the community, you will have contributed to the overall wealth of the community, and, as members of it yourselves, you will also share in the increased prosperity your action has generated, even though you may not be able to put it on your balance sheet. But if you say, 'Why should we help him, his father should have left something for him; then he will never be able to contribute anything to the wealth of the community; In fact, he may well become a professional criminal and burgle your own houses. By refusing to help make this person a useful member of society, you would have harmed not only him but yourselves too.

If you look around, you will see that people who spend money selflessly for the good of the community tend to flourish: the wealth that is created returns with countless extra benefits to the pockets from which it came. And people who keep their money to themselves through selfishness and avarice, apparently increasing their wealth by lending at interest, or by indulging in exploitation, are in reality, in the long term, ensuring their own destruction. This is the law which Allah has described thus:

God deprive interest of all blessing, but charitable deeds he blesses to increase with interest (al-Baqarah 2: 276).

And whatever you give on interest, so that it may increase through people's wealth, increases not with God; whereas what you give in Alms, seeking God's countenance, it is they who shall receive recompense manifold (al-Rum 30: 39).

Man's selfishness and ignorance all too often prevent him grasping this reality and acting on it. Being a slave of material things, he sees only the money which jingles in his pocket and the savings which continue to grow in his pocket and the savings which continue to grow in his bank account. Spending money makes sense to him only if he can see an immediate and direct return from it. He attaches no value to the benefits which will accrue to him by helping the society in which he lives. He is unable to comprehend how the wealth given away for the sake of God alone grows manifold. He is unable to unravel the knot of his ignorance.

That is how we have arrived at the position we find ourselves in today. On the one hand is the world of capitalists which continues to grow through interest and exorbitant profiteering, which brings in its wake far more problems than can be solved by the apparent continuing growth in wealth. And on the other hand, groups have emerged, their hearts aflame with jealousy, who are bent upon not only emptying the coffers of capitalists but, with it, also destroying the whole basis of human culture and civilization.

### **What is the Solution?**

The only solution to this problem is that given by that All-wise God who has guided us through the Qur'an. Faith in Allah and faith in the Last Day constitute the keys to changing this situation. If you have faith in Allah and believe that He is the real Lord of all the treasures on earth and in the heavens, that sovereignty over human affairs rests in Him only, and that He will reward or punish you all in the Hereafter according to your deeds, down to the minutest atom, you did on earth---if you believe all these things, putting your trust in God rather than your own inclinations, will and strength to spend your wealth will inevitably follow. You will spend as and when directed by God, disregarding the question of profit and loss which you will leave entirely to Him. Whatever you spend in this way will be in fact a present to God Himself and God will surely know it and acknowledge it ---whether men recognize it or not---either in the Hereafter or both in this world and the Next.

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## Chapter 4

### General Principles Of Spending

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Brothers in Islam! There is one significant characteristic of the God-given Law (Shari'ah). First, certain general instructions and teachings are laid down in respect of any particular virtue or good deed. These help people mould and shape their lives and attitudes. These general teachings are then translated into specific injunctions, which are easy to observe.

#### Remembrance of God

For example, take the remembrance of Allah. It is an act of virtue, in fact the greatest virtue and the basis of all good deeds. On one level, there is a general directive to remember Allah at every moment and in every circumstance of life.

Remember God, standing and sitting and lying down (al-Nisa' 4: 103).

And remember God often, that you may be successful (al-Anfal 8: 45).

Surely in the creation of the heavens and earth, and in the alternation of night and day, there are signs for those who possess understanding, who remember God, standing and sitting and lying down, and reflect upon the creation of the heavens and the earth. Our Lord, Thou hast not created this without meaning and purpose. Glory be to Thee (Al 'Imran 3: 190—1).

And obey not him whose heart We have made neglectful of Our remembrance, who follows his own desires, and whose every affair exceeds all bounds (al-Kahf 18: 28).

These, and many other Ayahs, direct us to always remember Allah, for remembering Him keeps our affairs in proper order and keeps us on the right path. Whenever we forget Him we are liable to become easy prey to the temptations of evil and go astray.

Specific directives show us how to obey the general directives. Thus, the remembrance of Allah has been translated into the specific act of Prayer and performing some prayers five times a day has been made obligatory. But making Allah's remembrance obligatory for a few minutes at a time in no way implies that we should remember Him only during these fixed periods and forget Him for the rest of the time. It means that during that period we ought to be exclusively engaged in the remembrance of Allah. And at other times, for example while busy in our work, the awareness of Allah should continue to be present in our minds.

#### Spending in the Way of Allah

Spending in the way of Allah is a similar case in point. On the one hand, general directives have been given: Refrain from avarice and selfishness as they are the root of evil and mother of vices. Model your morals on the attributes of Allah who is all the time bountifully showering His beneficence on His countless creations although no one has any right or claim upon Him. Spend whatever you can in the way of Allah. Save as much as you can from your requirements and fulfil the wants of other needy servants of Allah. Never flinch from sacrifice your love of wealth for the love of Him.

Specific injunctions arise from these general directives. If you possess wealth over a certain amount, called Nisab, It is incumbent on you to spend at least a certain minimum proportion of it in the cause of Allah; and similarly, a certain amount of the produce of your land must be offered to Him. Just as the making of some Prayers obligatory does not mean that God should be forgotten for the rest of the time, so the fixing of a certain ceiling (Nisab) which makes spending in the cause of Allah obligatory, does not mean that only those who possess that much wealth should spend something or those who possess less should spend nothing. Nor does it mean that the rich should give only the minimum prescribed Alms and refuse to help the needy or donate for Jihad after they have met their basic obligations. Zakah only means that at least the minimum amount must be given, but over and above that minimum, as much as possible should be spend in the way of Allah.

### **Essential Prerequisite to Guidance**

Before explaining to you the general Qur'anic teachings about spending in the way of God, let us see why we are required to spend in His way and what main benefits we should derive. The Qur'an always explains the reason for any injunctions that it gives so that those who are required to obey do so in full understanding of its real meaning and import.

As you open the Qur'an the first Ayah you come across is this:

This is the Book of God, there is no doubt in it. It is guide for the God-conscious who believe in the Unseen, perform the Prayer and spend of what We have provided them (al-Baqarah 2: 2---3).

A fundamentally important principle has been stated here. In order to be guided on the right path in the present life, three essential conditions are necessary: faith in Unseen; performing the Prayer, and spending in the cause of God those gifts which He has given you. At other places Allah says:

Never shall you attain true piety unless you spend [in the way of God] out of what you love (Al 'Imran 3: 92).

Satan threatens you with poverty and bids you unto shameless things [like being niggardly] (al-Baqarah 2: 269).

Spend in God's cause and throw not yourselves, by your own hands, into destruction (al-Baqarah 2: 195).

And whoso is saved from avarice in his self, it is they who are the successful (al-Taghabun 64: 16).

Thus, we are told, there are two ways we can lead our lives. One is the way of God; virtue and goodness, well-being and success, all are ensured herein. To walk on this path, you must generously help your brothers and support Jihad out of whatever resources God in His bounty and wisdom has given you. The other is the Satanic way: apparently full of benefits, but in reality it leads to ruin. The hallmark of this way of life is worshipping money and amassing wealth at the expense of all other considerations.

Let me now put before you the general, basic principles that have been laid down for spending in the way of Allah.

### **Spend Only to Please Allah**

First: Spend solely to please Allah and seek only His approval. Neither to put the recipient under obligation nor to earn a name for yourselves or win approval and acclaim should be your aim.

Spend not but only for seeking God's countenance (al-Baqarah 2: 272).

### **Do not Stress Your Benevolence**

Second: Never stress upon the needy what a great and generous benefactor you have been in helping, feeding or clothing them; nor expect them to acknowledge it; not treat them with contempt or

humiliate them or injure their feelings in any way.

Those who spend their wealth for the sake of God, and then follow not up their spending with stressing their own benevolence and hurting, their reward is with their Lord and no fear shall be on them, neither shall they sorrow. A kind word, and [seeking] forgiveness, are better than a charitable deed followed by hurting (al-Baqarah 2: 262---3).

O believers! Void not your charitable deeds by stressing your own benevolence and hurting, like the one who spends his wealth only to show off to people and believes not in God and the last Day. For his parable is that of a smooth rock on which is [a little] earth---and then a rainstorm smites it, leaving and bare (al-Baqarah 2: 264).

### **Give Only Good Things**

Third: In the way of Allah give only those things which are good and have been rightfully earned. Do not sort out shoddy things for this purpose. Why should those who dig out torn and old clothes to give to a poor man or who set aside the worst possible food to dole out to a beggar not except the same kind of reward from God?

O believers! Spend out of the good things you have earned, and out of that which We bring forth for you from the earth and intend not to spend the bad thereof, which you would never accept yourselves, except that you avert your eyes from it (al-Baqarah 2: 267).

### **Give Unobtrusively and Secretly**

Fourth: Give in as secret a manner as possible so that your act of charity does not run the risk of being tainted with hypocrisy and ostentation. Although there is no harm in giving openly, it is far better to do so discreetly.

If you do a deed of charity openly, it is well; but if you hide it and give it to the poor that is even better for you, and it will acquit you of your evil deeds (al-Baqarah 2: 271).

### **Guard Against Misuse**

Fifth: Do not give money in excess of their actual needs to people who lack understanding, in case they are tempted by it to fall into bad habits. Allah wants everyone, even the most sinful, to have food and clothing; but in no circumstances should money be given for evil purposes or for alcohol, drugs or gambling.

Do not give to fools your wealth which God has made a support for you, but provide them out of it and clothe them (al-Nisa' 4: 5).

### **Do Not Harass Debtors**

Sixth: If a loan is given to a poor man, do not harass him to return the loan, and give him enough time so that he can repay it without great hardship. If he cannot pay it Back and you are wealthy enough to do without it, then better write it off.

And if [the debtor] is in difficulties, let him have respite till things are easier; and that you remit [the debt] by way of charity would be better for you, did you but know (al-Baqarah 2: 280).

### **Take due Care of Family**

Seventh: You should not exceed certain limits in spending. Allah does not desire that you keep your wives and children hungry because you have given away all you have. In fact what He has laid down is that you spend first on yourselves and your families whatever you need to lead simple but adequate lives, and to give away what is left over in Allah's cause.

They ask you what they should spend. Say: Whatever you can spare (al-Baqarah 2: 219).

Those [servants of the Most-merciful] who, when they spend, are neither wasteful nor niggardly, but between those two is a just mean (al-Furqan 25: 67).

And keep not your hand shackled to your neck nor outspread it altogether, lest you find yourself blamed or even destitute (al-Isra' 17: 29).

### **Give to the Deserving**

Eight: And, finally, take note of the categories of persons as given by Allah, who deserve your help.

And give the kinsman his right, and the needy, and the traveler (al-Isra 17: 26).

[True piety is] to give wealth, for love of Him, unto kinsmen, and orphans, the needy, the traveller, and the beggars, and for freeing necks from bondage (al-Baqarah 2: 177).

And do good unto parents, and the near kinsmen, and unto orphans, and unto the needy, and unto the neighbour who is of kin, and unto the neighbour who is a stranger, and unto the companion by you side, and unto the traveller and unto that your right hand owns (al-Nisa' 4: 36).

And they give food unto the needy and the orphan and the prisoner, for the love of Him, [saying]: We feed you only to seek God's countenance; we desire no reward from you, nor thanks, for we fear from our Lord a distressful, fateful day (al-Dahr 76: 8, 10).

And in their wealth there is a right for beggars and the have-nots (al-Dhariyat 51: 19).

[What you spend is ] for the poor who are wholly confined to God's cause, and are unable to go about the earth [to earn their livelihood]. The ignorant man supposes them to be rich because of their abstinence [from begging], but you shall recognize them by their mark-they do not beg of men with importunity. And whatever good you spend, surely God knows it all (al-Baqarah 2: 273).

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Chapter 5

### Specific Injunctions Of Zakah

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Brothers in Islam! We turn now from the general directions concerning spending in the way of God to the specific injunctions about Zakah, as an obligatory act of worship.

### Produce of the Earth

In the Qur'an, you will find three injunctions regarding Zakah. The following two Ayahs relate to the produce of the earth:

O believers! Spend out of the good things which you have earned and out of that which We bring forth for you from the earth (al-Baqarah 2: 267).

Eat of their fruits when it comes to fruition and give their due on the harvest day (al-An'am 6: 141).

According to the Hanafi jurists, to Allah is due a share of every produce of the earth except self-growing things such as wood and grass. Other Hadith specify that Allah's due is one-twentieth of irrigated crops and one-tenth of the rain-fed crops. This due becomes payable as soon as the harvest is in.

### On Wealth and Financial Assets

The third Ayah relates to Zakah on cash, gold, silver, trade goods and other similar wealth.

And those who hoard up treasures of gold and silver and spend it not in the way of God---unto them give the good tidings of a painful punishment, on the day when that [hoarded wealth] shall be heated in the fire of Hell and their foreheads and their sides and their Backs will be branded therewith: Here is what you had hoarded up for yourselves. Taste, then, your hoarded treasures (al-Tawbah 9: 34---5).

Further, we read:

The Alms are[meant] only for the poor and needy, and those who administer them and those whose hearts are to be reconciled, and for freeing the necks from bondage, and for the over burdened debtors, and in the way of God; and for the traveller; so ordains God; and God is All-knowing, and All-wise (al-Tawbah 9: 60).

And again:

Take of their wealth the Alms, so that you may cleanse them thereby and purify and develop them (al-Tawbah 9: 103).

The wealth, as you know, which is saved and made to grow but is not spent in the way of Allah, becomes impure. The only way to purify it is to take out of it Allah's due and give it to His servants.

It is narrated that when severe warning came against the hoarders of gold and silver, Muslims became worried because they thought it meant they had to spend all the money they had. 'Umar conveyed their anxieties to the Prophet, blessings and peace be on him, and requested him to clarify the situation. He said:

Allah has made it obligatory to pay Zakah for this very reason that your remaining wealth may become pure for you (*Abu Daud*).

Abu Sa 'id al-Khudri also narrates that the Prophet, blessings and peace be on him, told him: Once you take Zakah out of your wealth, then what was due upon you has been paid off.

The above injunctions are about the Zakah on produce from the earth and gold and silver, but, according to the Sunnah, Zakah is also due on merchandise, camels, cows and goats, 'Nisab' or scale (amount on which Zakah becomes payable) of some kinds of wealth is as below:

Silver: 200 dirhams or 52 ½ tolas  
(595 grams)

Gold: 7 1/2 tolas (85 grams)

Merchandise: Equal to the price of 52 ½  
Tolas of silver (595 grams).

Camel: 5 camels

Goat: 40 goats

Cow: 30 cows

### **Jewellery**

If gold and silver are in the form of jewellery, even then, according to 'Umar and Abdullah Ibn Mas'ud, Zakah is payable on them. Abu Hanifah has accepted this view. Once the Prophet, blessings and peace be on him, seeing two women wearing golden bracelets, asked them: 'Do you give Zakah?' One of them said 'No'. He said, 'would you like that on the Day of Judgement you are made to wear, in their place, bracelets of fire?' (*Tirmidhi*).

Umm Salamah tells that she once asked the Prophet, blessing and peace be on him, if her golden anklets would also be regarded as 'hoarded treasure'. He replied: 'If the gold in it equals the *Nisab* and Zakah has been given on it, then it is not a 'hoarded treasure' (*Abu Da'ud*).

Zakah, thus, must be paid on gold and silver, even if they are in the shape of ornaments, just as on cash. According to some jurists, however, Zakah need not be given on jewels and precious stones.

### **Who Are Entitled to Receive Zakah**

Eight categories of people, according to the Qur'an, are entitled to receive Zakah.

#### **Fuqara': the poor**

Fuqara' are those who do have some money but not sufficient to meet their essential needs. They live under great hardship and difficulties but do not beg from anybody. Fuqara have been so defined by Zuhri, Abu Hanifah, Abdullah Ibn 'Abbas, Hanifah, Abdullah Ibn 'Abbas Basri and many other eminent jurists.

#### **Masakin: the destitute and needy**

Masakin are totally destitute, they have nothing to meet their needs with. 'Umar also includes among them those who are fit to work but are unemployed.

### **'Amilina 'alayha: who administer Zakah**

People who are appointed by an Islamic government to collect Zakah will be paid their salaries from Zakah funds.

### **Mu'allafatu 'I-qulub: who need to be reconciled**

These are the people who require to be given money to seek their support for Islam or to prevent them from opposition. Muslim converts are also included in this category. Those of them who may lose their jobs or homes upon becoming Muslims deserve every help, but even wealthy convert may be hand the caring nature of Islam. After the battle of Hunayn, the Prophet, blessings and peace be on him, gave so much of booty to Muslim converts that some Ansar complained about it. He replied: 'These people have just entered Islam after giving up Kufr, and I want to please their hearts'. On this basis, Zuhri has defined mu'allafatu 'I-qulub thus: 'Any Christian or Jew or non-Muslim who has entered Islam, though he may be a wealthy man'.

### **Fi 'r-riqab: freeing from bondage**

A slave who wants to free himself from slavery should be given Zakah so that he can pay the necessary money to his master. Today, as slavery no longer exists, this category can be extended, in my opinion, to other such people like those who have been imprisoned for their inability to pay fines imposed upon them, they can be helped with Zakah money to secure their release.

### **Al-gharimin : overburdened debtors**

People who are so overburdened with debt that they cannot pay it on their own. But Zakah should not be given to debtors whose wealth exceeds their debts. It can be given to people whose debts are so large that, after paying them off, their remaining wealth falls below the minimum amount on which Zakah is leviable. Some Jurists have said that it is undesirable to give Zakah to people who have fallen into debt due to extravagant habits, because the expectation of continuing help from Zakah will encourage them to continue their extravagance.

### **Fi-Sabili 'llah: in the way of Allah**

This is a general term used for all good deeds. But, in particular, it means giving help to a struggle for making Islam supreme on earth. The Prophet, blessings and peace be on him, once said that it was not normally permissible for a wealthy person to take Zakah but if such a person required help for the sake of Jihad, he should be given it.

### **Ibnu 's-sabil: travellers**

A traveler may have any amount of wealth in his home, but if he is in need of money while travelling, he may be given Zakah.

### **Other Important Principles**

The eight categories of people described above are all, in principle, entitled to Zakah. There are, however, some other rules about entitlement within these categories.

1. All schools of law are agreed that parents and children cannot give Zakah to each other, nor can husbands and wives. A distant relative is beyond doubt entitled to it, in fact more entitled than others, though Auza'i says: Do not go about searching your own relatives after taking out Zakah.

2. Only Muslims are entitled to receive Zakah. The definition of Zakah, as given in Hadith is:

It will be taken from the wealthy among you and distributed to the poor among you (*Bukhari, Muslim*).

Non-Muslims, however, have a share in all other general charities, or social security payments, where it is wrong to discriminate against them.

3. Abu Hanifah, Abu Yusuf and Muhammad say that the Zakah raised in a locality should be spent on the poor inhabitants of the same locality. It is not proper to send Zakah from one locality to another unless no one there is entitled to receive it or some calamity such as flood or famine necessitates urgent dispatch. But this does not mean that sending Zakah from one place to another is prohibited.

4. Some early scholars think that Zakah should not be accepted by a person who has enough provision

for two meals. Others set varying minimum qualifying amounts. It is important to remember here that law is one thing and desirable conduct was given by the Prophet, blessings and peace be on him, when he said that if a person who had enough for morning and evening meals asked for charity, he would 'collect fire [in the Hereafter] for himself' (*Muslim*). He is also reported as saying: 'I would like a person to cut wood from a tree and feed himself from it's proceed instead of going about begging' (*Bukhari*). Another Hadith states that a person who has got something to eat or is strong enough to earn his livelihood must not accept Zakah (*Tirmidhi*).

But this is a lesson in sublime conduct. The minimum legal requirements for being eligible to receive Zakah are found in other Hadith. For instance:

The Prophet, blessings and peace be on him, said: Zakah is the right of anyone who asks for it, though he may have come to you on horseBack (*Abu Da'ud*).

On another occasion two persons called on him and asked for Zakah. He looked at them and said: If you want to take it I shall give it you. But in this wealth there is no share for the rich and for the able-bodied who can earn (*Abu Da'ud*).

Once, a person asked him: I have ten coins with me. Am I poor? He replied: Yes.

What is clear is that whoever possessed money below the amount, nisab, which makes him liable to pay Zakah, is eligible to receive it. It is a different matter that the right to take Zakah really belongs to those who are in dire need of it.

### **Need For Collective System**

I want to draw your attention to one further important aspect of Zakah which Muslims today tend to overlook. In Islam all obligatory acts of worship are carried out on a collective basis. It does not approve of unreined individualism. If you are far from the mosque, you may perform the Prayer alone. But the Shari'ah demands that it should be offered in congregation whenever possible. Similarly, if there is no alternative, it is permissible to take out Zakah and distribute it on an individual's basis. But efforts should always be made to collectivize the giving of Zakah in order that its distribution be conducted systematically. That is why the Prophet, blessings and peace be on him, and not every Muslim individually, was instructed by Allah to collect Zakah from Muslims and distribute it.

Take of their wealth the Alms so that you may cleanse them thereby and purify and develop them (al-Tawbah 9: 103).

Similarly, the fixing of a share in Zakah for its collection and distribution costs clearly indicates that the correct method is for the head of the Muslim Ummah to receive it regularly and distribute it systematically. That is why the Prophet, blessings and peace be on him, said: I have been commanded to collect Zakah from the rich among you and distribute it to the poor among you.

He himself, and the Caliphs, may Allah be pleased with them, arranged so that all Zakah was collected by the officials of the Islamic government and distributed from the centre. Where there is no arrangement to collect Zakah and distribute it in this manner, you should individually take out your Zakah and spend it under the heads laid down in the Shari'ah. But it is incumbent on all Muslims to work to establish a collective system for this purpose, because without it the benefits accruing from making Zakah obligatory remain incomplete.

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