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Religious Practices: Zakāt (Almsgiving and Other Charitable Practices) Overview

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Zakāt, or the paying of the alms due, is the third pillar of Islam. It is prescribed in the Qur’ān, dating back to the second year after the Hijra, and is amplified in later ḥadīth, by jurists such as Bukhārī. The zakāt is levied annually on all Muslim men and women who live above subsistence level and whose debts do not exceed their assets. The original meaning of zakāt refers to both purification and growth. As the setting aside of a portion of one's possessions for those in need, zakāt purifies the wealth from which it is taken, and protects this wealth from misfortune. Moreover, giving over some of one's wealth for the sake of Allah purifies the giver's heart of miserliness, selfishness, and greed. In respect to growth, zakāt is like the pruning of plants, for in cutting back wealth there is balance, leading to the encouragement of spiritual growth and prosperity.

Almsgiving is mentioned more frequently than any other duty in the Qur’ān. In almost every sūra, it is enjoined upon Muslim followers, and Qur’ānic references to almsgiving make clear that it is not a tax in the ordinary sense, but a payment given out of piety. All things belong to Allah, and from him humans receive health, wealth, luxury, comfort, friends, spouse, children, and life. Moreover, every penny earned is by the grace of Allah; humans, thus, own wealth only by proxy and there-fore are its guardians and stewards. As a spiritual practice, zakāt is a means to repentance, atone-ment, reconciliation, and open-heartedness. Personal benefits from zakāt include an increase in wealth, protection from losses, safety from mis- fortune and grief, protection from bad death, for- giveness and blessings from Allah, and shelter on the day of judgment.

Zakāt is not only an act of worship of Allah but an act of service to the community as well. As all Muslims share equally in their obligation to God, so they share equally in their obligation to the social welfare of others by redressing economic inequalities. If followers pay zakāt in full and abstain from greed and extravagance, no member of the community remains destitute. Thus, the institution of zakāt undergirds the philosophy of social responsi bility in Islam by enjoining upon believers a continuous, thoroughgoing accountability for others and instilling a strong sense of communal identity. A cement for Islam, zakāt serves as a basis for achieving social solidarity, mutuality, interdependence, and equitable distribution of wealth and, in theory, both the rich and the poor share in its benefits, as it protects individuals and society from the evils of both poverty and plenty. Moreover, it protects the community from confusion and from the danger of conflict between rich and poor, it keeps wealth in circulation, and it stimulates investment and discourages hoarding in the community.

Terrible punishment awaits those who withhold zakāt , for they are considered unbelievers. In this world, specifically, when zakāt is not properly paid, the zakāt itself will destroy the wealth in which it remains. Allowance, however, is given to those who have recently converted to Islam for they may be ignorant of its principles. Further, if someone acknowledges the obligation to pay zakāt but abstains from paying it, that person commits sin without being considered a disbeliever. Such a person receives a discretionary punishment and is forced by the ruler to pay

zakāt. If it is a powerful group of people who, though acknowledging its legality, abstain from paying zakāt, then they must be fought against until they pay it.

According to Islamic traditions, anyone who can pay zakāt but does not will receive punishment on the day of resurrection. The hoarded wealth will be beaten into sheets, heated in hell-fire, and used to cauterize the non-payer's body endlessly. The process will be repeated throughout a day of fifty thousand years until judgment is pronounced and the offender goes either to Paradise or to Hell. Some ḥadīth narratives recount that a non-payer's property will turn into a large, bald snake which will encircle his neck, grab his jaw and tell him that he, the snake, is the offender's wealth and treasure.

Adult Muslims are enjoined to pay 2.5 percent annually on the surplus of their wealth, that is on properties which are in their possession, and which augment, reach niṣāb, and are in excess of their basic needs. The niṣāb is the exemption level below which minimum no zakāt is charged. The zakāt is calculated at the beginning and end of a year, and is normally paid before the beginning of Muḥarram, at the first of the new year.

Zakāt is levied on such things as crops, livestock, precious metals (gold and silver), and cash (coins, notes, banks deposits). Personal properties that are used to meet one's basic requirements such as houses, work tools, machines for industry, means of transport, and furniture, however, are excluded from zakāt. The same applies to the money dedicated to the repayment of debts, since the debtor needs this money to prevent imprisonment. Moreover, there is no zakāt calculated on precious stones and immovable property, nor on public wealth – since it is property held in common by all the individuals of the community, including the poor – or on monies dedicated to charitable purposes, so long as they do not belong to a specific owner.

The calculation of niṣāb differs according to the kind of wealth being counted: for example, gold and silver are calculated by weight but by different multipliers, animals are calculated differently according to the species, and land is calculated differently if it is irrigated by artificial methods or if it needs constant attention. In contemporary times, help in calculating zakāt is available on the Internet, where the major categories of taxable items include banknotes, gold, silver, ornaments, debts, capital goods, cattle, merchandise, fruits and other crops, minerals, and extracted treasures. Once zakāt has been paid, it absolves the owner from paying twice in the same year, even if the property has been transferred to a different type. For example, if zakāt is paid on crops or cattle, and they are then sold, there is no new zakāt that year on the cash made from the sale.

By Qur'ānic injunction, zakāt is collected on behalf of, and distributed to, those in need. There are eight channels of distributing zakāt. The first four are 1. the poor, who are unable to support themselves and their families; 2. the needy, who for legitimate reasons have lost their sources of income; 3. those officials employed to collect and pay the zakāt, who themselves may not be poor but whose regular salaries are low; and 4. those whose hearts are to be reconciled, for example new converts who are re-establishing themselves, or those who are proselytizing for new converts. The second four include 5. those in bondage, for example slaves or prisoners of war; 6. those who incur debt as they lawfully meet their needs; 7. fighters in the cause of Allah and in the service of the spread of Islam who, for example, are repelling enemy attacks, establishing Islamic law, resisting the marginalization of Islam, financing centers for Islamic institutions, and supporting Islamic minorities under non-Muslim rule; and 8. travelers pursuing lawful activities in a foreign country who need support to come home. Women may receive zakāt through many of these categories, as widows or destitute women.

In theory, zakāt is collected and distributed by officials especially appointed for this purpose. These officials are paid out of zakāt funds, are not allowed to receive cash or other gifts, are equipped with the necessary professional tools through zakāt, and are themselves monitored and held accountable for any loss resulting from misuse or negligence. As a state, and therefore a public, institution, zakāt is managed on behalf of all citizens. Because the task of collecting and disbursing even a modest alms due by mosques and religious organizations in an increasingly complex Islamic world often proves difficult, the enactment of this religious duty is thus coupled with political

implementation. If there is no Muslim state, or any national institution for this purpose, however, zakāt may be collected by individuals or institutions who are working for the cause of Islam. Guidelines are set up to govern the transfer of zakāt out of places where it has been levied to other places where there may be good cause, for example places of jihād, special institutions of health or education, Islamic regions afflicted by famine or disaster, or relatives who are especially needy.

In practice, the regulations governing zakāt are not often applied literally once large fortunes begin to accrue in the hands of nobles and merchants in capital cities of Islam, for example, or among important tribal chiefs. Not only are the great amounts owed never fully collected, but the sums actually taken may not be used for the purposes set out in the Qur'ān. Many Muslim leaders, for example, may collect zakāt and add it to their royal treasuries.

In time, payment of zakāt is left to up to the individual, with each Muslim choosing the form and the recipient of his or her zakāt. In recent years, however, a number of governments have asserted the government's right to a zakāt tax. In contemporary times, more effective technologies and methods are being discussed for collecting and distributing zakāt in ways that better achieve the aims of the Sharī'a.

Women's payment of zakāt depends on what property they are thought to have. Three areas pertain: dowry (jāhiz) and bridal gift (mahr), inheritance (mīrāth), and earnings from work. There is much discussion among jurists about exactly what rights women have over materials in each of these categories, but it is clear that marriage involves much shifting in what women have use and disposal rights over. The Qur'ān says that every woman has the right to buy and sell, to contract and earn, and to hold and manage her own money and property. In addition to these rights, the Qur'ān grants woman a share in the inheritance of the family and notes that the mahr of her marriage should belong to her alone and never be taken by her husband.

It appears from traditional literature that among taxable items for women, one of the most significant is jewelry. According to one tradition a jurist, on seeing gold bangles on the hands of two women, inquired if they had given zakāt for the bangles. When they replied no, he asked them if they wished, on judgment day, to be made to wear bangles of fire. Responding no, the women were told to pay zakāt on them.

In addition to being subject to making certain payments of zakāt, over the centuries Muslim women have been centrally involved in patronage of the arts and religion, and many female leaders have had enough wealth and power to allow them to contribute significantly to the material culture of Islam. Included among such women patrons are Şayfa Khātūn in Aleppo; Safwat al-Dunyā wa-al-Dīn in Anatolia; Hürrem and Kösem of the Ottoman Empire; Nūr Jahān of the Mughal Empire; and Gawhar Shad of the early Safavid Empire.

In contemporary times, use of the Internet has allowed the details of paying zakāt to be rendered clear and available to a large audience. Several sites answer women's questions on what jewelry is taxable; the relative value of different precious metals and gemstones; and whether jewelry that does not increase in value over the year, that belongs to indebted students, or that is set aside for use as gifts is taxable through zakāt.

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