

18 Zakat — Obligatory Charity

No big equality issues exist with the *Zakat*, or obligatory charity. All religions encourage giving charity among men and women alike. However this third pillar of Islam plays such a crucial role in the faith I feel it needs a short discussion.

The following verse contains God’s response to the prayer of Moses when he took seventy men to the place he communicated with God and the earth shook:

... He said, “My retribution befalls whomever I will. But My mercy encompasses all things. However, I will specify it for those who (1) lead a righteous life, (2) give the obligatory charity (Zakat)....
(*Quran: The Final Testament 7:156*)

Here we see just how important giving the obligatory charity becomes for our souls. God decreed it as one of the requirements for His mercy.

What else does God tell us in the Quran about this obligatory charity? He tells us we must “*render the dues that are proper on the day that the harvest is gathered*” (The Holy Quran VI:141 [6:141]).

That means the obligatory charity (*dues that are proper*) must be given at the time whenever we harvest. Rashad Khalifa translates this a bit more clearly as “*give the due alms on the day of harvest*” (*Quran: The Final Testament 6:141*). For those of us who do not farm that becomes when money comes in—or when we “harvest” our paychecks.

Yet when I first became a Muslim my friends told me I needed to give the obligatory charity only once a year, and then just on my savings. We just saw how God commands us to give it “*on the day of harvest*”. Since God made giving the obligatory charity a requirement for receiving His mercy, I want to give it every time I receive income.

How much do we give? From the time of Abraham the amount has been set at two and a half percent of our net income (income after taxes). You can see what a small amount God requires of us. However if given regularly, it can make a great deal of difference to both the individuals who receive it and to society as a whole.

Who receives it? God states it should go to needy family members first, and then the other categories listed here:

They ask you about giving: say, “The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien.”...
(*Quran: The Final Testament 2:215*)

In Deuteronomy 26:11-12 the Torah describes a form of tithing very similar to the Quran’s Zakat though God required it only every third year. After describing the poor behavior of many when fasting, Isaiah gives us the following:

*No, this is the fast I desire:
To unlock fetters of wickedness....*

*To let the oppressed go free...
It is to share your bread with the hungry,
And to take wretched poor into your home;
When you see the naked, to clothe him,
And not to ignore your own kin.
(Isaiah 58:6-7 - Tanakh: A New Translation...)*

God encourages charity in both the Torah and the Gospels and many Jews and Christians are very, very charitable. God requires Muslims to give so little and He rewards us so much. He also encourages us to give other charity besides the obligatory charity and He encourages anonymous charity, as stated in the next verse:

*If you declare your charities, they are still good. But if you keep them anonymous, and give them to the poor, it is better for you, and remits more of your sins. God is fully Cognizant of everything you do.
(Quran: The Final Testament 2:271)*

So giving anonymously provides more benefit for our souls because charity remits our sins, and when given anonymously, it does not inflate our egos. Jesus also taught charity provides more benefit when done secretly (see Matthew 6:1-4).

Though God encourages charity, the Quran teaches excessive charity proves dangerous, as these next verses show:

*You shall give the due alms... but do not be excessive, extravagant. The extravagant are brethren of the devils, and the devil is unappreciative of his Lord.
(Quran: The Final Testament 17:26-27)*

Thus charity, both obligatory and voluntary, remains an important part of Islam for women as well as men. The fact that God has made it a requirement for us to attain His mercy, shows its importance.

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The following story comes from a very charitable sister who wishes to remain anonymous.

Charity: Who Benefits?

*You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, God is fully aware thereof.
(Quran: The Final Testament 3:92)*

My personal experience has been that when I give charity, I receive much more than I give. There are immediate and very strong positive feelings. It always makes me feel good. I grew up with a sense that people who need charity are deadbeats, lazy and undeserving. God has caused me to see how untrue and unfair that attitude is. He states charity is the *right* of those who receive it; they are entitled to it. When I give charity, I am simply the instrument through which the money passes to its rightful owner.

I try to give anonymously as much as possible; it's better for me and easier for the recipient. But sometimes you get to see the results, how it has helped someone. A few years ago, a sister slipped a ten-dollar bill into the purse of another sister who was pregnant and the mother of two. She found the money and exclaimed, "This is perfect! I can get the sweater I really wanted." It made everyone smile.

I have also found that God often compensates me in a real sense as well. Frequently right after I've given zakat, a check will come in the mail, something I wasn't expecting. It reminds me that God is in charge, and if I think I don't have enough to spare, it reminds me that God has more than enough.

—A submitter who knows:

*Any charity you give is for your own good.
Any charity you give shall be for the sake of God.
Any charity you give will be repaid to you, without the least injustice.
(Quran: The Final Testament 2:272)*

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Each of us probably approaches charity in a different manner. The following comes from sister Sabah who has a very informed and wise approach to Zakat.

The Importance of Zakat

God's commands help us be the best human beings possible: for ourselves and for society. Charity, for example, helps us overcome our natural attachment to money and simultaneously makes a difference in society, by God's leave. Here are a few reasons charity is needed. Even though there is enough food on earth to feed everyone, 820 Million people or 11% of the world suffer from hunger, according to the United Nations Food and Agricultural Organization (FAO et al. 2019). Also, one in three people do not have access to safe drinking water, as per the World Health Organization. Addressing these issues seems overwhelming, but God's system motivates each person to do their part so that we can solve this together, by God's leave and earn credit. God system encourages us to give to the needy whose happiness and well-being is dear to our heart, like our relatives and after that, to others that need, i.e., the orphans, poor and traveling alien.

If everyone gave 2.5% of their income each time they received a paycheck, it would keep the money flowing through society and, God willing, it would make a huge dent in world poverty. God's system of giving a fraction of what we earn, i.e., generally cash, is a very efficient way of distribution. It allows the recipient to use the resources in a way that has the most impact as reported by the Overseas Development Institute (2015).

God's system is 2.5% of our net income, on the day of "harvest" (Quran 6:141). This is a small and easy amount that both purifies our money and helps us be appreciative regularly of the provisions that God provides. In contrast, traditional Islam advocates

giving the obligatory charity (*Zakat*) once a year. However, if we wait for a year, it is easy to forget a part of our income. Moreover, giving then becomes a hardship: since it would be over 60% of one paycheck (if we get 25 paychecks in a year). Also, the poor would die from starvation if they had to wait a whole year for help!

Zakat Must Be Given “On The Day Of Harvest”

[6:141] He is the One who established gardens, trellised and untrellised, and palm trees, and crops with different tastes, and olives, and pomegranate —fruits that are similar, yet dissimilar. Eat from their fruits, and give the due alms on the day of harvest, and do not waste anything. He does not love the wasters.*

*6:141 *Zakat* charity is so important, the Most Merciful has restricted His mercy to those who give it (7:156). Yet, the corrupted Muslims have lost this most important commandment; they give *Zakat* only once a year. We see here that *Zakat* must be given away “On the day we receive income.” The proportion that came to us through Abraham is 2.5% of our net income.

Another blessing of *Zakat* is the choice to give and who to give to. However, in some Muslim countries, people lose this choice: *Zakat* is automatically deducted from their savings account once a year. This, to me, has multiple negative implications: one, it changes the focus from thanking God every time He provides for us to a “tax” that we must pay. If we are not spending willingly to please God, it does not gain credit at God. Second, by the government distributing the *Zakat*, it prevents people from following the commandment in the Quran 6:141 to help the needy parents and relatives before helping others. Third, by the government taking the *Zakat*, it leaves people with less disposable income to help those around them. Fourth, the high overhead in current government-managed *Zakat* collections and distributions results in a fraction reaching those that need it the most (IRIN 2012). Finally, God says *Zakat* is to be paid on the “harvest”, i.e., income or paychecks, not assets (bank balances).

Charity also helps the giver in many ways. First, everything that I have is God’s “charity” to me and He allows me to grow my soul when I spend it to please God (Quran 2:265). The money is not mine; I am a temporary custodian who is responsible for investing wisely, in God’s way (Quran 76:8-9). So, it is an opportunity for me to earn credit. Second, charity reminds me how fortunate I am: for example, when I hear the stories of the recipients, it reminds me how small and insignificant my tests are compared to others in the world. Third, giving reminds me to be appreciative and count my blessings.

May God help me to always give charity to seek to please Him alone.

[Quran 30:38] Therefore, you shall give the relatives their rightful share (of charity), as well as the poor, and the traveling alien. This is better for those who sincerely seek God’s pleasure; they are the winners.

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—Sabah, India & U.S.A.

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Since God tells us in Verse 7:156 (quoted above) that He specifies His mercy for those who give charity, we must give it to have His mercy. However, charity need not only consist of material help. God may consider a kind word, a smile, and a helping hand also as charity.

In my understanding we all must give Zakat of 2.5% of our income after taxes. However for some giving more than that creates a burden. But no matter what your financial status, everyone can be kind and compassionate. All of us know of someone who needs a little encouragement or a bit of help. Giving that kindness and help to others also helps us as Sabah's story shows.

Some of my loveliest memories of my time on Hajj came about because I gave some sisters from Palestine my pillow to help their very pregnant sister-in-law rest more comfortably on one of their beds. I had plenty of soft things to bundle into a makeshift pillow for myself so I insisted they keep the one they had borrowed from my top bunk.

Though they spoke only a few words of English and I spoke even less Arabic, God allowed our hearts, eyes, and gestures to communicate. After that short exchange they watched out for me and helped me by giving me a wonderful fan on the very hot afternoon in our tent on Arafat, they insisted on giving me delicious dates and other snacks, and at the end of our Hajj they clipped a bit of my hair for me.

Almost all of our communication was non-verbal, but the memory of their smiles and hugs now almost thirty years later still gives me joy.