

# AccountAble™

113. Accountability and Islamic Charity

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Continuing our discussion on religious charity and accountability, we now look at Islamic charity.

Islamic charity can be divided into two categories: *sadaqa* (سداقا) and *zakat* (زكاة). In addition to this, there is another category called *khums* (خمس).

### Sadaqa

*Sadaqa* is voluntary charity. There are no formal rules regarding *sadaqa*. It can range from a welcoming smile for your fellow-brethren to giving of alms. Even half a date<sup>1</sup> given in charity is enough to protect the donor from hell-fire on the day of judgment<sup>2</sup>. *Sadaqa* must be given from money earned honestly<sup>3</sup>. It can be given to one's relatives<sup>4</sup>, including one's own husband<sup>5</sup>.

All *sadaqa* is pleasing to Allah and, therefore, highly commended. *Sadaqa* is enjoined on all Muslims – those who can not find anything to give, should help the

needy and perform all that is good<sup>6</sup>. Even saying *Subhan Allah*<sup>7</sup> or *La ilaha illAllah*<sup>8</sup> is a form of *sadaqa*<sup>9</sup>.

What are the benefits of *sadaqa*? Maulana Abdul Malik Al-Qasim<sup>10</sup> lists ten benefits, five in this life<sup>11</sup> and five in the hereafter<sup>12</sup>.

The *Ahadith*<sup>13</sup> (pronounced as Ahids) offer some beautiful examples of how it is practiced, as also the benefits that flow from it<sup>14</sup>.



### Khums

*Khums* is a one-fifth tax<sup>15</sup>, paid to the

<sup>1</sup> o j t

<sup>2</sup> Hadith (hdls) 715, Book 24, p. 355, *Summarized Sahih Al-Bukhari*.

<sup>3</sup> Hadith 709, Book 24, p. 352, *Summarized Sahih Al-Bukhari*, 1996; Hadith 539, Book 10, p. 301, *Summarized Sahih Muslim*.

<sup>4</sup> Hadith 529-530, Book 10, p. 296-97, *Summarized Sahih Muslim*

<sup>5</sup> Hadith 528, Book 10, p. 295, *Summarized Sahih Muslim*.

<sup>6</sup> Hadith 730, Book 24, p. 361, *Summarized Sahih Al-Bukhari*.

<sup>7</sup> Glorification of Allah.

<sup>8</sup> There is no true god except Allah.

<sup>9</sup> Hadith 545, Book 10, p. 304, *Summarized Sahih Muslim*.

<sup>10</sup> *Charity, Even with a Trifle*, pp. 13-14

<sup>11</sup> Cleanses the money; cleanses the body from sins; repels disasters and illnesses; brings happiness to the poor and righteous believers; brings blessings to the wealth and increase in provisions.

<sup>12</sup> Shades the giver from intense heat; makes one's reckoning lighter; makes one's scale of good deeds heavier; helps cross the bridge over Hell; and elevates one's grade in paradise.

<sup>13</sup> Islamic traditions, containing narratives about actions or statements of *Hazrat* Mohammad (PBUH).

<sup>14</sup> See for example, the case of the Israelite whose son was saved due to *sadaqa*. Also the case of a pair of doves who reside in Mecca. pp. 301-303, *The Pillars of Islam*.

<sup>15</sup> In addition to *zakat*

Hidden Imam and his deputies. This tax is also meant to be spent for the benefit of orphans, the poor, travelers and the imams. It is practiced only among some *Shia*<sup>16</sup>. *Khums* falls into the category of mandated charity.

### Zakat

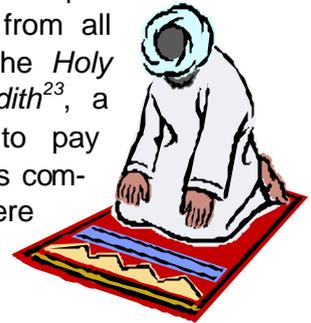
*Zakat*, also known as poor tax<sup>17</sup>, is obligatory<sup>18</sup> for Muslims. This direction is contained in *Holy Qur'an*:

“As-Sadaqat (here it means *Zakat*) are only for the *Fuqara*’ (poor), and *Al-Masakin* (the poor) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah’s Cause (i.e. for *Mujahidun* – those fighting in a holy battle), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise.”<sup>19</sup>

The above verse lists out all the various purposes<sup>20</sup> for which the *zakat* can be

used. It even includes a charge for those employed to administer it, clearly indicating the institutional nature of *zakat*.

*Zakat* is considered to be the third pillar of Islam<sup>21</sup>. Giving of *zakat* is important for Muslims, as this leads to purification of their wealth from all sin. According to both the *Holy Qur'an*<sup>22</sup> and the *Ahadith*<sup>23</sup>, a person who refuses to pay *zakat* or denies that it is compulsory, can attract severe condemnation and retribution<sup>24</sup>.



In practice, *zakat* works like an annual tax of about 2.5% on the believer’s wealth<sup>25</sup>. There are detailed rules regarding the items on which *zakat* is leviable, and how it should be calculated.

4. *Muallaf* (maʿALl ) tll kl lb) – those persons whose hearts have been inclined towards Islam.
5. *Ar-Riqab* (i) irkʾab) – to free the captives.
6. *Al-Gharimoon* (Al ʿairmln) – those in debt.
7. *Fisabilillah* ( ) l sblil LI ah) – for *Mujahidun*, those fighting in the holy wars.
8. *Ibnus Sabil* (#Bnʿsblil ) – for the wayfarer stranded in journey.

See footnote 1, Ch. 24, p. 349, *Summarized Sahih Al-Bukhari*; also see footnote 1069 of *Holy Qur'an*, pp. 399-400; and footnote 2, chapter ix, verse 60, *Ahasanul Bayan*, pp. 693-95; also see *Zakat ki Hakeekat*, pp. 51-53.

<sup>21</sup> In all, there are five pillars: professing of faith (*shahada*), prayer (*salat*), poor-rate (*zakat*), fasting (*sawm*) and pilgrimage (*hajj*). *Merriam Webster’s Encyclopedia of World Religions*, pp. 520-521.

<sup>22</sup> Chapter ix, verses 5-11

<sup>23</sup> Hadith 702, Ch. 24, p. 349, *Summarized Sahih Al-Bukhari*

<sup>24</sup> *Pillars of Islam*, pp. 309-310.

<sup>25</sup> It applies only to the wealth that has been held for one full year.

<sup>16</sup> Specifically the *Ithna ‘Ashariya*, or Twelvers, the largest subdivision of *Shia* Muslims. pp. 638, 994, 1160, *Encyclopedia of World Religions*

<sup>17</sup> *Zakat* also falls in the category of mandated charity.

<sup>18</sup> Hadith 702, Book 24, p. 349, *Summarized Al-Bukhari*; Hadith 501, Book 10, p. 280, *Summarized Sahih Muslim*.

<sup>19</sup> Chapter ix, verse 60, *Interpretation of the Meaning of The Noble Qur'an*, p. 260. Also see verses ii-43, 110, 177, iv-162, v-12, 55 and vii-156.

<sup>20</sup> *Zakat* is distributed among eight *asnaf* (categories) of people:

1. *Fuqara* ( ) klr) – the poor who do not beg.
2. *Al-Masakin* (imskln) – the poor who beg.
3. *Amil* (Aaiml ln Al ha) – those employed to collect the funds.

Though *zakat* is mandatory on Muslims, it is not without benefits. Its benefits are classified<sup>26</sup> as religious<sup>27</sup>, moral<sup>28</sup> and social<sup>29</sup>. Some of these benefits are better realized when collection and distribution of *zakat* is centralized or otherwise institutionalised<sup>30</sup>.

### The accountability model

#### Accountability of *zakat*

*Zakat* can be given directly to the beneficiary or it can be handed over to an institution. It is emphasized that it should only be given to those who have the right to receive or collect it:

“All Muslims agree that... it was their duty to give [*zaka*t] to the Imam after his [the Messenger of God’s] death. For a time they [the commonalty] acted thus, until they saw how *zaka*t was seized and appropriated by their unjust Imams.... Thus although they accepted them as their Imams, they withheld from them the *zaka*t of their properties, as far as was feasible.”<sup>31</sup>



Thus, questions regarding *zaka*t’s use and misuse arose early on<sup>32</sup>. However,

<sup>26</sup> *Fasting, Taraweeh and Zakah*, pp. 37-41

<sup>27</sup> Implementation of third pillar of Islam, brings believer close to Allah, results in destruction of usury and increase of charity.

<sup>28</sup> Company of generous folk, compassion and kindness towards needy brothers, opens the heart and expands the soul, purification from miserliness and greed.

<sup>29</sup> Meets the needs of the poor, strengthens the Muslims and raises their status, removes jealousies and resentment, causes wealth to grow and circulate more widely.

<sup>30</sup> *Fundamentals of Islam – Part IV: Zakah*, p. 53.

<sup>31</sup> *Pillars of Islam*, p. 306.

<sup>32</sup> See footnote 28, *Pillars of Islam*, pp. 306-307.

this was resolved by the *qadis*<sup>33</sup> (kaj l) in the following manner:

“Now it is not the responsibility of the people with what they have been obligated to oversee that the *zaka*t is distributed in its [right] places, because this obligation ceases after the payments have been made.”<sup>34</sup>

Due to the manner of its collection and spending, *zaka*t became institutionalized from early times of the caliphates. *Zaka*t appears to be somewhat similar to the taxes collected by modern Governments for social welfare and upkeep of the state and military, except that it is structured like a wealth tax, rather than a tax on income or production.

In the modern Muslim world, *zaka*t has been left to the individuals. However, in some Islamic countries, where the *sharia*<sup>35</sup> is strictly maintained, *zaka*t is now managed by the Government<sup>36</sup>.

#### Accountability of *sadaqa*

What about accountability of *sadaqa*? *Sadaqa* appears to be intensely personal, and involves direct contact between the giver and the beneficiary. Therefore, the issue of accountability is somewhat diluted. Secondly, and this is more important from a theological point of view, *sadaqa* is considered a loan to Allah. This loan will eventually be multiplied many times and returned to the giver<sup>37</sup>:

“Who is he that will lend to Allah a goodly loan<sup>38</sup> so that He may multiply

<sup>33</sup> Judges

<sup>34</sup> *Pillars of Islam*, p. 307.

<sup>35</sup> Islamic law

<sup>36</sup> Examples include Saudi Arabia, Indonesia, Pakistan, etc.

<sup>37</sup> *Charity, Even with a Trifle*, p. 20

<sup>38</sup> In Maulana Muhammad Ali’s translation, the word ‘gift’ has been used instead of ‘loan’. However, the word ‘loan’ is used in the more authentic Darussalam translation.

it to him many times? And it is Allah that decreases or increases (your provisions), and unto Him you shall return.”<sup>39</sup>

Maulana Abdul Malik Al-Qasim further expands on this theme: if a trustworthy and truthful person asks for a loan, invests it for the giver, and then will return it after multiplying it manifold, then who will not want to make such a wise investment?

And, we may add, when the borrower is none other than Allah Himself, who will bother with accountability?

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<sup>39</sup> Chapter 2, verse 245, *Interpretation of the Meaning of The Noble Qur'an*, p. 66; also see *Ahasanul Bayan*, p. 146