

Q- Who are entitled to receive Zakat?
It's social impacts and how poverty can be alleviated through Zakat.

1- INTRODUCTION

Zakat is one of the five fundamental pillars of Islam, and it refers to the compulsory act of giving a specific portion of one's wealth to designated categories of people in need. Zakat is not only a charitable donation but also a religious obligation or duty on all eligible Muslims. Zakat plays an important role in maintaining economic balance, eliminates poverty and social welfare within Muslim community. Allah (SWT) emphasizes the importance of Zakat in these words in the Holy Quran:

|| "And establish Salah
and pay Zakat." ||

(Al-Baqarah: 43)

It serves both as a form of worship and as a means to promote justice, compassion, and solidarity among the people. Zakat is mentioned repeatedly in Quran over 30 times along with prayers (Salah), showing its equal importance. Zakat cannot be given to one's own parents, grandparents, childrens, spouses, and the descendants of the Holy prophet (PBUH).

2 - Literal Meaning of Zakat

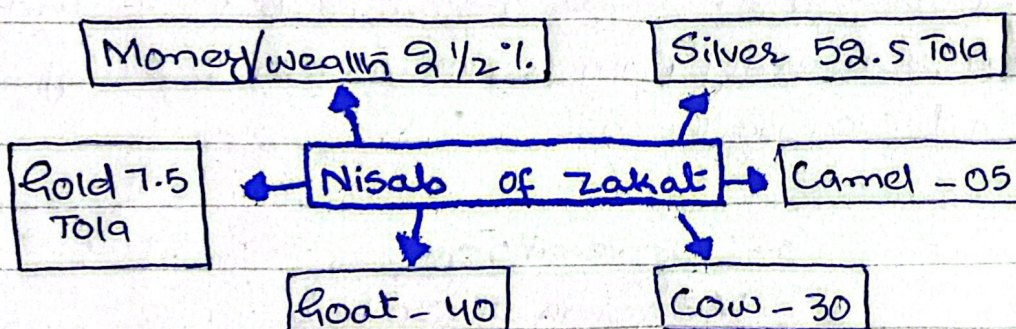
The word Zakat is derived from the Arabic root word 'zaka', which means 'to purify'. This reflects the spiritual dimension of Zakat because it purifies the wealth of giver. The Quran highlights this in the verse 103 of Surah At-Tawbah, where Allah commands the prophet to take charity from people's wealth to purify and cleanse them.

3 - Conventional Meaning of Zakat

In Islamic jurisprudence, Zakat refers to the obligatory alms that must be given annually by Muslims whose wealth exceeds a certain threshold, known as Nisab. The standard rate is typically $2\frac{1}{2}\%$ of a person's qualifying wealth, including savings, gold, silver, assets and more. The distribution of Zakat is strictly guided by the Islamic teachings, and it must be given to one or more of eight eligible categories mentioned in the Quran such as the poor, the needy, and those in debt.

4-Nisab of Zakat

Nisab is the minimum amount of wealth a muslim must possess before they become eligible to pay Zakat. If one's wealth equals or exceeds the nisab and one lunar year passes over it, Zakat becomes obligatory at $2\frac{1}{2}\%$.



5-Masarif of Zakat

- The poor
- The needy
- Those employed to collect Zakat
- Those whose hearts are to be reconciled
- To free captives (Slaves)
- Those in debt
- In the path of Allah
- Stranded traveler

"This is an obligation from Allah. And Allah is all knowing and wise."

(At-Tawbah: 60)

6-Breakdown of the Masarif

(i) Category: The poor

Arabic Term: Al-Fuqrah

Description: Those with no or very little income and not able to meet basic needs.

(ii) Category: The needy

Arabic Term: Al-Masakeen

Description: Those who have some income but still cannot meet all basic needs.

(iii) Category: Zakat collectors

Arabic term: Al-Amlin'Alayha

Description: People officially appointed to collect/distribute zakat.

(iv) Category: To reconcile hearts

Arabic term: Mu'allafat al-Qulub

Description: New Muslims, or those inclined to Islam, who may need support

(v) Category: To free slaves

Arabic term: Fi al-Riqab

Description: Historically, used to free slaves: now applied to helping people out of bondage, e.g. unjust imprisonment or human trafficking.

(vi) Category: Those in debt

Arabic Term: Al-Gharimin

Description: People in debt, unable to pay.

(vii) Category: In the path of God

Arabic term: Fi-Sabi'lillah

Description: Used for Islamic causes.

(viii) Category: Stranded traveler

Arabic term: Ibn al-Sabil

Description: Travelers cut off from resources, even if wealthy.

7. Zakat and Poverty Alleviation

Zakat is one of the five pillars of Islam and it is a form of mandatory almsgiving aimed at wealth redistribution and social justice. It plays a significant role in poverty alleviation when implemented effectively. Here is an overview of how Zakat contributes to reduce poverty:

(i) - Zakat as a tool for poverty Alleviation:

Zakat provides direct financial assistance to the poor, helping them to meet basic needs such as food, shelter, clothing, and healthcare. It ensures the circulation of wealth within society, preventing the concentration of wealth in a few hands.

(ii) - Institutionalization of Zakat Collection and Distribution:

There should be a developed system for Zakat collection and distribution. This is necessary to ensure effective poverty alleviation.

Example: National Zakat Amil Agency (BAZNAS) in Indonesia.

(iii) - Productive Use of Zakat:

Recipients should use Zakat funds for productive use. This enhance self-sustainability and reduce poverty. Under the prophet Muhammad (PBUH) and early Caliphs, Zakat was collected and distributed by the Islamic State and given to the eligible recipients.

(iv) - Employment through Zakat:

There must be an encouragement for the use of Zakat funds to create employment opportunities. This system should provide opportunities for the poor to start their businesses and generate income.

8- Social Impacts of Zakat :

(i) - Individual welfare lies in collective Welfare:

Zakat infuses in men the spirit of social welfare. This is a secret which Allah (SWT) has described thus:

"Allah has blighted usury
and made almsgiving
fruitful."

(Al-Baqarah: 276)

(ii) - Material Assistance of Impoverished:

Zakat provides basic necessities to the poor Muslims.

Prophet (PBUH) said: Verily, Allah has ordained the payment of Zakat on them (Muslims). It will be taken from the rich and returned to their poor (Muslims).

(iii) - Defense of Religion:

Another important benefit of Zakat is that it is utilized for the defense of the religion.

"Go forth light and heavy,
and strive hard in Allah's
way with your property
and with your persons".

(Al-Tawbah: 41)

9- Conclusion:

Zakat is a fundamental aspect of Islam, serving as a means of Purifying one's wealth and soul. It's an obligatory charity that Muslims with sufficient means must give to specific categories of recipients, including the poor, needy, and debtors. By fulfilling this duty, Muslims promote social justice, compassion, and equality, fostering a sense of community and solidarity. Zakat not only cleanses one's wealth but also cultivates a sense of responsibility, empathy, and spiritual growth, ultimately strengthening the bonds within Muslim community.