



NEW MUSLIM
ACADEMY



OBLIGATORY ALMS (ZAKAH)

Obligatory alms, Zakah, is one of the five pillars of Islam. It is often referred to as the third pillar of Islam as it is often mentioned in that order in the statements of the Messenger Muhammad. Linguistically, the word 'zakah' means purity and growth/increase. It is used to describe the obligatory alms as obligatory charity purifies wealth, and brings God's blessings which leads to an increase in goodness and reward. The word 'zakah' usually is only used to describe the obligatory alms, whereas the word 'sadaqah' is used to describe the voluntary charity or alms.



Obligatory alms are due annually. This is an obligation upon every Muslim who has the ability to pay it by meeting the minimum amount of wealth (savings) and having possession of it for a full lunar year. To not pay it is a major sin in Islam. God says, “Those who believe in Allah and His Messenger, acting in obedience to the sacred law, are told that many of the Jewish rabbis and the Christian monks unjustly take the wealth of people, through things such as taking bribes, and prevent people from entering the path of Allah; they also collect gold and silver without purifying it by giving charity. The Messenger is told to inform them of the painful punishment that they will be given on the Day of Judgement.” [9:34]



Zakah, obligatory alms, is due on the savings one possesses, thus anyone who meets the minimum amount must pay it, even if the person is young or insane. In the latter two cases, their guardians are responsible for the payment of the obligatory alms. The minimum amount due is based on gold and silver which were the two major forms of currency in the time of revelation of the Quran and for most of human history. The minimum amount for gold is 85g and for silver 595g. Cash in our times is based on the whichever of the two works out to be less, which is usually silver. As the price of gold and silver fluctuates, you must check the rate on the day your obligatory alms are due.

On this date, if the cash, gold and silver savings of a person are worth more than the value of 595 g of silver, **2.5%** of the total amount the person possesses should be give as Zakah to those eligible.

Obligatory alms are also due on livestock animals and agricultural produce, as well as businesses for those who are in those occupations.

The obligatory alms are due on a set date each lunar Islamic year. This is usually the date you first passed the minimum amount and obligatory alms became due. However, if this has not been done, it is chosen as close to that as possible. Many Muslims choose the month of Ramadan but this is not necessary, and in fact other months may be better as the poor and needy require help throughout the year.

There are eight categories of people to whom obligatory alms are given. These are mentioned in **9:60**. They are firstly the poor, these are people who do not have any money or have very little of it, so that they struggle on a daily basis. Secondly the needy, these are people who have some wealth, but it is not enough to meet their basic needs. The third category are the administrators, these are the people charged with the collection and distribution of the obligatory alms in an Islamic state, and thus require a wage for their work.

Fourthly, we have those who need to reconcile to the faith, these are people who are new to Islam and as a result have been cut off from their wealth or come from poor backgrounds, and require financial help. It can also be given to some other specific people in the hopes of bringing their hearts to Islam. The fifth category of people are slaves requiring emancipation, these are slaves or those in bondage who have the opportunity to purchase their freedom can be helped via the obligatory alms. The sixth group are those in debt, these are the people who are indebted and they can be helped via the obligatory alms. Seventhly, giving in the cause of God – this is to help those who are striving for the cause of Islam. The eighth and final group are stranded travellers, this is specifically for those travellers who are stranded in a foreign land, have run out of money and have no access to their funds, in order to help them return home.

There are also some people who are not allowed to receive obligatory alms. People who are your dependents cannot be given obligatory alms. For example, a son has to support his parents if he can and they have no other means of support. Likewise, a husband has to support his wife and young children. The descendants of the Messenger Muhammad are not eligible to receive the obligatory alms when the state provides them what is due to them. In the absence of such arrangement, they are allowed to receive Zakah if they are one of the eight categories. Most Muslim scholars say that the recipients from the above eight categories must be Muslims. Poor non-Muslims can receive voluntary charity.



Once the obligatory alms are due, it should be paid immediately or as soon as possible. Delaying the obligatory alms should be avoided, as the responsibility remains on your shoulders until it is paid. Furthermore, the poor, needy, and other recipients require that financial help and support, and delaying it harms them further.

The obligatory alms purify our wealth, as we may inadvertently sin while accumulating or spending that wealth. It teaches us to sacrifice our love for wealth, which for most people is a major issue. By giving just a small percentage away, we demonstrate that our love for God is greater than any love we have for worldly possessions. Furthermore, it is a means of expressing a measure of solidarity with the less fortunate, and appreciating the blessing of wealth which many around the world do not enjoy.





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