Analysis of the Recipients of Zakat and the Current Situation

Muhammad Suleman Nasir  
Gomal University

Fida Ur Rahman  
University College of Zhob BUITEMS

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ABSTRACT

The second most important pillar of Islam after prayers is Zakat. In the Qur'an, the command of obligatory prayers and zakat has been mentioned together in (82) places. Zakat is the backbone of the Islamic economic system. The philosophy behind the ruling on the payment of Zakat is that the Islamic government should provide the whole society with such an economic system, way of life and social structure in which the needs of the needy people of the society can be met. Islam has made it the duty of every rich Muslim to withdraw one and a half per cent of his accumulated wealth on an annual basis and deposit it collectively in the government treasury. Government has to spend the money of Zakat on meeting the needs of the poor, needy and impoverished people of the society. This is only the right of those deserving whose details have been explicitly stated in the books of Qur'an, Hadith and Fiqh. Zakat is the right of human beings, on the one hand, and on the other hand, it is also the right of Allah. Due to its non-payment, on the one hand, the right of human beings is denied and on the other hand, the right of Allah Almighty is denied. Therefore, it is very important to deliver the amount of Zakat to its rightful owners. The Qur'an mentions eight uses of zakat. It is an important issue in the present times to bring Zakat to its actual recipients. This article examines the recipients of Zakat and the current situation and how these recipients can be made appropriate in a proper manner.

Keywords: recipients of zakat, current scenario, analysis, Islamic teachings

INTRODUCTION

Zakat is one of the most important acts of worship. The establishment of the system of Zakat is one of the main goals of Islam. By paying Zakat, wealth is cleansed from pollution. The right to Zakat falls under the category of human rights. If it is used in the right way and in the right place, then its payment is such a great virtue that it creates innumerable blessings and increases the wealth of the giver. The main purpose of Zakat is to meet the needs of the poor and needy. For this purpose, Allah Almighty has specified the recipients of Zakat itself. These recipients are the poor and needy, struggling Muslim converts, slaves, people in debt, soldiers; fighting to protect the Muslim community and travellers. The collectors of zakat are also compensated for the work they do. It is instructed in the Qur'an 9:60:

"إِنَّمَا الصَّدَقٰتُ لِلْفُقَرَآءِ وَالْمَسٰكِیۡنِ وَالْعَامِلِیۡنَ عَلَیۡہَا وَالْمُؤَلَّفَۃِ قُلُوۡبُہُمْ وَفِی الر ِقَابِ وَالْغٰرِمِیۡنَ وَفِی سَبِیۡلِ اللہِ وَابْنِ السَّبِیۡلِ ؕ فَرِیۡضَۃً مِنَ اللہِ ؕ وَاللہُ عَلِیۡمٌ حَکِیۡمٌ۔"

"The poor-due (Zakat) is only for those who are poor and needy and those who collect it, and for those whose hearts are to be conciliated for Islam, and for the freeing of
slaves, and for debtors, and for spending in the way of Allah and for the traveller. This has been ordained by Allah. And Allah is Knowing and Wise.”

Therefore, according to this verse, to spend Zakat, Allah Almighty has not given the Zakat payers the option to spend it on whomever they want, but to spend Zakat money on the recipients mentioned in the Qur’an. Since the amount of Zakat cannot be spent on anything other than these eight recipients, the recipients of Zakat are of great importance. When a person asked Prophet (SAW) for a Zakat, Prophet Muhammad (SAW) said: Allah does not like the matter of Zakat to be determined by the Prophet or any other person. Rather, Allah Himself has determined the recipients of Zakat. The Prophet (SAW) then said:

"فان كنت من ابل تلك الأجزاء أعطيتك "

"If you are one of them, I will give you from it."

(Abu Dauod, AlSuan: 1632)

It is obligatory to spend zakat on the eight recipients which Allah has clearly stated in the Holy Quran. Allah Almighty also ordered that it is obligatory to spend Zakat only on these recipients, and this is a decision based on knowledge and wisdom.

LITERATURE REVIEW

Zakat is the third pillar of Islam. It is obligatory on the wealthy people of the Muslim community. A lot of material is available on the topic of the recipients of Zakat in the Holy Quran, commentaries of hadith and books of Fiqh. The Holy Quran and hadiths mentioned these recipients in detail. Different commentators and jurists have described the importance of Zakat and its value for the establishment of a successful society. Holy Quran mentioned eight recipients of Zakat. The six canonical collections of hadith (Kutub as-Sittah) of the Sunnah of the Prophet (ﷺ) Al Bukhari, Al Muslim, Sunan an-Nasai, Sunan Abi Dawud, at-Tirmidhi, Sunan Ibn Majah have separate books of Zakat. In recent time many authors elaborated this issue in their books.

RESEARCH METHODOLOGY

Descriptive and analytical research’s methodology was used in this study. Most of the data has been derived from the primary sources i.e. the Holy Quran, books of Hadith, and books on Islamic Jurisprudence. Besides, some ideas have been taken from books accessible on websites. This study will be helpful for individuals and the state institutions for the smooth distribution of Zakat to their true recipients.

DISCUSSION

Zakat Recipients and Its Analysis

1. The Poor and Needy

The first and second of the eight recipients of Zakat are the poor and the needy. Therefore, the amount of Zakat will be given to the poor and the needy first. Prophet Muhammad (SAW) ordered the Governor of Yemen to collect and distribute Zakat:

"تؤخذ من اغنى هم وترد في فقراء هم"

"Zakat should be taken from the rich Muslims and distributed among the poor."

(Sahih Al Bukhari:1395)

According to Shari’ah, it is obligatory to pay Zakat on a person who has eighty-seven grams of gold or six hundred and twelve grams of silver or its value equivalent of the weight of silver. In general, Indian scholars have considered
silver as the standard, and Arab scholars and jurists have considered the amount of gold as the standard. If we take a look, it comes to light that the amount of silver Nisab (نصب) is very low in the present era; many times even the neediest people have this Nisab. Therefore, if the Nisab of gold is recognized, then these people can also be helped. Nisab the minimum amount of wealth and possessions that a Muslim must own before being obligated to pay zakat.

In other words, if personal wealth is below the Nisab during one lunar year, no zakat is owed for that period.

Therefore, Zakat is permissible only for those who do not own wealth as much as the Nisab of Zakat and are poor and needy according to this standard. Nowadays some rich people also demand Zakat. They receive a huge amount of Zakat from the government for the higher education of their children which is tantamount to robbing the rights of the poor. It is necessary to avoid it as Our Holy Prophet Muhammad (SAW) has said:

"من سأل وعنده ماغنیه فإئاما يستكثر من النار" وقال النفیلی فی موضع آخر: "من جمر جميل"

“He who stretches out his hand to ask of someone, even though his need is met, adds to the fire of hell for himself.”

(Al-Qurtubi, Tafsir al-Qurtubi, 8:173)

Government agencies and Zakat payers should also thoroughly investigate whether the amount of Zakat should be given to an individual or institution. Because if it is later found out that the person or institution is not entitled to Zakat, then this Zakat will not be paid and it will have to be paid again. Similarly, professional beggars should not be paid Zakat. These are the people who do not work hard because of their laziness. Giving the zakat to them is to increase the profession of begging and it is also a cause of disgrace to the country and the nation.

The Prophet (SAW) strongly disliked the idea of a person unnecessarily reaching out to someone. Once a man raised his hand in front of the Prophet (SAW). The prophet (SAW) expressed his displeasure and told him how to work hard and eat. (Ibn Majah, Al-Sunan, Hadith 2198)

2. Employees of Zakat (Amil)

The third recipient of Zakat is the employees of zakat. They are the workers of the institution of Zakat, i.e., those who collect Zakat and do the work of reckoning, etc. Those are the people who have been appointed by the government to collect Zakat. They collect zakat from the wealthy class and distribute it among those who are entitled to zakat and keep an account of zakat. Therefore, they will be paid from the amount of Zakat, not as a grant or Zakat. Rather, it will be given as a reward and service. As they work in the institution of Zakat and they get paid for their work that is why these people don't need to be poor and deserving of Zakat. In the case of wages, the principle is that their wages should be fixed. So the salaries of the zakat collectors, who collect Zakat for Madrassas or other religious institutions, should be fixed and they should not be given a commission for their services. It is also important that the person receiving the zakat must first deposit the amount of zakat, he has received, in the madrassa or institution, and then the responsible institution pays the salaries of those who receive zakat as just it pays the salaries of the other staff. If the person, who collect Zakat, did not pay the amount of Zakat to the institution and took the compensation money from the money received on his own then it is not permissible because it is like taking the amount of Zakat.

Also, giving extraordinary wages to those who collect zakat is not only against the spirit of Shari'ah, but it also contradicts the intentions of those who pay zakat. Because people pay Zakat to a madrassa or institution to spend it on the
needy and not for the needs of the employees. These people will be paid according to the nature of their work. He who has more right should be given more and he who has less right should be given less. Therefore, everyone will be paid according to their job, whether they are rich or poor.

3. Those Who Integrate Hearts

It is the fourth recipient of Zakat. The recipients of this category are those who support is sought and expected or those who can influence others for the welfare of Islam. It is the only category in which there is the possibility of giving a portion to non-Muslims. The commentators and the jurists have different opinions on this issue. According to one group of jurists, it also includes two groups of non-Muslims.

a) Those who hope to be influenced by financial support will convert to Islam

b) Leaders and powerful people who can be helped to keep them quiet.

Some jurists have also mentioned two groups of Muslims.

a) People living on the border of a Muslim country, so that they stay in their place and do not leave the border and come to the city; because at that time there were no paid soldiers to protect the country, everyone volunteered to serve the country's defence. Therefore, the border populations were of great importance and they were a defensive line. Obviously, this is no longer the case because the regular army is now deployed on the borders.

b) Those new Muslims who are likely to have maturity and steadfastness in their faith due to financial support. Also, seeing their better condition, people belonging to their society will be encouraged to convert to Islam.

Hazrat Umar (RA) closed this chain in his time because at that time Islam had gained such dominance that there was no need for this category. In the current situation, there is no difference of opinion among the scholars about it. They believed that new Muslims who are suffering from poverty and helplessness and they have left their former society, should be paid Zakat on a priority basis. It is a fact that people who convert to Islam are sometimes subjected to physical exploitation and even if they do not, at least they are excluded from their society. They are kicked out of their homes and they have ended the relationship with their relatives. They have lost their jobs too and could not find a new job. If they have any special privileges in their former societies, they are abolished. So in these circumstances, if the Muslims do not support them, then who will be their supporters? Sometimes there are cases where they get tired of this cosmopolitanism and return to their parent religion. The limit is that the Muslims families do not marry their daughters to them nor do they bring their daughters back to their homes, thus making them feel like second class Muslims. Therefore, those who are really new Muslims and are in need should be supported through Zakat and Sadaqat. The zakat money will be given to the people who come in connection with the above four expenses, so the zakat money received by them will be fully included in their property. If their financial situation becomes so good during the year that they are not entitled to zakat, they will not have to repay the rest of the zakat, but they can use all their wealth freely.

4. To Free Slaves

The Qur'an describes the fifth recipient of Zakat with the word "wa fil-raqab" which means "neck". If someone's neck is stuck, he should be released. This is an Arabic term and it means 'slave', which means to help a slave to free himself. Or buy them
and set them free. Islam basically does not believe in enslaving human beings; but in the time when the Prophet (SAW, it was not possible to end slavery immediately. Therefore, the Holy Prophet encouraged the freeing of slaves and took various measures to pave the way for the liberation of slaves. Therefore, the Prophet (SAW) used to urge Muslims to help the slaves who needed money to be freed. People who were taken prisoner in wars were usually enslaved. The Prophet SAW) released them sometimes without compensation, sometimes with the ransom and released some people in exchange for prisoners of war. There were very few prisoners who were enslaved. Because freeing them was against religious expediency. However, the effect of these indirect measures was that the practice of slavery, which existed from an unknown date, has disappeared from the world. However, the West still maintains the system of enslavement. They enslave the whole nation. There are some forms of slavery today that are even worse. One form of this is the Muslim youth locked up in prison cells who have been implicated in absolutely false cases; the co-operation of their survivors in the litigation is the collective responsibility of Muslims. Similarly, many Muslims are imprisoned for non-payment of fines due to poverty. These poor and needy Muslim prisoners should be helped with Zakat because they are also in the category of "al-Raqab".Similarly, in most of the countries of the world as well as in the Gulf countries, many young Muslims are imprisoned for petty crimes. Most of them are arrested for violating traffic rules or for accidental deaths. Muslims who are working in those countries have the responsibility to help their brothers and to work generously to solve their problems. However, prisoners who have committed serious crimes and have been arrested for murder, defamation, robbery and illegal possession should not be facilitated because compassion for such criminals is an injustice to the oppressed. Therefore, it is not permissible in any way to seek their relief or help them but if the families of the criminals are poor and needy, they can be helped from the Zakat money. Similarly, kidnapping for ransom is also included in it, so if a non-Muslim or a Muslim kidnaps a Muslim, the ransom can be paid from zakat, because here the cause and the reason are the same, which is that A Muslim should be freed from captivity, but kidnapping for ransom stipulates that a kidnapper cannot release a Muslim without ransom.

5. Those with Overwhelming Debt

The sixth recipient of Zakat is "Gharmin". Gharmin refers to those debtors who are not able to repay the loan, and the lenders are not willing to forgive the debt.

It is narrated from Hazrat Abu Saeed Al-Khudri that in the time of the Prophet (SAW) the harvest of a person's fruit was affected and the debt became very high. So the companions gave him alms:

"فقال رسول اﷲ صلی اﷲ علیہ وسلم
تصدقوا عليه فتصدق الناس عليه"

(The Messenger of Allah (Saw), said, “Give charity to him, and people give charity to him.”)

(Ibn Majah, Al-Sunan: 2446)

However, two things should be kept in mind in this regard; one is that the debtor is entitled to Zakat at the moment that if all his debts are paid from his property, he will not remain the owner of the property as per the Nisab. It is obligatory for such a person to first try to repay the debt by selling the property in addition to the basic necessities; But if they are not enough and the lenders are not willing to forgive the rest of the loan, then they can be assisted with the amount of Zakat in repaying these loans. Secondly, the famous commentator Allama Qurtubi
has written that it is also necessary that he has taken a loan for lawful deeds, if he has taken a loan for unlawful deeds, he should not be helped unless he repents. He can be helped again by repenting and taking a vow to avoid it in the future. (AlQutabi, Tafsir Qurtubi, 8:183)

An example of this in the present era is the interest-bearing loans taken from the banks; such people should be assisted only when they repent, and it is better that, the repentance should be in writing.

Some people today take out loans in such a way that they see debt as a source of income. Such people satisfy their sense of wastefulness through debt and increase the debt burden on them by buying unnecessary things and they would have to borrow more. Therefore, such people deserve rectification and warning. It is not permissible to cooperate with them.

Some people really pay the required debt so here is a problem: Is it better to pay the debtor or to go directly to the creditor and pay off the debtor’s debt? There are different opinions about this.

If the debtor is trying his best to repay his debt and if he gets money from somewhere, he will repay the debt first, then it is better to give the money to the debtor because in this way he will not have to be ashamed in front of people and his debt will also be paid. But if the debtor spends in vain, and if he is given money, he will again buy unnecessary things, then such debtor should not be given money, but his debt should be repaid by giving money directly to the creditor.

6. For the Cause of Allah
The seventh recipient is "fi'i Sabeelillah", meaning for the sake of Allah. It means those who strive in the way of Allah. Although its meaning is general in the term it refers to Mujahideen, as the literal meaning of Salat is du'aa but in the term, it means prayer and not du'aa '.In the same way, for the sake of Allah, every good deed is included but here it means jihad because this word is usually used in the Qur'an and Hadith in the same sense. That is why the scholars refer to it as Mujahideen. There is no specific source of this expenditure in Muslim countries today, but the Mujahideen who are at war with the infidels, such as the Muslims of Kashmir, Palestine, Burma and Afghanistan, can be helped in this regard. But great care is needed in this regard so that the Zakat money is not used in terrorist activities.

7. The Traveller
The eighth recipient of Zakat is 'Passenger', also called 'Ibn Sabeel' in Arabic and the Qur'an has also used the same word for them under the recipients of Zakat. The traveller is rich or poor. If he is in need, he can be given Zakat. Even if a person is rich in his homeland but if a situation aroused that he last all his money during journey then he will be considered a needy If a person is really in such a situation and it is not possible for him to immediately collect money from his home, then the amount of Zakat can be used to help him reach home.

In the present era, ATMs and banking systems have become so convenient that money can be transferred from one place to another in a matter of moments, and information about it can also be obtained by phone from the passenger home address. Therefore, such people should not be paid Zakat without proper investigation.

Choice of Category and Priority
The above-mentioned recipients in whom the amount of Zakat can be spent are the legal recipients of Zakat. But there are some preferential recipients, of which religious madrassas and religious institutions have been mentioned first.
The second preferred recipient is relatives. In the case of relatives, it should be remembered that Zakat cannot be paid if there is a lineage of parents, grandparents and above them, as well as children, grandchildren and below them. Zakat cannot be paid to a family, nor can husband and wife pay Zakat to each other. Apart from them, Zakat can be paid to all other relatives, such as brother, sister, uncle, aunt, mother-in-law, father-in-law, brother-in-law and sister-in-law, etc. There is a double reward in giving them Zakat. One: to pay Zakat, the other: to fulfill the requirement of a kindhearted reward, this ruling is not only for Zakat; rather, it is for all alms, but it does not mean that the entire Zakat should be given to one’s relatives. Instead, try to spend on all the expenses that are available. However, special importance should be given to the deserving Zakat relatives.

The third priority may be the neighbors-In this regard, there is probably no guidance from the Prophet Muhammad (SAW), but in general, kindness to one’s neighbours is commanded, and one form of kindness may be aided by zakat. That is why neighbours should be remembered in Zakat.

Some people insist that the zakat of one city should be spent in that city and not in another-This is the result of ignorance of religion and deprivation of the universal spirit of Islam. There are many madrassas and religious and national works in Muslim countries, whose needs are met with the help of foreign countries, and this cooperation comes legally. Then in the big cities of the Muslim countries, the wealthy Muslims, traders and industrialists pay Zakat on a large scale and the religious activities of the whole country get their food from there. If the people of every region limit their cooperation to their city, then the religious and economic needs of a country's poorest population cannot be met because most of the poor and needy live in rural areas.

In the time of the Prophet (SAW), Zakat was brought to Madinah from Yemen and some remote areas, and most of it was spent on the people of Madinah. Even in the time of the Rightly Guided Caliphs, Zakat used to reach the treasury (Bait ul Maal) from far-flung parts of the Islamic world and from the treasury; help was available everywhere according to their needs.

Muslims are a universal Ummah and a global family, united by the relationship of the Prophet Muhammad (SAW). It is true that when the Prophet of Allah sent Mu’adh to Yemen, he advised him to invite him to faith first. When they believe, order the prayer, and when they begin to pray, order the Zakat. Taking Zakat from the rich and distributing it among the poor, (Bukhari, Ibn Abbas, Hadith No. 1395)

But this instruction of the Prophet (SAW) was for the sake of invitation instead of bringing them to all the rules of the religion at once and to instruct them gradually in Islamic teaching, so that they do not feel burdened. And the purpose of, to take Zakat and distribute it there, was that they do not misunderstand that the purpose of this religion, is to receive money from us; so, it is not a general rule that Zakat must be spent where it is due.

The whole system of Islam is collectively desirable. Therefore, it has been directed to establish a collective system for Zakat so that the collection and distribution of Zakat can be better managed. The Prophet (SAW) and his caliphs did the same. Allah pointed this in the Holy Qur'an 9:103.

"خُذْ مِنْ اَمْوٰلِہِمْ صَدَقَۃً تُطَہ ِرُہُمْ وَتُزَکِ یۡہِمۡ بِہَا وَصَل ِ عَلَیۡہِمْ" "O beloved prophet! Receive (Zakat) out of their wealth, to purify them and cleanse them therewith and pray good for them"
Just as prayers can be performed without congregation and mosque, in the same way, Zakat can also be paid individually, but it deviates from some of the obligatory purposes. Today there are crores of Muslims possessing the Nisab and due to the lack of collective zakat system; the practice of spending zakat individually has become common. That is why there is no blessing in Muslim society today.

CONCLUSION

Zakat is one of the five basic tenets of Islam. It is a great act of worship and it relates to the rights of both the Creator and the creatures. The eight recipients of Zakat was mentioned by Allah Almighty in the Holy Quran as lawful recipients of Zakat, but it is not necessary, or usually possible, to give to each of them equally, nor is it preferred. Some of them may be given more than others according to or solve a problem completely need or a believer may confine himself to one category alone. It is permeable, whenever possible, to fulfill a particular need when funds are sufficient for that, and a single case of urgency might consume one’s whole payment. Therefore priorities are left to the discretion of the owner and the distributors of Zakat.

In the recipients of Zakat, “Moalfat ul Quloob and “fi Sabeel Allah”, indicates that Zakat has two main purposes, one: to meet the needs of the poor, and the other; to protect and uplift Islam. Therefore, it is better to give Zakat to those persons or institutions who work for the uplift of religion to help the needy people involved in this work. As religious schools nowadays spend Zakat money on students who acquire knowledge of religion and prepare them for the wider service of spreading and protecting Islam in the future or the religious organizations that serve welfare works and makes the poor and needy the owners of Zakat money.

Many such charities are operating in Muslim countries. Therefore, Zakat can be paid to these charities.

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Muhammad Suleman Nasir
PhD Scholar,
Department of Islamic Studies and Arabic, Gomal University
msuln2222@gmail.com
ORCID id: https://orcid.org/0000-0003-3384-6814

Fida Ur Rahman
Lecturer
Department of Social Sciences, University College of Zhob BUIITEMS, Baluchistan, Pakistan
fida.ucz.buiitems@gmail.com