

Core Curriculum

3 Foundations of Islam - Obligatory Acts

3.7 **The Purpose of Zakat and Khums in Islamic Law**

INTRODUCTION

Bismillāhir Rahmānir Rahīm, As-salāmu ‘Alaykum wa rahmatullāhi wa barakātuh. Peace be upon you brothers and sisters.

Welcome back to the Muslim Converts Channel! Islam is a religion that is totally comprehensive, meaning that it covers all the aspects of our spiritual and worldly needs.

For religion to be useful, it needs to address our worldly needs. Our spiritual lives are deeply connected with the everyday problems that we face. On the personal level, these include having roofs over our heads, food to eat, taking care of our kids and so on and so forth. How we fair in our personal lives affects how we lead our spiritual lives. Imam Ali (as) once said:

“when poverty comes through the front door, faith leaves from the back door”

A possible meaning behind this wise saying is that when we are overwhelmed with poverty and hunger, there is little else we can think about, including our religious duties and responsibilities towards God. Obviously this doesn't apply to everyone as many people increase in faith when faced with hardship. But this doesn't deny the fact that a lot of people lose faith when things don't go well.

Similarly, our social and communal institutions are also directly

connected to our religious lives. These institutions include the Mosques, schools, religious centers, religious program networks like Satellite TV channels, seminaries where clerics are trained and so on and so forth.

One thing that our personal lives and social or communal institutions have in common is that they need money or some kind of financing to sustain them. Without money, there is no roof over our heads, without money, there is no food in our bellies. Without money, there are no religious centers or programs.

Given the importance of financial and material resources in our religious lives, and ultimately our salvation, Islam has devised a system of obligatory charity to help address this fundamental human problem.

The fourth and fifth aspect of the furu al-din are zakat and khums. In this lesson, we will go over the importance of each of these forms of charity in Islam, their differences and the distinct role they play in sustaining the Muslim community.

BODY OF TEXT

And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of prayer, and giving of zakat; and they were worshippers of Us. (Chapter 21, verse 73 of the Holy Qur'an)

Zakat in the furū' al-dīn is an obligatory form of charity. Just as salāt is an obligation we have towards God, zakat in a way is an obligation that we have towards God's creation.

It is obligatory because it is a right that the poor have on those who are more fortunate. In other words, zakat is principally designed to help those who suffer from severe poverty. Zakat is also there to help people free themselves from slavery, or those who cannot provide for themselves because they are drowning in debt.

Zakat cannot be paid with modern currencies in Islamic law as taught by

the Prophet Muhammad (s) and his Ahl al-Bayt (as). Zakat is usually paid from tangible items from one's "sitting" assets like gold or silver. Other items may include wheat and barley, and also live stock like camels, cows and sheep. One usually pays 2.5% from this income.

A separate zakat is also obligatory at the end of Ramadan when one marks the end of the month's long fast. This kind of zakat, unlike the one that is extracted from one's sitting income is payable in modern currencies like the dollar.

As zakat is generally geared towards helping the poor, khums (which literally means 1/5th) is generally geared towards helping Muslim institutions. Indeed, khums may be used to help the poor and the less fortunate, but it is more expansive and for this reason, its tax rate is higher.

Khums can be paid through modern currencies. It is to be paid on the following:

1. Savings at the end of the year. After deducing one's expenditures on maintaining one's family, one has to pay 1/5th, that is, 20% of one's final sitting income in Khums.
2. Mining income
3. If lawful and unlawful money gets mixed up.
4. Anything taken from the sea (like pearls)
5. War booty
6. If a Muslim purchases land from a non-Muslim who is living in a Muslim country. 20% of the value of the land goes into khums.

Khums was originally meant to be offered to the Messenger of Allah (s) or an Infallible Imām. Since our last Imām is in occultation, Islamic law permits Muslims to pay their khums to a just marja' (a high ranking scholar of law that is a source of legal emulation) or legitimate Muslim organization that collects on behalf of a scholar.

The money gained from khums today is what funds Mosques and their respective programs, Islamic schools, live religious events, feeding the

community during special religious days, paying the salary of a resident ‘ālim, etc.

As zakat mainly helps the poor, khums, in addition to helping the poor, helps keep alive and expand organizations that help the Muslim community stay together and participate in religious institutions and events.

Probably the greatest benefit of paying khums to private sources is that it helps the Muslim community become independent from governments. Often enough, many Mosques and communities are at the mercy of governments as it is their major source of income.

What this does is that it creates a large group of scholars and religious leaders who unfortunately become subservient and servile to the powers that be! The benefit of khums, despite its relatively high tax rate, is that it helps keep the Muslim community financially, and by extension, religiously independent from governments.

Until Next Time, Thank you for watching. As-salāmu ‘Alaykum wa rahmatullāhi wa barakātuh