

The Quran and its Message

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Joseph A Islam www.quransmessage.com

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Salamun Alaikum (Peace be upon you)

WHAT IS THE CONCEPT OF ZAKAT FROM THE QURAN?

Joseph A Islam

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Zakat has been described in the Quran as obligatory on all believers. It is often noted twinned with the directive to establish salat and appears consistently throughout the Quran.

'**yuqimuna-salata** (establish prayer) **wa-yutuna-zakata** (and give zakat)'

[Read from right to left]

wa-yutuna-zakata

يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ

yuqimuna-salata

Illustration - Joseph Islam

SADAQAH AND ZAKAH ARE NOT SYNONYMOUS TERMS

Sadaqah and Zakah are two very different concepts described by the Quran which can be confused by inconsistent translations. Whereas Sadaqah at its core is a charitable deed which can manifest in multi-faceted forms, Zakah seems to have a very specific purpose and remains obligatory to the community. Any avoidance of paying Zakah attracts very strong condemnation by the Quran.

The following clearly confirms that the two concepts are not synonymous, Zakah remaining absolutely obligatory.

058:013

"Do you fear that you will not give in **Sadaqat** before your consultation? So when you do not do it and God has turned to you (mercifully), **then keep up prayer and pay Zakat** and obey God and His Messenger; and God is Aware of what you do.

Any avoidance of paying Zakat attracts very strong condemnation.

041:6 (Part)-7

"...and woe to the polytheists (41:6) Who give not the '**Zakat**' and who are disbelievers in the Hereafter (41:7)"

The above verse makes it absolutely clear that even the polytheists were not exempt from paying zakat. Therefore this obligation was not necessarily a 'religious' obligation but more a societal obligation and had always existed. Even Prophet Muhammad ^(pbuh) would have been obligated to pay 'Zakat' before he received his Prophethood. This also applied to the People of the Book. In the following verse, the Jews are clearly being asked to keep up the Zakat at the time of revelation to the Prophet. These are not those that fall under the specific context of those People of the Book that broke (See Surah Tauba and the related article below). Rather, if the verse is read in context with the previous verses, it is clear that the verses are being imparted to 'believing' Jews.

002.043

"And establish the prayer, give Zakah and bow down (Arabic: rukuh / ir'kau) with those who bow down (in worship) (Arabic: rakeen)"

However, popular understanding of Zakah seems to be at variance with the Quranic narratives. Zakah is commonly understood today as 2.5% on savings once a year. This concept is completely alien to the Quran. Neither is 2.5% mentioned in the Quran nor can this percentage be ascertained with any degree of relative ease from the Hadith narratives.

The first point to note is that the establishment of Zakat (plural) did not start with new Muslims from Arabia or after the establishment of the Islamic state during the time of Prophet Muhammad. ^(pbuh) The obligation to pay Zakat **has always existed** and has remained a duty ordained by God. So to understand 'Zakat' as a once a year 2.5% payment on savings is incongruent with the Quranic text.

Zakat has always been payable in the past as confirmed by the Quran.

019:031 - By Prophet Jesus

019:055 - Prophet Ishmael ordained on his people to give Zakat

002:083 - Children of Israel

021:073 - Prophet Abraham, Prophet Isaac, Prophet Jacob

004:162 - To the Jews (referenced as 'hadu' in 4:160)
007:156 - To the Children of Israel
005:012 - To the Children of Israel
098:005 - Zakat was a fundamental tenet of the true religion of God even to those of previous revelations

Despite complex details advanced by Muslim clerics today as to who should be a recipient of Zakat, no such details are provided by the Quran. There are no specific groups of people mentioned other than those people who have an inherent 'due' (Arabic: haqqahu) to receive 'Zakah' which will be discussed below. Furthermore, neither is the amount of Zakat to be collected mentioned.

Many Muslim theologians quote six Zakatable categories from verse 9:60 which include:

- (1) The 'Fuqara' (The poor)
- (2) The 'Masakin (The needy)
- (3) The 'Amalina alayha' (Those that are involved in the collection of funds)
- (4) The 'Mu-alafati qulubhum (Those that incline their hearts)
- (5) The 'Fil-riqabi' (Freeing of the captives)
- (5) The 'Gharimina' (Those in debt)
- (6) The 'Fi Sabili-llahi' (In the way of God)
- (7) The 'Sabili' (The wayfarer)

However, even a cursory glance at the verse reveals that this verse **does not address Zakat**. Rather, it addresses **Sadaqat** (plural). Many appeal to past Muslim scholars and the 'fuqaha' (Islamic jurist) for their definitions and understandings. Despite the inference that Sadaqat and Zakat are synonymous, there is absolutely no proof in the Quran that this is the case as has already been shown in verse 58:13 above.

009:060

"Charities (Arabic: Sadaqatu) are only for the poor (Arabic: Fuqara) and the needy (Arabic: Masakin), and those who collect them (Amalina Alayha), and those whose hearts are to be reconciled (Mu-alafati qulubuhum) and to free the captives (Arabic: Fil-riqabi) and the debtors (Arabic: Gharimina), and for the cause of God (Arabic: Fi-Sabili-llahi) and (for) the wayfarer (Arabic: Sabili); a duty imposed by God. God is Knower, Wise"

027.001-3

"These are verses of the Quran, a book that makes (things) clear. A guidance and good tidings for believers. Those who establish regular prayers and give Zakat, and also have certainty of the hereafter"

ESTABLISHMENT OF ZAKAT

From verse 22:41 below, it seems to be clear that those in governance should establish a system of 'Zakat'.

022.041

"(They are) those who, if We establish them in the land, establish regular prayer and give Zakah, enjoin the right and forbid wrong: with God rests the end (and decision) of (all) affairs"

The 2.5% standard rate of Zakat used by Muslims today seems a very insignificant amount to run a state or a complete society.

It seems clear that the deliberate dearth of details in the Quran with regards Zakat are intentional to allow those in governance to deal with their ever changing political and social landscapes governing their community subjects.

The Quran is absolutely clear that it is clear guidance (huda 2:2), clear proof (burhan 4:174), explained in detail (fussilat 41:3; 11:1), clear explanation of all things (tibiana lekulli shayin 16:89) necessary for right religions, the ultimate scale (mizaan 42:17), the criterion between right and wrong (furqan 25:1) and an evidence absolutely clear (bayyin 20:133).

Therefore, silence in the Quran is **deliberate** to allow for consultation (shura) and development and not a cue to sanction extra Quranic sources such as [Islamic secondary sources](#), much of which were not canonised until centuries after the death of the Prophet.

It is left to those in governance to work out the details of Zakat depending on the needs of their society and state. This silence also allows for the passage of time where changing conditions and circumstances may require changes in the amount of Zakat levied.

ZAKAT IS INCOME / GAIN BASED AND NOT SIMPLY SAVINGS BASED

The common understanding that Zakat is payable simply on savings once a year at 2.5% seems untenable from the Quran. Zakat from the Quran clearly exhibits regularity, much akin to prayers. We have a clear indication from the following analysis of the verses that Zakah is payable on 'gain' or 'income'. This is irrespective of whether the income is fortnightly, monthly, or annual.

We note that Zakah (Haq - the due) should be given on the day of harvest. This does need not be annual.

The day of harvest brings one their income or gain. It is not the period of harvest which is the focus as this can change from period to period and is not an exact science but the day of yield which in today's terms would mean one's income or pay day.

006.141

"He it is Who produces gardens trellised and untrellised, and the date-palm, and crops of diverse flavour, and the olive and the pomegranate, like and unlike. Eat of its fruit when it bears, **and pay the due (Arabic: Haqqahu) on the harvest day (Arabic: Yawma Hasadihi)**, and be not extravagant. Indeed, He does not love the ones who are extravagant"

Please note the word 'Haqqahu'. It is used as 'what is due' in verses: 17:26 and 30:38

017:026

"And give to the kindred their due rights **(Arabic: haqqahu)**, the needy, and the wayfarer. But squander not (your wealth) in the manner of a spendthrift"

030:038

"So give to the kindred their due rights **(Arabic: haqqahu)**, the needy, and the wayfarer. That is best for those who seek the Countenance, of Allah, and it is they who will prosper"

It seems clear that the 'Haq' in 6:141 is simply not a charitable gesture. Charity for the groups mentioned have been comprehensively captured in verse 9:60 cited above which dealt with the various categories of those who should receive 'Sadaqat' with no mention of any specific day. Here, in verse 6:141, a particular point in time is clearly stated when something is 'due'. This is the day of 'harvest' or as in today's terms, this could be an income, or a gain in investment etc.

THE ROLE OF THE PROPHET IN THE EARLY GOVERNANCE OF THE ISLAMIC COMMUNITY

The role of the messenger also included governance of the new Islamic society during his ministry. It is clear that he was not only the new community's spiritual leader but also partook in governance and its related affairs, including management of the treasury.

A 20% TAX FOR THE EARLY ISLAMIC STATE?

Let us note a typical translation:

008.001

"They ask thee concerning (things taken as) spoils of war. Say: "(such) spoils are at the disposal of God and the Messenger: So fear God, and keep straight the relations between yourselves: Obey God and His Messenger, if ye do believe."

008.041

"And know that out of all the booty that ye may acquire (in war), **a fifth share** is assigned to God, and to the Messenger, and to near relatives, orphans, the needy, and the wayfarer,- if ye do believe in God and in the revelation We sent down to Our servant on the Day of Testing,- the Day of the meeting of the two forces. For God hath power over all things"

Despite the translations, there is **no direct** mention of war or booty in the Arabic. The word translated as 'spoils of war' in **verse 8:1** is 'Anfal' which is a plural of 'Nafal' (root - N-F-L) which is **not restricted** to 'war booty' or 'spoils'.

The inference that the 'Anfal' in 8:1 is a reference to 'war booty' is **obtained by context of its surrounding verses which later deal with a conflict narrative and war gain, in particular verse 8:41.**



Illustration - Joseph Islam

A literal translation in English of the start of verse 8:1 would read: "They ask you about 'Anfal' (excess)

008:001 (Part)

"They ask you about 'Anfal'. Say, the 'Anfal' are for God and the messenger ..."

نفل

2. نَفَّلَهُ, inf. n. تَنْفِيْلٌ, He gave him spoil,
(S, Mṣb, * K,) and a free and disinterested gift.
(Mṣb, K.)

نَافِلَةٌ: the pl., نَوَافِلُ, is explained in the TA, art. حَرَزٌ, by زَوَائِدُ [Accessions, or additions]. — What accedes to, or exceeds, the original. (T.) A voluntary gift, by way of alms, or as a good work: (T:) a gift: (K:) or a gift عَنْ يَدٍ: (M:) a deed beyond what is incumbent, or obligatory. (M, K.) — نَافِلَةٌ Supererogatory prayer. (S, Mṣb.) See تَطَوُّعٌ.

The Arabic word 'Anfal' has only been used twice in the Quran in this context in its plural form and in **only one verse (8:1)**. In both cases, it refers to **any gains** which belong to God and the Messenger, in which the messenger acted as a treasurer for the specific benefits of his community.

It means **an addition, something that exceeds the original amount or a deed which is supererogatory (more than what is obligatory)**. Most Muslims would recognise the term with regards their extra prayers (Nafil). The other times the root 'N-F-L' has been used in the Quran is in verse 17:79 to describe the additional prayer for the Prophet Muhammad ^(pbuh) (nafilah) and in 21:72 whilst discussing the additional progeny bestowed on Prophet Abraham. ^(pbuh)

One notes that there is no indication of a % governing 'Anfal' assigned in verse 8:1. However, in verse 8:41 one notes a clear **20% (a fifth) being levied for war gains**. The word used here is **not** 'Anfal' but 'ghanim' (acquired / gained).

Albeit both verses (8:1 and 8:41) seem to be addressing a gain, verse 8:41 seems to be specifically linked to the gains obtained in the form of war booty. In both cases any gain was to be regulated amongst the community **by the Messenger** so that it did not accumulate into the hands of a few, leaving many others destitute, or in need or want.

Whether the 20% noted in verse 8:41 was in line with an accepted rate of 'Zakat' (for the community) is open to interpretation. However, this is the only % one finds of the kind in the Quran.

In the following verse we note no mention of a % (fifth / 20% - as in verse 8:41), nor do we encounter any mention of 'Anfal'. However, the context once again indicates a war gain scenario.

059:007

"Whatever God has restored to His Messenger from the people of the towns, it is for God and for the Messenger, and for the near of kin and the orphans and the needy and the wayfarer, so that it may not be a thing taken by turns among the rich among you, and whatever the Messenger gives you, accept it, and from whatever he forbids you, keep back, and be careful of (your duty to) God; surely God is severe in retributing (evil)"

Therefore, the % levied against the gains (ghanim) in 8:41 seems to suggest that a clear fifth was for the government (new Islamic community) to spend on matters which were for the needs of the community. This is what was due to them (Haqqahu) which arguably also resonates with verses 17:26 and 30:38 above.

It is also worthwhile noting that in verse 8:3, after the mention of 'Anfal' in verse 8:1, the usual 'Aqemus-Salata' (establish prayer) is not followed by 'wa-yutuna-zakata', but instead is followed by, 'wamimma razaqnahum yunfiqun' (and **spend** out of what we have provided them).

This further possibly supports the understanding that the 'spend' (yunfiqun) in verse 8:3 is tied to verse 8:1 dealing with 'Anfal' and is a reference to any gains including Zakat (hence the substitution of terms).

However, despite the room for interpretation in these verses, it is significant to note the following:

- The true meaning of 'Anfal'.
- That the term 'Anfal' (plural of nafal) has only been used twice, both in the same verse 8:1 to signify any gain (by virtue of the broad term used).
- Why a specific % was levied for gains in verse 8:41.

- Whether there is any correlation between the 20 % stipulated in verse 8:41 and it serving as a general indicator of the early Islamic community's Zakat rate (on any gains).

IS ZAKAT A FORM OF A TAX OBLIGATION FOR THE PURPOSES OF SOCIETY?

This certainly seems to be the case on analysis of the verses. However, the case that seems to be put forward by the Quran is an 'Islamic' system which has its core an obligation to assist the needy but also does not prohibit assisting those areas of society which contribute to its general welfare, its security and its growth.

A well known phrase known to Biblical students is "Give to Caesar what is Caesar's, and give to God what is God's" which according to the New Testament, came as a response from Prophet Jesus ^(pbuh) when the Pharisees attempted to entrap him with regards paying taxes to the Roman occupation.

The whole narrative can be read in the synoptic Gospels. It appears that Prophet Jesus ^(pbuh) did not oppose the payment of taxes and maintained respect to the law of the land. This is akin to Prophet Joseph ^(pbuh) who also did not break the law of the land, rather a plan was created to manifest a particular truth (12:76).

We note the following excerpt from Matthew's narrative of the Gospel account which captures the event.

Matthew 22:15-22

(15) Then the Pharisees went out and laid plans to trap him in his words. (16) They sent their disciples to him along with the Herodians. "Teacher," they said, "we know that you are a man of integrity and that you teach the way of God in accordance with the truth. You aren't swayed by others, because you pay no attention to who they are. (17) Tell us then, what is your opinion? Is it right to pay the imperial tax to Caesar or not?"

(18) But Jesus, knowing their evil intent, said, "You hypocrites, why are you trying to trap me? (19) Show me the coin used for paying the tax." They brought him a denarius, (20) and he asked them, "Whose image is this? And whose inscription?"

(21) "Caesar's," they replied.

Then he said to them, "So give back to Caesar what is Caesar's, and to God what is God's."

(22) When they heard this, they were amazed. So they left him and went away. [2]

Given the Quran's confirmation that Prophet Jesus ^(pbuh) paid Zakat (19:31), it is inconceivable that he would not have paid it to the centralised government that was responsible for managing the societies affairs. There was no Jewish state that existed at the time of Prophet Jesus. ^(pbuh) Rather, the Jews remained under Roman occupation at the time of Prophet Jesus's ^(pbuh) ministry.

FINAL THOUGHTS

Zakah and Sadaqah are not synonymous terms used by the Quran. There is no mention of 2.5% Zakat in the Quran nor does it appear that the modern day concept of Zakat (as it is commonly understood) is supported by the Quran.

Zakah from the Quran seems to be a 'gain' based regular tax system, reliant on the community's gains due to investments, income etc and is to be levied by the state to which their citizens owe an obligation. This is then redistributed to the society members in need.

If the state is an Islamic state, then the payment of Zakat will be to that particular state. The rate will be appropriately levied by those in governance given their circumstances. If one abides in another land, then a duty of responsibility and obligation is due to that particular community and state as responsible citizens.

It is ironic to often note, certain Muslims professing to be extremely scrupulous whilst collecting Zakat for 'Muslim' communities, yet remaining completely apathetic and avoiding paying taxes to the state that supports them in the country they live in. Furthermore, there are some that withdraw state benefits when they are clearly not eligible.

Today Zakat is collected through a decentralised voluntary system. Many Muslim theologians attempt to expand the definition of whom and how the Zakat should be paid concentrating on primarily the Muslim communities. There is no indication that Zakat is only payable to Muslims. Rather Zakat is payable to all those who are in need in a given society.

This has always been the case from the time of the ancients. The earlier Prophets paid their Zakat to those in governance. Furthermore 2.5% seems to be paltry amount to address the needs of a society. In Islamic countries where the state does collect Zakat at this rate, there seems to be little economic effects on its citizens.

Quite ironically, the requirements of a society based on an inclusive tax system seem to be better understood in non-Islamic countries (albeit nothing is perfect and far from it), than many Muslims countries that cannot often fulfil the basic demands of their citizens.

Is it possible that much of the economic and societal distress many Muslim countries find themselves in is because that they have stopped following the guidance from the Scripture that they claim to be adherents of? Instead, have they continually relied on the traditions of their forefathers which are completely irrelevant in a 21st century society and incongruent with Quranic teachings?

REFERENCES

[1] LANE. E.W, Edward Lanes Lexicon, Williams and Norgate 1863; Librairie du Liban Beirut-Lebanon 1968, Volume 8, Supplement, Page 3036

Highlights marked in red on the lexicon excerpt are my own insertions. They have no bearing on the original text other than they emphasise relevance to the topic at hand. These are merely illustrations and have solely been utilised for educational and explanatory purposes.

[2] Bible: New International Version (NIV)

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- (1) [The Concept of Sadaqah from the Quran](#)
- (2) [Understanding Surah Tauba \(Chapter 9\) and the Infamous 'Killing' Verses](#)
- (3) [Surah Tauba Illustration](#)

[Joseph Islam](#)

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