

# CHARITY

## الصدقة

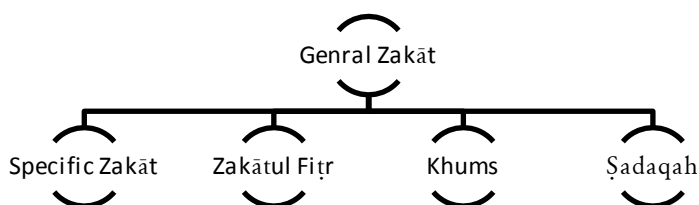
### Objectives >>>

#### Students should:

- Understand the terminology of the obligatory and recommended types of charity in Islam
- Know the rules related to Zakātul Fiṭrah
- Know the rules related to khums

## Charity

In this lesson, we will learn about the jurisprudence of the obligatory types of charity in Islam. In previous lessons, we have discussed that Islam very much encouraged Ṣadaqah, which is a voluntary form of charity which a person can give to any worthy cause. However, there are also a few obligatory types of charity that we need to learn about.



## JURISPRUDENCE

## LEVEL 4

### ZAKĀT

The word Zakāt has a general meaning which applies to all forms of charity. When it is used in the Holy Qur'an, it is usually used with this meaning. However, it also has a more specific meaning.

### (SPECIFIC) ZAKĀT

This is one of the obligatory forms of charity which was very important in previous times, which does not apply to many people today. It is a specific type of charity which applies to only nine specific things, as outlined in the narration from Imam al-Bāqir (as) below:

“Allah made obligatory, along with prayers, the Zakāt of wealth. Then the Messenger of Allah (saw) obligated Zakāt with regards to nine things and excused other things from Zakāt. (The nine things which he obligated are): gold and silver, camels, cows and sheep and wheat, barley, dates and raisins. The Messenger of Allah (saw) excused other things from the Zakāt.”<sup>i</sup>

Therefore today, this type of charity may apply to farmers, and people who deal in genuine gold and silver coinage. They have to pay 2.5% of the value of any of the nine things listed above which they own. It does not really have much application to others in today's world.

### ZAKĀTUL FIṬRAH

This is another specific form of obligatory charity, which commonly applies to us today. It becomes obligatory on the head of the family every year from the time that the crescent moon of the month of Sha'bān (the night before 'Īdul Fiṭr) is sighted- marking the end of the holy month of Ramaḍān.

On the night before 'Īd, the money intended for Zakātul Fiṭrah must be set aside, and then ideally it should be paid before the start of the 'Īd prayer the next day.

The head of the family needs to count the number of people in his family under his care, and for each person, he needs to donate three kilograms of an ordinary type of food (e.g. bread or rice) to a poor person.

If he cannot directly take the meal to the poor person, he can pay the value of that meal to a trusted Islamic organisation who can then deliver it to people in need. Usually, your local qualified sheikh will calculate the value of three kilograms of such food, and advise how much should be paid per person. This is another important and highly rewarding form of charity.

FAQ: if I have invited guests to my house the night before 'Īd for dinner, do I need to pay the Zakātul Fiṭrah on their behalf the next day?

Answer: no. A person is only responsible for his guest's Zakātul Fiṭrah if that guest is truly dependent on him (i.e. living under his care at the time). If a guest simply comes for dinner and leaves a few hours later, the host is not responsible for paying that guest's Zakātul Fiṭrah.

## KHUMS

Khums literally means one-fifth, and it is an obligatory form of charity which has been expressly mentioned in the Holy Qur'an, and which has been particularly emphasised by the Imams of the Ahlul Bayt (as).

“Know that whatever of a thing you acquire, a fifth of it is for Allah, for the Messenger, for the near relative, and the orphans, the needy, and the wayfarer...” (8:41)

It is the most important type of charity which we need to know about and practise today. In brief, it involves giving one-fifth (20%) of our savings as charity at the end of the year.

## WHAT DOES KHUMS APPLY TO?

Khums applies to:

- Any savings. Once a person has an income, they need to set a date for their khums (e.g. 1<sup>st</sup> March). Every year, when that date comes around, the person needs to go over their finances, and work out how much savings they have for that year. They then need to donate 20% of this as khums.

- For example, Ahmad started working in his first job at his uncle's fruit shop in March 2012. Now it is March 2013, and he has saved up \$200 this year, which is sitting in his bank account. He needs to calculate 20% of this (\$40) and give this as khums.
- Any material possessions which we have not used the whole year.
  - For example: I bought a new shirt worth \$50 in March 2012. Now it is March 2013 and I have never worn that shirt, not even once. I must calculate 20% of its value (\$10) and pay this as khums.
- A number of other forms of wealth which are not relevant for most of us today.

## WHO DO I PAY MY KHUMS TO?

- Khums is the right and possession of the Imam of our time (peace be upon him), to use in the way that most benefits Islam. However, during his occultation, it is our obligation to deliver our khums to the general representative of the Imam, who is our Marja'.
- If we do not have direct access to our Marja', we need to do some research and find out who in our city has permission from our Marja' to collect our khums and deliver it to him. Usually this will be one of the trusted and qualified sheikhs in our Islamic centres or mosques. Therefore, when it is time to pay our khums, we need to approach such a sheikh, and request them to deliver our khums to the Marja' who we follow.

## HOW IS KHUMS USED?

Khums is divided into two parts:

1. The **first part** is used to help people who are Sayyids-descendants of Prophet Muḥammad (saw). The reason why it is used to help specifically such people is because they are not allowed to receive most other types of charity. Therefore, our Maraji', upon receiving khums wealth, will distribute among Sayyids who are:
  - » Orphans, **or**
  - » Poor, **or**
  - » Stranded in a strange land without any means of returning home

2. The **second part** of khums is used for causes that would benefit Islam. It is used by our Marja' in the way that the Holy Imams (as) would have used khums. This includes things such as:
- » Funding and maintenance of Islamic seminaries which keep the teachings of the Ahlul Bayt (as) alive.
  - » Funding the study of Hawza students who will graduate to become sheikhs in future and benefit the community with their knowledge and experience.
  - » Building and maintain mosques, Islamic centres and Islamic schools all around the world.
  - » Helping other poor and needy believers around the world.

### OTHER RULES RELATED TO KHUMS

- Can I use my khums to help my local mosque or Islamic centre?
  - » To do this, you need the permission of your marja'. Often, your marja' will give you permission to use a part of your khums for this. Without the permission of your Marja' however, this is not allowed.
- If I am saving to buy my first home, or to get married, do I still need to pay khums on such savings?
  - » Some scholars are of the opinion that a person can save up for such things for three years without paying khums on these savings.
- If I have a large mortgage/debt, so I still have to pay khums on the savings that are in my possession?
  - » Yes, you are still obligated to pay khums on these savings, as long as that wealth is in your possession.

### THE IMPORTANCE OF KHUMS

Giving part of our wealth for the sake of Allah (SWT) in general is strongly emphasised in Islam. In fact, the word Zakāt literally means cutting back the branches of a tree so that it grows in a more beautiful and productive way. Similarly, if we remove a part of our wealth regularly and give it to those in need, our wealth grows more beautifully and productively.

There are several other benefits to giving charity, some of which are outlined in the narrations below:

The Prophet (saw) said, "Verily charity extinguishes the wrath of the Lord."

Imam 'Ali (as) said, "Charity acts as a shield against the fire."

The Prophet (saw) said, "The earth on the Day of Resurrection will be scorching, except for the shadow of a believer, for verily his charity will serve him as shade."

The Prophet (saw) said, "Give charity, and cure your sick ones through the giving of charity, for verily charity repels accidents and illnesses, and is a source of increase in your life spans and your good deeds."

When it comes to Khums in particular we have special narrations urging all believers not to ignore this vital obligation.

In fact, khums is the right of the representative of Allah (SWT) on Earth, and in reality belongs to Islam and the Muslim community. Therefore, if a person does not pay khums, they are keeping in their possession wealth that does not in reality belong to them. This makes that wealth illegitimate and means that anything that wealth is used for consequently becomes illegitimate.

Hence in order to make sure our wealth and our possessions remain blessed, and we do not get punished for keeping illegitimate wealth, we must make sure to meet the obligation of khums in a correct and timely manner.

## Review Questions

### Q1. Khums applies to:

- a. The savings at the end of the year
- b. All the money we earned during a year
- c. Cows, sheep and camels

### Q2. Zakātul Fiṭrah is payable:

- a. On the day of 'Īdul Fiṭr
- b. On the day of 'Īdul Aḍḥā
- c. At the end of each year

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<sup>i</sup> (al-Kaafi vol3 p.509)