

The Thirty-seventh Greater Sin: Non-Payment of Zakat

The thirty seventh Greater Sin is non-payment of Wajib Zakat. The traditions of Imam Muhammad Taqi (a.s.), Imam ‘Ali Riḡa (a.s.), Imam Mḡsa Kadhīm (a.s.) and Imam Ja’far as-Sadiq (a.s.) to this effect are mentioned by Abdul Azḡm. The Holy Qur’an describes the punishment for this greater sin in the following verse:

“And (as for) those who hoard up gold and silver and do not spend it in Allah’s way announce to them a painful chastisement.

On the day when it shall be heated in the fire of hell, then their foreheads and their sides and their backs shall be branded with it, this is that you hoarded up for yourselves, therefore taste what you hoarded.” (Surah at-Tawba 9: 34-35)

Traditions mention that the word “Kanz” (hoard) in this ayat implies any wealth on which Zakat has not been paid and other rights have not been discharged.

The Almighty Allah (S.w.T.) says in Surah ḡli- ‘Imran,

“And let not those deem, who are niggardly in giving away that which Allah has granted them out of His grace, that it is good for them; nay it is worse for them; they shall have that whereof they were niggardly made to cleave to their necks on the resurrection day; and Allah’s is the heritage of the heavens and the earth; and Allah is aware of what you do.” (Surah ḡli-‘Imran 3: 180)

Whatever a person possesses, is due to Allah (S.w.T.)’s grace and favours. He himself has no control over gain or loss. It is therefore incumbent on him to spend the bounties he has received from Allah (S.w.T.) in a manner that Allah (S.w.T.) has commanded, failing which the punishment will be severe.

Tafsḡr Minhajus Sadiqḡn mentions that traditional reports testify to the fact that the wealth of those who due to their miserliness avoid paying Zakat, will be made into a serpent by Allah (S.w.T.) on the day of

Qiyāma. This serpent will be extraordinarily poisonous and vicious with two spots below the eyes, which is the characteristic of the most dangerous snakes. This snake shall be put around the neck of this person like a collar and the two ends will envelop his face and chastise him saying, “I am the same wealth regarding which you prided over others in the world.”

Hazrat Imam Baqir (a.s.) said,

“Whosoever does not pay Zakat on his wealth, the wealth shall assume the shape of a Python on the judgement day and will be around his neck and till his accounting is complete it (the serpent) will be chewing at his flesh.”¹

The Imam (a.s.) has also been reported to have stated,

“If the relative of person who is bestowed wealth by Almighty comes to ask for something and the wealthy person acts like a miser, the Almighty Allah (S.w.T.) takes out a python from hell which turns its tongue around its mouth so that when the person comes it will become his iron collar.”²

Imam Ja’far as-Sadiq (a.s.) says,

“If a person owning gold and silver does not pay obligatory Zakat (or obligatory Khums as mentioned in Tafsīr of Qummi) on it, on the day of Qiyāma the Almighty Allah (S.w.T.) will imprison him in a fertile and lighted forest and appoint for him a python which has lost its hair due to its venom and when it will move to catch this person he will try to run away. But when he would become helpless and know that he cannot escape he would take his hands near the serpent and it will begin to chew his hands like a male camel and it would wrap itself around his neck like a necklace.”

If a person owning sheep, cows and camels does not pay the Zakat due to him, Allah (S.w.T.) the High and Mighty will imprison him in an illuminated wilderness on the day of Qiyāma. And every hoofed animal will trample upon him and every animal with pointed fangs will tear him up. One who does not pay Zakat due on his date palms, grapes or his agricultural products will on the day of Qiyāma have that portion of his land around his neck like a huge iron collar.³

Imam Muhammad Baqir (a.s.) says,

“The Almighty Allah has appointed Zakat with Prayer, and said, ‘Establish prayer and pay Zakat.’ Then one who recites prayer but does not pay Zakat (it is as if) he has not performed prayer also, because the two of them are connected.”⁴

Imam Ja’far as-Sadiq (a.s.) remarks,

“One who does not pay the Zakat of his wealth, at the time of death he will desire to be sent back to the world once more so that he may pay Zakat.”

As Allah (S.w.T.) says:

“Until when death overtakes one of them he says: Send me back, my Lord, send me back; Haply I may do good in that which I have left.” (Surah al-Mum’iin 23: 99–100)⁵

Thus implying that if he is sent back he will pay Zakat that was due on him and also spend his wealth in charity. He shall be told:

“By no means! It is a (mere) word that he speaks.” (Surah al-Mum’iin 23: 100)

Furthermore Imam (a.s.) comments on the following verse of Qur’an.

“Thus will Allah show them their deeds to be intense regret to them and they shall not come forth from the fire.” (Surah al-Baqarah 2: 167)

Imam (a.s.) says,

“A person who guards his wealth and acts miserly in spending it in the way of Allah (S.w.T.) dies leaving his wealth to people who either spend it in Allah (S.w.T.)’s obedience or in sinful activities. If his wealth is spent in the way of Allah (S.w.T.) the reward is written in the scroll of deeds of someone else and this person now regrets for actually it was his wealth. And if it is spent in disobedience to Allah (S.w.T.). That is the sinner’s hands were strengthened with the help of his wealth, this also causes regret to him.”⁶

Traditions from Imam Muhammad Baqir (a.s.) and Imam Ja’far as-Sadiq (a.s.) on this subject have been recorded by Ayyashi, Mufid, Saduq and Tabarsi in their respective books:

The Holy Prophet (S) says,

“Nothing destroys Islam like miserliness. Then he says. “The way of miserliness is like the paths of ants. It is apparently invisible and it is of many types like polytheism.”⁷

Hazrat Amir ul-Mu’minin ‘Ali (a.s.) says,

“When people do not pay Zakat the prosperity of their agricultural lands and mines will be lifted from the earth.”⁸

The Messenger of Allah (S) says,

“Cure your sick ones through Sadaqah, deflect the storms of calamities through supplication and guard your wealth through Zakat.”⁹

Imam Ja’far as-Sadiq (a.s.) says,

“There are some houses on this earth that belong to Allah and they are called, ‘the revengers? So when Allah bestows wealth to a person and he acts miserly in fulfilling the duties prescribed for him by Allah,

the Almighty appoints one of these houses for him and destroys his wealth at this very place. And after that the person continues to reside in this house and leaves his wealth for others.”¹⁰

Numerous traditions mention that one who acts miserly in charity will have to spend much more in corrupt ways. A great many traditions are recorded in the chapter of Zakat but these are sufficient for our discussion here.

One who does not pay Zakat is a Kafir

A person who accepts that Zakat is obligatory but does not pay due to niggardliness, is a transgressor and will face the consequences accordingly. But if he does not believe that Zakat is obligatory, he is a kafir and Najis (ritually impure). Zakat, like prayers is an article of faith. Whoever denies a single article of faith goes beyond the pale of Islam and is an infidel. Quoted below are some of the relevant traditions.

Imam Ja'far as-Sadiq (a.s.) says,

“Doubtlessly, the Almighty Allah has necessitated a portion for the destitute in the wealth of the rich people. It is such an obligation that is praised if fulfilled by the affluent people. It is Zakat and one who pays it, his blood is Harām. (It is Harām to kill him). And those who pay it are called Muslims.”¹¹

It implies that those who do not pay Zakat and do not even regard it obligatory, are not Muslims; they could even be executed in an Islamic government.

Imam Ja'far as-Sadiq (a.s.) says,

“One who avoids paying Zakat equal to one carat (four grains of barley) is neither a believer nor a Muslim. He is the same whose condition at the time of death is mentioned by Allah that he shall say, “Send me back my Lord, send me back, haply I may do good in that which I left.”¹²

“One who does not pay Zakat even if it is equal to one carat, he is expelled from belief and dies as a Jew or a Christian.”¹³

Imam (a.s.) elaborates further,

Death penalty is permissible in Islam for two kinds of sinners. And no one will issue a decree regarding the two until the advent of the Qaem of the progeny of Mohammed (a.t.f.s.), Then Imam Mahdi (a.s.) will issue decree on the basis of divine laws. One of the two is the adulterer who fornicated despite having a wife. He shall be stoned to death . The second is the one who does not pay Zakat. He shall be beheaded.”¹⁴

Imam (a.s.) also remarked,

“Monetary loss in desert or seas is only due to the non payment of Zakat. And when the Qaem of the

progeny of Mohammed (a.t.f.s) reappears he shall arrest and execute those who do not pay Zakat,”¹⁵

The Almighty Allah says,

“And woe to the polytheist, (To) those who do not give poor rate and they are unbelievers in the hereafter.” (Surah Fussilat 41: 6-7)

The Messenger of Allah (S) says,

“By Allah in whose hands is the life of Mohammed (S), No one does Khayanat with Allah except the polytheist who does not pay any Zakat from his wealth.”¹⁶

The Messenger of Allah (S) says,

“O ‘Ali! There are ten deniers of Almighty Allah in this Ummah; Tale-tellers, the magicians, the gigolos, those who have anal intercourse with non-mahram women, those who have intercourse with animals, those who commit incest, those who try to spread mischief, those who supply weapons to disbelievers (which shall be used against Muslims), those who do not pay Zakat and those who in spite of being capable do not perform Hajj and meet their death.”¹⁷

It is clear from the above traditions that those who deny the obligations of Prayer, Hajj and Zakat are infidel. They will be deprived of the benefits of faith which saves one from Hell in Qiyāma and they will be denied the rights of Muslims in this world. They are Najis (ritually impure), they cannot inherit Muslims and Muslims cannot marry them. However, if they do not believe the obligatory nature of these laws and they fail to perform these duties due to sloth or niggardliness, they are apparently Muslims. But actually from the internal aspects they are a kind of deniers and polytheists. Even if they depart from this world with belief they shall have to undergo the promised punishment.

Why does Zakat become Wajib?

There is hidden wisdom in making Zakat and other charities obligatory. Some of them are mentioned in traditions. For example such duties are a kind of test for wealthy people, that whether Allah (S.w.T.) is more dear to them or these temporal worldly riches; whether they have sincere faith in heavenly rewards, paradise and divine recompense. Whether they are true to their claim of being the slaves of Allah (S.w.T.), High and Mighty. The second benefit is that through this arrangement the financial problems of the poor are solved. Imam Ja’far as-Sadiq (a.s.) says, describing the benefits of Zakat.

“Indeed, Zakat is made obligatory to test the wealthy and to fulfil the needs of poor. And certainly if everyone had paid Zakat (honestly) there would not have been a single poor or destitute among Muslims. And neither one had been in need of other. And neither had anyone remained hungry and naked. But the poor are inflicted with problems due to the sins of wealthy and their failure to fulfil their rights. In these circumstances it is incumbent on Allah (S.w.T.) to deprive them from this Mercy those

who do not fulfil the monetary rights. I swear by the one who created all the creatures and increased their sustenance, indeed no loss occurs on dry land and at sea/river except for those who do not pay Zakat. The third benefit is the purification of the self from a base quality like niggardliness and the cure of this debilitating and mortal disease. Thus, the Almighty Allah (S.w.T.) tells His Messenger in Qur'an,

“Take alms out of their property, you would cleanse them and purify them thereby.” (Surah at-Tawba 9: 103)

And in Surah al-Hashr, Allah (S.w.T.) says,

“And whoever is preserved from the niggardliness of his soul, these it is that are the successful ones.” (Surah al-Hashr 59: 9)

The cure for niggardliness is to practice charity. Charity should be given time and again till it becomes a habit. And as far as possible one should keep in mind the rules and regulations laid down for charity, observing which can cure one of the malady of miserliness.

Zakat and Sadaqah Increase Wealth

In the following Qur'anic ayats Allah (S.w.T.) promises that anything spent in Allah (S.w.T.)'s way will be amply rewarded both in this world and the hereafter,

“...and He causes Charitable deeds to prosper.” (Surah al-Baqarah 2: 276)

“...and whatever thing you spend, He exceeds it in reward, and He is the best of Sustainers.” (Surah Saba 34: 39)

“...and whatever you give in charity, desiring Allah's pleasure it is these (persons) that shall get manifold.” (Surah ar-Rum 30: 39)

Paying Zakat and spending it in the prescribed manner increases one's wealth. The stingy and the niggardly believe that they will be impoverished if they spend in Allah (S.w.T.)'s ways, in direct contradiction to what Allah (S.w.T.) has promised in His holy Qur'an and the traditions of Ahl ul-Bayt (a.s.), some of which are mentioned below. In the sermon of Fadak, Janabe Fatimah Zahra (S) says,

“Allah has appointed faith for purifying you from polytheism and made prayer Wajib to cleanse you from pride and arrogance. Made Zakat obligatory to purify you from miserliness and parsimony. (so that man is imbued with the goodly quality of charitableness and is purified of the impurity of sinful deeds). And this is also the cause for increasing your sustenance.”

It is related from Hazrat Amir ul-Mu'minin 'Ali (a.s.):

“One who spends for a good cause is recompensed by Allah in this world and there is also an increase

in his reward of the hereafter.”¹⁸

‘Ali (a.s.) also said,

“Seek the sustenance through Sadaqah”¹⁹

It is mentioned in the book *Oddatud Dai* that Imam Ja’far as-Sadiq (a.s.) asked his son,

“How much amount is there for household expenses?”

“Forty Dinars,” replied the son.

Imam (a.s.) told him give in charity all the forty Dinars. The son said that there was nothing else apart from the forty Dinars. Imam (a.s.) said,

“You donate all of it in charity, the Almighty Allah will recompense it. Don’t you know that there is a key to everything? And the key to sustenance is Sadaqah.” His son Muhammad gave away the forty Dinars in charity, Ten days had hardly passed when Imam (a.s.) received four thousand Dinars. He told his son,

“O Son! We had given forty Dinars and Allah gave us four thousand in return.”

Amir ul-Mu’minin ‘Ali (a.s.) says in Nahjul Balagha that whenever poverty strikes, you must trade with Allah by giving Sadaqah.

Imam Riḍā (a.s.) asked his slave,

“Have you given anything in the way of Allah today?”

“No! By Allah,” replied the slave.

“Then how would Allah give us anything in return?” said Imam (a.s.).

Explaining the Qur’anic Verse,

“...and whatever thing you spend, He exceeds it in reward and He is the best of sustainers.”
(Surah Saba 34: 39)

Imam Sadiq (a.s.) said,

“Do you think Allah goes back on His word?”

“No!” replied the narrator,

“Then why do you not receive the recompense of your charity?”

“I don’t know”, said the narrator.

Imam (a.s.) said, "If one of you acquires Halāl sustenance and spends even a Dirham from it, he is certainly recompensed for it."²⁰

It means that if he is not recompensed, either the money was acquired unlawfully or it was spent in an illegal way.

There are numerous Qur'anic Verses and traditions on this subject also but we shall be content with those quoted so far. The late Agha Nūrī has illustrated the importance of Sadaqah with forty incidents in his book *Kalamatul Tayyaba*. One of the incidents mentioned therein is quoted by the great scholar, Akhund Mulla al-Fath 'Ali from his trustworthy relative. He relates that in a particular year when prices had soared high I had sown barley on a piece of land that belonged to me. By chance my crop matured earlier than other people's crop and soon the grain was ready for consumption. Since at that time all classes of people were facing shortage and hunger, I decided not to make any profit on my produce and went to the mosque and announced that any needy person may take barley from that farm till the other crops are ready. But even a beggar must take only as much as needed by his dependants. So people went to my farm and carried away barley according to their requirements. After the other crops had matured I ordered my agents to have a look at that farm also, in case some grain still remained in the pods. When the grain from this farm was collected I was astonished that it exceeded the sum total that I had grown on other pieces of land. In spite of the needy people taking barley from this farm there was no decrease in its crop. Ordinarily it would not have been possible to find a single stalk on this land. Subsequently all the lands that were used for barley cultivation remain barren for the rest of the year as they are only cultivable once a year. However, in the case of this land it continued to thrive even without sowing any seeds or nurturing it. At last spring arrived and it stopped snowing. The farm was still laden with crops and more fertile than other lands.

I was so astonished that I began to doubt if it is some other land. When the accounts were balanced it was found that the output of this farm was many times that of all other pieces of land.

Also related from the late gentleman is that he had a grape orchard by the roadside. When for the first time the orchard was laden with fruits the owner told the caretaker not to pluck the grapes from the trees lining the boundary wall along the road. These were left for those who passed by the orchard. Thus till the time grapes were ripe the wayfarers plucked grapes from these peripheral creepers. At the end of the grape season he ordered his farm workers to check if any grapes remained near the boundary walls. May be some were hidden behind the leaves and overlooked by passers by. However, it was found that the grapes obtained from this area exceeded the total yield of the rest of the orchard. In spite of the fact that passers by had taken grapes to their heart's content there was no decrease in them.

The same worthy person has also narrated that every year after wheat was reaped and the grain brought to his residence, he used to calculate Zakat on it and pay to the deserving people. One year before the grain was brought home he thought delay in paying Zakat was uncalled for. And immediately distributed the prescribed share to those who were qualified to receive it. Later the remaining grain was

taken home, cleaned and put in huge containers. When the quantity was computed it was found that the amount paid as Zakat had not reduced from the sum total. The quantity was the same as before Zakat was deducted.

In the same above-mentioned book it is narrated from Haji Mahdi Sultanabadi: One year after the wheat season when all the grain was cut I weighed it and paid Zakat at that very place.

After this the grain remained there for a month. Animals and even rats continued to feed upon it. Later when I weighed it again the quantity was the same as before. The quantity that I had paid as Zakat and all that the animals had consumed did not decrease the quantity.

Types of Zakat and its Quantity

Zakat is of two types, Obligatory and recommended. Obligatory Zakat is again of two types. The Zakat of wealth and the Zakat of body (Fitra). The Zakat of wealth is for nine items: Four food grains (Wheat, barley, dates and dried grapes); Three quadrupeds, (Sheep or goats, cows and camels) and two types of coins, (gold and silver).

Zakat of food grains becomes obligatory when wheat, barley, dates or resins reach a particular quantity (Nisab). The Nisab (taxable limit) is fixed at 40 mithqal less than 280 Tabrizi mounds approximately equal to 847 Kilograms. If the cultivation of wheat, barley, dates or resins was carried out by rain water, stream/river or from the moisture of the earth (like the lands of Egypt etc.) the Zakat payable is one-tenth of the total yield. But if it was cultivated with well-water etc. the Zakat is 1/20 (twentieth part / 5%).

Nisab of Three types of Quadrupeds

1. Five types of Nisabs apply to Sheep/goats

First Nisab is forty. From every forty animals one is to be given away as Zakat. No Zakat is payable if Sheep/goats are less than forty in number.

Second Nisab is one hundred and twenty-one. If one has 121 Sheep or goats he has to give two of them in Zakat.

Third Nisab is 201 animals. Zakat payable on them is Three sheep/goats.

Fourth Nisab is 301 sheep/goats. Zakat payable is four animals.

Fifth Nisab is four hundred sheep/goat or more than this. In this case one part of hundred is payable. In other words from every hundred sheep/goat one is to be given as Zakat.

2. Two Nisābs of Cows

The first Nisāb is thirty. The Zakat for this is a calf which has entered the 2nd year of its life. There is no Zakat if one has less than thirty cows.

The second Nisāb is forty and its Zakat is a female calf which has entered the 3rd year of its life. For example, if a person has 39 Cows, he should pay Zakat on 30 Cows only. Furthermore, if he possesses more than 40 Cows but their number does not reach 60, he should pay Zakat on 40 cows only. And when their number reaches 60 which is twice as much as the first Nisāb (taxable limit), he should give as Zakat 2 calves, which have entered the 2nd year of their life. And similarly, as the number of the cows increases, he should calculate either in thirties or in forties, or from 30 and 40 and not at the rate of multiple of thirty cows as that would have a remainder of 10 cows.

3. Minimum Taxable Limit of Camels

Camels have 12 taxable limits:

(i) 5 camels, the Zakat is one sheep. As long as the number of camels does not reach five, no Zakat is payable on them.

(ii) 10 camels, the Zakat is 2 sheep.

(iii) 15 camels, the Zakat is 3 sheep.

(iv) 20 camels, the Zakat is 4 sheep.

(v) 25 camels, the Zakat is 5 sheep.

(vi) 26 camels, the Zakat is a camel which has entered the 2nd year of its life.

(vii) 36 camels, the Zakat is a camel which has entered the 3rd year of its life.

(viii) 46 camels, the Zakat is a camel which has entered the 4th year of its life.

(ix) 61 camels, the Zakat is a camel which has entered the 5th year of its life.

(x) 76 camels, the Zakat is 2 camels which has entered the 3rd year of their life.

(xi) 91 camels, the Zakat is 2 camels which has entered the 4th year of their life.

(xii) 121 camels and above. In this case, the person concerned should either calculate the camels in groups of 40 each, and give for each set of forty camels, a camel, which has entered the third year of its life; or calculate them in groups of 50 each and give as Zakat, for every 50 camels, a camel which has entered the 4th year of its life, or he may calculate them in the groups of forty and fifty. However, in

every case he should calculate in such a way that there should be no balance and even if there is a balance, it should not exceed nine. For example, if he has 140 camels he should give for 100 camels, two such camels as have entered the fourth year of their life and for the remaining forty camels, he should pay one camel which has entered the third year of its life. And the camel to be give in Zakat should be female.

Nisāb (Minimum Taxable Limit) for Gold

There are two taxable limits of gold: The first limit is 20 mithqals (Sharq'), one mithqal being equal to 3.456 gms. Hence when the quantity of gold reaches 20 mithqals and other requisite conditions are also fulfilled, one should pay 1/40th part of it, which is equal to 1.728 gms, as Zakat. And if the quantity of gold does not reach this limit, it is not obligatory to pay Zakat on it. The second taxable limit of gold is applicable when gold, in addition to 20 mithqal sharq' is further increased. If an additional of 4 mithqal sharq' takes place to 20 sharq' mithqals, one should pay Zakat on the total quantity at the rate of 2.5%. and if the addition is less than 4 Sharq' mithqals, Zakat will be payable on 20 sharq' mithqals only; and it will not be obligatory to pay it on the additional quantity. The same rule applies as and when ongoing additions take place in the quantity of gold, like, if a further increase of 4 mithqals takes place, Zakat should be paid on the entire quantity, and if the increase is less than that, no Zakat will be payable.

Taxable Limit of Silver

There are two minimum taxable limits for silver: The first is 105 ordinary mithqals, equal to 483.88 gms. Therefore, when the quantity of silver reaches that limit and other necessary condition are also fulfilled one should pay 2.5% of it as Zakat. And if the quantity of silver does not reach the aforesaid limit, it is not obligatory to pay Zakat on it.

The Second limit of silver is when there is an addition of 21 mithqals, that is, if an addition of 21 mithqals takes place to 105 mithqals, the Zakat should be paid on 126 mithqals. If the addition is less than 21 mithqals he should pay Zakat on 105 mithqals only, and no Zakat is payable on the additional quantity. The same rule applies as and when ongoing additions take place in the quantity of silver, like if 21 mithqals are further added, he should pay Zakat on the entire quantity and if the addition is less than that the quantity which has been added and is less than 21 mithqals, is not liable to any Zakat. Thus, if a person gives 1/40 of all the gold or silver he possesses, he will have paid the obligatory Zakat and sometimes even more than that. For example, if a person has 110 mithqals of silver and gives 2.5% of that, he will have paid Zakat on 105 mithqals which was obligatory, and also something on 5 mithqals which was not obligatory.

These are the basic rules with regard to Zakat. Those who wish to study this in more detail may refer to the books of Jurisprudence.

Zakat of Fitra

At the time of sunset on Eid ul Fitr night (i.e. the night preceding Eid day), whoever is adult and sane and is neither unconscious, nor poor, nor the slave of another, he should give, on his own behalf as well as on behalf of all those who are his dependents, about Three kilos per head of wheat or barley or dates or raisins or rice or millet etc. It is also sufficient if he pays the price of one of these items in cash. As per obligatory precaution, he should not give from that food which is not staple in his place, even if it be wheat, barley, dates or raisins.

We must remember that the immediate benefit of Zakat of Fitra is that one shall be safe from accidental or destined death the following year. It is related from Imam Ja'far as-Sadiq (a.s.) that he told his financial secretary to pay the Zakatul Fitra of all his family members and not to overlook any of them. "Because if his Zakat is not paid I would be in constant fear of his demise."

"What do you mean by 'demise'?" asked the secretary.

"Death", replied Imam (a.s.), "And its reward is the acceptance of a month of fasting."

Imam (a.s.) also said,

"Zakatul Fitra completes (perfects) the fasts of the month of Ramadhan."

Zakat can be spent in eight ways as mentioned in the Holy Qur'an.

Disposal of Zakat

Holy Qur'an says:

"Alms are only for the poor and the needy and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debts and in the way of Allah and the wayfarer." (Surah at-Tawba 9: 60)

Zakat can be spent for the following eight purposes:

(1) It may be given to a poor person, who does not possess actual or potential means to meet his own expenses, as well as that of his family for a period of one year. However, a person who has an art or possesses property or capital to meet his expenses, is not classified as poor.

(2) It may be paid to a miskin (a destitute person) who leads a harder life than a Faqir (a poor person).

(3) It can be given to a person who is a Wakil of Holy Imam (a.s.) or his representative to collect Zakat, to keep it in safe custody, to maintain its accounts and to deliver it to the Imam or his

representative or to the poor.

(4) It can be given to those non-Muslims who may, as a result, be inclined to Islam, or may assist the Muslims for fighting against the enemies, or for other justified purposes. It can be given to those Muslims also whose faith in the Prophet or in the Wilayah of Amir ul-Mu'minin in unstable and weak, provided that, as a result of giving, their faith is reinforced.

(5) It can be spent to purchase the slaves to set them free, the details of which have been given in its relevant Chapter.

(6) It can be given to an indebted person who is unable to repay his debt.

(7) It may be spent in the way of Allah (S.w.T.) for things which have common benefit to the Muslims; for example, to construct a mosque, or a school for religious education or to keep the city clean, or to widen or build tar roads.

(8) It may be given to a stranded traveller.

(9) These are the situations in which Zakat can be spent. But in situation number 3 and 4, the owner cannot spend without the permission of Imam (a.s.) or his representative; and the same applies to the 7th situation, as per obligatory precaution.

Recommended (Mustahab) Zakat

Zakat is recommended in seven things:

1. Wealth: That is the money collected by a person to use in business transactions.
2. Rice, grams, lentil, Vetch etc. But there is no Zakat on vegetables like brinjals, cucumber, water melon or musk melon.
3. Mare
4. Jewellery and embellishment should be given to believers for temporary use.
5. Hidden or buried treasure which cannot be spent. One year's Zakat is to be paid on it, if the individual is capable of it.
6. When in order to avoid paying Zakat a person disposes off his taxable limit. In such cases it is recommended for him to pay Zakat on the balance at the beginning of next year.
7. Income from lease hold property like house, shop, orchard or public bath etc.

Other Wajib Taxes

Another important religious duty is Khums. It has been prescribed as the share of the Messenger of Allah (S) and his progeny (a.s.) as they cannot accept Zakat. Anyone who withholds a single Dirham of Khums will be included among those who had usurped the rights of ﷺ Muhammad (a.s.) and those who had oppressed them. Anyone who denies the obligatory nature of this duty is an unbeliever as Khums is one of the principal articles of faith. The relevant Qur'anic ayat and the traditions of Ma'sūmīn (a.s.) are given below:

“And know that whatever you gain, a fifth of it is for Allah and for the apostle and for the near of kin and the orphans and the needy and the wayfarer, if you believe in Allah and in that which We revealed to Our servant, or the day of distinction, the day on which the two parties met; and Allah has power over all things.” (Surah al-Anfāl 8: 41)

Imam Ja'far as-Sadiq (a.s.) says,

“Since Allah has made Sadaqah Harām on us (Ahl ul-Bayt) and prescribed Khums for us, Khums is Wajib and Hadiya (gift) is permissible for us.”²¹

Imam Baqir (a.s.) says,

“It is not permitted for anyone to purchase anything from the money on which Khums has not been paid and until our right has not reached us.” (Usūl al-Kāfi Vol. 1 page 545)

Imam (a.s.) also said,

“The most difficult situation on the day of Qiyāma will be when those eligible for Khums will arise and claim their rights from those who had not paid Khums.”²²

Widening of Sustenance, Purification of wealth, Savings for the future

A friend, businessmen of Imam Riḍā (a.s.) wrote to him from far seeking permission to spend from the amount on which Khums had not been paid. Imam (a.s.) replied:

“Indeed, the Almighty Allah is widely merciful and kind. And the Almighty Allah has promised rewards and good recompense for those who will obey His commands. And there is penalty for those who act in contravention of these laws. Certainly only that wealth is permitted for a person that is allowed by Allah (S.w.T.). Doubtlessly, Khums is our need and a command of our religion, a channel of sustenance of our friends and it is to be spent to protect our honours. Meaning those from whose side we are at the risk of being harmed.

So, do not avoid paying Khums to us. And as far as possible do not deprive yourself from our supplications. Indeed, Khums is a saving that will benefit you on the day of affliction and helplessness (Qiyāma). A Muslim is one who fulfils all that he had vowed with regard to servitude and obedience of the Almighty. One who accepts by his tongue but denies in the heart is not a Muslim.²³

Hazrat Hujjat ibnul Hasan (a.t.f.s.) sent a letter to Abul Hasan Asadi through his special representative Muhammad bin Uthman. Therein he says,

“In the name of Allah, the Beneficent, the Merciful. Curse of Allah and the angels and all the people be upon the one who considers permissible for himself a single Dirham from our money (wealth).”

Abul Hasan Asadi said, “I thought that those who are cursed here are those who considered any type of Imam’s property Halāl for himself. Thus by the One who sent Muhammad as a great giver of good news. I saw that the writing of the letter had disappeared and in its place the following appeared: Curse of Allah and the Angels and all the people be upon the one who takes even a Dirham without our permission from our property (rights of Sadqat).”

When does Khums become Wajib . How is it spent?

Khums is obligatory on the following seven things:

- (i) Profit or gain from earning.
- (ii) Minerals.
- (iii) Treasure–trove
- (iv) Amalgamation of Halāl wealth with Harām.
- (v) Gems obtained from diving into sea.
- (vi) Spoils of war.
- (vii) A land which a Zimmi Kafir purchases from a Muslim.

The detailed laws for each of the above have been discussed in Tuzihul Masael. Khums should be divided into two parts. One part is for the Sadqats which should be given to a sayyid who is poor, or orphan or who has become penniless during journey. The other portion of Khums is for Imam az–Zaman (a.s.) which should be paid to his qualified representative during Ghaibat or it should be spent in the way permitted by the representative who is fully qualified.

The book *Kalematul Tayyabah* has forty incidents that illustrate the benefits of helping the Sadqat and the merits of being kind to them. We shall be content to narrate one of those incidents here. The incident

has been recorded in books like *Arbaʿn*, *Muntakhabul Dʿn*, *Fazael al-Shazʿn*, *Tohfatul Ahzʿr* and *Wasʿlatul Mʿl*. It is narrated through authentic chain of narrators that Ibrahm bin Mehran said:

In Kufa I had a good-natured neighbour by the name of Abu Jaʿfar. Whenever a Sayyid came to him asking for something he would give it to him. If he paid for it Abu Jaʿfar accepted the payment, if he didn't, however, Abu Jaʿfar instructed his assistants to record it in the ledger of debts under the name of 'Ali Ibn Abi Talib (a.s.). This continued for quite some time and when his financial conditions worsened and he became poverty stricken he took out the ledgers and tried to recover his debts. If the debtors were alive he sent his servants for recovery of debt but if the person was no more or had nothing to repay, Abu Jaʿfar would strike out the name from his register. One day he was sitting near the entrance of his house poring over the ledgers and a Nasibi (one who is inimical to 'Ali (a.s.)) passed by and taunted Abu Jaʿfar. "How about your greatest debtor – 'Ali? Did he repay your debts?" Abu Jaʿfar was hurt at this taunt and the same night he dreamt that the Holy Prophet (S) was sitting with Imam Hasan and Imam Husain (a.s.). The Messenger of Allah (S) asked, "Where is your father?" Amir ul-Mu'minʿn 'Ali (a.s.) replied from behind. The Prophet (S) asked him why he had not restored the debt of Abu Jaʿfar. 'Ali (a.s.) said, "I have brought this for repayment." So saying he took out a white woollen bag and gave it to Abu Jaʿfar. The Holy Prophet (S) told him to take it and whenever their descendants came to ask him for something he should not spurn them and added that after this there shall be no problem for him.

Abu Jaʿfar awoke and saw that he was holding the same bag that 'Ali (a.s.) had given him. He shook his sleeping wife and told her to put on the light. When the bag was opened it was found to contain one thousand Ashrafis (Gold Coins). The wife said, "O Allah's slave! Fear Allah, I hope the difficult times have not compelled you to obtain this money by cheating other traders." "Certainly not!", said Abu Jaʿfar and narrated the whole incident. Then he got out his ledger and calculated the total amount in 'Ali Ibn 'Ali Talib's account. He found it to be exactly 1000 Ashrafis. Neither less nor more.

Dependant Members of the Family whose expenses are obligatory on us

The obligatory expenses that one has to bear are those of one's permanent wife who is obedient, ones children and grandchildren and so on. If they are in need it is Wajib to spend on them. Similarly the parents, grandparents and so on. If they are in need it is Wajib to spend on them provided one is capable of bearing the expenses. That is if he does not do so it shall be considered an act of Qat'a ar-Rahm which is discussed in the first volume of Greater Sins under the particular topic.

1. Recommended Charity

Charitable expenditure has been highly recommended in the Qur'anic verses and Mutawatir (frequently related) traditions with emphasis on particular occasions like Friday, day of Arafat, month of Ramadhan

and for special people like ones neighbours, relatives etc. Sadaqah is the cure for maladies, a deflector of calamities, the cause of sustenance. It increases wealth and protects one from sudden calamities like, accidental death, burning, drowning and madness. It is reported to avert seventy calamities. The result is better depending upon the amount given in Sadaqah. There is no minimum limit either. Even a date can be given as Sadaqah.

2. Hadiya (Gift)

It is a gift which a person gives out of goodwill to increase the bonds of friendship. It can be given either to a poor or a rich believing brother. If one gives it with the sincerity of intention of seeking the nearness of Allah (S.w.T.) it is one of the best forms of worship. Amir ul-Mu'minin 'Ali (a.s.) has been reported to have said,

“If I give something as a gift to my believing brother, I consider it preferable than giving it in Sadaqah.”²⁴

3. Hosting treats for Believers

Numerous traditions speak of the merits of having believers as guests and of treating them to food and drink etc. It is one of the characteristics of the Prophets (a.s.). Narrations state that seven days had passed and Amir ul-Mu'minin 'Ali (a.s.) did not have a single guest. He says, amidst sobs, that, *“I fear lest the Lord has removed this mercy from me.”*

4. Known rights and the rights of those who are deprived

It is an amount that person has fixed for himself which he will spend on the needy and his relatives. It can be every day, every week or every month. Thus, the Almighty says in Qur'an:

“And those in whose wealth there is a fixed portion. For him who begs and for him who is denied (good).” (Surah Ma'rij 70: 24-25)

It is narrated from Imam Musa Ibn Ja'far (a.s.) that Bani Israel was a righteous man who had a kind hearted wife. One night this man dreamt that he was told that the Almighty had fixed a particular life span for him. Half of it was to be in prosperity and other half in difficulties. He had the choice of whichever life he desired first and whichever condition he desires to have in the later life. The man requested for some time as he wanted to consult his wife as he had always sought her counsel in important matters. Next day he related the dream to his wife who told him to ask for a prosperous life first. She said, “And hurry up to obtain it. May be Allah (S.w.T.) desires to grant us with His bounties.”

The next night when he was asked in his dream he said that he wished for prosperity in the earlier part of life. He was told that his wish shall be fulfilled. Thus he began to receive all types of bounties and comforts. His wealth and property increased. Then his wife said, “O slave of Allah! Now you help your

relatives and other deprived people. Do good to them. Give that particular thing to that neighbour and something to that friend of yours.”

This man followed the advice of his wife and was not stingy in giving his wealth in charity. In this way half the life passed. Again he dreamt of the same person and he was saying, “You were not stingy in charity, therefore the Almighty had decided to grant you prosperity in the later half of your life also.”

5. Haqq al-Hisad

It is the distribution of handful of food grains at the time of harvest before paying Zakat. It is given to passers by. The Almighty Allah (S.w.T.) says,

“...and pay the due of it on the day of its reaping.”

(Surah al-’An’am 6: 141)

Since these two types of Sadaqahs have been greatly emphasized in Qur’an and traditions we have mentioned them separately.

6. A Goodly Loan, Qard ul-Hasan

It is a loan given to a needy Muslim. Imam Ja’far as-Sadiq (a.s.) says,

“It is written on the door of Paradise that there are ten virtues of giving sadaqah and eighteen for giving Qard ul-Hasan.”²⁵

Imam (a.s.) also said,

“When a believer gives a loan to a believer for the sake of Allah (S.w.T.)’s pleasure, Allah (S.w.T.) considers this loan as Sadaqah till the time it is returned.”²⁶

For every moment that he gives respite to the debtor he gets the rewards of the loan as though it were Sadaqah. Because in spite of having the right to demand his money he gives respite. It is as if he had given that amount in Sadaqah, again. Thus he becomes eligible of other recompense of this amount, that is the reward of giving it in Sadaqah.

Apart from this the same Imam (a.s.) has mentioned that “Mā’ūn” (household items) whose neglect is promised punishment by Allah (S.w.T.) in Qur’an is not Zakat. It denotes giving loans to the needy people and giving items of daily use to people for temporary use.

Abu Basīr told Imam (a.s.), “Whenever our neighbours borrow something from us they return it broken and in damaged condition. Would we be sinners if we were to refuse them?”

“If they are such, there is no sin on you,” replied Imam (a.s.).

7. Giving Respite to the Debtor or Condoning the Debt

Regarding those who are unable to repay the debt, Imam Ja’far as-Sadiq (a.s.) says,

“One who desires the shade of Allah (S.w.T.) on the day when there shall be no other shade should give respite to his debtors or condone him the debt.”

The Messenger of Allah (S) says,

“One who gives respite to the helpless debtor is given the reward by Allah equivalent to the Sadaqah of the whole amount for each day till the debt is repaid to him.”

Hazrat Imam Ja’far as-Sadiq (a.s.) was informed about a person, Abdur Rahmān Ibn Sababa who was claiming his debt from a deceased person. Even though people told him to condone the amount he was not prepared to do so.

Imam (a.s.) said,

“Woe be upon him. Doesn’t he know that if he condones it, for each Dirham Allah (S.w.T.) will bestow ten Dirhams and if he does not do so he will get only one for each Dirham claimed.”

8. Donating clothes and Shelter to the Needy

Imam Ja’far as-Sadiq (a.s.) says,

“One who clothes his believing brother in a winter or summer dress he has the right upon Allah (S.w.T.) that He clothe him in the raiment of Paradise and grant him safety from the painful experience at the time of death, and when he emerges from his grave in Qiyāma he meets the angels with pleasure.”²⁷

In the same strain the holy Imam stated,

“One who clothes a Muslim beggar to cover his nudity or helps him with something (Shelter, money etc), the Almighty Allah appoints seventy thousand angels that continue to seek forgiveness of each of his sins till Qiyāma.”²⁸

9. Protecting the honour and Self Respect

It is the amount given away to protect ones honour and respect. Traditions mention that it is the best form of charity.

10. Continuing Charity

Works of charity like constructing Mosques, madrassas, bridges, sarais, baths or the digging of water springs, publication of religious books are such charitable acts that continue to earn rewards for ages. The person who has performed these acts continues to benefit from them.

The Late Haji Nuri (r.a.) has written in *Darus Salam* an incident related by the great religious scholar, Shaykh Abdul Husain Teherani. He says that Mirza Nabi Khan a confidant of Muhammad Shah Qajar died. He was well-known for his sinful and wanton deeds.

“One day I dreamt that I was roaming in Paradise with a companion who showed me each and every garden and edifice. He stopped at a place and said, “This is the palace of Mirza Nabi Khan. If you want to see him, he is sitting there.” Saying this he pointed in one direction. I looked with intent and saw that he was sitting alone in a huge hall. When he saw me he gestured me to come up. When I reached him he arose, saluted me and seated me at the head of the assembly. He himself returned to the posture that he had maintained in his life. I was astounded at his position and status. He looked at me and said,

“You must be surprised at my condition. Yes I had committed such evil deeds that deserved punishment but I had a salt mine in Talipn. Every year I used to send the income to Najaf al-Ashraf for arranging a Majlis of the Chief of the martyrs (Imam Husain a.s.). The Almighty Allah has rewarded me with this palace.”

The Shaykh says, “I awoke from this mysterious dream and later when I related it in my class, a descendant of Mulla Muti Talipni testified that it was a true dream. The man indeed owned a salt mine in Talipn and the income which was approximately a 100 Tuman was sent by him to Najaf and utilized for Majlis by father of the person who had testified that the dream was a true dream.” The late Shaykh says, “So far I was unaware that he had any connection with Talipn or paid for majlis in Najaf.”

Imam Ja'far as-Sadiq (a.s.) says,

“Nothing benefits a man after death except the three: A charity that he had performed in the world and it continues after his death, a meritorious practice that he has initiated and people act on it even after his death and a righteous son who supplicates and repents on his behalf (and performs good deeds in his place, as mentioned in other traditions.”²⁹

1. Wasa'il ul-Shia Vol. 6 page 11

2. Tafsir Minhajus Sadiqn

3. Wasa'il ul-Shia Vol. 6, page 11, al-Kafi

4. Wasa'il ul-Shia

5. Wasa'il ul-Shia vol. 6 page 14

6. Wasa'il ul-Shia Vol. 6 page 21

7. Wasa'il ul-Shia vol. 6 page 21
8. Safinat'ul-Bihar
9. Wasa'il ul-Shia
10. Wasa'il ul-Shia Vol. 6 page 63
11. Wasa'il ul-Shia Vol. 6 page 18
12. Wasa'il ul-Shia Vol. 6 pg18
13. Wasa'il ul-Shia Vol. 6 page 18
14. Wasa'il ul-Shia vol.6 page 19, al-Kafi
15. Wasa'il ul-Shia Vol.6, page.20
16. Mustadrak ul-Wasa'il
17. Khislat of Saduq, Chapter Ten
18. al-Kafi
19. Wasa'il ul-Shia Vol. 6 page 259
20. al-Kafi Vol. 2 page 595
21. Man la Yahzarul Faqih Vol. 2 page 41
22. al-Kafi Vol. 1 page 546
23. Wafi – Kafi – Tahzib
24. al-Kafi Vol. 5 page 144
25. al-Kafi
26. Wafi
27. al-Kafi, Vol. 2 page 204
28. al-Kafi vol. 2 page 205
29. Wafi, al-Kafi and Tahzib

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