

HOW TO DISBURSE ZAKAT?

There are eight heads for disbursement of zakat. Allah (Ta'ala) has declared that:

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ فُلُوقِهِمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾ التوبة: ٦٠

(Translation of meaning) [“The alms are only for the poor and the needy, and those who collect them and those whose hearts are to be reconciled, and to free the captives and the debtor, and for the cause of Allah, and [for] the wayfarers; a duty imposed by Allah. Allah is Knower, Wise” (At-taubah: 60)].

The Poor and Needy:

They are the people without means and deprived. Zakat should be distributed among them to enable them to fulfil their basic needs and to save them from begging others. The Messenger of Allah (*sallallahu 'alayhi wa sallam*) said the poor are not those who go begging door to door but one who do not have enough to fulfil their basic needs. People cannot understand that such a person is needy because he does not spread his hands before the people (*Al-Bukhari & Muslim*).

The Workers (those employed for collection and distribution of zakat):

Persons who are employed by the Zakat Department for collection, safe-keeping, and distribution of zakat are called workers or employees and they are entitled to receive their wages out of the collected zakat even if they are not poor. And if they are poor and needy they will be paid on both counts according to their entitlement.

Conciliation of Hearts:

This category includes those who have embraced Islam recently. It may be that their belief has not taken roots yet. They should be given a portion of *zakat* with a view to conciliating and supporting them so that they could persist in their Islam. It is narrated through Hazrat Anas (*RadhiAllahu Anhu*) that whenever the Prophet (*sallallahu 'alayhi wa sallam*) was asked anything in the cause of Islam he would give it. Once a needy person came to him. He ordered that he should be given most of

the goats of a herd grazing between two mounts. That person went back to his tribe and told them to embrace Islam because Muhammad gave so generously as if he had no fear of starvation (Ahmad). Both believers and non-believers are eligible to receive assistance under this category.

Freeing of Bondmen:

Zakat can be used for liberating the slaves. There are two ways of assisting in the liberation of slaves. One way is that they should be bought from their owners. The second applies when a slave has entered into an agreement with his master that after paying him a particular amount of money he will be set free. In this case zakat money can be given to liberate him.

Assisting the Debtors

If a Muslim is heavily indebted and he is unable to repay his debts it is valid to give him zakat money to lighten his burden.

In the Way of Allah:

Even if the term *Fi Sabeelillah* [“in the way of Allah”] is very vague and general the jurists of the old times have generally held that it means *Jihad* and *Ghazwah*. That is, all struggles against unbelief and tyranny. In modern times it may include all activities which are meant to spread the word of Allah (*Ta'ala*) for instance preaching, missionary work, and religious instruction, etc.

Wayfarer:

If somebody is in transit and has exhausted his money it is valid to help him with the *zakat* money to enable him to reach his home.

It may be pointed out that although there are eight categories of those who are eligible to receive assistance from the zakat money, it is not at all necessary that zakat money be distributed equally among all of them. Disbursal of zakat depends on the exigencies of each case and according to need.

Who is not Eligible to Receive Zakat?

1. Rich persons and persons of means who can manage their affairs.

The Messenger of Allah ((*sallAllahu 'alayhi wa sallam*)) said it is not right for a rich man or an able-bodied earning man to receive zakat (Abu Dawood, Nasai).

2. Persons belonging to Bani Hashim and Bani Abdul Muttalib. Members of these clans who are directly related to the Messenger of Allah ((*sallAllahu 'alayhi wa sallam*)) cannot receive either zakat or other charities. He pronounced that zakat is not for the descendants of Muhammad (Muslim).
3. Non-believers. In relation to the nature of zakat the Messenger of Allah ((*sallAllahu 'alayhi wa sallam*)) said: It will be taken from our rich men and given to our deprived men. This refers to the rich and poor men among the Muslims (*Al-Bukhari & Muslim*).
4. The close relations of the disburser of zakat who is bound to support them, for instance, his parents, children and wives. Zakat cannot be spent on them. It is a matter of principle that where zakat accrues it should be disbursed among the poor and needy of that area. It is also valid to assist one's relatives who may be living afar, the most indigent and the students. A disburser of tax cannot pay government taxes out of zakat money.

* * *