

Charity in Islam

As you have seen, charity is exceptionally important in Islam. There are a number of ways in which Muslims can give to charity. Read the information below to help you understand these.

Zakah

Zakah is one of the Five Pillars of Islam. These are the key duties all Muslims should carry out if they are able to.

Zakah is the giving of alms (charity) to those in need. However, it is not enough to make occasional donations to good causes when one feels like it. Muslims must regularly donate a proportion of their wealth to charity.

Most Muslims will pay Zakah once a year. It is calculated by adding up all of a person's wealth (income from jobs, savings, property etc) and then deducting all of their necessary expenditures (for example, paying bills or supporting their family). This leaves an amount of money over and above their living expenses. If this amount is below a small threshold known as the nisab, you do not pay Zakah. If it is above the nisab, then 2.5% of all surplus money must be donated to charity. As you can imagine, this calculation can be quite complex. To help Muslims, charity groups like Islamic Relief now provide online Zakah calculators that tell people how much they need to pay.



Not all Muslims will pay Zakah. If you have no money left after paying your living expenses, you are obviously not required to pay it. Similarly, if the value of your surplus money falls below the level of the nisab, you do not have to pay Zakah. This prevents Muslims being placed in financial difficulty unnecessarily.

Once Zakah has been paid, it is distributed to the needy. This quote from the Qur'an explains who should receive Zakah:

'Alms are meant only for the poor, the needy, those who administer them, those whose hearts need winning over, to free slaves and help those in debt, for God's cause, and for travellers in need. This is ordained by God; God is all knowing and wise.'

(Qur'an 9: 60)

Muslims see Zakah as an important to religious duty. They believe they must pay Zakah for a number of reasons. Firstly, it is commanded in the Qur'an, as you can see above. Secondly, Muslims believe all things belong to God and that any wealth we have is only ours on loan. Given this, we must use this wealth responsibly and in a way God would approve of. Therefore paying a proportion of our wealth to help others is the correct thing to do. Further, if Muslims pay Zakah, it will bond the community together and ensure everyone is looked after.

Muslims also believe Zakah has the effect of purifying their wealth. This is because by giving part of our wealth to charity, we are prevented from becoming greedy and hoarding our money. Zakah, therefore, helps us become better people.

In some Muslim countries, Zakah is collected and distributed by the government. In the UK, this is often done by local mosques or charity groups like Islamic Relief. Importantly though, it is a Muslim's own responsibility to calculate their own Zakah. It would be possible to lie about how much Zakah you owe, but a devout Muslim would not do this as they know that God would know they had sinned.



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Sadaqah

In addition to Zakah which is compulsory, Muslims are also encouraged to give to charity voluntarily. This is known as Sadaqah and can be done at any time. If, for example, a Muslim wanted to donate to a charity, such as Cancer Research or Comic Relief, it would fall under this category. Muslims believe this is an example of kind and generous behaviour.