

# ZAKAAT PRESENTATION

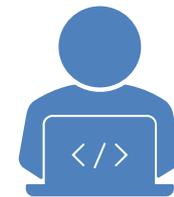
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ZAKAAT ELIGIBILITY & DISTRIBUTION

PRESENTED BY DR NAJMUL HUSSEIN  
RASSOOL

# BRIEF PROFILE OF PRESENTER

- Dr Najmul Hussein Rassool is a freelance Business Management/Islamic Finance Consultant, Lecturer and Trainer
- He holds the following qualifications and certifications:
  - PhD in Islamic Banking & Finance with Al-Madinah International University, Malaysia
  - Certified Shariah Adviser & Auditor (CSAA) from AAOIFI, Bahrain
  - Chartered Islamic Finance Professional (CIFP) from INCEIF, Bank Negara, Malaysia
  - Certified Islamic Professional Accountant (CIPA) from AAOIFI, Bahrain
  - MBA in Finance from the University of Witwatersrand, South Africa
  - Post-Graduate Diploma in Economic Principles from the University of London
- He lectured on Islamic Banking & Finance at the University of Technology Mauritius among others
- He has authored a few articles and book chapters that were published internationally





## ZAKAAT RECIPIENTS

### Surah Al-Taubah 9:60

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ  
عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ  
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ<sup>ط</sup>  
فَرِيضَةً مِّنَ اللَّهِ<sup>ق</sup> وَاللَّهُ عَلِيمٌ حَكِيمٌ

The alms are meant only for the poor and the needy and those employed to collect them, those whose hearts are to be reconciled, and to free those in bondage, and to help those burdened with debt, and in the Way of Allah and for the wayfarer. This is an obligation from Allah. Allah is All-Knowing, All-Wise.



# **ZAKAAT RECIPIENTS**

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- 1. The Poor**
- 2. The Needy**
- 3. Zakaat Administrators**
- 4. Reconciliation of Hearts**
- 5. Slaves**
- 6. Those in Debt**
- 7. In the Cause of Allah**
- 8. The Stranded Traveller**

## ZAKAAT RECIPIENTS

The Poor - Majority of jurists consider the poor as those who do not have any assets and have no means through which they can earn their living

The Needy - Majority of jurists consider the needy as the people whose earnings do not cover their basic needs.

# ZAKAAT ADMINISTRATORS

- Such a person is employed to collect zakat, manage it, record it, and distribute it amongst the entitled beneficiaries.
- For a person to perform the duties of Amil Zakat they must be:
  - Muslim
  - Mentally of a sound mind
  - Attained the age of puberty
  - Trustworthy
  - Honest
  - Must have general and complete knowledge of Zakaat rulings and regulations
  - Efficiency and Productivity



# PAYMENT TO ZAKAAT ADMINISTRATORS

Imam al-Shafi'i - the total compensation for workers must not exceed one-eighth (12.5%) of the total proceeds of Zakaat (limit). Not the opinion of the majority

Sheikh Yusuf al-Qaradhawi argues that an amil should be paid a salary equal to the market value of his/her skill and labour

Some scholars completely reject use of Zakaat funds for covering administrative costs

Use Sadaqah instead of Zakaat to cover administrative costs

# ZAKAAT TO NON-MUSLIMS

During the Prophet's time this was given to:

- People on the verge of accepting Islam
- People who accepted Islam
- People of prominence in society to get them to stop a negative action towards Muslims or draw them closer to Islam.
- Zakaat payments can be stopped to such people when the need for it is no longer present as was observed by the actions of Umar Ibn al-Khattab, Uthman Ibn Affan, and Ali Ibn Abi Talib.
- This category has been annulled today in the opinion of Imam Abu Hanifah and Imam Malik among others
- Qardawi – Not annulled- to bring people closer to Islam and help new converts against oppression and persecution

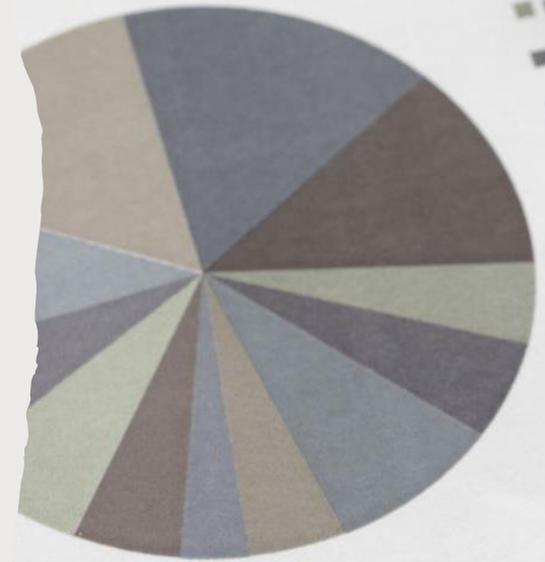
# ZAKAAT TO SLAVES

- To obtain their freedom
- Today, abolition of Slavery
- In the absence of slaves, some scholars propose that the Zakaat designated for slaves can be reallocated to other needy individuals or categories among the traditional recipients of Zakaat, such as the poor, the needy, and those in debt
- Some Scholars propose social welfare programs that benefit marginalized and vulnerable members of society - education, healthcare, or other community development projects
- Continuous debate among Shari'ah Scholars. Need reinterpretation

# ZAKAAT TO PAY DEBTS

Ijma' (Consensus) and Hadith: The permissibility of using Zakaat to pay off debts is supported by a consensus (ijma') among many scholars and is also mentioned in various hadiths.

- **Eligibility of the Debtor:** **Need not** be a Zakaat recipient
- **Necessity and Priority:** Using Zakaat to pay off debts should be done with the intention of relieving the debtor's financial burden and helping them meet their basic needs.
- **Eligible Debts:** Not all debts are necessarily eligible for Zakat payment. The debt should be a legitimate and valid obligation. This includes debts that were taken for lawful purposes and are not related to sinful or unethical activities.
- **Recipient's Consent:** Need to obtain the recipient's consent and ensure that they are comfortable with the arrangement.



154,568	95,054
56,845	97,511
110,000	99,011
150,000	99,216
35,000	101,090
83,000	101,684
45,000	101,96
	102,7

# FOR THE SAKE OF ALLAH

- Controversial and much debated category in today's world.
- Meaning 'for the sake of Allah' is jihad for the sake of Allah
- All the 4 madhabs agree that the usage of this term should be restricted to mean Jihad and not the usage of Zakah to build masajid etc
- Third Symposium of Zakaat Contemporary Issues held in Kuwait (1992) resolved, Zakaat funds may be used:
  1. To establish productive projects to be owned and managed by Zakaat recipients or their representatives
  2. To establish service projects such as building schools, hospitals, orphanages and libraries
  3. **Only Zakaat recipients are the beneficiaries**
- Some Scholars view it as anything that benefits the Ummah

# The Stranded Traveller

- This is a person who is lost, or has run out of his provisions
- He has become stranded before completing his journey
- Such a person is given enough money from zakat so that he can reach home safely
- This is irrespective of if the person is wealthy back home
- This is like so many refugees having to leave their homes and businesses and escape to safeguard their lives from oppressive regimes or warring nations etc.



# ASSESSING THE NEEDS OF RECIPIENTS

NPOs collecting and distributing Zakaat have a duty of trust, care and attention when collecting and distributing Zakaat to beneficiaries

They must put in place an effective and efficient system to appraise the eligibility of Zakaat recipients

In other words, they should carry out the necessary due diligence to ensure that the Zakaat reaches the eligible beneficiaries

IS THERE ANY  
PRIORITY OF  
GIVING ZAKAAT TO  
CERTAIN  
CATEGORIES?



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Priority should be given to the category where the need is greatest

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This is because all of them are equally entitled to receive Zakaat

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Usually, the ones who are in greatest need are the poor and needy

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This does not prevent paying a debt of a Muslim or helping a stranded traveller

According to a hadith 5 rich people can take Zakaat

Abu Saeed Al-Khudri narrated that The Messenger of Allah ( ﷺ ) said:

**Zakaat is not allowed for the well-off person except for one of the following five:**

- an administrator of Zakaat,
- a man who buys Zakaat holdings with his money,
- a person who is in debt,
- one who fights in the cause of Allah,
- or a rich person who is given a present by a needy (miskeen) person which the latter had been given as Zakat. [AbuDawud]

CAN ZAKAAT BE  
GIVEN TO RICH  
PEOPLE?



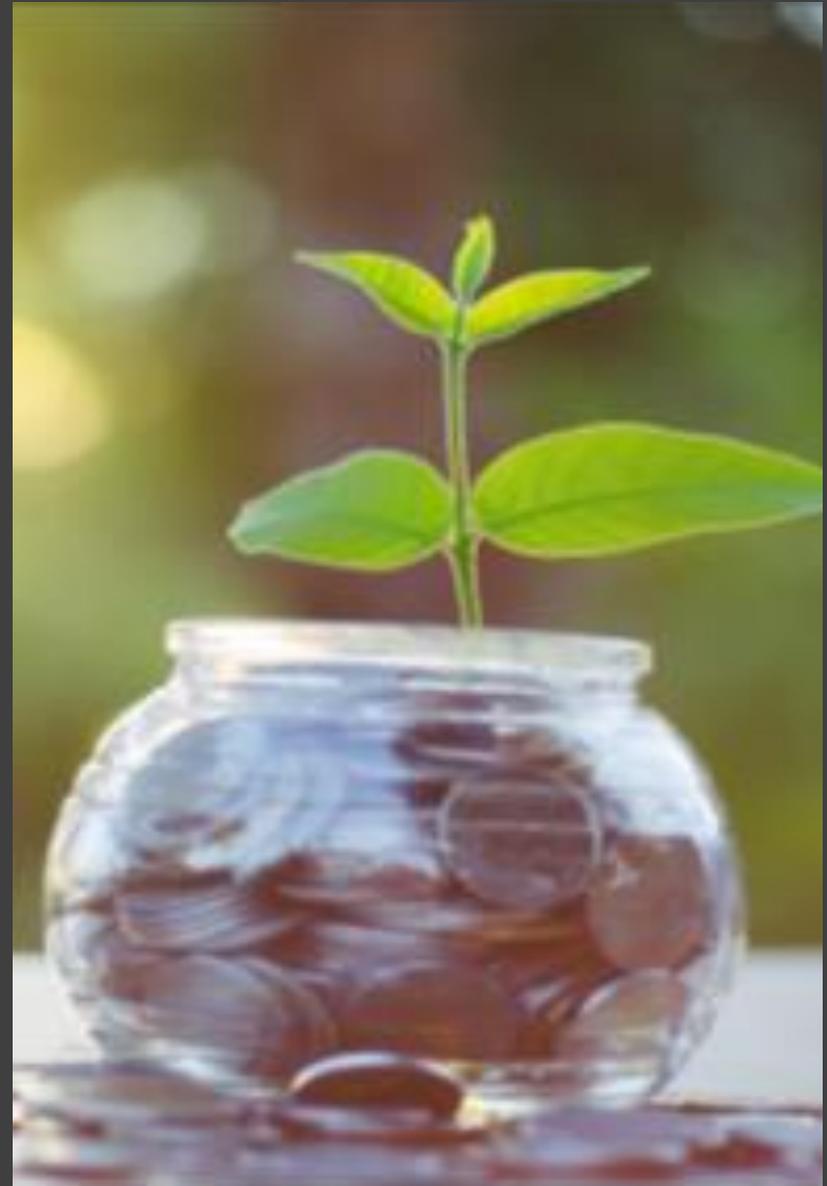
# WHO CAN RECEIVE ZAKAAT?

## CAN RECEIVE

- Uncle/Aunt
- Brother/Sister
- Cousins
- Nephews & Nieces

## CANNOT RECEIVE

- Wives
- Grandparents
- Parents
- Children
- Grandchildren
- The Family of the Prophet (SAW)



## ZAKAAT DISTRIBUTION

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Imam Ahmad - permissible to give the entire amount of Zakaat to either only one category or even one person from that category

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Recommended to distribute the Zakaat to the people of the area where the Zakaat is taken from

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Permissible to transfer the Zakaat to other areas as well to meet dire needs because those outside in need are in more dire need than the ones in the immediate vicinity.

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Ibn Taymiyyah - It is obligatory to give Zakaat to all 8 categories of people; otherwise, it is to be given to the available categories and transferred to where they live



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Thank you

