

POVERTY ALLEVIATION IN ISLAM: AN APPRAISAL OF JURISTIC VIEWS ON PAYING ZAKĀT FROM EMPLOYMENT INCOMES (SALARIES AND PROFESSIONAL FEES)

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ABSTRACT

Zakāt, the third pillar of Islam, provides a means of spiritual and economic growth and empowerment. It is a tool of social security, economic development and poverty alleviation. The orthodox schools of thought agree that passage of year on wealth is a condition for the eligibility of Zakāt. Few items are though exempted. Zakāt on ‘Ujrah (salaries and wages) is however contended. It is a branch of Al-Māl al-Mustafād the Zakāt of which scholars are divided. Considering the time variables and goals of Sharī’ah, many contemporary scholars and researchers have however established that Zakāt is payable on salaries and wages which reach the Nisāb and that passage of a year over it is not a condition. This position has been met with acceptance and rejection. This paper examined the arguments of the two schools. The paper found out that the issue is a jurisprudential matter which is open to Ijtihād and research, as there is no categorical text of the Qur’ān or Hadīth on it. It was also discovered that paying Zakāt on salaries that reach the minimum Nisāb is the preponderant and safer view. This view may serve to mitigate the economic hardship in many Muslim communities and help the needy and vulnerable who are in perpetual need of finance for basic needs. This view will best serve the public interest as it equally serves the interest of both givers and beneficiaries. The methodology used in this work is doctrinal.

Keywords: Al-Māl al-Mustafād; Nisāb; Salary; Sharī’ah; Zakāt

1. Introduction

Many Muslim countries and societies are remarkably featured with poverty and its attendant challenges: unemployment, diseases, social unrest and insecurity. Modern life is a delicate one. To be meaningful and decent, to a great extent, depends on incessant availability of finance. Traditional life required basic needs such as shelter, food and clothing. Modern life is complex. Life without access to the internet, school, mobility and health centres may be impossible. Islamic law, through the *Ijtihād* enterprise, always has answers for every challenge of the evolving society.

Zakāt is one of the pillars of Islam. There is unanimity among scholars that Zakāt is a compulsory duty on every Muslim who meets its conditions (Ibn Rushd, 1994). *Hawl*

(passage of year over a Zakatable wealth) is generally one of the conditions of Zakāt payment.

Zakāt wealth has been categorised into two types: traditional wealth and modern wealth. Traditional wealth refers to the wealth mentioned in the main sources of Islamic law and applied by the earlier generations of Islam. They include agriculture produce, mineral and marine wealth, gold, jewelry and money wealth, trade wealth and livestock wealth. Modern wealth however is concerned with the wealth like income derived from exploited assets, employment income, financial securities wealth, and companies and Islamic financial institutions wealth (Bahari, 2017). Incomes of salary earners and professionals fall under the category of wealth that is not tangible asset and cannot therefore appreciate or retain the same value over a year. Ordinarily, perishable goods and farm produce fall in this category. This is why Allah says, “Pay its due on the day of its harvest”, Surah al-An’ām, 6:141.

Income acquired independently, not on annual accruals from tangible properties also fall under what the jurists termed as *Al-māl al-mustafād*. It is also called employment income. Zakāt on income is an Islamic levy on personal income derived from sources or activities where labour is involved. It includes professional fees, labour compensation, salaries, wages, bonuses, grants, dividend income and the like (Ali, et al, 2018). Payment of Zakāt from this category of wealth whenever it is earned without considering passage of year is a contentious issue among the contemporary jurists. This will be examined in this paper employing the tool of *Ijtihād* and using the doctrinal or qualitative research method. For qualitative method, the study was conducted via library research which involves collection of relevant materials and data from various sources and works, aimed at analysing different views of scholars on the issue of Zakāt on salaries and professional fees.

1.1 Conceptual Framework

i. *Ijtihād*

Ijtihād is an informed legal inference and interpretation which is based on the general principles and objectives of the Islamic law. *Ijtihād* is employed by a jurist in a novel matter which does not have a direct textual proof from the Qur’an or Sunnah evidencing its status.

ii. *Al-māl al-mustafād*

Al-māl al-mustafād is the income that is acquired independently, i.e., not the offspring or proceeds of an existing tangible asset. This includes employment incomes (wages and professional fees), and profits from capital investments, etc.

iii. *Nisāb*

Nisāb is the minimum amount of money from which Zakat is payable. The *Nisāb* of gold is 20 dinar, and its due Zakat is half a dinar. 20 dinars is equivalent to 85 grams of gold, from which 2.5% is given out as Zakat. The *Nisāb* of silver is 200 dirham, and its due Zakat is 5 dirham. 200 dirham equals about 565 grams of silver, from which 2.5% is payable as Zakat. The amount of Zakat paid on capital assets (e.g. money) and stock-in-trade and jewelry is customarily 2.5% (1/40). Zakat of the items of trade as well as currencies obtained as savings or incomes is like the Zakat of gold and silver. Items of personal use are not a subject of Zakat except jewelry kept for their appreciation. The *Nisāb* of sheep or goats is 40 sheep; Zakat due on it is one sheep. Zakat is not due if it is less than forty. From 40 to 120 sheep or goats, one goat or sheep is payable. The *Nisāb* of cows is 30 cows, and the Zakat due on it is one calf. Zakat payable depends on their number. The *Nisāb* of a camel is 5 camels, and the Zakat due on it is one sheep. The Zakat payable depends on their number of crops is five *awsuq* which is about 610kg, and the Zakat due on it- if it was watered by rain- is one tenth of the entire harvest (i.e., 10%) after winnowing. But if it was watered through artificial irrigation, then half of a tenth is due on it (i.e., 5%), (Sayyid, 2010).

iv. *Zakatable*

Zakatable is an anglicised Arabic word from Zakat. Zakatable wealth as used in this paper means those items upon which Islamic law levies Zakat payment. That includes livestock, trade items, gold, silver and non-perishable farm produce which reach the threshold of *Nisāb*. Broadly speaking, Zakāt is payable only on three categories of wealth: earnings (income), growing assets, and earthly resources. Allah says: ‘**O you who believe! Give out of your lawful earnings and from what We have brought forth for you from the earth**’ (Surah al-Baqarah, 2:267).

2. Literature Review

2.1 Meaning of Zakāt

The word ‘Zakāt’ literally derives from the Arabic word ‘زَكَاةٌ, يَزْكُو, زَكَى’, which, according to Al-Mu’jam al-Waseet, means purification, growth or blessing and righteousness (Sayyid, 2010). The Qur’ān uses Zakāt in these lexical senses in Surah 9:103, 4:49, 24:21.

Technically, Zakāt means the specific amount of wealth which is given out from specific wealth to specific recipients (to become its owners) as a religious duty (Elias, 2013). The caveat ‘specific’ distinguishes Zakāt from *Sadaqa*, which is loosely taken as voluntary charity and acts of generosity and kindness (Senturk, 2007). Both Zakat and *Sadaqa* have been interchangeably used in the Qur’ān to mean both voluntary and compulsory charity. See Surah 9:60, 30:39. However, unlike *Sadaqa*, Zakāt is a religious obligation which is subject to certain conditions.

2.2 Objectives of Zakāt

The institution of Zakāt is one of the beauties of Islam. Wealth- its acquisition, preservation, multiplication and circulation has been the major concern of all people. Wars have been fought, ill will has been nurtured, crimes have been committed and relationships have been severed on account of wealth. Society thrives through cooperation and compassion. Happiness of one is connected with others’ happiness. If those who are superior in wealth do not support the less privileged, the latter will certainly constitute a nuisance to the former and intermittently or permanently spoil the enjoyment of their wealth. (Elias, 2013). However, despite the institution of Zakāt, many Muslims, individuals and communities, constitute part of the people living below poverty line. That has been attributed to several reasons among which are: bad leadership, lack of proper awareness about Zakāt and mediocrity (Paramole, 2016).

The objectives of Zakāt are exactly what its literal meanings connote: to purify the giver and the wealth from which Zakāt is given, to bring about spiritual, moral and economic growth to the donors and the beneficiaries, and to promote righteousness and welfare in the society (Senturk, 2007). Allah says, “**And take from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them.**” (Surah Tawbah, Q9:103)

2.3 Status of Zakāt in Islam

Zakāt is the third pillar of Islam. The Prophet said, “Islam has been built on five pillars: to testify that there is no God except Allah and that Muhammad is the Messenger of Allah, to observe daily prayers, to give Zakāt, to fast the month of Ramadan and to perform pilgrimage to the Sacred House of Allah,” (al-Bukhari, Hadīth no.8). Ibn Rushd states that the determination of the obligation of Zakāt is through the Qur’ān, the Sunnah, and Ijma (consensus). Muslim jurists are agreed that Zakāt is obligatory on every Muslim who has reached puberty, who is sane, who is free, and who owns the minimum level of wealth known as *Nisāb* (Al-Qardawi, 2011).

According to Hayat and Malik, “The Qur’ān frequently emphasises paying Zakāt together with keeping up the prayer. In fact, the interconnectedness of Zakāt with prayer is a defining characteristic of the Qur’ān. Zakāt was operationally organised by Prophet Muhammad and politically enforced as a state right by the first caliph, Abu Bakr, who fought a war to collect the levy,” (Usman and Adeel, 2014). This was meant to secure the right of the poor and to reiterate the obligation of loyalty to constituted authority.

The Qur’ān says, “Those who withhold what Allah has given them of his bounty should not assume that is good for them. In fact, it is bad for them. They will be encircled by their hoardings on the Day of Resurrection. To Allah belongs the inheritance of the heavens and the earth, and Allah is well acquainted with what you do.” (Surah Aal Imran, 3:180).

2.4 Conditions of Zakāt

Obligation of Zakāt is subject to conditions. Some of these conditions apply to the giver while others apply to the item to be given. These conditions are generally: Islam, legal capacity, *Nisāb*, complete ownership and being a Zakātable item. Zakat is not payable on items that are meant for personal use including slaves when they existed. There is an agreement also that passage of a year (*hawl*) is condition for eligibility of Zakāt on gold and silver and cattle. But scholars disagree on other possessions. There is an educative controversy about whether insanity and minority absolve from the obligation of Zakat or Zakat is levied on property irrespective of the status of the owner. Scholars disagreed about its obligation upon the wealth of orphans, the insane, *Ahlu-Dhimmah* (non-Muslim minority in an Islamic state), persons in debt and on property held in trust. (Ibn Rushd, 1994).

3.1 Zakāt on wages and salary (employment income)

There are specific types of property and assets that have been listed down in the Qur'ān and Hadīth which are subject to Zakāt, namely, livestock, agricultural products, gold and silver, trade goods, buried treasures (*rikaz*) and minerals. Allah says, “**Believers, give charitably from the good things which you have earned and what We produce for you from the earth...**” Surah al-Baqara, 2:267

The jurists have, however, expanded the list to some other assets by using an analogy to that mentioned in the Qur'ān and Hadīth. As observed above, among the conditions of liability of Zakāt on possession is to complete a lunar year or *hawl*. This has been established in the four schools of law and also among the majority of the other jurists on gold, silver and cattle. Farm produces, among others, are exempted though. Allah says, “**And give its due on the day of its harvest**” (Surah al-An'aam, 6:144)

Many modern jurists also exempt salaries and wages from the condition of *Hawliyya* (passage of a year). Among them are al-Qaradawi in his *Fiqh al-Zakāt* and al-Zuhaili in his *al-Fiqh al-Islami*. This position is also favoured by academics like Hanan Rizq-Allah (Najah University, Palestine), Luqman Haji Abdullah, Wan Marhaini Wan Ahmad (both of University of Malaya, Malaysia), Wan Zulkifli Wan Hasan and (National University of Malaysia). They stressed that the requirement of *hawl* has no basis for wealth like salary and wages.

3.2 Arguments of opponents

(Abdullah, *et al*, 2014) observes that the established ruling is that *hawl* is a requirement in Zakāt. This is based on the Hadīth “*No Zakāt is to be imposed on wealth until the hawl has passed*” (Al- albaani, Nasirudeen, Sahih al-Jami' al-Sagir, 2/1247) and the consensus of those who came after the companions (*tabi'in*) and the jurists.

According to the Hanafī school of law it is a requirement that at least the *Nisāb* has been reached at the beginning and at the end of the *hawl* to make a wealth liable for Zakāt. Any income acquired in the middle of *hawl* like that acquired through *Hibah* (gift) or inheritance is accumulated together with the existing wealth and form a set of wealth which is subject to Zakāt after passing the *hawl*. In Maliki, Shafi'i and Hanbali schools it is a requirement that the wealth is maintained above the *Nisāb* from the beginning to the end of the *hawl* to make it liable for Zakāt. Any wealth acquired in the middle of the *hawl* is not accumulated together with the existing wealth, thus it forms a new accumulation itself. For the agricultural produce

there is no *hawl* to be calculated, rather it is subjected to Zakāt on the day it is harvested (al Zuhaili, 2011). This is the established and accepted position of the requirement of *hawl* in Zakāt which forms the view of all four schools of law and including the view of Ibn Hazm (Abdullah *et al*, 2014).

3.3 Arguments of the Proponents

Zuhaili (1997) and Qardawi (2011), among others, have opined that Zakāt should be paid from salaries and wages without necessarily fulfilling the requirement of *hawl*. They established this view on the ruling of *Al-Māl al-Mustafād* (independently earned income) about which some companions and those who came after them observed that this kind of income is subject to Zakāt without the requirement of *hawl*. They were Ibn ‘Abbas, Ibn Mas’ud, Mu’awiyah, al-Sadiq, al Baqir, al-Nasir, Dawood and also reports from Umar bin Abd al-Aziz, al Hasan, al- Zuhri and al-Auza’i.

Qardawi has categorized *Al-Māl al-Mustafād* into three, namely;

- i. The new income that is accumulated from the business activities and the new accumulated produce of livestock. This new income is combined together with the original assets and forms a *Nisāb* and the *hawl* is calculated from the original asset first started.
- ii. Secondly, the income that is acquired by selling the asset that the Zakāt has been paid on. This is like the person who sells his livestock after paying Zakāt of that livestock. This acquired income is not subjected to Zakāt until the *hawl* passes because Islamic law does not impose double Zakāt on one particular asset.
- iii. The third one is the income that is acquired independently, i.e., not the proceeds of an existing asset. This includes wages for a work done, profit from a capital, etc. For this last, al Qardawi says that the Zakāt does not have to fulfil the condition of *hawl*, rather it is due on the day of receiving it.

Another point of argument is *Ijtihād*. The proponents of Zakāt on income argued that Fiqh on Zakāt is subject to changes due to the rapid development of people’s socio-economic conditions. Accordingly, through studying the modern conditions, Islamic jurists need to find the most appropriate rules that benefit the general public (*maslahah ‘ammah*) as well as those serving justice (‘adl) as long as the derived rule does not contradict any divine rule (Lahsasna, 2013).

4.1 Discussion of the arguments

The position that Zakāt is compulsory from employment income that reaches *Nisāb* is preponderant, stronger and therefore favoured for several reasons.

1. Hadīths on *hawl* are general and have been specified by other Hadīths and the provision of the Qur’ān on farm produce. But there is no authentic Hadīth on *Al-Māl al-Mustafād* except opinions of jurists –old and present (Rizqullah, 2011).
2. More so, the requirement of *hawl* applies to tangible assets whose growth and appreciation can only be obtained after a year. But earned income that can depreciate in value after acquisition is an independent wealth whose Zakāt is due as received such as farm produce and minerals. The same applies to salary and wages and professional fees.
3. What obtains today in the world is mostly monthly income, wages and fees. Requirement of *hawl* on these incomes will allow most well-paid workers and civil servants to make away with very huge amount of money while the poor are deprived of their Zakāt. This will be incongruent with the spirit of Islamic law.
4. More authoritative proofs on the legality of paying Zakāt from monthly income and wages include:
 - i. Shaykhul –Islam Ibn Taymiyyah said: “*Zakāt is compulsory on all kinds of ‘Ujrah (salary, wage, financial rights) which is independently earned and possessed and the passage of a year is not to be considered...This is a report from Imam Ahmad and a report from Ibn Abbas.*” See (al- Fatawah al-kubrah 5/369).
 - ii. Al-mardāwi quotes Imam Ahmad bin Hanbal who said, ‘*Passage of a year is not a requirement for (Zakāt on) wages (incomes)- لا حول لمستفاد, لا حَوْلٌ لِأَجْرَةٍ*’
 - iii. He reported him say “*Requirement of hawl does not apply to independently earned income*”
 - iv. Al- mardāwi further quotes Abul Ma’ali who brings an analogy of a fisherman who catches fish which is worth the *Nisāb*. He reiterates that Zakāt is payable as he collects his proceeds. (Al-Mardāwi, 1956) .

This position further elucidates the fact that Zakāt is payable on earnings from services we render and not only on savings and commercial assets.

Allah says “O you who believe! Give of the good things you have earned, and from what We have produced for you from the earth. And do not pick the inferior things to give away, when you yourselves would not accept it except with eyes closed. And know that Allah is Sufficient and Praiseworthy.” (Surah al-Baqarah, 2:267)

- v. In Malaysia, the National Fatwa Council has agreed, on 22 Jun 1997 that Zakāt on earned income is compulsory to be paid by those who are eligible to pay. While at the state level, many states in Peninsular Malaysia have issued fatwas that impose Zakāt on employment income as obligatory (Rashid, 2010, Ali, Rahman, Baba, & Muda, 2018).

4.2 *Nisāb* of Zakāt on salary and wages

Determination of *Nisāb* basis for monthly salary and wages branches from jurists' controversy on the more appropriate of gold and silver to determine *Nisāb* for modern wealth. Like many secondary religious and legal issues, *Nisāb* on modern currency is a subject of Islamic commercial jurisprudence. By analogy though, modern jurists are on consensus that modern monies should be treated independently like gold and silver regarding issues of *Riba* and Zakāt especially (Al-Ghufayli 2008).

Traditions stipulate 20 dinar which is equivalent to 85 grams of gold and 200 dirhams which is equivalent to 595 grams of silver as *Nisāb* of gold and silver respectively (Al-Tuwaijiri 2012). From this, 2.5% is to be given out as Zakāt. According to Sayyid (2010), the value of these two means of exchange during the time of the Prophet and shortly thereafter was the same, unlike what obtains today where there is appreciable variation in the value of the two. This prompts the controversy on which should serve as the basis of *Nisāb* for modern money and commerce; gold or silver. Arguments on this matter are not within the purview of this paper but pertinent. In summary, scholars such as Abu Zahra and Khallaf, who favoured gold as the *Nisab* for money consider the durability of gold as compared with silver, which is very volatile and which has significantly dropped its value overtime (Qardawi 2011). Some have opined that in stronger economies, gold should be used as the standard while silver is used in weaker economies. But the determination of economic strength is relative. This may not be feasible. However, most jurists have considered the most beneficial to the poor or lower in value of gold and silver as the *Nisāb* standard at any given time, hence the silver at the

moment. This is the stance of the Islamic Fiqh Council and the Standing Committee for Religious Verdict of Saudi Arabia (Khathlan 2017). This position puts one on the safe side, which is a moral imperative in Islam and an objective of Sharī'ah. The position better meets the interests of the donors and the beneficiaries alike.

Another variant of this issue is deduction of basic needs from the basic salary before *Zakāt*. Some contemporary scholars have followed the opinion of al-Qardawi that basic needs must be deducted before *Zakāt* is given from the remainder. It is the humble opinion of this writer that *Zakāt* should be based on the gross income once it reaches *Nisāb* before the deduction of basic needs. This condition was never considered at law in minerals, farm produces and *rikāz* (buried treasures) whose *Zakāt* must be given as earned and obtained; except where investment is much. *Zakāt* on farm produce was reduced from ten percent to five percent where there was much spending on the farm through artificial irrigation (Sayyid, 2010). Making deduction of basic needs a requirement will lead to arbitrariness and *Zakāt* evasion. It is sometimes difficult to determine what is basic and what is not. This may be subject to time, person and place. *Zakāt* is levied on the rich. Being rich is also relative. This is why the Sharī'ah places down the *Nisāb* in order to benchmark the rich on whom *Zakāt* is due.

Conclusion

The issue of paying *Zakāt* on salary and wages is not well pronounced in the past because the modern payment arrangement was not a commonplace. Traditional texts are not all devoid of discussion on this matter though. This comes under the topic of *Al-Māl al-Mustafād* – independently earned income. One of the types of this earned income is salary and wage which is income acquired independently, not proceeds of other *Zakāt*able assets. Scholars have two opinions on this matter; those in support of *Zakāt* on wages and salary and those who are against it. Having examined the arguments of proponents and opponents of *Zakāt* on salary and wages, it became clear that this matter is a jurisprudential one in which *Ijtihād* is permissible and that the opinion of the proponents of payment of *Zakāt* (immediately it is received) on monthly salary, wages and professional fees which reach the minimum *Nisāb* is stronger, more beneficial and safer. Majority of contemporary ulama believe that income from salary is subject to *Zakāt* (Ali, Rahman, Baba, & Muda, 2018).

It is recommended that salary-earners whose monthly income exceeds the *Nisāb* of silver should take out 2.5% of their earnings each month for the recipients of Zakāt or sum it quarterly or annually so as to be able to make a substantial impact in the lives of the poor and needy and other Zakāt beneficiaries. The percentage to be deducted is small but it is a substantial spiritual investment; after all, Zakāt never reduces wealth but improves it, as the Prophet was reported to have said (Sayyid, 2010). Zakāt institutions should be urged to consider the latest Fatwa of the contemporary scholars on *Nisāb*. *Nisāb* that is often provided for the public especially in Nigeria is based on gold which runs into millions of naira and thereby deprive many Muslims of this religious duty, while the strongest opinion is to use silver as the basis. It is further recommended that Zakat institutions do more research, if it is necessary, on the Zakāt on employment income so as to adopt a common view which best meets the interest of the people, and to propagate the same. Scholars also need to use their platforms to create better awareness about Zakāt as it has almost become a misunderstood or forgotten pillar of Islam. Findings of this work are recommended to be promoted in the academic circle for further research, adoption and promotion. Islamic finance institutions and Islamic companies should include in their instructional materials the necessity of paying Zakat from profits or dividends received by their clients if the same reaches the *Nisāb*.

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