

## The Role of Zakat Institutions in Achieving the Sufficiency Level for Zakat Recipients

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### Abstract

Achieving sufficiency in living is considered one of the primary objectives that Islamic Sharia aims to achieve for people in general, in order to safeguard their interests and preserve the intended purpose of the law in maintaining the human species. Sufficiency does not merely encompass basic needs like food and drink; it extends to everything that enables individuals and their families to lead a dignified life. One of the best means of distributing wealth and reaching the level of sufficiency is through zakat. Zakat institutions in the Arab and Islamic world strive to achieve sufficiency for those who meet the criteria of eligibility for zakat, such as orphans, widows, prisoners, and financially challenged students unable to continue their education due to inability to pay their fees. This is done after careful investigation and examination of their situations. These institutions also endeavor to provide job opportunities for them, encouraging them to meet their needs. This research sheds light on this issue from multiple perspectives, aiming to answer questions such as: What is the concept of sufficiency? Should zakat institutions consider the sufficiency level in the eight categories? What is the criterion for sufficiency? Who are the eligible recipients to achieve this level? What is the impact of changing the sufficiency level on zakat eligibility? The research problem lies in determining the criterion for sufficiency and examining its variation with changes in time and place, as well as elucidating its impact on zakat distribution. The research adopts a descriptive-analytical approach based on Islamic jurisprudence, relying on specialized references that combine both ancient and contemporary juristic perspectives. The key findings of the research indicate that anyone who meets the criteria of need is considered to have not reached the level of sufficiency and thus qualifies for zakat. The research recommends the establishment of Sharia committees in zakat institutions to investigate and verify the non-achievement of the sufficiency level by zakat recipients.

**Keywords:** Sufficiency Level, Zakat, Eight Categories, Zakat Institution, Criterion.

## The Concept of Sufficiency and Related Terms

### Definition of "Al-Kifaiah" (sufficiency) in the language

Al-Kufiah, with a "Damm" (vowel marking): What is enough for you to live on. It is also said to be the sustenance or the minimum sustenance. The plural is "Al-Kufa," meaning provisions. (Ibn Manzur, 1994; Al-Zubaidi, 2001). It is also said: "Kafa Al-Shay'u yakfi kifayatan" (it sufficed), which means it suffices in a way that you can do without something else, and you content yourself with it (Al-Fayoumi, n.d).

In the Noble Qur'an: (وَكَفَى اللَّهُ الْمُؤْمِنِينَ الْقِتَالَ) Al-Kifayah: What is sufficient to fulfill the requirement or achieve the purpose in a matter. Allah says: "Allāh sufficed for the believers in the fighting." (Surah Al-Ahzab: 25). And He says: (إِنَّا كَفَيْنَاكَ الْمُسْتَهْزِئِينَ) "Truly! We will suffice you against the scoffers." (Surah Al-Hijr :95) (Al-Asfahani, 1992).

In the Hadith: On the authority of Abu Mas'ud Al-Ansari (may Allah be pleased with him), the Prophet (peace be upon him) said: "Whoever recites the last two verses of Surah Al-Baqarah in a night, they will suffice for him." (Sahih Al-Bukhari, 1993; Sahih Muslim, 1955). The term "Kafatah" means it suffices him from standing the night (in prayer) or from the devil or from afflictions (Al-Asqalani, 1959).

### Definition of "Al-Kifayah" (Sufficiency) in Technical Terms

Jurists use the term "Al-Kifayah" in several meanings, including:

A. Obligatory Sufficiency: This refers to actions that become optional if some people already perform them, and there is no need for others to do the same. Examples of this are the Eid prayer, funeral prayer, etc. The purpose of this concept is to ensure that these actions are performed within the community. If everyone were to neglect them, they would be collectively sinful for missing their objective (Al-Qatti'ee, 2018).

B. And in another sense, it means: Fulfilling the basic needs of an individual, such as food, clothing, shelter, and other necessities that a person requires according to their status and the status of those they are responsible for, without extravagance or deprivation (Al-Haytami, 1983).

In our research, the intended meaning of "Al-Kifayah" is the second one. It refers to the limit or threshold that, when reached, satisfies an individual's needs, fulfills the purpose, and renders them self-sufficient, making them exempt from seeking assistance from others. "Al-Kifayah" is precisely what is required based on the level of necessity, and it is the point where, if achieved, the individual is no longer eligible to receive Zakat (charity) and is no longer deserving of it (Najm, 2016).

### Related Terms

Among the most important terms related to sufficiency are:

- **Al-Kafaf:** It is when a person possesses just enough without having an excess of something, but rather it is exactly the amount needed. (Al-Suyuti, 1986).
- **Al-Hajah:** It refers to what a person lacks in terms of comfort and the removal of distress, which usually leads to hardship and difficulty if the required need is not met. If this is not taken into account, it could lead to hardship and difficulty for the individuals involved, in general (Al-Shatibi, 1997).

- **Hadd Al-Yasar or Hadd Al-Ghina:** It denotes wealth that is sufficient to cover basic needs. (Shubayr, 1989).

### **Sufficiency Threshold in the Eight Categories of Zakat Distribution**

In the Noble Qur'an, Allah Almighty has specified eight categories eligible to receive Zakat in the following verse: *إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي السَّبِيلِ وَاللَّهُ عَالِمٌ حَكِيمٌ* (Aṣ-Ṣadaqāt (here it means Zakāt) are only for the Fuqarā' (the poor), and Al-Masākīn(2) (the needy), and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islām); and to free the captives; and for those in debt; and for Allāh's Cause (i.e. for Mujahidūn — those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allāh. And Allāh is All-Knower, All-Wise (Surah At- Tawbah:60)

Each category of these eligible recipients has specific criteria and purposes that make them deserving of Zakat. However, is it obligatory for the sufficiency threshold to be considered in all eight categories, or is it only relevant to the recipients who are the poor and the needy? What should Zakat institutions consider in this aspect?

**Regarding the distribution of Zakat to the poor and the needy**, scholars have differed in defining the characteristics of a "poor" and a "needy" person and in distinguishing between them. They debated whether they belong to one category or are two separate categories and who among them is in greater need (Al-Maqdesi, 1995).

What concerns us is that the jurists have unanimously agreed that the wealthy individuals should not be given from the share of the poor and the needy in Zakat, based on the hadith: "Charity (Sadaqah) is not permissible for a wealthy person or one who is strong and healthy." (Al-Segstani, n.d, Al-Tirmidhi, 1975).

However, they differed in defining the threshold of wealth that disqualifies a person from receiving Zakat, and various opinions are well-known in the books of jurisprudence. The determining factor in these opinions is often the connection between the sufficiency threshold and the distribution to the poor and the needy. For example, if a person has sufficient income or possessions that can cover his and his family's basic needs on a daily basis, regardless of whether the income is from property rent, agricultural produce, or wages from labor, then he is considered wealthy and not eligible for Zakat (Al-Maqdesi, 1997).

**As for the distribution of Zakat to those employed to collect it (collectors)**, they are entitled to receive payment in proportion to the wages assigned to them for collecting Zakat. Even if they are wealthy, they should be given their due wages from the Zakat funds (Al-Kasani, 1986; Al-Mawwaq, 1994; Al-Baghawi, 1997; Al-Maqdesi, 1997). There is no difference of opinion among scholars regarding this matter.

As for the collectors, they are entitled to be compensated for their work based on the extent of their efforts and the wage agreed upon for such work. This applies equally to both wealthy and needy collectors, as they deserve compensation for their services if they are not performing the task voluntarily (Al-Khattabi, 1932).

**As for the distribution of Zakat to "those whose hearts are to be reconciled" (Al-Mu'allafatu Qulubuhum),** they are the influential people among their tribes, whose Islam is hoped for, or giving them Zakat can prevent their potential harm, or their faith can be strengthened by giving them, or it can be used to win the hearts of their like, or to pay off obligations on behalf of the Muslims (Al-Maqdesi, 1995). Zakat has been allocated for them with two meanings: First, to reconcile their hearts towards Islam, and second, to support and strengthen Islam. Therefore, those whose support is essential for Islam and its strengthening should be given Zakat, whether they are wealthy or poor, as they should not be given based on their need for it, but rather as support for the religion... Similarly, those whose hearts are to be reconciled should be given Zakat, even if they are wealthy (Al-Tabari, 2001).

**As for the distribution of Zakat to "slaves" (Riqab),** it refers to the freeing of slaves and other related matters, such as purchasing the slave's own freedom through deferred installments, paying a specific amount of money until the slave becomes free upon completing the payment (Ibn Qudamah, 1995). The slave is given Zakat because he possesses a value in himself, so it is not conceivable for him to own property. However, it is worth noting that in the present time, there are no slaves as such.

**As for the distribution of Zakat to "those in debt" (Al-Gharimin),** a debtor is someone who has incurred a debt and is obliged to repay it (Ibn Rushd, 1993). The concept of debtors is divided into two types according to the three Imams - Malik, Al-Shafi'i, and Ahmad: A debtor for his own benefit in permissible matters, and a debtor for the benefit of the Muslim community. If the debtor is in need, he can be given from the Zakat to pay off his debt. If the debtor's debt is for the benefit of someone else or for the public good, then he can also receive Zakat, even if he is wealthy, which is contrary to the Hanafi opinion (Al-Kasani, 1986; Al-Qarafi, 1994; Al-Baghawi, 1997; Al-Maqdesi, 1997).

**As for the distribution of Zakat to "fighters in the cause of Allah" (Fi Sabilillah),** it refers to the warriors engaged in Jihad and matters related to it (Ibn Qudamah, 1997). Scholars have differed in giving Zakat to them if they are wealthy. The majority of jurists, except the Hanafi school, permit giving Zakat to them even if they are wealthy. However, the Hanafi school limits Zakat to those fighters who are in need. (Al-Kasani, 1986; Al-Qarafi, 1994; Al-Baghawi, 1997; Al-Maqdesi, 1997).

**As for the distribution of Zakat to "travelers" (Ibn As-Sabil),** it refers to those who are stranded on a journey, away from their homes, their places of residence, and their possessions. They can receive from Zakat the amount needed to return to their hometown, even if they are wealthy in that place (Al-Kasani, 1986; Al-Qarafi, 1994; Al-Baghawi).

In conclusion, the various opinions on whether these categories are restricted to the needy or not, necessitate identifying those who meet the conditions that disqualify them from receiving Zakat. In this context, the concept of "Hadd Al-Kifayah" (threshold of sufficiency) becomes crucial, as it serves as the dividing line between those who are eligible for Zakat and those who are not. However, if we adhere to the perspective that the eligibility of these categories for Zakat is not related to their wealth but rather to other attributes and benefits, then the concept of "Hadd Al-Kifayah" becomes unnecessary. This view is the stronger one, and Allah knows best, as it is supported by the evidence of the majority of scholars. Therefore,

the primary focus should be on determining the eligibility of the poor and the needy, while for others, eligibility is based on whether they fulfill the specified attributes or benefits that qualify them for Zakat, regardless of whether they have reached the threshold of sufficiency or not (Najm, 2016).

We can categorize the recipients of Zakat into two groups: individuals and interests. The distribution to individuals is for ownership, as they are explicitly mentioned in the verse preceded by the letter "lam" indicating ownership. These individuals include the poor, the needy, those employed to collect Zakat, and those whose hearts are to be reconciled. The distribution to interests is expressed through circumstantial phrases. This category consists of two types: the first type involves providing financial aid without directly handing it over to the beneficiaries, which includes freeing slaves and helping those in debt. The second type involves providing financial aid directly to the beneficiaries, and it includes those fighting in the cause of Allah and travelers (Omar, 2018).

Since most Zakat institutions in the Islamic world oversee the collection and distribution of Zakat, it is essential for them to consider the overall welfare of each category of Zakat recipients within the society they operate.

### **Elements of Sufficiency Considered in Eligibility for Zakat**

#### **Elements of Sufficiency Mentioned by the Jurists**

When examining the books of Islamic jurisprudence, one finds that they did not provide a precise definition for the elements of sufficiency that would make a person ineligible to receive Zakat (charitable almsgiving). The four Islamic legal schools (madhhabs) have varied in their detailed treatment of this matter, and certain elements may be present in one school but absent in another. Nevertheless, the elements generally revolve around the following points:

**Firstly, Food and Drink:** Food and drink are essential for human life. A person who cannot find sufficient food and drink for themselves and those they are responsible for is considered poor and eligible to receive Zakat. However, the challenge lies in determining the exact level of sufficiency in food and drink, and how to assess whether someone has enough or not, and what kind of food can be considered sufficient.

Imam Ash-Shafei limited the assessment of sufficiency in food and drink to what is suitable for a person and their dependents according to the customs of the people. Since Zakat was legislated to lift the needy from poverty to sufficiency, it is not appropriate to consider the food that is adequate for the poor as the standard. Rather, it should be the food that is common among the average people in their society (Haytami, 1983).

For example, in some regions where rice with meat, fish, or chicken is the common diet, it would not be correct to insist that a needy person must always have rice without meat, arguing that it is sufficient for them. Even if this might be acceptable on some occasions and not others, it would still not be the food of the average people, and if it becomes the constant diet for someone, they would be considered poor and eligible to receive Zakat (Bal'amsh, 2012).

**Secondly, regarding clothing,** some jurists, like Al-Ghazali, stipulated the requirement of modest attire that covers the 'awrah (private parts). Al-Ghazali said: "The clothing should be what is suitable for religious individuals, such as a single garment, a shirt, a handkerchief, trousers, and shoes." However, what he mentioned – may Allah have mercy on him – is considered today to be the minimum level of poverty in our society. It is unlikely that we would find a poor person who owns only one garment. So, if they intend to wash it, they have to wait at home until it dries (Bal'amash, 2012).

There is a more realistic perspective on this issue. It has been reported from some Shafi'i scholars that they said: "Giving zakat to a person is not prevented, even if he owns a house to live in or a good garment to wear proudly, because he is still considered needy, and his ownership of such items doesn't negate his poverty, as he may have a genuine need for them" (Al-Nawawi, n.d).

When it is mentioned that the garment is "worn proudly," it implies that it is a good garment that is considered an adornment, not just clothing that merely covers the body. Thus, poverty does not prevent a person, whether male or female, from possessing such decent clothes. A woman needs such clothes to adorn herself for her husband and for various occasions, especially in this time when people tend to exaggerate in their adornment for their celebrations (Bal'amash, 2012).

In fact, some scholars state that such clothes, even if they are multiple and accompanied by women's jewelry, do not prevent someone from being eligible for zakat. In "Tuhfat al-Muhtaj," it is mentioned: "Her clothes, even if she adorns herself with them on some days of the year, even if they are numerous, and even if she also uses them for other purposes... From this, it can be inferred that some scholars have issued fatwas stating that the appropriate jewelry for a woman, who is in need of them for adornment, does not negate her poverty" (Al-Haytami, 1983).

Similarly, the Hanbali school of thought holds the same view regarding a woman's adornments that she needs for wearing or renting. Selling them is not necessary for her to be eligible for zakat, and her ownership of these items does not disqualify her as needy and eligible for zakat if she does not find sufficient means (Al-Kasani, 1986; Al-Maqdesi, 1997).

However, this - as it appears to us - should be restricted to the extent of necessity. That is, the jewelry that she is accustomed to wearing regularly. As for what she does not wear regularly, to the extent that it is closer to being a treasure than something worn, then it should not be considered as part of her clothing for the purposes of determining eligibility for zakat. Regarding the number of clothes, a person can own, it has become customary in most countries for individuals to have multiple garments. Therefore, it is not appropriate to limit the sufficiency threshold to just one garment or the like (Bal'amash, 2012).

**Thirdly, regarding housing:** There is no doubt that housing is one of the basic needs of a person. However, the question here is whether someone who does not own a house should be given assistance to purchase one, or if it is sufficient to provide for their rented accommodation.

The majority of jurists have stated that ownership of a house is what matters, and even if a person is accustomed to living in a rented house, they are not considered to have overcome poverty until they own the price of the house. An exception to this is made for someone residing in a charitable endowment (waqf) property, as they are considered as if they own it (Al-Kasani, 1986; Al-Qarafi, 1994; Al-Baghawi, 1997; Al-Maqdesi, 1997).

However, when we look at the prevailing customs of people in this time, we find that the ability of an individual to afford rent for a place to live is considered sufficient to meet their needs. The majority of people nowadays live in rented accommodation and do not own houses (Bal'amash, 2012).

**Fourthly, regarding having a servant:** The four major schools of thought agree that having a servant does not disqualify a person as needy, and it does not prevent them from being eligible for zakat. Some of them have limited this to the condition that the person is in need of having a servant (e.g., being ill or having dependents who require assistance). (Al-Kasani, 1986; Al-Qarafi, 1994; Al-Baghawi, 1997; Al-Maqdesi, 1997).

It is correct to restrict this to cases of genuine need for a servant, such as when the person is poor or has dependents who are sick and require someone to care for them, and there is no one in the household who can take care of these responsibilities. In other situations, it does not seem appropriate to consider having a servant as a factor for determining eligibility for zakat, especially in this time when it is more of a matter of luxury.

**Fifthly, regarding means of transportation (vehicles):** The four major schools of thought agree that owning a means of transportation (such as a car or similar vehicle) does not disqualify a person from being considered needy and eligible for zakat (as mentioned in the previous references). It appears to us that owning a means of transportation for mobility is considered a necessity in some countries and situations, while it may be considered a luxury in others. For example, in our country, where convenient public transportation is not readily available, and a person has dependents who require frequent transportation, such as children studying at different schools and universities, they need a means of transportation to take them to their destinations. In such a case, not owning a vehicle can make life difficult and impose significant hardships, as the cost of alternative transportation could be much higher. This is in addition to their basic needs that the vehicle would help fulfill.

**Sixthly, regarding religious education:** The Shafei and Hanbali schools of thought state that if a person is solely occupied with seeking religious knowledge and is unable to engage in earning a living, they are eligible for zakat, as seeking religious knowledge becomes an obligatory sufficiency. However, for those who can balance seeking knowledge and earning a living, zakat does not apply to them (Al-Baghawi, 1997; Al-Maqdesi, 1997). The scholars have not explicitly mentioned anything about non-religious education, which includes various theoretical or practical sciences. Further discussion on this matter will be covered in the subsequent elements that are relevant to the concept of sufficiency (al-kifayah).

**Seventhly, regarding books of knowledge:** The four major schools of thought agree that possessing books of knowledge does not disqualify a person from being considered needy, nor does it make the owner ineligible for zakat (as mentioned in the previous references).

Therefore, it is acceptable to provide support for acquiring books that facilitate the pursuit of knowledge, with the condition that it is done based on genuine need and without extravagance. However, when public libraries or easily accessible electronic books are available and can replace physical books, one should not take from zakat funds to purchase books in such cases.

**Eighthly, regarding tools of trade and craft:** According to the Shafi'i and Hanbali schools of thought, a poor person is given assistance to the extent that it takes them out of poverty to the minimum level of self-sufficiency. This means providing them with tools or equipment necessary for their trade or craft, as long as the value of these tools does not significantly exceed their actual needs, and the person can earn a sufficient income from their trade to meet their basic needs. This varies depending on the nature of the trade, the region, the cost of the tools, and the individual circumstances (Al-Baghawi, 1997; Al-Maqdesi, 1997).

**Ninthly, regarding marriage:** The Maliki and Shafi'i schools of thought consider someone in need of marriage, who cannot afford it, as eligible for zakat assistance. The Maliki school restricts this to cases where there is available zakat funds. They also mention that an orphaned girl (yatimah) can be given assistance to cover the necessary expenses for her marriage, such as dowry and jewelry (Al-Qarafi, 1994; Al-Baghawi, 1997).

However, it is important for those seeking assistance for marriage from zakat funds not to pursue marriage with a woman who demands a high dowry, and they should not burden themselves with expenses they cannot afford. Institutions that provide assistance for marriage, including zakat organizations, should impose two conditions: that the dowry of the bride is within reasonable limits and comparable to customary practices, and that the wedding celebration and associated expenses are in accordance with the Sunnah without extravagance (Bal'amash, 2012).

**Tenthly, regarding medical treatment and the cost of medicine:** I did not find any explicit statements from scholars regarding whether medical treatment and the cost of medicine are included in the concept of sufficiency (al-kifayah). However, the Shafei school has mentioned that if a physician possesses medical books that are necessary for treating others and they are in need, they can receive assistance from zakat funds. Some scholars limit this to cases where the needy person does not have access to free medical treatment, such as in government hospitals, and they should not resort to extravagance, but rather stick to the minimum required for adequate treatment (Al-Nawawi, 1928).

**Eleventhly, regarding weaponry:** The Hanafi and Shafi'i scholars consider owning weaponry not to disqualify a person from being eligible for zakat. However, the Shafi'i school adds the condition of genuine need for the weaponry. Their view is that possessing weapons should not prevent a person from receiving zakat as someone in need. Some scholars even state that zakat can be given to acquire suitable weaponry for self-defense in areas where safety and security are concerns. They argue that such cases fall under the protection and preservation of life, which is one of the objectives of the Islamic law. However, this may vary depending on the circumstances. If someone lives in a safe and secure area without fear for their own safety or the safety of their dependents, there may not be a valid reason to use zakat funds for acquiring weaponry (Al-Kasani, 1986; Al-Nawawi, n.d).



**Newly Emerging Elements Within The Concept Of Sufficiency**

Determining the elements of sufficiency and specifying them is a matter of juristic interpretation (ijtihad) since there are no explicit textual provisions in Islamic law regarding this matter. As a result, early jurists made efforts to define the elements of sufficiency based on the needs they observed in their time and what was considered essential for human well-being according to their customs and traditions. However, the present time has witnessed significant changes, and societal norms have evolved. Technological advancements in the world have introduced many new aspects and needs that were previously unknown. Some of these needs were once considered luxuries but are now widespread and integral to daily life. Therefore, the question arises as to whether the rulings regarding these elements remain the same, or if the changing times and societal norms can influence their classification and consider them as essential needs. Among these newly emerging elements that could be considered within the concept of sufficiency are the following:

**Firstly, Illegitimate Education:** It has been previously stated that the Shafei and Hanbali scholars have ruled that a person engaged in religious studies, whose pursuit of knowledge is hindered by the need to earn a living, is eligible to receive zakat (charitable alms). However, the jurists have not explicitly ruled on other life sciences, whether theoretical or practical. Nowadays, it is undeniable that education has become a necessity in life. Many countries around the world have made basic education mandatory and even penalize those who prevent their children from attending school. Education undoubtedly contributes significantly to the advancement of society, enabling the learner to secure a sufficient income for themselves and their dependents.

If the scholars have ruled that the poor can receive zakat to obtain tools and equipment for their crafts and trades to support themselves and their dependents, then it is reasonable to provide support for their education from the same perspective. However, this support should be subject to certain conditions, including

1. The student should not be able to combine learning and earning a livelihood. If they are capable of balancing both and supporting themselves and their dependents, then they are not eligible to receive zakat at that time.
2. The support should be limited to the necessary minimum. If free education is available, there is no justification for giving zakat to a needy person for learning in exchange for payment. If free education is not available, the cost of education in reputable institutions should be covered without extravagance or exaggeration.
3. Some argue that basic education is necessary for every Muslim in this era. However, higher education and beyond should be limited to what is expected to be beneficial. Those not qualified for higher education should be directed towards vocational work or education that suits their abilities, such as technical education, and in that case, it is acceptable to provide them with zakat (Bal'ammash, 2012).

**Secondly, Communication Means**

The world has witnessed an unprecedented advancement in communication means in recent years. Forty years ago, owning a telephone at home was considered a luxury, and only a few could afford it. However, in today's world, with the widespread use of mobile phones, it has become rare to find someone who does not own one, even among the poor and needy. In

fact, some services are now linked to mobile phones, and many government and other organizations communicate with people through mobile messages.

Could we consider this as a factor that removes a person from being classified as poor and, therefore, makes them ineligible to receive zakat? Especially when the majority of scholars have stated that having a servant (someone who works for others) does not prevent a person from being considered poor and eligible for zakat.

Today, communication devices are more important and necessary for many people than having a servant. It appears, and Allah knows best, that the mobile phone has become a basic necessity in our country. Therefore, there is no harm in giving the needy what they need to access this service, as long as it is within the agreed-upon moderate limits. They should not acquire the most expensive devices or use them excessively for entertainment purposes. Instead, they should limit their usage to basic needs.

Furthermore, the mobile phone should be given to those members of the family who genuinely need it. It should not be given to children and then taken from zakat afterward. If the usage of mobile phones falls within the moderate norms of society, it does not prevent a person from receiving zakat.

### **Thirdly, Personal Computers**

A few decades ago, the personal computer revolution began to spread, and owning a computer was very rare at that time. However, today, personal computers have become a common item in almost every household, especially if there are students in schools or universities, as the computer has become an essential tool for education. Those who do not own a computer may struggle to meet the requirements of modern education.

Additionally, computers are one of the fastest means of communication. Therefore, it can be said that owning a desktop or laptop computer, for those who need it, in a society where it has become customary for almost every home to have a computer, does not prevent a person from being considered poor and eligible for zakat. It is also acceptable to pay zakat to help someone obtain a computer for educational purposes or other necessities. However, the computer and its peripherals, such as a printer, should be within the moderate norms of society in terms of their quality and functionality, and the individual should not go beyond what is reasonably needed.

Nonetheless, zakat may be denied for this purpose if there are free computer services available, such as in schools, universities, public libraries, and similar institutions. If these free services adequately serve the purpose and meet the individual's needs, then there is no need for them to own a personal computer, and therefore, zakat should not be given for this purpose.

### **Fourthly, Household Appliances**

In this era, household appliances have become abundant, serving to facilitate various household tasks, such as refrigerators, washing machines, air conditioners, and more. Additionally, there are appliances for entertainment purposes, such as radios, televisions,

DVD players, and electronic children's games. The question arises whether these appliances are considered essential needs for individuals or merely luxuries (improvements).

Many household appliances have become essential needs that people cannot do without, such as air conditioners, refrigerators, washing machines, ovens, and the like. I do not see any objection to providing financial support to the needy from zakat funds to obtain such essential items, as long as it is within the moderate norms of society without extravagance or exaggeration. As for other appliances that fall under the category of entertainment, like televisions, DVD players, and CD players, many homes today possess such devices.

### **The Impact of Changing Sufficiency Threshold on Zakat Eligibility**

As mentioned earlier, the criterion for the sufficiency threshold (Hadd Al-Kifayah) is based on prevailing norms. What might be considered poverty in a specific time and place could be considered wealth in other circumstances, even though the assets remain the same. For instance, someone owning a modest home in a rural area might be considered self-sufficient there, but the same individual may not meet the basic living standards in an urban setting. Thus, the sufficiency threshold is subject to change, just as religious rulings (Fatwas) can change depending on the circumstances. A religious scholar may rule that someone is not self-sufficient in a particular situation, but that ruling may change if the circumstances change.

In light of this, zakat institutions must reconsider their distribution of zakat funds and how they assess the sufficiency threshold for eligible recipients. They should take into account the changing conditions in different times and places. What may be suitable in one country or time might not be applicable in another.

We have an exemplary model in the Prophet Muhammad (peace be upon him) when two men approached him during the Farewell Pilgrimage while he was distributing charity. They asked him for some of the charity, and he looked at them, then lowered his gaze, indicating that they appeared to be well-off. However, when he saw that they had worn-out garments, he said, "If you wish, I can give it to you, but there is no share for the rich or the strong." (Abu Dawud, n.d)

The Prophet (peace be upon him) considered their needs and not just their apparent wealth. Similarly, there might be individuals who possess zakat-able assets, such as livestock, but are unable to provide for their animals' food and themselves or their dependents. If they were to sell their livestock, it might not solve their problem due to low market prices, for instance. The Prophet's approach in considering individual circumstances in his time should be even more relevant in our time, given all the variables and changes in conditions.

Therefore, those responsible for distributing zakat must exercise diligence, make informed judgments, and seek consultation to identify those truly in need. They should investigate and ascertain the eligibility of applicants for zakat, just as they do with those seeking zakat. It is not enough to rely solely on the apparent sufficiency threshold; there is an internal sufficiency threshold that can only be discerned through thorough investigation. This requires being cautious and recognizing that circumstances may change, so as not to give zakat to those who do not truly deserve it.

In conclusion, the sufficiency threshold is not solely determined by those who come forth to ask for zakat. It must also be checked for those in need who do not explicitly seek assistance. Therefore, efforts should be made to identify those genuinely in need, based on trustable information from their relatives or neighbors. The people of a village or locality are often better informed about each other's circumstances and the extent of their needs. Moreover, it is essential to distinguish between the genuinely needy and those who pretend to be poor or destitute to deceive others, as ignorance can sometimes lead people to misjudge the appearances of others. One might consider the needy as rich, while considering every seeker as poor, but the reality might be different.

Another aspect of the changing sufficiency threshold is when a person who was previously considered poor comes across a windfall, such as receiving an inheritance or a substantial gift, which elevates them to a wealthy status. In this case, they move from being eligible for zakat to being obliged to pay zakat on their wealth as they reach the minimum threshold (nisab). Conversely, a person may have been wealthy but faces circumstances that lead them to fall below the sufficiency threshold, making them eligible to receive zakat after being previously a zakat payer. In such situations, the role of inspection and investigation becomes apparent. When someone claims that their sufficiency status has changed due to altering circumstances, their case should be monitored, and experts familiar with their environment should be consulted to verify their claim. This principle applies not only to individuals who voluntarily give zakat but also to zakat institutions. Taking precautions is essential within the framework of Sharia guidelines.

## **Results**

1. The primary concern in determining the sufficiency threshold is the poor and needy. For others, the criteria for eligibility depend on the fulfillment or absence of the characteristics or benefits for which zakat is given. If these conditions are met, they are eligible for zakat; otherwise, they are not, regardless of whether they reach the sufficiency threshold or not.
2. Anyone who meets the description of being in need according to the prevailing norms is considered to have not reached the sufficiency threshold and is eligible to receive zakat.
3. The early scholars of jurisprudence made efforts to determine the elements of sufficiency based on the needs they observed in their times and what the prevailing norms considered essential for human beings.
4. The sufficiency threshold and its criteria vary from one era to another, from one country to another, and sometimes even from one person to another. Applying the ruling of one situation or country to another situation or country may not be suitable.

## **Recommendations**

1. Establish Sharia committees within zakat institutions to verify and ascertain whether zakat recipients have reached the sufficiency threshold or not.
2. Monitor zakat institutions in cases where the sufficiency threshold changes for zakat recipients who were previously poor but had a change in their status, making them wealthy, or those who were wealthy but faced circumstances that led them to fall below the sufficiency threshold, making them eligible for zakat after being previous zakat payers.

3. Each zakat institution should consider both general Sharia guidelines and the specific conditions of the community in which the institution operates while conducting its activities.

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