

Zakat's Significance and Implementation for Children

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Abstract

Zakat, Islam's fourth pillar, must be practiced by all qualified individuals. The study will look at the importance of zakat for children and how to carry it out. This study aims to identify the Shariah notion of zakat for children. This is a library study aimed at identifying zakat for children, with the researcher acting as a simulated observer and gathering information on the zakat study on children. This analysis is based on papers published in journals, books on zakat for children, theses, and related articles that summarise the research findings. While children are not directly responsible for paying zakat, their guardians or parents must perform zakat requirements with any money the children may have. Teaching youngsters about zakat and enrolling them in charitable activities can help them develop a strong knowledge of Islamic values and a lifelong commitment to giving. It is always a good idea to obtain professional assistance and extensive instructions from local Islamic experts or zakat institutions, particularly when dealing with complex issues or large sums of money.

Keywords: Zakat, Children.

Introduction to Zakat

Islam is a holistic religion in which people are urged to incorporate faith ideas into their daily lives by practicing Islamic rituals, or pillars. Zakat, for example, is a pillar established expressly to promote social and economic fairness. Zakat is an obligatory financial gift made by Muslims to those in society in dire need. In contrast to sadaqah, which is optional and fulfilled out of personal will, zakat must be paid by all Muslims who exceed the legal standard under Islamic law. Zakat, when accomplished by the requirements established by the Prophet Muhammad and planned by God, zakat is supposed to produce favorable outcomes not only for society as a whole, but also for the soul, or nafs, of the individual who pays it as directed. While zakat includes certain criteria that dictate how zakat is computed and delivered, compassionate and inclusive policies can ensure that zakat goals flow to all those in need, including children (Yusuf, 2021).

Zakat, which means 'purification' or 'development' in Arabic, has been provided to Muslims since Prophet Muhammad founded Islam. It is mentioned in the Qur'an and the large corpus

of ahadith, or Prophet Muhammad's traditions, as the cornerstone of the Islamic economic and welfare system. Other global faiths, such as Judaism and Christianity, have comparable conceptions of almsgiving, however, in Judaism, zakat refers to the act of giving back to God rather than the direct action of assisting a person. Zakat has remained a living tradition across the Muslim world due to the multiple benefits it delivers to both those in need and those who donate it (Al-Bawwab, 2023).

Zakat is a responsibility for any Muslim whose financial circumstances meet the threshold set by Shari'ah. The regulation is emphasised in Surah At-Taubah verse 60 of the Qur'an. In terms of rates, zakat for adults is equal, amounting to up to 2.5% of one's net property per year. In the context of revenue, zakat is substituted by 'fitrah', which is paid during Ramadan.

Zakat payment for children has not received special consideration in Islamic jurisprudence. Nonetheless, some verses in the Qur'an indicate that children own their money and hence have the right to receive zakat funds. This is based on the definitions of the term's fakir, which refers to those who are impoverished and have no riches, and miskin, who may not have any fortune but is known to have children.

Recognition of a child's property owned by their parents is based on Islamic law, which emphasizes that every head of a family should ensure their child's proper maintenance in terms of both basic needs such as living expenses, education expenses, medicine, and emergencies, as well as assets. Such rights are established as soon as the child is born and are unaffected by the child's poverty, prosperity, or state. The rights of children are absolute, permanent, and unavoidable. If the right to request life's essentials is not met, the heirs might file a lawsuit against the life provider (Al-Ayubi, 2023).

Zakat is one of Islam's Five Pillars, and it is a mandatory kind of charity aimed at purifying riches and assisting those in need. Zakat can be difficult to understand when applied to youngsters. Here is a detailed look at how zakat applies to children and the factors involved:

Zakat for Children: Basic Principles Zakat Eligibility:

Zakat is often the responsibility of mature Muslims who have attained puberty and acquired a specific amount of wealth (known as nisab). Children who are not yet mature or do not have their wealth are not directly responsible for paying zakat. Parents or guardians, on the other hand, can give zakat on behalf of their children if they own zakat-taxable property. This frequently occurs in the context of family money and possessions.

Zakat on Children's Wealth: If a child inherits wealth or has savings equal to or greater than the nisab threshold, zakat is owed on that wealth. This relates to wealth in the form of cash, savings, or other assets. In certain instances, the guardian or parent is accountable for paying zakat on behalf of the child.

Practical Considerations as Parents' Responsibility:

Parents or guardians are accountable for ensuring that zakat is paid on any money that their children may own. This includes any assets the child may inherit or earn, such as savings accounts, investment returns, or gifts over the nisab. Zakat is normally levied at 2.5% of wealth that reaches or exceeds the nisab standard.

Educational Value: It is beneficial to teach children about zakat and its significance. Educating them on the principles of zakat can help develop a sense of duty and charity in them from an early age. Involving children in the zakat-giving process, such as deciding how it will be distributed, can provide a wonderful learning opportunity while also instilling empathy and social responsibility.

Specific Scenarios Inheritance

If a child inherits a significant quantity of wealth, he or she must pay zakat on it. Parents and guardians should verify that zakat is calculated and paid in accordance with Islamic norms.

Savings and Investments: For children with savings or investments, zakat should be calculated annually on the remaining wealth after the lunar year. This encompasses savings accounts, equities, bonds, and other financial assets.

Zakat Distribution for Children Utilizing Zakat Funds

If a child receives zakat funds as part of charitable giving, these funds should be used to benefit the child or increase their well-being, rather than replacing or diminishing the child's existing riches. Zakat can be utilized to provide children's fundamental needs for education, health care, and other necessities.

Laws Resulting from the Obligation of Zakat on the Property of Minors

According to the opinion that zakat is necessary on minors' property, the following points arise:

The executor (testator) is the person who replaces the minor's position in exercising his rights and is therefore liable to pay zakat from the minor's property. The ruling is the school of wasi in the issue of whether or not zakat is obligatory on a minor's property because the wasi is the one responsible, not the school of the minor's father after his death and the transfer of property from the minor, nor the school of the minor himself because he is not obligated. As a result, if his school, like the Hanafi school, does not believe zakat to be necessary, the executor does not issue it. The executor's intention to issue zakat from a minor's property, as well as the owner's intention, are both regarded as valid.

If the school of executors thinks it essential to pay zakat from minors' property but does not do so until the minor reaches puberty, the Maliki school of thinking believes that minors must pay zakat after puberty, regardless of the school they follow. If you follow the madhhab that considers it necessary, paying zakat has always been required. If you follow a sect that believes it is not necessary, there is no zakat in the past. The Syafi'i school of thought believes that minors have always been required to pay zakat because the right is directed to their property and cannot be separated from it.

If an executor gives zakat from a minor child's property without witnessing, the words are accepted without having to swear if there is no suspicion, and with an oath if there is suspicion.

Legal and Social Aspects of Malaysia Malaysia's Zakat Institutions

In Malaysia, zakat collection and distribution are overseen by governmental Islamic councils and agencies. They offer rules and services for paying and distributing zakat, even for minors. Guardians or parents should contact these institutions about unique processes and requirements. For example, Malaysian zakat organizations may have unique procedures for dealing with children's zakat and ensuring that it is delivered properly.

Conclusion

While children are not directly accountable for paying zakat, their guardians or parents must handle zakat duties associated with whatever money the children may own. Educating children about zakat and engaging them in charitable activities can help them develop a firm knowledge of Islamic beliefs and a lifelong commitment to giving. It is usually a good idea to seek local Islamic experts or zakat institutions for specialized guidance and comprehensive instructions, especially when dealing with complex situations or big sums of money.

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