THE ISIS FILES

The System of Zakat and Charities
Under the Islamic State

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Abstract

Drawing on official publications and propaganda from the Islamic State as well as internal administrative documents obtained as part of the George Washington University’s ISIS Files project, this paper seeks to provide a more comprehensive overview of the system of zakat and charities that existed under the Islamic State when it controlled territory at the height of its power in Iraq and Syria. The paper argues that the system of zakat should not be seen as a mere front for extortion and terrorism financing but rather was in keeping with the Islamic State’s ideological vision of itself as the ideal Islamic polity and society.
Introduction: The Concept of Zakat and Charities in Islam

The term zakat (Arabic spelling: زكاة) comes from the trilateral Arabic root z-k-w (also z-k-y), which has connotations of growth, purity, and righteousness.¹ As a technical term in Islam, however, the term is normally not translated from the Arabic and is used to refer to the giving of wealth from the ‘rich’ (Arabic: aghniya) to the ‘deserving’ (Arabic: mustahaqqun), defined as the poor and other categories of people. It should be noted from the outset that the concept of zakat is not merely seen as a voluntary and supererogatory act of charity for the Muslim believer to undertake, but rather an obligation of the faith similar to prayer and fasting during the month of Ramadan, such that zakat is traditionally considered to be one of the ‘five pillars’ of Sunni Islam. In contrast, the general term for a non-compulsory act of charity is ṣadaqa (Arabic spelling: صدقة), which comes from the trilateral Arabic root ṣ-d-q, which has connotations of truth and honesty.²

The Quran and hadith literature contain multiple commands and exhortations for the believers to give zakat. In the Quran, the giving of zakat is frequently mentioned alongside prayer, such as the command in Quran 2:110 to “establish prayer and give zakat.” The giving of zakat and establishment of prayer are also mentioned as among the obligations that God imposed on the children of Israel as part of their covenant with God (Quran 2:83). As for the concept of zakat as one of the five pillars of Islam, it is derived from a hadith in which the Prophet Muhammad spoke of Islam as being built on five things: testifying that there is no deity but God, prayer, zakat, the Hajj pilgrimage to Mecca and fasting in the month of Ramadan.³

It should be noted that in demonstrating the general obligation of zakat and determining the specifics of it, some of the cited proof texts in the Quran and hadith literature use the term ṣadaqa, and so in those instances, it is taken as synonymous with zakat. An example is Quran 9:103 which is used to show the link between giving zakat and ideas of purification and growth: “And take from their wealth a charity [ṣadaqa] by which you may cleanse them and purify them/make them grow..."
“tuzakkihum.” Nonetheless, the general distinction between zakat and ṣadaqa should still be remembered.

Although zakat is considered an obligation like prayer, the majority of predominantly Muslim countries today do not have policies of enforcing payment of zakat by the state, just as they do not generally enforce closure of shops during prayer times and attendance of prayers in the mosques. The most notable countries that do enforce zakat taxation are Saudi Arabia and Pakistan. The former enforces zakat payment through its General Authority of Zakat and Tax, while the latter introduced enforcement of zakat in 1980.

Considering that the Islamic State claims to be the caliphate, it is hardly surprising that the organization sought to impose zakat taxation on the Muslim populations in the territories that it controlled in Iraq and Syria at the height of its power. The group even created a specific administrative department to deal with zakat taxation and charities: the Diwan al-Zakat wa al-Ṣadaqat (Department of Zakat and Charities), one of a series of administrative departments (diwans) formally established after the declaration of the Caliphate on 29 June 2014.

This paper aims to provide a more comprehensive overview of the system of zakat as it existed under this bureaucratic department of the Islamic State. First, the paper will provide a review of the existing literature on the subject and identify the gaps. It will then outline the materials compiled and used for the research behind this paper. The paper will then describe the religious ideas behind the Islamic State’s enforcement of zakat, followed by the categories of wealth and goods subject to zakat and rates of zakat taxation, and finally the categories of people to whom the zakat disbursements were distributed.
**Literature Review**

References occur in the popular and academic literature on the Islamic State to the organization’s imposition of zakat, but these references and the accompanying analysis tend to be passing and sporadic in nature. In the popular media, one line of thinking has emerged that sees the imposition of zakat as simply being synonymous with taxation by the group in general. This analysis can be seen in a Business Insider article from December 2015 on Islamic State financing. The article declares with much sensationalism that one of the key ways that the Islamic State earns money is through taxation, and that this taxation is the zakat. The Business Insider article, however, amounts to a misrepresentation of its original source: an in-depth Financial Times report on Islamic State finances through taxation. The Financial Times report made clear that zakat was one of a number of different taxes imposed by the Islamic State.

A similar line of analysis to that found in the Business Insider article can be seen in a report by the inter-governmental Financial Action Task Force, which released a report on Islamic State financing in February 2015. The report views the zakat taxation imposed by the Islamic State as a form of terrorist extortion that ‘abuses’ the concept of zakat in financial transactions and taking portions of the wheat and barley crops in places like Raqqa. A report on the decline in the Islamic State’s funding streams issued by the International Centre for the Study of Radicalisation (ICSR) attempted to calculate the group’s earnings from taxation in the period 2014-2016. Part of the report’s basis for calculations of the group’s taxation income in that period came from ‘figures for total revenue from zakat’ in addition to ‘sums extrapolated from taxation income’ in Mosul. The analysis in the ICSR report thus conflates zakat with other kinds of taxation in determining total income for the organization.

The most detailed references to Islamic State imposition of zakat so far can be found in the aforementioned Financial Times report from December 2015 and an article on Islamic State finances by Patrick Blannin in May 2017, but even here the discourse falls far short of any sort of systematic treatment of the subject. The Financial Times report contains multiple references to zakat, noting correctly the different rates
of zakat taxation on capital and agricultural produce and that zakat is one of multiple types of taxation, but the article inclines towards the same tendency as the previous literature cited in that it seems to view zakat as a form of money-making for the organization. Indeed, the article says that ‘ISIS justifies its collections’ of zakat in terms of ‘fighting for a holy cause.’ Blannin’s article, in contrast, stresses that “there is no credible evidence indicating that IS [Islamic State] has used zakat for any other purpose than for what it is intended.” However, Blannin does not provide detailed elaboration of the specific purposes of zakat, though citing Reza Aslan, Blannin notes correctly that zakat has been used historically to fund the army of a caliphate.

The main defect in the existing literature is that zakat taxation is not discussed separately but rather tends to be conflated with the broader topic of Islamic State/terrorist financing. This tendency probably derives from the fact that giving zakat to support jihad in some way has been considered legitimate both historically and in the present. Some Islamic militant organizations have specifically appealed for zakat funds as a form of ‘alms for jihad.’ Further, as will be seen from the discussion in this paper, jihad is considered by the Islamic State to be a legitimate purpose for the disbursement of zakat wealth, but it is certainly not the only purpose or even the primary reason for the justification of its imposition. If the imposition of zakat had simply been a cynical extortion scheme to increase the group’s coffers for military operations and members’ salaries, the organization would not have issued detailed guidance in its own literature on the various categories of people to whom zakat should be disbursed. Further, within internal financial records of the group, zakat is consistently shown to be dealt with separately from other financial resources such as the provincial treasuries. It should also be noted that the organization had means of money-making and resource acquisition for the group’s own ends that were far more lucrative than zakat taxation, such as oil revenues and renting out of agricultural lands and real estate confiscated from the previous governments and people who had fled the lands of the Islamic State. Besides the analytical problems, another clear gap in the literature is the lack of use of Islamic State primary source materials in assessing the nature of the zakat system imposed by the group.
This paper then hopes to address gaps in the existing literature by discussing the Islamic State’s zakat system in a more systematic way and on its own terms rather than conflating it with other forms of Islamic State taxation and financial income. It will do so by making much more extensive use of Islamic State primary source materials as will be discussed in the next section.
Sources

To elucidate the system of zakat under the Islamic State, this paper relies primarily on primary source materials coming from the Islamic State itself. These materials come under two categories. First are official publications and media releases from various Islamic State bodies on zakat that were released into the public domain. The most important of these items is a book called ‘Guiding the Guiders in the Jurisprudence of Zakat’: a general guide on the jurisprudential system of zakat directed at the general public and those working within the zakat system, with the closing section of the book offering pieces of advice to those overseeing distributions of zakat to the deserving. The text was composed by the Diwan al-Zakat wa al-Ṣadaqat and reviewed by the Research and Fatwa-Issuing Commission (subsequently renamed the Office of Research and Studies before eventually being dissolved). The book was published in print and online under the imprint of the al-Himma Library, which has published many books, pamphlets, and posters for the Islamic State. The first edition of this guide to zakat was issued in Rabi’ al-Awal 1436 AH (corresponding to December 2014-January 2015 CE) while the second printing was in Rabi’ al-Thani 1437 AH (corresponding to January-February 2016 CE).

Another text on zakat released under the imprint of the al-Himma Library was a small pamphlet issued in Muharram 1436 AH (October-November 2014 CE) and entitled ‘Zakat, Zakat, oh Muslims!’, consisting of a general exhortation on the Muslim population to pay zakat taxation. The pamphlet cites the benefits to Muslims for paying zakat, the negative consequences in the afterlife for preventing its payment, and the necessity of paying zakat taxation to the collectors authorized by the imam/caliph, and not concealing the extent of wealth on which zakat is due.

A third general text on zakat issued by the Islamic State is the ‘Summary on the Jurisprudence of Zakat,’ composed by the Office of Research and Studies. Unlike ‘Guiding the Guiders on the Jurisprudence of Zakat,’ this text was not released by the Islamic State’s official media but was instead leaked by the Knowledge Heritage Foundation (an outlet for a more ‘moderate’ dissident trend in the Islamic State that subsequently defected.
from the organization) as part of a release of six volumes of works composed by the Office of Research and Studies. The text is essentially a more simplified version of the general jurisprudential guide to the system of zakat, refraining from getting into a detailed discussion of proof texts and differing views on particulars. According to the office, the text was prepared at the request of the administration of the group’s military training camps, and so was designed to be taught to the group’s military personnel and recruits.

In addition to these three main Islamic State texts on zakat, we have two articles on the concept of zakat al-fitr (referring to zakat given in the time of Eid al-Fitr after Ramadan) in the group’s al-Naba’ weekly newsletter, a number of fatwas pertaining to zakat that were issued via the group’s radio program Idha’at al-Bayan, and videos and photo releases on zakat that were published by some of the group’s provincial media offices and the group’s auxiliary agency Amaq News.

Besides these Islamic State texts and audio and media releases, this paper will also be drawing on a large number of internal Islamic State administrative documents related to zakat. Many of these were collected by the New York Times from reporting in Ninawa Province in northern Iraq during the operations to recapture large parts of the territory—including the city of Mosul—from the Islamic State. These documents have now been scanned and archived as part of the George Washington University’s ISIS Files digital repository. This author has also collected a number of internal documents over the years that pertain to zakat. Some of these were acquired via open source media, whereas others were obtained in a private capacity from Syria and primarily come from the region of Aleppo province in the north of the country. One of the most important of these documents collected in a private capacity is an internal publication entitled ‘The System of Zakat in the Islamic State,’ which deals with the internal administrative system of zakat. Although the publication itself is undated, based on its content it can be dated at least as far back as late August 2014 CE and seems to reflect an early system of organizing collection and distribution of zakat in the Islamic State, as there appear to be some discrepancies with the general jurisprudential guide to zakat.
While it is hoped that using these two strands of source material in combination will help build a more thorough understanding of the zakat system than what has previously been written, the limitations of the data should be recognized from the outset. For example, while the propaganda and official publications gathered can be seen as providing a solid representation of how the zakat system worked, there may be Islamic State media items on zakat that have been missed because of deletions of photo releases and videos from the Internet. Similarly, as regards the documents, it should be appreciated that most of them come from specific regions and represent snapshots in time of the functioning of the zakat system. We do not yet have access to records, for example, that can provide monthly statistics on zakat collections in all the provinces of the Islamic State in Iraq and Syria during the time that the group controlled and administered territory in those two countries. We may never obtain access to such records as they may have been lost in the fighting against the Islamic State. Even with the documents in this author’s possession, gaps exist. For instance, ‘The System of Zakat in the Islamic State’ contains references to other Islamic State documents as part of its stipulations, but those documents are not in the author’s possession. The documents we have likely represent only a very small fraction of the total amount of paperwork on zakat that was issued inside the Islamic State. Moreover, the research for this paper has not involved interviews with locals who lived under the Islamic State in Iraq and Syria to explore the zakat system and possible gaps between the paperwork and actions on the ground. While such interviews might have yielded some further data for comparison with the findings in this paper, conducting them was not feasible in the current circumstances of the coronavirus pandemic.
The Islamic State’s Basis for Imposing Zakat

As noted earlier, zakat is traditionally considered to be one of the five pillars of Sunni Islam and a religious obligation like prayer rather than merely supererogatory acts of charity. The Department of Zakat and Charities’ introduction to the Islamic State’s general jurisprudential guide to zakat cites a version of the hadith that includes zakat as one of the five things upon which Islam has been built. The sections on the definition and ruling on zakat note that zakat linguistically embodies purification and growth and amounts to cleansing for the giver of zakat, while pointing out that zakat is mentioned numerous times in the Quran as an obligation alongside prayer. The giving of zakat is essentially tied to a carrot and stick system: pay the zakat and numerous benefits follow for the believer, refrain and there are consequences in this world and the afterlife. An example of this system includes the idea, based on a hadith, that giving zakat leads to the blessing of rainfall while withholding it leads to drought- something mentioned in an Islamic State video on zakat from the group’s ‘al-Jazeera province’ media office.

It should not then be surprising that the Islamic State would seek to impose compulsory zakat payments on the Muslim populations it ruled. It is important to understand in this context that the Islamic State ideologically ties the imposition of zakat to the concept of tamkin (‘enabling’): that is, as God has enabled the Islamic State to conquer territory and establish the Caliphate, so it should establish the obligations of the religion. Indeed, the Diwan al-Zakat al-Ṣadaqat’s introduction to the general jurisprudential guide to zakat explicitly mentions this idea, and ties it to a verse from the Quran (22:41): “Those who, when We [God speaking in the plural of majesty] have enabled them in the land, establish prayer, give Zakat, command what is right and forbid what is wrong.” The link between the enabling of the Islamic State and imposition of zakat, through citation of the same Quranic verse, occurs in a video on the imposition of zakat in the Homs province of the Islamic State in central Syria and released in 2016. After citing this verse, the video narrator explains that it was on the basis of this verse that the Islamic State rushed to implement Islamic law seeking the contentment of the Lord, establishing courts and the diwans, among them the Diwan al-Zakat.
To reinforce the understanding of the obligation of imposing zakat, the general jurisprudential guide to zakat includes a section on the legal ruling of the one who prevents the payment of zakat, arguing that the one who rejects the obligation of paying zakat on the grounds that it is not an obligation is a disbeliever because it amounts to a denial of the Quran and Sunna of the Prophet as well as what is known from the religion by necessity. The one who acknowledges that it is an obligation but refuses to pay out of miserliness is not deemed a disbeliever, however, but is rather simply guilty of a great sin and should be punished in this world through forcibly taking the zakat from that person in addition to confiscating part of that person’s wealth. A third scenario is the case of a person who refrains from paying zakat as part of a group (Arabic: ta’ifa) that refrains from doing so and exercises power and force to prevent its payment: in this scenario, the group refraining is deemed guilty of apostasy from Islam. Two justifications are given for this pronouncement. The first is a hadith attributed to the Prophet Muhammad in which he spoke of the obligation to fight people until they proclaim the testimony of faith, establish prayer and give zakat, after which they are given sacrosanctity in their blood and wealth except in what is a legal right upon them. Zakat is deemed a legal right in this context, as it is considered to be the right of not only those who deserve zakat but also a right of God on zakat. The second basis is the precedent of the first caliph Abu Bakr, who fought those who refused to pay zakat within the so-called ‘Apostasy Wars’ and proclaimed that he would fight those who distinguished between prayer as an obligation and zakat as not being compulsory.

A final aspect to consider regarding the Islamic State’s imposition of zakat is the supposed moral righteousness of its imposition as portrayed in its propaganda. This can be seen clearly in a recent article in the group’s al-Naba’ newsletter discussing the imposition of zakat by the group’s West Africa affiliate in areas where it has managed to obtain some level of tamkin. The article opens by contrasting the imposition of zakat with “the regime of the disbelieving capitalist economy amid which a minority of the wealthy rich compete in hoarding their wealth and accumulating it in the banks,” showing no concern for the poor. The imposition of zakat is also contrasted with the system of supposedly arbitrary taxes and tolls.
imposed by the ‘Tawagheet’ (idol-tyrants) in the abode of disbelief, whereas the Muslims living under the Islamic State’s protection do not have to fear such things, but rather can expect the imposition of zakat as mandated by God.

Having surveyed the Islamic State’s religious and ideological basis for imposing zakat as a state institution, we can now turn to the practicalities of the zakat system under the Islamic State. The following sections consider the general administrative system of zakat, the Islamic State’s stipulations on the general conditions for paying zakat, types of wealth liable to zakat and the rates of zakat on them, and finally the recipients of zakat.
**General Administrative System of Zakat**

The document entitled ‘The System of Zakat in the Islamic State’ states that the administrative system followed for zakat is ‘quasi-centralized’ as a central Diwan draws up the general policies and principles of work and has a delegate in each wilaya who acts as a representative for the head of the central Diwan. This representative coordinates between the head of the central Diwan and the head of the zakat center in the wilaya, who is himself appointed by the wali (provincial governor) through mutual agreement with the head of the central Diwan.

The zakat center of the wilaya is composed of an administration, survey department, collection and storage of zakat department, a distribution department, an oversight and verification department, and an archiving and automation department. There is also supposed to be a Shari‘i official for the zakat center who ensures the correct collection and distribution of zakat in accordance with Islamic law and jurisprudence. In addition, the zakat center of the wilaya oversees offices of the sectors of the wilaya, whose officials are appointed by the wilaya through mutual agreement with the central Diwan’s representative in the wilaya.

It is important to highlight that a distinction is made in the document between personnel formally affiliated with the Islamic State and working on zakat (‘the brothers’) and employees working in zakat affairs but not affiliated with the Islamic State. The employees are appointed in the wilaya by agreement of the head of zakat in the wilaya per a drawn-up contract. The wilaya is responsible for paying the salaries of those employees, as per counsel issued by the group’s Diwan Bayt al-Mal (financial department) in late August 2014 CE. Islamic State personnel (‘brothers’) working in the wilaya center and the offices of the sectors can also be transferred by directive from the wali and amirs of the sectors respectively with regard to the interest of work and consultation of the head of the wilaya’s zakat center as well as the wilaya’s delegate of the central Diwan.
General Conditions of Zakat

Overall, the stipulations and details in the Islamic State literature on zakat are within the bounds of traditional Sunni Islamic discourse on the subject. While there are disagreements on particulars and the Islamic State takes positions on those particulars, those positions do not come across as curious innovations. Thus, although much of the content is not new, it is helpful for the reader to have an overview of the Islamic State’s presentation of the zakat system, especially in comparison with internal administrative documents.

According to the general jurisprudential guide to zakat, two conditions for the individual must be met in order to make that individual liable to zakat. First, the person paying zakat should be a free person. Second, the person paying zakat should be a Muslim, upon whom the obligation of zakat will still apply if the person apostatizes. It should also be noted that the guide stipulates the obligation of zakat on the Muslim minor and the person afflicted with madness. Thus, if a person is a child orphan (for example) and has assets in his or her name liable to zakat taxation, then the zakat will still apply. The issue was even raised in a fatwa delivered on Idha’at al-Bayan, in which it was advised that the wealth of a child orphan should be invested or entrusted to someone who can invest it and make a profit on it for the child orphan so that the wealth will not be excessively diminished by zakat.

As for the general conditions of zakat as regards the wealth liable to zakat, the guide stipulates that these conditions are four: (i) the wealth should be of the types of things liable to zakat, (ii) the wealth should reach the niṣab (a minimum value for something to be liable to zakat), (iii) a Hijri year should pass on the wealth to the day when the zakat is taken out on the wealth, (iv) the wealth should be something owned by the person paying the zakat.
Wealth Liable to Zakat

The general jurisprudential guide to zakat defines five main categories of wealth liable to zakat, while the simplified guide intended for the training camp recruits lists four main categories. That said, this difference has no practical implications but rather involves variation in terms of classification. The general jurisprudential guide to zakat lists the five main categories as: (i) ‘the two monies’ (i.e. gold and silver), (ii) livestock, (iii) grains and fruits that are measured and stored, (iv) ‘trade offers’ and (v) **rikaz**. The simplified guide’s four main categories are: (i) ‘valuables,’ (ii) grazing livestock, (iii) what comes out from the land, and (iv) trade offers. The difference in the number of categories simply arises from the fact that **rikaz** is grouped under what comes out from the land in the latter listing.

The Two Monies

The term here is understood as referring to gold and silver because these two metals were used to make currency in early Islamic times: namely, the gold dinar and the silver dirham. Based on hadiths that set the **nişab** of zakat on gold and silver in terms of dinars and dirhams, the **nişab** of gold is given as 85 grams of 24-carat gold while the **nişab** of silver is given as 590 grams. The rate of zakat on gold and silver is established at 2.5%.

The Islamic State claimed to revive the gold dinar and silver dirham, which were touted as a counterweight to the global hegemony of the U.S. dollar. The general jurisprudential guide to zakat boasts that ‘the principle in people’s dealings in the Islamic State is through the gold dinar and the silver dirham, in the renewal of whose use God has blessed the Islamic State.’ In truth, however, the boasting was premature. In the territories of Iraq and Syria controlled by the Islamic State, the Iraqi dinar and the Syrian pound remained the predominant currencies for a long time. Indeed, the Islamic State’s own photo and video releases and the internal administrative documents showing zakat payments and distributions in Syrian pounds and Iraqi dinars.

Therefore, the Islamic State had to deal with the predominance of these currencies that primarily take the form of paper banknotes. Accordingly, the general jurisprudential guide includes as a sub-category of zakat on
gold and silver the issue of zakat on paper money, which is itself a well-established concept in the modern context. The general jurisprudential guide notes that there are two ways to assess paper money: it can either be assessed as analogous to gold or as analogous to silver. Noting that opinions of the scholars differ on this matter, the guide affirms that the Diwan al-Zakat wa al-Ṣadaqat took the decision to make paper money analogous to silver, out of consideration for the interest of the poor and in a bid to improve the ‘societal situation of the Islamic lands.’ In other words, the niṣab on money that a person has from a particular currency is the equivalent of the cost of 590 grams of silver in that currency, and it was chosen to operate by this niṣab because the value of 590 grams of silver is lower than the value of 85 grams of 24-carat gold, so more people with money assets would be liable to paying zakat.

Despite this point, ‘The System of Zakat in the Islamic State’ states that “we do not inquire from people on their money wealth as to whether they have given it as zakat or not.” That is, the Islamic State did not enforce payment of zakat on cash assets through searching people and their homes. This goes against the idea of zakat under the Islamic State as being a mere exercise in extortion. As will be seen though, matters differed somewhat for wealth of trade offers liable to zakat.

Two other points in the context of the two monies also serve as a counterweight to the zakat as extortion hypothesis. First, one issue on zakat on gold and silver is whether the two metals should be added together to reach the niṣab and take zakat. The guide to zakat rejects this idea based on the opinion of the Shafi‘i school of jurisprudence and others. Another issue is whether zakat on gold and silver should apply to jewelry. Here, the Islamic State distinguishes between jewelry that is worn for adornment, and jewelry that is not used but essentially stored as gold and silver assets. On the former, there is no zakat to be levied. Although the general jurisprudential guide to zakat notes that some have claimed jewelry in general must be subject to zakat, the book argues that the lines of evidence cited in support of this claim are either authentic but do not provide a clear statement in support of the notion, or provide a clear statement but are inauthentic. In particular, the hadiths that can be used to support the idea of zakat on jewelry in general are deemed to be
‘weak’ (i.e. not necessarily deemed outright fabrications, but lacking reliability such that they cannot be used for authoritative rulings).40 ‘The System of Zakat in the Islamic State’ similarly notes that there is no zakat on jewelry of women prepared for use and loaning.41

In the ISIS Files, one example of zakat on gold jewelry can be found, stipulated at an equivalent money value of 67,250 Iraqi dinars. However, the same receipt was cancelled on the grounds that the individual only had 61 grams of gold, below the niṣab and therefore not liable to zakat.42 As a result the sum of money taken was returned to the owner. This example also tells against the view of the Islamic State’s imposition of zakat as mere extortion.

**Livestock**

Zakat is to be levied on three kinds of livestock: camels, cattle (including buffalo), and sheep (including goats). There are also three general conditions for zakat on livestock: they must reach a niṣab value in terms of number of a particular kind of livestock owned, the Hijri year must have passed on them, and they must be grazing livestock prepared for milking and offspring. In contrast, livestock that are fed by fodder or things harvested by the owner are not subject to zakat. Similarly, livestock used for purposes such as riding, plowing, and irrigation are not subject to zakat.

The general jurisprudential guide to zakat offers detailed tables of zakat due on camels, cattle, and sheep and they will not be reproduced here in this paper.43 What should be noted in general is that the specifications of zakat in the tables generally presume giving zakat ‘in-kind’ (Arabic: ‘aynan). This means paying zakat in terms of the thing on which zakat is due (i.e. giving cattle for cattle, sheep for sheep etc.).

In the zakat receipts collected as part of the ISIS Files project, we find many cases of zakat due on sheep livestock, but often the zakat receipt seems to take the form of a sum of money specified for the value of X number of livestock. For example, in a collection of receipts from May 2015, we find sums of between 115,000 and 150,000 Iraqi dinars given as the equivalent value for one sheep livestock.44 Similarly, another receipt
features a zakat payment of 45,000 Iraqi dinars for the value of one goat.\textsuperscript{45} This seems to reflect a practice in giving zakat whereby one may give the equivalent value in money for the thing on which zakat is due, if it is considered that the interest of those deserving the zakat is better fulfilled in money rather than the goods. The view was most notably adopted by the medieval scholar Ibn Taymiyya and it is referenced in a later section of the general jurisprudential guide to zakat.\textsuperscript{46} The exception to this idea occurs in the case of giving zakat on the occasion of Eid al-Fitr, in which the zakat must be given in the form of food because it should be the time of giving the poor something to eat.\textsuperscript{47}

**Grains and Fruits**

Zakat is deemed obligatory on grains and fruits that are measured and stored. Under this category come some crops such as wheat, barley, rice, and chickpeas as well as fruits like raisins, dates, figs, olives, and various kinds of nuts. In contrast, vegetables and perishable fruits (e.g. lettuce, bananas, and strawberries) with shorter shelf-lives do not have zakat due on them. In the simplified guide to zakat, the grains and fruits subject to zakat come under the category of ‘what comes out from the land.’

The \textit{niṣab} on these grains and fruits is determined in terms of units called \textit{wasq} and \textit{ṣa’}, with the \textit{niṣab} being equivalent to five \textit{wasqs} or 300 \textit{ṣa’}. The precise calculations of equivalents in kilograms differ according to the type of crop, but normally five \textit{wasqs}/300 \textit{ṣa’} are in the range of 420-700 kilograms. The general jurisprudential guide to zakat mentions an equivalent of around 647 kilograms of wheat in a vessel,\textsuperscript{48} while the simplified guide to zakat gives a general equivalent of 624 kilograms.\textsuperscript{49} An Islamic State internal document from Aleppo province on the zakat of Eid al-Fitr provides a list of various crops and their equivalent \textit{ṣa’} values in thousands of grams confirming the aforementioned range.\textsuperscript{50} It should also be noted that in determining the \textit{niṣab}, one does not add together different types of crops, but sub-types of the same crop are added together. Therefore, wheat is not added to barley (for example), but different varieties of dates would be added together.

As for the rate of zakat on fruits and grains, it depends on the type of watering method for the crops.\textsuperscript{51} If the crops are watered naturally
without artificial help (e.g. they are solely dependent on rains), then the rate of zakat is 10%. If the crops are watered with artificial help, then the rate of zakat is 5%. If the share of watering is evenly split between natural and artificial watering, the rate is 7.5%, and if one method predominates over the other, then the general view is to go by the rate of the predominant method. In cases where the primary watering method is unknown, the rate is 10% as a precautionary measure.

In the ISIS Files collection, there are many zakat receipts pertaining to zakat on crops in the form of wheat and barley: the main crops grown in the area that are liable to zakat. The receipts primarily appear to show zakat on wheat and barley being given in kind. Occasionally, however, we find that money is given as an equivalent value for the zakat. For example, in one receipt dated 16 Shawwal 1436 AH (1 August 2015 CE), we find a sum of 38,750 Iraqi dinars given as the equivalent of 291 kilograms of barley, but in another receipt part of the same set for that day, 1100 kilograms of wheat is given in zakat. The reason could be due to issues such as poor quality of crops that cannot be harvested. This is the case with one receipt that features a payment of 20,000 Iraqi dinars for the value of barley that could not be harvested.

**Trade Offers**

The concept of trade offers is the broadest kind of zakat due on wealth. The concept refers to any goods or assets that are used for purposes of business, whereby the person doing business is interested in making some kind of profit on the goods or assets. Some examples of trade offers include a shop selling food goods, a pharmacy, a car dealership, and buying and selling oil and gas products. Exempted from zakat on trade offers is trade in things that require their own zakat- most notably gold and silver- because otherwise it would lead to double zakat being levied on one thing. However, livestock prepared for trading purposes comes under the category of trade offers.

The general jurisprudential guide to zakat stipulates that the *niṣab* of zakat on trade offers is the same as the value of the *niṣab* on paper money/silver, but ‘The System of Zakat in the Islamic State’ differs in stating that the *nisab* for trade offers is based on pure gold (85 grams of...
24-carat gold or its equivalent value).\textsuperscript{56} It is possible that the latter is an earlier stipulation that was later revised. The summarized guide to zakat states that trade offers may be assessed according to the value of gold or silver.\textsuperscript{57} In any event, the rate of zakat on trade offers is 2.5%. To calculate the zakat due, the trader must add together his or her wealth assets, including capital, profits, reserves, the total value of his or her goods (as per their collective selling price and not their purchase price or the individual selling price), and debts owed to the trader that the trader can expect will be paid off as required. Subtracted from this total are any debts the trader has and must pay off. The zakat due is then 2.5% of the final total. The zakat can then be given as the equivalent value in cash or the goods that come under the trade offers. However, ‘The System of Zakat in the Islamic State’ states that for zakat on trade offers, the money value should be taken rather than the business good in-kind.\textsuperscript{58}

The ISIS Files collection contains numerous examples of zakat on trade offers, with occasional variation in the terminology such as use of the phrase ‘trade wealth.’\textsuperscript{59} Sometimes, the exact nature of the trade offers is not specified, but rather the receipt simply lists zakat as given for trade offers.\textsuperscript{60} On other occasions, the specific trade offers are mentioned, such as trade offers on car oil, pharmaceutical goods, cement, oil derivatives, buying and selling land and real estate, and buying and selling sheep.\textsuperscript{62} The zakat on trade offers in the receipts mostly takes the form of cash payments in Iraqi dinars. Two notable exceptions are a zakat receipt listing the zakat as in-kind and consisting of 69 meters of fabrics\textsuperscript{64} and a receipt that mentions the giving of clothes as zakat in-kind for trade offers, with the clothes valued at 75,000 Iraqi dinars.\textsuperscript{65}

\textbf{Rikaz}

\textit{Rikaz} constitutes the final category of things on which zakat is due, though we do not have examples of zakat on \textit{rikaz} in the ISIS Files collection. \textit{Rikaz} is defined in the general jurisprudential guide to zakat as things found in the ground and bearing the mark of \textit{Jahiliya} (the period of pre-Islamic ignorance) on them.\textsuperscript{66} In other words, \textit{rikaz} in this context means any pre-Islamic antiquities that are excavated. \textit{Rikaz} is treated differently from the other categories of goods subject to zakat in that there is a 20% zakat tax on it regardless of its value (i.e. there is no \textit{niṣab} on
rikaz) and it is not required for a year to have passed from the time of obtaining it in order for zakat to be due on it. Further, the disbursement of the zakat on rikaz goes back to the caliph/imam of the Muslims, who disburses it as the interest requires.

‘The System of Zakat in the Islamic State’ appears to differ from the general jurisprudential guide to zakat as it stipulates that “rikaz does not come under zakat but pertains to fayy” (i.e. booty), which would mean a more complex system of management and disbursement. It is to be recalled from the Office of Research Studies treatise *Sultaniya Wealth: Types and Rulings* that booty should be divided into five parts. Four of those five parts are to be disbursed by the caliph/imam in the “general interest of the Muslims” while one part should in turn be divided into fifths, four of which should be disbursed to the family of the Prophet, orphans, the poor and the wayfarers, while the last fifth should be disbursed by the caliph/imam in the “general interest” as he sees fit. The stipulation of rikaz as fayy may reflect an earlier understanding that was later revised.
Recipients of Zakat

Those entitled to receive zakat come under eight categories, known as the maṣarif of zakat, derived from Quran 9:60. Those in Islamic State bureaucracy who work on the distributions of zakat wealth to the deserving are known as workers or overseers of the maṣarif of zakat. The two most prominent and familiar categories are the fuqara’ and the masakeen. Both of these terms mean ‘the poor’ who do not have the sufficient means of livelihood, but there is a difference over their precise meaning. The view adopted in the Islamic State literature is that the fuqara’ are in a more dire state than the masakeen, in that the former cannot even meet half of their needs for self-sufficiency. It is for these two categories of people that zakat funds are mainly intended, and the Islamic State advertised this very point in its propaganda of videos and photo releases, boasting of distributions of sums of money, food, and even electrical appliances to the poor. Documents and video evidence from the Islamic State also show that assessments were carried out on people’s personal, financial, and living circumstances in order to determine whether they were entitled to zakat.

The other six categories of zakat recipients are not as prominent as the fuqara’ and masakeen and have varying degrees of relevance in the Islamic State context. The third category of recipients consists of those who work on the collection and distribution of zakat and other logistical matters for the process if they do not receive a salary from the Imam (i.e. the caliph/the Islamic State administration) that suffices. In this context it is to be observed in the ISIS Files that we find disbursements of zakat funds for logistical matters such as transportation, grazing and treatment of sheep, transportation of grain, paying workers to load grain, paying workers to load blocks onto trucks, rental of a mechanical shovel and the purchase of bags for loading grain. Some further insight is offered by the ‘System of Zakat in the Islamic State,’ which notes that the employees in the zakat system are to receive wages but this share of zakat is not to be distributed to them. Further, the ‘brothers’ are not to be given this share of zakat, but should rather be content with the salaries given to them by the Islamic State, and if they have taken wealth from this share of zakat, they should give it back as per a fatwa issued by the Diwan for Fatwa-Issuing and Research. In short, it may be that the disbursement of zakat
funds in this case was for workers who did odd jobs for the Islamic State in collection, management, transportation, and distribution of zakat wealth.

The fourth category is the *mu’allafa qulubhum* (‘those whose hearts are to be won over/propitiated’), which is notably the only instance in which non-Muslims can be given zakat wealth. This category has distinctions according to whether there is *tamkin* for Islam or predominance of the disbeliever. An example of giving zakat in the former case would be to strengthen the faith of new converts to Islam, while an example in the latter case would be to induce non-Muslims to convert to Islam or to prevent them from causing harm to Muslims.75 No documents that have emerged so far that show the giving of zakat to such a category, of people and certainly within the Islamic State’s own territory- considering the group’s power- there would have been no grounds to give zakat to non-Muslims in a bid to ward off the harm they might cause. There are some contexts though in which one could imagine zakat being given for *mu’allafa qulubhum*, such as perhaps to Yezidis who declared conversion to Islam to save themselves from being killed and their women from being enslaved, or in the context of Islamic State security operations in areas outside its control, to bribe personnel of enemy forces who might otherwise prevent Islamic State cells from carrying out operations.

The fifth category- ‘slaves’ (Arabic: *riqab*)- applies to Muslim slaves who are bought using zakat money so they can be freed and to the Muslim slaves under a particular manumission contract with their masters where they must pay in installments to become free.76 No documents exist regarding the use of zakat payments within the Islamic State for manumission of slaves: the only context in which this specification might apply would be to women enslaved under Islamic State who then converted to Islam. The other type of person under this category is the Muslim prisoner held by the disbelievers.77 Again, no documents have emerged attesting to the use of zakat wealth for this matter, but it should be noted that there is a specific Islamic State administrative body that deals with the issue of Muslim prisoners held by the Islamic State’s enemies: namely, the Commission for the Affairs of the Prisoners and Martyrs.78
Some further insight may be offered by the ‘System of Zakat in the Islamic State,’ which suggests a distinction between theory and practice regarding this category of zakat recipient. The document stipulates that the administration of a wilaya cannot use the share of zakat for ṭiqaq for the purpose of freeing prisoners because that matter is the specialty of the ‘central prisoners official’ (i.e. the head of the Commission for the Affairs of the Prisoners and Martyrs in a given wilaya), and so the share of ṭiqaq should instead be rendered to the fuqara’.79

The sixth category consists of debtors who are overwhelmed by their debts (Arabic: gharimun). The disbursement of zakat in this case comes in two types: the zakat wealth is either paid directly to the debtor, or it is paid indirectly such as to a third party who brings about reconciliation between the debtor and creditor or to the relatives of a dead person who has not left behind the sufficient means to pay off his or her debts.80 An Islamic State document found by the researcher Vera Miranova shows an example of disbursement of zakat payments for the debts of a dead Islamic State fighter.81 In a letter under the imprint of the office of the deceased (a sub-division of the Commission for the Affairs of the Prisoners and Martyrs concerned with dead Islamic State personnel) that is addressed to the Diwan al-Zakat wa al-Ṣadaqat in Ninawa province and dated 28 September 2015 CE, an individual says that his brother (an Islamic State fighter) was killed and has debts of $2700 upon him. In response, it is noted that the ruined money found in the dead fighter’s pocket was replaced (presumably amounting to $100) and that there was a disbursement of $2600. This note is signed by the ‘Gharimun Committee,’ a sub-division of the Diwan al-Zakat wa al-Ṣadaqat. Another document found by Mironova lists payments by the Gharimun Committee in Ninawa amounting to 4,908,000 Iraqi dinars.82

Based on the ‘System of Zakat in the Islamic State,’ it would appear that this category of distribution was the most important for the Islamic State after the fuqara’ and masakeen, with emphasis on the need to distribute zakat funds for the relatives of gharimun ‘martyrs’ who could not pay their debts as well as the one who did not have inheritance or shares of war spoils to pay debts.83
The seventh category is perhaps the most controversial and is the one that could be used to support the ‘alms for jihad’ view of zakat. This category is formally defined as ‘in the path of God,’ which is jihad according to the general jurisprudential guide to zakat. The guide explains that the reason it means jihad is that whenever the phrase ‘in the path of God’ occurs in the Quran, the reference is to jihad. The controversy arises because other Muslims might argue that ‘in the path of God’ is a broader statement including any pursuit of Islam and service to Islam, such as the pursuit of knowledge.\(^8^4\) In any case, it should be noted that the idea of zakat for jihad is limited even according to the Islamic State’s discourse. In the case of jihad, zakat wealth can be used either to furnish volunteers for expeditions who do not have a salary from the Islamic State or be given to salaried fighters who would be entitled to zakat anyway as they would lack the means of sufficiency for themselves and their dependents and would be classed as poor people.\(^8^5\) Besides the volunteers and fighters, zakat wealth can also be used for general interests of war and fighting like digging trenches and building defenses.\(^8^6\) The latter however is not supposed to be the norm by any means. Indeed, in the works of the dissidents-turned-oppositionists, it is deemed a mark of shame and sign of the decline of the Islamic State that those performing jihad fell into a state of poverty where they would become entitled to zakat handouts.\(^8^7\) Further, the document ‘System of Zakat in the Islamic State’ makes clear that the wilaya should not use the share of “in the path of God” to arm its fighters, because “the principle is to render the wealth unto the fuqara’, and this is the directive from the Caliphate in taking it from the wealthy and rendering it unto the fuqara’,” and there is already wealth set aside for the Islamic State’s army.\(^8^8\)

The final category is the ‘wayfarer,’ defined as the stranded traveler who does not have the means to return home or reach the final destination.\(^8^9\) However, the traveler in question must be traveling for a legitimate purpose (e.g. business or visiting a friend). The travel must also not lead to an act of disobedience against God, and cannot be travel to the ‘abode of disbelief’ for purposes like tourism or residence. This final stipulation, in particular, fits in with the Islamic State’s general policy of prohibiting residents from leaving its borders except for limited times and purposes like medical treatment that could not be performed in Islamic State
However, no documents in the ISIS Files attest to disbursement of zakat funds for the purposes of travel theoretically envisioned under the ‘wayfarer.’ In fact, in the ‘System of Zakat in the Islamic State,’ it is written that the wilaya has no need to take from this share of zakat but in fact all remaining shares can be given to the *fuqara’* and *masakeen.* This is not the case for the shares of the *gharimun* and *al-mu’allafat qulubuhum,* but if surpluses are left from those shares, they are also to be given to the *fuqara’* and *masakeen.*

Thus, it can be observed that the potential recipients of zakat are diverse, but the way the Islamic State primarily envisions disbursement of zakat is for helping the poor among the Muslims, and not as a means of fundraising for its military activities.
Conclusion

Considering that the West Africa affiliate of the Islamic State has imposed zakat in certain areas where it exercises some territorial control, the study of the system of zakat under the Islamic State has ongoing relevance for exploring the group and its modus operandi in various theatres.92 Whereas the previous work that has mentioned the zakat system under the Islamic State has tended to be sporadic and views zakat through the lens of terrorism financing and extortion, this paper has aimed to provide a more thorough overview of the zakat system and would suggest that zakat was primarily used for the main purpose intended: namely, to help the poor among the Muslims in the territories it controlled. This initiative should primarily be seen through the lens of the Islamic State’s ideological vision of a society governed in totality by Islamic law, and zakat distributions- along with the propaganda put out to promote them- should be viewed as in keeping with what Charlie Winter has called the ‘utopia’ aspect of the Islamic State’s presentation of itself:93 meaning that the Islamic State presented itself in its heyday as the ideal society for the true Muslim believer, establishing the Sharia, implementing the strict hudud punishments, and rendering the poor and deserving their rights through zakat. How effective the zakat programs truly were for their recipients is another issue that merits exploration and is suggested as an avenue for future research.
1 E.g. See Hans-Wehr entry for this root.
2 E.g. See Hans-Wehr entry for this root.
7 Erika Solomon and Sam Jones, ‘ISIS Inc: Loot and taxes keep jihadi economy churning,’ Financial Times, December 14, 2015 (accessed here: https://www.ft.com/content/9ff1-11e5-beba-5e33e2b79e46?segid=0100320#axzz3uO4NGgRo).
11 Blannin, ‘Islamic State’s Financing: Sources, Methods and Utilisation,’ p. 18.
12 Ibid.
A recent example is the jihadist group Liwa al-Tawheed (Alwiyat Nasir Salah al-Din) in Gaza, which issued a call on May 22, 2021 for zakat and charity funds to support jihad, noting that the group is ‘in very urgent need for financial and material support to continue our jihad and our fighting of the Jews.’ The appeal, obtained from the group’s Telegram channel al-Buraq Falasteen, (can be found here: https://justpaste.it/alwiyatnasirsalalahaldinzakat).

The original text of the book with accompanying translation can be found at: ‘The Islamic State’s System of Zakat,’ aymennjawad.org, March 19, 2021 (accessed here: http://www.aymennjawad.org/2021/03/the-islamic-state-system-of-zakat). Hereafter references to the book will give the original title followed by the page number.

The original text of the pamphlet with accompanying translation can be found at: ‘Islamic State Pamphlet on Zakat,’ aymennjawad.org, March 19, 2021 (accessed here: http://www.aymennjawad.org/2021/01/islamic-state-pamphlet-on-zakat). Hereafter references to the pamphlet will give the original title followed by the page number.


These have been compiled with translation at ‘Various Islamic State Fatwas on Zakat,’ aymennjawad.org, March 21, 2021 (accessed here: http://www.aymennjawad.org/2021/01/various-islamic-state-fatwas-on-zakat).


Ibid. p. 7.


Ibid., p. 6.


26 Ibid.

27 Ibid., p. 9.

28 Ibid.

29 The original text of the article with accompanying translation can be found at ‘The Islamic State’s Imposition of Zakat in West Africa,’ aymennjawad.org, May 28, 2021 (accessed here: https://www.aymennjawad.org/2021/05/the-islamic-state-imposition-of-zakat-in-west).


31 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 10.

32 Fatwa no. 983 in ‘Various Islamic State Fatwas on Zakat.’

33 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 11.

34 Ibid., p. 12.


36 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 13

37 Ibid., p. 16.

38 Ibid.


40 ‘Summary of the Jurisprudence of Zakat,’ p. 8.


42 The ISIS Files 03_000364.


44 The ISIS Files 04_000377.

45 The ISIS Files 06_000505.

46 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 34.

47 Fatwa no. 977 in ‘Various Islamic State Fatwas on Zakat.’

48 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 29.
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[50] Archive of Islamic State Administrative Documents, Specimen 2U.


[52] The ISIS Files 04_000380.

[53] The ISIS Files 05_000438.


[55] Ibid.


[59] The ISIS Files 23_001261.

[60] E.g. Set of receipts in The ISIS Files 04_000384.

[61] The ISIS Files 04_000388.


[63] The ISIS Files 04_000392.; The ISIS Files 05_000438.; The ISIS Files 23_001263.

[64] The ISIS Files 23_001254.

[65] The ISIS Files 06_000496.


[70] ‘Summary of the Jurisprudence of Zakat,’ p. 13 and Fatwa no. 957 in ‘Various Islamic State Fatwas on Zakat.’

[71] E.g. ‘Zakat in al-Jazeera Province.’

73 The ISIS Files 06_000512; The ISIS Files 06_000529.


77 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 38.

78 Archive of Islamic State Administrative Documents, Specimens 41C and 41D.


85 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 41.

86 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ p. 41.


89 ‘Guiding the Guiders in the Jurisprudence of Zakat,’ pp. 41-42.

