

MLU 3.2: Pillars of Islam: The almsgiving (zakat)

Meaning of Zakat:

Linguistically, ZAKAT has two meanings: purification and growth. Technically, it means to purify one's possession of wealth by distributing a prescribed amount to the poor, the indigent, the slaves or captives, and the wayfarer.

Zakat is one of the five pillars of Islam. It has been mentioned, along with daily Prayers (Salaat / Namaz), over seventy times in the Quran. Allah's word commanding "*.... and establish regular Salaat and GIVE regular Zakat.....*" are referred to in many parts of the Quran. From this we can conclude that after Salaat, Zakat is the most important act in Islam. Just as Salaat is the most important act of worship which has to be performed bodily, so is Zakat the main act of worship which has to be performed monetarily. Those who fulfill this duty have been promised abundant reward in this world and hereafter. Whoever evades Zakat has been warned in the Qur'an and Hadith of the consequences. There are many major benefits of giving Zakat:

- It reminds Muslims of the fact that whatever wealth they may possess is due to the blessings of Allah and as such it is to be spent according to the His commands.
- Zakat functions as a social security for all. Those who have enough money today pay for what they have. If they need money tomorrow they will get what is necessary to help them live decently.
- Zakat payer pays his dues to Allah as an act of worship, a token of submission and an acknowledgment of gratitude. The receiver of Zakat receives it as a grant from Allah out of His bounty, a favor for which he is thankful to Allah.
- Economically, Zakat is the best check against hoarding. Those who do not invest their wealth but prefer to save or hoard it would see their wealth dwindling year after year at the rate of the payable Zakat. This helps increase production and stimulates supply because it is a redistribution of income that enhances the demand by putting more real purchasing power in the hands of poor.

Zakat is obligatory upon a person if:

- He or she is an adult, sane, free and Muslim.
- He/she must possess wealth in excess of specified minimum (Nisaab) excluding his or her personal needs (clothing, household furniture, utensils, cars etc. are termed article of personal needs).
- It should be possessed for a complete lunar year.
- It should be of productive nature from which one can derive profit or benefit such as merchandise for business, gold, silver, livestock etc.

The amount of wealth which makes one liable for Zakat is called Nisaab. The Nisaab as fixed by Prophet Muhammad (P.B.U.H) is as follows

Gold 87.48 Gram 7.50Tolas 1350 Grains

Silver 612.36Gram 52.50Tolas 9450 Grains

Nisaab of cash, stock or bonds, other cash assets is the equivalent amount of Gold or Silver. Nisaab is calculated by adding up the cash value of all the assets such as gold, silver, currency etc. and if it is equal TO or in excess of the minimum Nisaab as specified in the above table, the Zakat is due at the rate of 2.5%. The payment of Zakat is compulsory on the excess wealth or affects which is equal to or exceeds the value of Nisaab, and which is possessed for a full Islamic year. If such wealth decreases during the course of the year and increases again to the value of Nisaab before the end of the year, the Zakat then must be calculated on the full amount that is possessed at the end of the year.

TYPES OF WEALTH ON WHICH ZAKAT IS IMPOSED:

1. Gold and silver, in any form.
2. Cash, bank notes, stocks, bonds etc.
3. Merchandise for business, equal to the value of Nisaab.
4. Live stock.
5. On income derived from rental business.

DISTRIBUTION OF ZAKAT:

1. Zakat should be given as soon as possible after it becomes due.
2. All of the Zakat can be given to one person or to several persons.
3. A poor man cannot be paid for his work from Zakat nor can Zakat be given in payment of services, except to the people appointed by the Islamic government to collect Zakat.
4. Zakat will only be valid if the recipient is made the owner of that amount. If, for example, a few needy persons are fed a meal from Zakat money, then Zakat will not be fulfilled as they were not made owners of the food.
5. Zakat cannot be given for the construction of Masjid, Madrasah, Hospital, a well, a bridge or any other public amenity.
6. Zakat can be paid in kind from the same merchandise on which it is due, or alternatively, it could be paid in cash.

TYPES OF WEALTH ON WHICH ZAKAT IS NOT IMPOSED:

1. On any metals other than gold or silver.
2. Fixtures and fittings of a shop, car, trucks or any delivery vehicle etc., which is used in running business.
3. Diamonds, pearls, other precious or semi precious stones which are for personal use.
4. There is no Zakat on personal residence, household furniture, pots and pan, personal clothing, whether they are in use or not.
5. There is no Zakat on a person whose liabilities exceeds or equals his assets. (Home Mortgage in this country is not to be counted as personal liability for the Zakat purpose).

RECIPIENTS OF ZAKAT:

The recipients of Zakat, according to Quran are as follows: *"Alms are for the poor and the needy, and those employed to administer (the funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of Knowledge and Wisdom."* (Quran 9:60)

1. **FUQARA:** people who are poor and who possess more than their basic needs but do not possess wealth equal to Nisaab.
2. **MASAKEEN:** people who are destitute and extremely needy to the extent they are forced to beg for their daily food rations.
3. **AL-AMILEEN:** people appointed by an Islamic Government to collect Zakat.

4. **MU-ALLAFATUL-QULUB:** persons who have recently accepted Islam and are in need of basic necessities who would benefit from encouragement by Muslims which would help strengthen their faith.
5. **AR-RIQAAB:** slaves who are permitted to work for remuneration and have an agreement from their masters to purchase their freedom on payment of fixed amounts.
6. **AL-GHAARIMEEN:** persons who have a debt and do not possess any other wealth or goods with which they could repay that which they owe. It is conditional that this debt was not created for any un-Islamic purpose.
7. **FI-SABILILLAH:** persons who have to carry out an obligatory deed which has become obligatory on them and subsequently (due to loss of wealth) are unable to complete that obligation.
8. **IBN-US-SABEEL:** persons who are travelers and during the course of their journey do not possess basic necessities, though they are well to do at home. They could be given Zakat in order to fulfill travel needs to return home.

PERSONS WHO CANNOT BE GIVEN ZAKAT:

1. Zakat cannot be given to the descendants of Muhammad (PBUH)
2. Zakat cannot be given to parents and grandparents. In the same manner one's children and grandchildren cannot be given Zakat. A husband and wife cannot give Zakat to each other.

VIRTUES OF ZAKAT:

Allah says in the Quran: *"The parable of those who spend their wealth in the way of Allah is that of a grain of corn. It grows seven ears and each ear has hundred grains. Allah increases manifold to whom He pleases."* (Quran 2:261) It is stated in the Hadith that by giving Zakat the following benefits are derived:

1. Gain the pleasure of Allah.
2. Increase in wealth and protection from losses.
3. Allah's forgiveness and blessings.
4. Protection from the wrath of Allah and from a bad death.
5. A shelter on the Day of Judgment;
6. Security from seventy misfortunes.

THE PUNISHMENT FOR NOT GIVING ZAKAT:

Allah says in the Quran: *"And there are those who hoard gold and silver and do not spend it in the way of Allah, announce to them a most grievous penalty (when) on the Day of Judgment heat will be produced out of that wealth in the fire of Hell. Then with it they will be branded on their forehead and their flanks and backs. (It will be said to them) This is the treasure which you hoarded for yourselves, taste then the treasure that you have been hoarding."* (Al-Quran 9:34-35)