

## ZAKAT

By Prof. Dr. M. A. Soofi

Zakat is an important pillar of Islam, one of those five, which stand compulsory for Muslims. Zakat and Salah, are the two Farz on which structure of Islam rests.

### DEFINITION

Zakat means purity, cleanliness and an addition or increase. A calculated portion set apart from the wealth possessed for over a year, for the needy and poor, annually, is called Zakat. In this way Man's earned wealth and his soul (self) become purified. Virtually zakat means giving charity out of the wealth (e.g. goods, land production, animals, etc. etc. ) as prescribed in Qur'an and defined in Hadith, to the poor, needy and orphans (fuqra) for their welfare.

Qur'an orders 82 times for giving away Zakat alongwith the establishment of prayer (salah).

Qur'an: (73:20) Establish regular prayer and pay zakat generously lent to Allah.

### Theme of Zakat

The theme of Zakat is that God given wealth is purified by spending a prescribed portion of it in the way of Allah for the welfare of Muslims. And alongwith his wealth his soul too is impure if it is filled with ungratefulness. According to Islam, every Muslim possessing wealth specified, as "Nisab" is required by the order of Allah to spend as much as deemed out of his wealth (gold, silver, agricultural produce, animals etc.) for the welfare of needy and poor (Muslims) so that no such person remains without help. Allah has made zakat compulsory to help the have not through their brothers realizing their needs and necessities. This is a distinguished duty of Muslim to extend helping hand to his brethren's for their uplift in the society.

Qur'an says (Sura-2 ayat -261)

The parable of those who spend their substance in the way of God is that of a grain of corn, it growth seven ears, and each ear hath a hundred grains. God giveth manifold increase to whom He pleaseth. And God careth for al land He knoweth al things.

And be stead-fast in prayer and regular in charity/ zakat whatever god ye send for your souls, for you, ye shall find it with God, for God sees with all ye do:

### ZAKAT & HADITHS

The Prophet (SAW) Muhammad (SAW) said:

Allah had made compulsory distribution of Zakat, in order to purify your rest of wealth (Abu Dawood).

We have ordered you to establish prayer and pay Zakat, those who do not obey to pay Zakat, Establishment of prayer is meaningless (Al-Tibrani).

One who offers prayer but does not give Zakat, his establishment of prayer cannot benefit him.

One who stops Zakat, shall stand in hell, on the day of judgement (Al-Tibrani).

Qur'an Sural Al-Tauba:

And establish regular prayers, And practice regular charity, Then open the way for them For God is oft. Forgiving, most merciful

If they establish regular prayer and practice regular charity-they are your brethren on faith. (S-IX).

Those, who believe and practice good deeds, establish prayer, Give away charity (Zakat) and they shall find reward with Allah and there shall be no fear to them (Sura Al-Baqara, para-3).

### **Nisab and Rate of Zakat**

The amount of wealth which makes one liable for payment of Zakat is called Nisaab. The Nisaab of gold and silver fixed by the Holy Prophet (SAW) (SAW) is as follows:

#### **Gold & Silver**

The ornaments in use are not obligatory for Zakat. However, if someone distributes the charity he shall obtain the blessings of Allah. So Zakat either in the form of gold or silver or the price at the existing rate, may be distributed after completion of one year of possessing gold, silver or other ornaments.

Nisaab: Gold 7.5 Tolas

Silver 52.5 Tolas

The rate of Zakat which was fixed by the Holy Prophet (SAW) (SAW) is 2.5% (1/40th) of the value of the property (gold) & (silver) upon which zakat is to be paid.

Payment of Zakat is compulsory on the excess wealth or effects which is equal to / or

exceeds the value of Nisaab, and which is possessed for a full Islamic year. If such wealth decreases again to the value of Nisab 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.

### **Industrial goods & Agri Yield**

On the industrial goods and agricultural production too one has to pay Zakat as is said in Qura'an:

"Oh ye believe, spend out of your earnings in the way of Allah (Para 3 Ayat 5)"

Usher means 1/10 share from agri production termed as Zakat. The production should not be less than 20 monds. If it is from rainy land 2 monds out of 20 monds. If it is well irrigated or through irrigation, then nisaab falls one mond out of every twenty ( 1/20).

The land which is being fed by springs, ponds or rainy Nalas, then the Usher will be 1/10th of the production.

Similarly land production made by canal system, 1/20th share is to be distributed. There is no Zakat on vegetables & fruits. Zakat is compulsory on paddy, wheat, sugarcane, cotton, Jau, Jawar, Grain, Palms, Honey, Dry fruits like Curraout, oil seeds. If it exceeds to 20 monds Zakat becomes compulsory.

### **Trade Goods**

On the trade goods after year, whatever is in your store, calculate the price of today's rate and distribute as Zakat as prescribed in accordance with Nisaab. And it should be repeated next year. If you have purchased some goods, and you could not sell the goods for two years then you pay Zakat at the time of disposal.

### **Animals**

**Cow:** For every 30 cows there is one calf (one year old) and no Zakat for less than 30 cows. For every 40 cows there is 2 year old calf.

**Sheep:** As regards of sheep, between 40-120, one sheep is to be paid. If they are between 120-200, two sheep are to be paid and if they are 200-300, three sheep are to be paid. For over 300 sheep, for every extra hundred, one sheep is to be added as Zakat.

**Camels:** If these are camels, over five, the owner has to pay one sheep as Zakat. On less than five no Zakat is to be paid. On 24 camels 4 goats as Zakat. If you possess 25 camels then you have to sacrifice one year old camel or two year old camel upto 35 heads.

Goat and Lamb are the same as sheep, one goat out of forty (1/40) If there are 120 heads, you have to sacrifice one out of 120. And if they exceed to 200-300 then 4 goats. (Ayat 60, Sura Tauba – Musarif).

## **DISTRIBUTION OF ZAKAT**

- Zakat should be distributed among the needy and those who are not beggar in the streets. But they possess reservation of gentleness, and can't extend their hands for help.
- The poor are those that do not possess the strength to cope with the daily expenses and at the same time cannot beg. These are the persons who deserve zakat and others help. Those people who are inclined towards Islam they should be helped financially through the funds of Zakat.
- The person who is in debt, and his house and other households are mortgaged, he needs the help, in the way of God. Any person who fights in the way of Allah, in the country or out of the country, he should be helped frankly through Zakat.

- Passenger, who is not poor but in journey has lost the money, can be given Zakat.
- The Zakat can be distributed or it can be given to one person to make him functional in his business. However, the breaking of the fast during Ramazan is not allowed from Zakat.
- It should be distributed among the needy Muslim poor, orphans or it should be deposited with bait-ul-mal.
- It can be given to those who are in debt, the real brothers and sisters, if they stand poor, zakat can be distributed, and if the son is poor and he cannot keep his own business, he can be given zakat. The husband can't give zakat to his wife, in vice versa wife can distribute zakat to her husband if he is poor.
- It can be spent for Jihad, to help the students for their books, it can be given to any welfare work for the welfare of community for example to provide coffin to the needy, to construct a bridge, mosque or any other such institution which provides collective benefits to the community.

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; in the cause of God, and for the welfare, (thus is it) ordained by God, And God is full of knowledge and wisdom (Al-tauba-60)

### **HISTORICAL BACKGROUND OF ZAKAT**

Zakat is a social and economic interaction and it comes under charity of wealth. This phenomenon (charity) and movement was started in early days of Islam. To help each other, it regularly started on its of Ramazan two Hijra and complete code of ethics started, after Mecca victory as revealed in this ayat of Quran 8- Hijra. Qur'an Says: Oh, ye Prophet Muhammad (SAW) get zakat charity out of their wealth, so that their wealth may become neat and clean.

After this, in Muharram, Six Hijra, all orders pertaining to receive Zakat were pronounced and Administrators were appointed. Proper Bait ul Mal institution was established of charity/ Zakat among the needy.

It has got very important role to play in Muslim society for purpose of obtaining and distributing, even during Caliph Siddique (Rz). He declared war with sword against those, who refused to pay Zakat/ Usher.

### **BENEFITS OF PAYMENT OF ZAKAT**

It helps the poor and needy and who are in debt. Muhammad (SAW) said: "Allah has ordered to take for Zakat/charity from rich, to be distributed among whom who hav't. Haves and Hav'ts theory is no more in Islam".

It is collective social well being of human being. Until you help those human who are in need, your benefit in Almighty can't flourish. Because Islamic society is such that it cares for others and Holy Prophet (SAW) says: You can't be called Momin if your laborer is hungry and you are eating more food.

Zakat purifies the soul, provides satisfaction, that you were capable for helping others out of your grain, wealth given to you by God to be distributed among Muslim who stand in need.

### **Assistance to Deen**

Since Zakat is in the name of Allah and Institution engaged in spread of Islam and concept of Jihad, as it is ordered: Sura Al-baqra, 195).

"Spend in the way of Allah out of your wealth and don't hesitate or slow your action of charity to save from worse results".

And at another place, Qur'an Says:

"Spend out of your wealth and today in the way of Allah".

If such institutions are helped out of Zakat, there shall be fulfillment of Deen.

### **CIRCULATION OF WEALTH**

Islam is not against earning of honest wealth but concepts of Islam is circulation contrary to capitalism or socialism. Islam's approach for circulation of wealth is like Blood circulation in the body. If there is any obstruction of blood through a clot or narrowing of blood vessels through deposits of cholesterol, leads to heart failure and Islam does not want wealth should become a clot and doesn't want that wealth should circulate alone among the rich or Feudal Lords.

If circulation through charity / zakat is not carried out, have not may attack those who have.

### **ECONOMICAL BENEFITS.**

If poor and needy Muslims are helped through Zakat each year they get satisfied and work to earn their livelihood which will bring more agricultural production as happy labourers work more.

### **SOCIAL OBLIGATION.**

It creates social well being feelings among those who possess wealth over a year to purify their wealth and soul and search for actual needy – relative or orphans and keen students.

### **BLESSING OF GOD.**

Those who are regular to give Zakat each year on their wealth, agriculture or animals in the way of Allah for His Pleasure, He shall not remain unhappy and satisfied but Allah will secure that pay Zakat on eternal day.

And those who don't pay Zakat and keep collection of gold, silver or wealth, they will see the consequences of disobeying. Day of judgement (Al-Tauba, 34-35).