



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Zakāt is one of the five fundamental pillars of Islam. The importance of Zakāt is highlighted by mentioning it with *ṣalah* in the same verse at 26 places in the Qur'an.

MEANING

Literal meaning:

- To nurture, to increase
- To purify, to cleanse

i.e. Zakāt purifies wealth and is a source of increasing it.

Terminology meaning: A determined portion of wealth that Allah has made mandatory on every Muslim who reaches *niṣāb* to give to the deserving people.

OBLIGATION

Zakat was made *fard* (obligatory) in Makkah (before migration) however, the detailed law pertaining to Zakāt was revealed in 2 A.H. in Madinah.

EXCELLENCE

- The one who pays Zakāt tastes the sweetness of *Imān* (faith).
- Zakāt is a source of attaining the closeness, pleasure, countenance and mercy of Allah.
- Angels pray for those who give Zakāt.
- Zakāt is a source of erasing sins and shortcomings while it open doors to further righteous actions.
- Giving Zakāt is a source of increase in wealth.
- Zakāt removes the evil from wealth and is a source of guarding it.
- Payment of Zakāt prevents from the

punishment of fire, heat of the grave, and a bad death.

- The one who pays Zakāt will be with the truthful and the martyrs on the Day of Standing.
- The Zakāt payer will be saved from the heat, fear and grief of the Day of Standing.
- There are glad tidings of Paradise for those who give Zakāt.

WARNING FOR NOT PAYING ZAKĀT

- To deny the obligation of Zakāt is kufr (disbelief) and to procrastinate in its payment is *fisq* (disobedience).
- The Messenger of Allah ﷺ has cursed the one who does not pay Zakāt.
- The wealth from which Zakāt is not paid is destroyed.
- There is warning of fire for the one who doesn't pay Zakāt.
- The wealth for which Zakāt is not paid will be threatening for its owner on the Day of Standing.
- The money on which Zakāt is not paid will appear as a bald snake on the Day of Standing and will bite its owner.
- The owner of gold and silver who did not pay Zakāt on it, will be branded on sides, forehead, and back.
- Those who don't pay Zakāt face famines.

INTENTION

Intention is important for every action. Wealth given without intention will not be considered as Zakāt. Zakāt should be given exclusively for Allah, desiring His countenance and the house of the hereafter. Zakāt given to seek fame, boast, or followed

with reminders is not accepted.

CONDITIONS

Muslim: Zakāt is mandatory on Muslim men, women whether sane or insane, adult or young.

Free: A slave is not obligated to pay Zakāt since he is not an owner of anything.

Reaching *niṣāb*: In Shariah (Islamic Law) *niṣāb* is the minimum amount that a Muslim must have to be obligated to give Zakāt. No Zakāt is due if the net worth is less than *niṣāb*.

Ownership: Wealth is in possession, personally owned and under custody.

Passing of one year: A lunar year has elapsed while possessing the wealth that has reached *niṣāb*. The lunar year will be counted from the day the wealth in possession reaches *niṣāb*.

Free of debt: Wealth which has reached *niṣāb* should be pure of any debt.

More than need: *Niṣāb* should be more than the basic necessities of living.

Growth potential: The wealth should have the ability to increase.

Lawful wealth: The wealth should not have been earned by unlawful means.

ETIQUETTES OF GIVING ZAKĀT

- Zakāt should be given from that part of the wealth which is liked.
- Scraps, recycled and filthy things should not be given.
- The person giving Zakāt may give more than the due amount.
- It is forbidden to use trickery in order to avoid Zakāt, i.e. to divide wealth in smaller

portions or to join up smaller portions of wealth as one portion so that the wealth becomes less than the *niṣāb*.

- Business partners will pay Zakāt according to their own shares.
- If needed Zakāt can be paid before the passing of a year.
- A woman is responsible for her own wealth (cash, jewelry) but if her husband gives Zakāt on her behalf then that is accepted.
- By giving voluntary charity and tax, one does not become absolved from the obligation of Zakāt.

ETIQUETTES OF RECEIVING ZAKĀT

- The Zakāt collector should be an expert of accounting and estimation.
- Supplicate for mercy and blessings for the one who brings Zakāt.
- While receiving Zakāt one should not take more than the right.
- The wealth taken for Zakāt should be of average quality, not the best and neither the worst.
- Zakāt should be received with honesty and trustworthiness. Treachery and deception must be avoided and ensure not to conceal anything from the Zakāt wealth.
- The person receiving Zakāt should not accept any gift from the person paying it.
- It is better to distribute the Zakāt in the same place from which it was collected but if needed it can be sent to other areas.

GOODS ON WHICH ZAKĀT IS OBLIGATORY

Wealth	Niṣāb	Rate
Gold	7.5 tola	2.5%
Silver	52.5 tola	2.5%
• Cash and currency • Trading goods with profit	equivalent to the <i>niṣāb</i> of gold or silver, whichever is lesser in value	2.5%
Food and fruit	5 wasq / 725 kg / 20 tons	land irrigated naturally: 1/10 land irrigated artificially: 1/20
Camel	5	1 goat
Goat / sheep	40	1 goat
Cow/buffalo	30	1 year old calf
Hidden treasure	none	<i>Khams</i> / 20%

EXPLANATION

- Gold and silver are two different commodities, they cannot be joined to calculate *niṣāb*.
- Zakāt is also due on gold and silver jewellery in use.
- Zakāt is due on all kinds of trade goods. While giving the Zakāt the price fluctuation during the year will not be taken into account.
- Zakāt on grains and fruit is not conditional to the passage of one year. If the output is twice a year then Zakāt will also be paid twice. Zakāt on fruits will be according to their estimated weight.
- Zakāt on animals will increase in accordance with the increase in the

number of animals. Zakāt is only on animals which have been fed on natural resources more than half a year. Animals used for personal matters which have been fed by the owner and animals used for agricultural purposes are exempted from Zakāt. However, Zakāt will be paid on the income earned through animals kept for trade.

ITEMS EXEMPTED FROM ZAKĀT

- Items of personal use such as house, transport, furniture, and cattle etc.
- Slaves, horses, donkeys, and mules.
- Vegetables, rented trees, and working animals.
- Trading tools, shops, and taxis.
- Iron, copper, brass, lead etc.
- Jewels like diamonds, pearls, garnet, rubies, emerald, and coral etc.
- Lost wealth i.e., which you have no hope of recovering whether it was lent to someone or has been lost it completely. If such wealth is found giving Zakāt once is enough.

ELIGIBILITY

The Qur'an has mentioned eight categories of people eligible to receive Zakāt. It is not necessary to give Zakāt to all categories. It may be given to one or more of them.

- **Poor:** Those who have no means to fulfill their needs.
- **Needy:** Those who have a low income and is not sufficient for them.
- **Collectors of Zakāt:** Those who receive, divide and keep account of Zakāt.
- **Ones inclining towards Islam:** New Muslims or those non Muslims who have a soft spot in their hearts for Islam. Zakāt may

be given to them to incline them towards Islam.

- **Slaves:** To free slaves or captives.
- **In debt:** Those in debt, in difficulty, or having ransom upon them.
- **In the way of Allah:** For all those causes that strive to propagate and elevate the religion of Allah, whether through *Jihād* or *Qitāl*.
- **Travellers:** Those facing difficulty while travelling.

PEOPLE NOT ENTITLED TO RECEIVE ZAKAT

- Parents, wife and children
- Rich and healthy person
- Banu Hashim and Banu Mutlib
- Non-believers and apostates

IMPORTANT POINTS

- Zakāt deducted by the government or the bank is accepted.
- It is recommended to give Zakāt to the deserving relatives.
- If a husband is in need or debt-ridden then the wife may give him Zakāt, however it is not permissible for a husband to give Zakāt to his wife.
- People on whom Zakāt is not obligatory may give voluntary charity. Voluntary charity is a means of attaining Allah's exclusive favor and takes away His anger. On the Day of Standing a believer will be under the shade of his charity.
- It is *haram* (unlawful) for those who do not deserve Zakāt to ask for it. Such a person will come with a peeled face on the Day of Standing.