



Publisher

Abul Hasanaat Islamic Research Center

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A very detailed book about Zakaat, the wisdom behind it, its rules and guidelines and almost all the issues which a Muslim living in the modern times may face.

Introduction

Allah Most High has created human beings and genie only for His worship. It is given in the Holy Quran:

And I created the jinn and human beings solely to adopt My servitude. Surah Dhariyaat (51:56)

In Islam, worship is not limited to the confines of a mosque. Worship in this religion is not a mere ritual. Instead, worship in Islam enables a person to come closer to the Lord Almighty and to develop cordial relations with the creation. The Islamic forms of worship carry a profound relevancy and a deep effect. The role played by Islamic forms of worship in bettering the society cannot be denied.

Be it Salaat, fast, Zakaat, Hajj, Seclusion (*'Itikaaf*), sacrifice of animals or other forms of charity, directly or indirectly, they benefit not only the person who performs them but also benefit the society as a whole.

Especially, the Islamic system of Zakaat is a perfect example of sympathy and brotherhood. It also stands as a testimony to mutual help and economic justice in the society. By implementing the system of Zakaat in its totality, the world can free itself of

economic injustice. Mankind can save itself from economic problems and a gratified society can be developed in which all sections can lead a contented life as per their own effort and status. The individuals of the society will be models of ethical and will be free of greed, avarice, selfishness and opportunism .

Through Zakaat, wealth is distributed properly. Wealth will not be stagnant in a few hands and will circulate. Needy people will receive their monetary dues. The way business people and craftsmen, etc. lead affluent lives, in the same way, the necessary needs of the poor and needy people will be fulfilled. There will be no bad blood between the affluent and the needy folk.

In the Islamic forms of worship the most important after Salaat is Zakaat, which is a pillar of Islam and an essential article in it. The obligation of Zakaat is explicitly established by the Holy Quran, the Hadith and the consensus of the Ummah and analogical deduction support and emphasize it.

Literal meaning of Zakaat

The literal meaning of Zakaat is purity (*Taharah*) and to increase. These are amply found in the wealth from which Zakaat is given. The wealth from

which Zakaat is given is pure and it does increase through it. As given in Al Bahr Ur Raiq Sharh Kanz Ud Daqaaiq, Vol. 2, Pg. No. 352.

Shariah meaning of Zakaat

In the terminology of the Shariah, Zakaat means making a needy person who is not from the family of the Holy Prophet (Sallallahu alaihi wa sallam) nor a slave released by them, the absolute owner of a specific part of a wealth by a person whose wealth reaches the prescribed limits of Zakaat.

As given in the famous book of the Hanafi school of Fiqh, Kanz Ud Daqaaiq, Kitab Uz Zakaat, Pg. No. 55)

The command of Zakaat

Zakaat is an essential obligation among the obligations of Islam. This is the third article of Islam after the testification of the Unity of Allah Most High and the Prophethood of the Holy Prophet (Sallallahu alaihi wa sallam). Zakaat is obligatory on an adult, sane, free Muslim (man or woman) whose wealth reaches the prescribed limits as soon as a year passes on that wealth.

The person who denies the obligation of Zakaat is out of the fold of Islam. The past Ummah of different Prophets also had this obligation. For the Ummah of the Holy Prophet (Sallallahu alaihi wa sallam), this command was given in 2nd Hijri before fasts were made obligatory, when the condition of the Muslims was such that they badly needed mutual help and cooperation.

As given in Durre Mukhtaar, Kitab Uz Zakaat.

Zakaat is not Compulsory on the Prophets

There is complete agreement and consensus that the Prophets don't have to give Zakaat. This is because Zakaat is a means of purifying those who can be blemished and the Prophets are free of any and every impurity.

As given in Durre Mukhtaar, Kitab Uz Zakaat.

Importance of Zakaat

Zakaat is so important that it has been emphasized and stressed in many verses of the Holy Quran. Allah Most High has mentioned Salaat and Zakaat together 32 times in the Holy Quran. Zakaat has been ordered in different ways and approaches. At some places, it is explicitly ordered:

And establish Prayer and pay Zakat (the Alms-due) regularly and kneel down (together) with those who kneel down. Surah Baqarah (2:43)

At other places, it has been mentioned among virtuous acts.

Driven by love for Allah, he spends (his) wealth on the kindred, orphans, the needy, the wayfarers, and those who ask and in (liberating slaves') necks; and establishes Prayer and pays Zakat (the Alms-due). Surah Baqarah (2:177)

At various places, it has been declared as a characteristic of believing men and women.

There is a Hadith in Mo'jam Kabeer Tabarani that the Holy Prophet (Sallallahu alaihi wa sallam) said :

Translation: You cheerfully give the Zakaat of your wealth (be it, gold, silver or jewelry). (Mo'jam Kabeer Tabarani, Hadith No. 7413)

On various other occasions, the Holy Prophet (Sallallahu alaihi wa sallam) has described the importance of Zakaat and has ordered us to pay up.

Glad tidings for those who give their Zakaat

There are glad tidings for those give Zakaat. They have been promised great reward and success. Allah Most High says in the Holy Quran:

And (how righteous they are!) they establish the Prayer regularly, and pay Zakaat (the Alms-due) persistently, and keep faith in Allah and the Day of Resurrection. Surah Nisa (4:162)

Allah Most High says in Surah A'araaf:

So, very soon I shall prescribe this (mercy) for those who adopt Godwariness and pay Zakaat (the Alms-due) regularly, and it is they who have faith in Our Revelations. Surah A'araaf (7:156)

Those who give Zakaat are successful

Giving Zakaat is included among the qualities described by Allah Most High in Holy Quran of successful worshippers:

Certainly the believers have attained their goal, those who become most humble and submissive in their Prayer, And who (always) keep away from absurd talk, And who (always) pay Zakat (the Alms-

due [and keep purifying their wealth and souls]),
Surah Mominoon (23:1-4)

Special favors on those who give Zakaat

There is a Hadith in Sahih Muslim about how Allah Most High showers His bounties on those who give Zakaat and how the Lord Almighty is generous with His generous worshippers:

Translation: Hadhrat Abu Hurairah (May Allah be well pleased with him) relates to us from the Holy Prophet (Sallallahu alaihi wa sallam) and related a few Hadith. Among these, he said that the Holy Prophet (Sallallahu alaihi wa sallam) said: Allah Most High told me: O Beloved! You keep disbursing, I will grant you. The Holy Prophet (Sallallahu alaihi wa sallam) said: The hands of Allah Most High are brimming. Continuous disbursement doesn't lessen it. Just think! When He created the heavens and the earth, how much did He disburse! There is nothing lacking in His hands (i.e. in His power to grant). His 'Arsh is on water and in His other hand is His attribute of constriction. He raises whom He wills and He lowers whom He wills. (Sahih Muslim, Hadith No. 2356)

Zakaat – Easy way to gain proximity of Allah Most High

The importance of Zakaat in Islam is made clear by the following Hadith:

Translation: It has been narrated on the authority of Hadhrat Abu Darda (May Allah be well pleased with him), he said: The Holy Prophet (Sallallahu alaihi wa sallam) said: Zakaat is the bridge of Islam. (Mo'jam Kabeer Tabarani, Hadith No. 175 Shu'abul Iman, 3159)

There are now 2 opinions about the fact that if there is no bridge, it is very difficult to reach the destination and through a bridge those who are far can come near. By declaring Zakaat as the bridge of Islam, the Holy Prophet (Sallallahu alaihi wa sallam) made clear its importance in Islam that if you want to reach the destination of pleasing Allah Most High, then take the bridge of Zakaat and cross this bridge to gain proximity to Allah Most High. This bridge simultaneously bridges worshippers with worshippers and also joins them with the Creator.

Giving Zakaat – Perfection of Iman

Properly fulfilling the rights of Allah and the rights of the fellow human beings is a firm means of gaining perfection in faith and strengthening the belief. The following words of the Holy Prophet (Sallallahu alaihi wa sallam) support this:

Translation: Hadhrat Kulsoom (May Allah be well pleased with her) narrates on the authority of her father that the year of Ghazwa Muraisee', when he embraced Islam, the Holy Prophet (Sallallahu alaihi wa sallam) said: The completion of your Islam is that you give the Zakaat of your wealth. (Mo'jam Kabeer Tabarani, Hadith No. 14434)

Islam cannot be complete unless and until Zakaat is given. Zakaat is the bridge of Islam and its article without which no one can come close to Islam and neither can anyone gain perfection in faith.

Warnings for those who don't give Zakaat

The importance of Zakaat can also be understood with the fact that very stern warnings and chastisements have been given to those who don't give Zakaat. They have been frightened with

humiliating and painful punishment so that they refrain from their error and give the poor and the needy the rights due to them. Allah Most High says:

And those who are niggardly in giving away (from the wealth) which Allah has bestowed upon them out of His bounty must never consider this miserliness of any benefit for themselves; it is rather injurious to them. Soon on the Day of Resurrection this wealth, which they are niggardly about, will be put around (their necks) like a neck-fetter. To Allah belongs the heritage of the heavens and the earth (i.e. He will remain the Owner of the universe after your death in the same way as He owns it today). And Allah is Well Aware of all your deeds. Surah Al Imran (3:180)

Those who don't give Zakaat will be punished with snakes

In the exegesis of the aforementioned verse of the Holy Quran, Hadith have been mentioned like this Hadith of Musnad Imam Ahmad Bin Hambal:

Translation: Hadhrat Abu Hurairah (May Allah be well pleased with him) relates from the Holy Prophet (Sallallahu alaihi wa sallam) that when someone hoards wealth without giving Zakaat then on the Day of Judgment, that wealth will become a

highly poisonous snake and there will be 2 dark points on its eyes. The snake will chase that person and that person will run from it. The snake will keep chasing it to the point that out of terror, that person will chew away his (or her) own fingers. (Musnad Imam Ahmad Bin Hambal, Hadith No. 9168)

More details of this warning are given in Sahih Bukhari:

Translation: It has been narrated on the authority of Hadhrat Abu Hurairah (May Allah be well pleased with him), he says: The Holy Prophet (Sallallahu alaihi wa sallam) said: The person to whom Allah Most High has granted wealth and he (or she) didn't give Zakaat of that wealth, then on the Day of Judgment, that wealth will be turned into a poisonous snake. There will be 2 dark points on its eyes. On the Day of Judgment, this snake will be put on the neck of the person like a yoke. It will bite both the jaws of that person and say: I am that wealth, that treasure of yours, on which you gave no Zakaat.

Then the Holy Prophet (Sallallahu alaihi wa sallam) recited this verse of the Holy Quran:

And those who are niggardly in giving away (from the wealth) which Allah has bestowed upon them out of His bounty must never consider this miserliness of any benefit for themselves; it is rather injurious to them. Soon on the Day of Resurrection this wealth, which they are niggardly about, will be put around (their necks) like a neck-fetter. To Allah belongs the heritage of the heavens and the earth (i.e. He will remain the Owner of the universe after your death in the same way as He owns it today). And Allah is Well Aware of all your deeds. Surah Al Imran (3:180)

(Sahih Bukhari, Hadith No. 1403)

Affluence is nothing but a gift from Allah Most High

With the aforementioned verse of the Holy Quran, it is clear that the wealth of the affluent is a grant of Allah Most High. Allah Most High has given it only out of His benevolence. If wealth had been gained by personal effort and physical and mental capability, then no hard working, healthy person would have been needy. No intelligent person would have been poor although it is not so. Thus, the affluent folk should thank Allah Most High and should remember the poor and needy folk.

Those who don't give Zakaat – Their bodies will be branded

Allah Most High says:

O Believers! Indeed the majority of the priests and monks (of the People of the Book) devour the wealth of the people through unfair (means) and hinder from the path of Allah (i.e. fill their safes with people's money and hinder it from being spent for the publicity and promotion of the True Din [Religion]). And those who hoard silver and gold and do not spend it in the cause of Allah, warn them of a grievous torment.

The Day when this (gold, silver and wealth) will be heated in the Fire of hell, their foreheads, sides and backs will be branded with this (heated material, and it will be said to them:) 'This is the same (wealth) that you treasured for (the benefit of) your souls. So taste (this wealth) which you had been amassing.' Surah Taubah (9:34-35)

There are severe warnings for those who don't give Zakaat in Sahih Muslim, which act as the exegesis of the aforementioned verse of the Holy Quran:

Translation: Hadhrat Abu Hurairah (May Allah be well pleased with him) says that the Holy Prophet

(Sallallahu alaihi wa sallam) said: The person who has gold and silver and does not fulfill its rights (i.e. give Zakaat), on the Day of Judgment mountains of fire will be made for that person and he (or she) will be heated with it and his (or her) flanks, forehead and back will be branded with it. Whenever those mountains cool down, they will be reheated and this person will be punished. For a day, which will be like 50,000 years, this will go on continuously. At last, when the reckoning of all people will be over, they will be shown the way to paradise or hell.

The Holy Prophet (Sallallahu alaihi wa sallam) was asked: O Prophet of Allah (Sallallahu alaihi wa sallam)! What will happen to those who own camels? The Holy Prophet (Sallallahu alaihi wa sallam) said: The camel-owner who does not fulfill the rights of the camels and among their rights is that the day camels are watered, they should be milked and the milk should be given to poor people. For the person who doesn't give their Zakaat, on the Day of Judgment, they will be laid face-down in a plain. Then those camels will come. They will be fat and plump. Not even a small calf will be missing that day. They will trample that person with their hoofs and bite them. When one train of camels goes away, another will come. For a day which will be like 50,000 years, this will go on. Eventually

when the reckoning of all people will be over, then they will be sent on to paradise or hell.

The Holy Prophet (Sallallahu alaihi wa sallam) was asked: O Prophet of Allah (Sallallahu alaihi wa sallam)! What about those with cattle and sheep? The Holy Prophet (Sallallahu alaihi wa sallam) said: Those with cattle and sheep who don't fulfill their rights (i.e. does not give Zakaat on them), on the Day of Judgment, that person will be made to lie in a flat plain. All the cattle, there will be none missing among them, and goats will strike that person with their horns and trample them with their hooves. On that day, they will be none with backward-growing horns, neither any without horns nor any with broken horns. After one flock passes away, another will come and for a day worth 50,000 years, this will go on happening. At last, when the reckoning of people has been done, he (or she) will be sent to paradise or hell. (Sahih Muslim, Hadith No. 2337)

Those who don't give Zakaat will be in trouble on the Day of Judgment

There is a Hadith in Sahih Muslim:

Translation: Hadhrat Abu Dhar (May Allah be well pleased with him) says that I went to the Holy

Prophet (Sallallahu alaihi wa sallam). He was sitting in the shadow of the Ka'aba. One seeing me, He said: By the Lord of the Ka'aba! They will be ruined. I sat down, but then stood up out of restlessness and said: O Prophet of Allah (Sallallahu alaihi wa sallam)! I would offer my mother and father in lieu of you! Who are they? The Holy Prophet (Sallallahu alaihi wa sallam) said: They are the mighty rich except those who spend in front, this side, that side and behind them and rich people like this are very rare. The person who has camels, cattle or goats and does not give Zakaat on them, on the Day of Judgment they will all come fatter than they had ever been and will strike that person with their horns and trample him (or her) with their horns. When the last animal will have finished trampling, the first will return to trample and until the reckoning of the people is over, this will go on happening. (Sahih Muslim, Hadith No. 2347)

Punishment with hot stones of hell

There is a Hadith in this regard:

Translation: It has been narrated on the authority of Hadhrat Ahnaf bin Qais (May Allah be well pleased with him), he says: I came to Madina. I sat in a group in which there were chiefs of Quraish. Suddenly a person who was wearing coarse clothes

came to them. He was dignified and his face was awe-inspiring. He stood near them and said: Give tidings of that stone to those who hoard wealth, which will be heated in the fire of hell and that stone will be placed on their nipples, which will then burst from the bones of the shoulder and it will be placed on the shoulder and it will burst out through the nipple and that stone will continue going through and through like that.

The narrator says: Those people lowered their heads and I didn't see any one of them answering to Him. (Sahih Muslim, Hadith No. 2353)

Wisdom behind obligation of Zakaat

In today's world, various programs are conceived and developed to eradicate poverty and to better the lot of the poor people. Instead, if the whole world understands the importance and efficacy of the system of Zakaat and implements it, then surely poverty will be eradicated from this world. The needy folk will lead happier lives and crimes, which are a direct outcome of poverty, will be checked.

All the sections of the society can progress when wealth is not concentrated in the hands of a few and it circulates throughout the society. It should not be that the rich folk gather and hoard wealth

and the poor and needy folk perish of need. With this end in mind, Islam has prohibited usury and made Zakaat an obligation on the rich and encouraged them to give charity. Also expiation has been decreed for some misdemeanor. In the war booty, a fifth part is fixed as charity. All this is there so that some wealth comes to the needy and poor people as well and it does not remain concentrated in the hands of a few.

Benefits of Zakaat, Sadqa and other forms of charity

Muslims give Zakaat because it is the order of the Lord Almighty. Even if there don't seem to be any apparent benefits; Muslims still follow the decrees of the Lord. They don't try to rationalize His commands. Let alone objecting to it or hesitating to fulfill those commands, they try to outdo each other in fulfilling those commands.

However, as the command of Zakaat is from the Lord Almighty and His Beloved, the Mercy of the worlds (Sallallahu alaihi wa sallam), there are many benefits of this. It is not devoid of benefits for the bondsmen of Almighty Allah. There are many worldly and spiritual benefits of Zakaat. Here some of them are being mentioned.

Blessings of giving pure wealth in charity

There is great importance of those who spend in the path of Allah with sincerity. Allah Most High accepts their charity. Be it even only a small date, with Allah Most High it is as great as a mountain. There is a Hadith in Jame' Tirmidhi:

Translation: It has been narrated on the authority of Hadhrat Sa'eed (May Allah be well pleased with him) that he heard Hadhrat Abu Hurairah (May Allah be well pleased with him) say that the Holy Prophet (Sallallahu alaihi wa sallam) said: None of you gives any charity from pure (lawfully earned) wealth but that Allah Most High accepts it in His hand (shows special favor to it).

Allah Most High accepts only pure wealth even though it may be only a single date. Then it grows in the hand of Allah Most High, so much so that it becomes bigger than a mountain, the way any of you rears a calf. (Jame' Tirmidhi, Hadith No. 663)

Zakaat purifies faith

The one who gives Zakaat is purified and cleaned. The heart of that person is rendered free of the love of material wealth. By giving Zakaat, body, soul, faith, all are rendered pure and are refreshed.

As given in this Hadith of Mustadarak 'Alas Sahihain:

Translation: It has been narrated on the authority of Hadhrat Anas bin Malik (May Allah be well pleased with him) that one person requested the Holy Prophet (Sallallahu alaihi wa sallam): O Prophet of Allah (Sallallahu alaihi wa sallam)! I have much wealth and also have a family. In what way should I spend? The Holy Prophet (Sallallahu alaihi wa sallam) said: Give Zakaat, it is purifying. It will purify you. Treat your relatives nicely. Realize the rights of those who ask, of neighbors, of the needy folk and the travelers.

That person said: O Prophet of Allah (Sallallahu alaihi wa sallam)! Please make some concession for me!

The Holy Prophet (Sallallahu alaihi wa sallam) said: Give the rights due to relatives, give the rights due to the needy folk and travelers and don't be extravagant.

That person said: O Prophet of Allah (Sallallahu alaihi wa sallam)! If I give the Zakaat to the representative of the Holy Prophet (Sallallahu alaihi wa sallam), then have I given Zakaat as per the orders of Allah and His Prophet (Sallallahu alaihi wa

sallam)? The Holy Prophet (Sallallahu alaihi wa sallam) said: Yes. If you give the Zakaat to the representative, then indeed you have given the Zakaat and there is reward for you for it (Mustadarak 'Alas Sahihain, Hadith No. 3331)

Charity calms the wrath of Allah

People commit various transgressions due to which Allah Most High is displeased. The best means to save ourselves from His displeasure and to gain His approval is "Sadqa" (charity). With the blessings of charity, the wrath of Allah Most High is calmed. Also, a huge benefit of charity in this world is that the person who gives charity is saved from a faithless death.

There is a Hadith in Jame' Tirmidhi:

Translation: It has been narrated on the authority of Hadhrat Anas bin Malik, he says: The Holy Prophet (Sallallahu alaihi wa sallam) said: Verily charity calms the wrath of Allah and saves from a faithless death (dying without Iman). (Jame' Tirmidhi, Hadith No. 666)

Charity – A shade for the believer on the Day of Judgment

On the Day of Judgment, the sun will come down to just above our heads. There will be no limit to its heat. People will be worried senseless because of it. In such a time, charity will be a shade for the believers. Zakaat and other forms of charity that they gave in the world will be a means of relief and solace that day, as given in this Hadith:

Translation: It has been narrated on the authority of Hadhrat Marthad bin 'Abdullah Yazni, he says: A companion of the Holy Prophet (Sallallahu alaihi wa sallam) told me that he heard the Holy Prophet (Sallallahu alaihi wa sallam) say: Verily, the charity of a believer will be a shade of mercy for him (or her) on the Day of Judgment. (Musnad Imam Ahmad bin Hambal, Hadith No. 18530)

Zakaat and other charity – A means of deliverance from hell

On the Day of Judgment, when there will be nothing between the Lord and the slave and the slave will face hell, there will be hellfire all around and the slave will be searching for means of deliverance. In such a time what will save him/her from punishment?

The Holy Prophet (Sallallahu alaihi wa sallam) said that in such a time Zakaat and other forms of

charity will be a means of safety. As given in this Hadith of Sunan Ibn Majah:

Translation: It has been narrated on the authority of Hadhrat 'Adi bin Hatim (May Allah be well pleased with him), he says that the Holy Prophet (Sallallahu alaihi wa sallam) said: There is none among you who will not talk to the Lord Almighty. There will be none between him (or her) and the Lord. When he looks in front, fire will be coming towards him. When he looks to the right side, he will see what he has done (in life) and when he looks to his left side, he will see what he has done. Thus, any one of you who can save themselves from fire (of hell), be it through a date only, should do so. (Sunan Ibn Majah, Hadith No. 1916)

Giving Zakaat protects wealth

Every person desires to protect his/her own wealth. They try various methods for it. In spite of all protective measures, safety of wealth can't be guaranteed. Some natural calamity might strike. A tornado might ruin it or an earthquake might bury it in the very bowels of the earth. However, when Zakaat is given on the wealth, it is as if the wealth has been placed in safety in a strong fort. The Hadith tell us this:

Translation: It is narrated on the authority of Hadhrat 'Abdullah bin Mas'ud (May Allah be well pleased with him), he says that the Holy Prophet (Sallallahu alaihi wa sallam) said: Give Zakaat and ensure safety of your wealth in strong forts. Cure your diseased ones through charity and supplicate when in any difficulty. (Mo'jam Kabeer Tabarani, Hadith No. 10044)

On the contrary, if Zakaat isn't given on wealth, difficulties strike it. There is a Hadith in Kanz Ul 'Ummal: No wealth is ruined on land or at sea but it is because of withholding Zakaat. (Kanz Ul 'Ummal, Hadith No. 15807)

Reward of Zakaat for those who can't give it

Those who have been granted affluence have been given the different rules of Zakaat. They will calculate Zakaat as per those rules. However, those people who don't have wealth that meets the prescribed criteria for Zakaat don't have to give Zakaat. For such people, the Holy Prophet (Sallallahu alaihi wa sallam) has given a really delightful news. If they recite the following Durood, then this recitation will get them the reward of giving Zakaat. There is a Hadith in this regard in Kanz Ul 'Ummal:

Translation: The person who doesn't have wealth on which Zakaat is Compulsory (Wajib) should say: Allahumma Salli 'Ala Muhammadin 'Abdika Wa Rasoolika Wa 'Alal Mu'mineena Wal Mu'minaati Wal Muslimeena Wal Muslimaati. (O Allah! Send Durood on Your favorite bondsman and Your Prophet and on believing men and women and have mercy on Muslim men and women.) This Durood will get that person a reward equal to giving Zakaat. (Kanz Ul 'Ummal, Hadith No. 15790)

Directives for those who spend

Islam has stressed its believers that they should spend on themselves, their family members, relatives, etc. within the limits set by the Shariah. There should be neither miserliness nor extravagance. Money should be spent justly in moderation. From the money that is surplus, a part should be given away in the path of Almighty Allah, which will fulfill the needs of the poor and needy folk and they also lead lives of dignity.

Islam has emphasized to the rich folk that they shouldn't act high and mighty with the poor folk

and shouldn't enumerate their favors on after giving them from their wealth.

Almighty Allah says in the Holy Quran:

O believers! Do not ruin your charity donations (later) by taunts of doing favour and hurting feelings like the one who gives charity to show off his wealth to the people and believes in neither Allah nor the Last Day. His case is like a smooth rock covered with a thin coat of soil. Then heavy rain falls on it, washes it clean and leaves it (the same) bare and hard (rock). So these (pretentious people) shall get nothing out of their earning. And Allah does not guide the disbelievers. Surah Baqarah (2:264)

Zakaat – Right of the poor folk

It goes to the credit of Islam that it has reformed the thinking of the rich and affluent folk and gave them the viewpoint that the amount of Zakaat is the money of the needy folk being given back to them. As given in this Hadith of Sahih Bukhari:

Translation: It is narrated on the authority of Hadhrat 'Abdullah bin 'Abbas (May Allah be well pleased with them), he says: The Holy Prophet

(Sallallahu alaihi wa sallam) told Hadhrat Ma'adh bin Jabal (May Allah be well pleased with him):You inform them that Allah has made charity obligatory on them, which will be taken from their rich folk and will be returned to their poor folk. (Sahih Bukhari, Hadith No. 1496)

The Holy Prophet (Sallallahu alaihi wa sallam) said that the money will be returned to their poor folk. With this, He has shown the rich folk that in the wealth being given to them by Almighty Allah, the poor folk also have their share. Now, if any rich person helps a poor person or fulfills any of their needs, that rich person isn't doing them a favor, but is in fact returning what was originally theirs.

Directives for those receiving Zakaat

The Shariah has insisted that the person who is capable enough shouldn't beg. The person who can earn his own livelihood shouldn't stretch out a hand. The Holy Prophet (Sallallahu alaihi wa sallam) has warned the person who begs in spite of being capable of earning a living. This is to ensure that people like them stop begging and the rights due to the poor aren't trampled upon. There is a Hadith in Jame' Tirmidhi:

Translation: It is narrated on the authority of Hadhrat Hubshi bin Junada (May Allah be well pleased with him) Salvili (May Allah be well pleased with him), he says: The Holy Prophet (Sallallahu alaihi wa sallam) said: It is not permissible for an affluent person or a person with a whole body, except for those who are dirt poor or facing an extremely pressing need. The person who begs of people to increase his (or her) wealth, then on the Day of Judgment, this begging will be expressed in the form of scratches on the face and in the form of embers from hell which that person will eat. So, any body who wants to may increase or decrease (this punishment). (Jame' Tirmidhi, Hadith No. 655)

Conditions for Zakaat

It is an accepted fact that Zakaat is also obligatory on Muslims like Salaat and fasting. The Shariah hasn't made it obligatory for every Muslim, but has given guidelines for the convenience of the society. Zakaat is obligatory only on that person who has wealth that meets prescribed criteria, who is not financially challenged and is not mentally challenged.

Zakaat is not obligatory on every form of wealth, but guidelines have been given on this as well. Zakaat is obligatory on such wealth that is of a

growing nature and which is surplus so that the needs of the person giving Zakaat aren't affected. Islam has not obligated Zakaat on earnings but on savings. The percentage of Zakaat is very low so that it isn't a burden on those giving it.

Like other forms of worship, Islam has decreed some conditions for Zakaat as well. The conditions for Zakaat are of 2 kinds:

(1)The individual giving the Zakaat must be :

- a) Muslim
- b) Adult
- c) Sane
- d) Should make the intention of giving Zakaat.
- e) Should make a needy person the complete owner and possessor of the amount of Zakaat.

(2)The wealth on which Zakaat should be given should:

- a) Be of a growing nature.
- b) Meet the prescribed criterion of Zakaat.
- c) Be over and above the basic needs.
- d) Be in complete possession of the individual.
- e) Be there for a period of a year or above.
- f) Be free of debt.

Now, we will separately detail the different conditions of Zakaat:

The individual giving Zakaat should be Muslim

The order for Zakaat is only for Muslims. Almighty Allah has ordered the believers to give Zakaat along with offering Salaat. Almighty Allah says in the Holy Quran:

And (always) establish Prayer and pay Zakat (the Alms-due) regularly. And whatever virtue you will send ahead, you shall find it with Allah. Surely, Allah is watching all that you are doing. Surah Baqarah (2:110)

All the Jurists (*Fuqaha*) agree that if a non-Muslim embraces Islam, then he/she will not be ordered to give the Zakaat of the life preceding Islam. If someone leaves Islam, may Allah protect us from that, and later on again embraces Islam, then that person will not be asked to give the Zakaat for the period that he/she was not a Muslim. As given in Al Bahr Ur Raaiq Sharh Kanz Ud Daqaaq, Vol. 2, Pg. No. 354.

Only sane adults have to give Zakaat

In the opinion of the Hanafi jurists, Zakaat isn't Compulsory (Wajib) in the wealth of a minor. As Zakaat is a monetary form of worship and the

Shariah isn't applicable to a minor. In the same way, Zakaat isn't compulsory on lunatics as well. The Holy Prophet (Sallallahu alaihi wa sallam) has declared minors and lunatics to be exempted:

Translation: It is narrated on the authority of Hadhrat 'Ali (May Allah be well pleased with him), he relates from the Holy Prophet (Sallallahu alaihi wa sallam): The Holy Prophet (Sallallahu alaihi wa sallam) said: The pen has been lifted from 3 people (i.e. they are exempted): A sleeping person until he awakes, from a child until he becomes a major and from a lunatic until he becomes sane. (Sunan Abu Dawood, Hadith No. 4405)

As 'Allama Ibn Nujaim Misri (May Allah shower His mercy on him) has written in Al Bahr Ur Raaiq Sharh Kanz Ud Daqaaq, Vol. 2, Pg. No. 354.

Intention of giving Zakaat

Zakaat is a form of worship and it is universally accepted that acts which are themselves worship (and not a means to worship, like Wudhu, etc.) aren't valid until the intention is made. The intention for Zakaat can be made when giving Zakaat or when calculating and separating the amount of Zakaat from one's wealth. If one gives away the amount of Zakaat and then makes the

intention of Zakaat, then if the person to whom Zakaat was given is a needy person and not from the family of the Holy Prophet (Sallallahu alaihi wa sallam), then the Zakaat is valid. If someone makes someone else a representative for Zakaat, then it is enough if the intention for Zakaat is made when giving the amount to the representative. As given in Radd Ul Muhtar, Kitab Uz Zakaat.

Making a needy person the complete owner of the Zakaat

For Zakaat to be valid, it is necessary that a needy Muslim who is not from the family of the Holy Prophet (Sallallahu alaihi wa sallam) should be made the absolute owner of the amount of Zakaat. As Almighty Allah says in the Holy Quran:

And establish Prayer and pay Zakat (the Alms-due) regularly and kneel down (together) with those who kneel down. Surah Baqarah (2:43)

Apart from this verse, in other verses of the Holy Quran also, the word, “*Eeta*” is used which means to make the owner of.

In light of this, Zakaat will be held valid only when the needy person is made the absolute owner of the amount. Like handing over the money, clothing

them, handing over foodstuff, etc. If for instance, the needy people are invited to come to a dinner, then the Zakaat will not be valid.

As given in Durre Mukhtaar, Kitab Uz Zakaat.

Conditions about wealth

The wealth should be of a growing nature

Zakaat is Compulsory only on that wealth which is of a growing nature. In the Shariah that the wealth should be of a growing nature may be meant in the literal sense like with the herds of animals or through business, etc, regardless of whether the wealth is in the possession of this individual or in the possession of his/her deputy or representative.

There is no Zakaat on the wealth which isn't of a growing nature, like land, house, vehicle, etc. which is not for business, even though it might be more than the basic needs, Zakaat isn't compulsory on it.

As given Al Bahr Ur Raaiq, Vol. 2, Pg. No. 362.

The wealth which isn't of a growing nature can be illustrated with "Maal Dhimaar". 'Allama Ibn Nujaim Misri (May Allah shower His mercy on him) has clarified that Maal Dhimaar includes such a loan

which the borrower denies taking or wealth that has been embezzled by someone else and the owner doesn't have any proof of that (bad) debt or of that wealth in both the cases.

As given in Al Bahr Ur Raaiq, Vol. 2, Pg. No. 362.

Why should the wealth be of a growing nature?

A wealthy person gives some part of his/her wealth to the poor and needy and they fulfill their needs with it. The objective here is to develop sympathy in the society and to ensure that the society isn't plagued by economic crises. In light of this, the amount of Zakaat is very less so that the person giving it doesn't become needy himself.

If Zakaat were fixed on non-growing wealth, then it is possible that the person giving Zakaat today might, some years down the line, become needy of it himself. The system of Zakaat is to do away with economic crises and not precipitate them.

Thus, Zakaat is compulsory on wealth of a growing nature. When the owner of the wealthy removes some money from it, then as the wealth is of a growing nature, it will be made up soon.

The wealth should meet the prescribed criterion

Zakaat becomes compulsory only when the wealth meets the criterion prescribed by the Shariah. The Holy Prophet (Sallallahu alaihi wa sallam) has fixed the criteria for gold, silver and animals. There is a Hadith in Sunan Daraqutni about the criterion for gold:

Translation: Hadhrat 'Amr bin Shu'aib narrates on the authority of his father, he from his grandfather, and he from the Holy Prophet (Sallallahu alaihi wa sallam) that He said: There is no Zakaat on less than 5 camels. There is no Zakaat on goats less than 40. There is no Zakaat on cattle less than 30. There is no Zakaat on gold which is less than 20 Mithqaal. There is no Zakaat on silver less than 200 Dirhams.....In the harvest which is through natural water, it is 10 percent and in the harvest which is through the water of wells, etc., it is 20 percent. (Sunan Daraqutni, Hadith No. 1925)

The wealth should be more than the basic needs

The government charges tax on the income of an individual, regardless of what the expenses of that individual are. However, Islam has imposed Zakaat not on income but on savings. Zakaat is compulsory on the wealth left over after the basic needs of an individual are fulfilled.

What is meant by ‘basic needs?’

Food for oneself and the members of the family, a house for residence, vehicles, clothes, the articles of the house or office, the tools and implements of work are all included in basic needs. If money for the above is present and 1 year hasn't passed on it, then that money will not be included in the calculation of Zakaat, as the basic needs are dependent on them. If any amount is included in calculation of Zakaat which is already involved in something else, then it will cause difficulties. However, if that amount has been in saving for 1 whole year, then Zakaat is compulsory on it.

As mentioned in Al Bahr Ur Raaiq, Vol. 1, Pg. No. 361.

Absolute possession of the wealth

Among the conditions for Zakaat to be compulsory is that it should be in absolute possession of the individual. Absolute possession is when the individual has ownership as well as possession of the wealth. If ownership is there, but possession isn't or if possession is there but no ownership, then it isn't considered to be absolute possession and as such Zakaat isn't compulsory.

As mentioned in Radd Ul Muhtaar, Kitab Uz Zakaat.

Having possession but not ownership can be explained with the example of a borrower. A borrower will have possession of the amount borrowed but isn't the owner of it. As such, when calculating Zakaat, this debt will not be included in it.

Why is absolute possession so necessary ?

Humanity and freedom demand that each person should have the right to ownership. Slaves and animals don't enjoy this. A person is distinguished through ownership and through absolute ownership a person can draw benefit from his/her wealth without any hindrance or uses it through his/her deputy or representative. Now a person is really capable of increasing his/her wealth. In thankfulness of this great bounty of Almighty Allah, this individual should give Zakaat. If the possession isn't absolute or the wealth is of a non-growing nature, then obligating any one to spend from such wealth is not entirely free of distress, although the Shariah removes distress.

1 whole year should have passed on the wealth

Even after one has wealth that meets the prescribed criterion for Zakaat, it is necessary that 1 complete year should have passed on it. This condition shows the ease and convenience of the system of Zakaat.

All the Jurists are in consensus about this. An explicit command is present about. There is a Hadith in Sunan Ibn Majah:

Translation: It is narrated on the authority of Hadhrat Ummul Momineen Hadhrat 'Aisha (May Allah be well pleased with her), she says: I heard the Holy Prophet (Sallallahu alaihi wa sallam) say: There is no Zakaat on wealth unless 1 year has passed on it. (Sunan Ibn Majah, Hadith No. 1864)

As mentioned in Al Bahr Ur Raaiq, Vol. 2, Pg. No. 356.

Why to wait for 1 year to pass on the wealth ?

Islam doesn't impose Zakaat on the wealth which is left over apart from the basic needs, but the Shariah has made Zakaat obligatory on the wealth that has been saved for a year. As it is a sign of the individual being wealthy and affluent. Now this

affluence demands that the individual should give a part of his savings for the poor and needy folk of the community who don't have money to fulfill even basic needs.

The wealth should be free of debt

One among the conditions of Zakaat is that the wealth should be free of debt. If an individual has wealth that meets the prescribed criterion of Zakaat and that person has such debts that on subtracting the debt from the wealth that person's wealth doesn't meet the prescribed criterion of Zakaat, then the Shariah doesn't impose Zakaat on such a person. However, if that person has such wealth that even after subtracting the debts, that person's wealth meets the prescribed criterion of Zakaat, then Zakaat will be Compulsory (Wajib) on that person.

As given Al Bahr Ur Raaiq, Vol. 2, Pg. No. 357.

Why should the wealth be free of debt for Zakaat?

Zakaat is the right of Allah Most High and debts are the rights of human beings. If by repaying a debt, someone's wealth falls below the prescribed criterion of Zakaat, then Allah Most High prefers the rights of His slaves over His own rights. Because of

the rights of the slaves, Almighty Allah waives His right. In this, there is good for both the lender and the borrower. The borrower is not bound to give Zakaat at this stage and is instructed to repay the loan first so that he/she fulfills the responsibility and the lender gets back his/her amount.

After the importance of Zakaat, the rewards on giving it, the warnings on not giving it and the conditions of Zakaat, now we answer some necessary issues of Zakaat. People ask the most questions about these issues.

From when should the beginning of the year be considered ?

It has already been described that a year should pass on the wealth for Zakaat to become compulsory. The beginning of the year is the date on which an individual becomes the absolute owner of 60 grams 755 milligrams of gold or 425 grams 285 milligrams of silver or its equivalent wealth. As per the research of the scholars of North India, the criterion of gold is 87 grams 480 milligrams and of silver is 612 grams 360 milligrams. When a year passes and the same date comes, then Zakaat becomes Compulsory.

Fluctuations in wealth during the course of the year

Zakaat is Compulsory if an individual has sufficient wealth for 1 year. If at the end of the year, the wealth is reduced then Zakaat isn't Compulsory. If at the beginning of the year and at the end of the year, the wealth meets the prescribed criterion, but it was reduced in the course of the year, then Zakaat will remain Compulsory. That the wealth should meet the prescribed criterion at the end of the year has been declared necessary so that affluence is established. As far as the fluctuation during the course of the year is concerned, it is difficult to keep track of it. Thus, it is not considered. If the wealth increases during the course of the year, it will be included in the calculation of Zakaat and Zakaat will be Compulsory on the amount that is present at the end of the year. As mentioned in Al Bahr Ur Raaiq, Vol. 2, Pg. No. 400 and in Fatawa A'alamgiri, Vol. 1, Pg. No. 175.

Giving Zakaat in advance

Zakaat is a form of worship which becomes obligatory every year. When the year passes, it becomes compulsory. It isn't compulsory before

the passing of the year. Still, in giving Zakaat, there is an allowance that Zakaat of 1 year or even of many years can be given in advance. As mentioned in this Hadith of Sunan Abu Dawood:

Translation: It is narrated on the authority of Hadhrat 'Ali (May Allah be well pleased with him) that Hadhrat 'Abbas (May Allah be well pleased with him) asked the Holy Prophet (Sallallahu alaihi wa sallam) about giving his Zakaat in advance and the Holy Prophet (Sallallahu alaihi wa sallam) permitted it. (Sunan Abu Dawood, Hadith No. 1626)

This is clarified with the following Hadith of Jame' Tirmidhi:

Translation: It is narrated on the authority of Hadhrat 'Ali (May Allah be well pleased with him) that the Holy Prophet (Sallallahu alaihi wa sallam) told Hadhrat 'Umar (May Allah be well pleased with him): We have taken Hadhrat 'Abbas' (May Allah be well pleased with him) Zakaat of the next year this year itself. (Jame' Tirmidhi, Hadith No. 681)

While giving Zakaat in advance it is necessary to check whether there is any extra amount at the end of the year. If there is, then the Zakaat of that extra amount has to be given as well.

Delay in giving Zakaat is a sin

When 1 year passes on wealth which meets the prescribed criterion then Zakaat becomes Compulsory. Delaying in giving Zakaat for 1 more year after it becomes Compulsory without any valid reason is a sin.

Zakaat is one of the obligations of Islam and a great religious responsibility. We should hasten towards it. Wealthy Muslims should give Zakaat as soon as the year ends. No one can be heedless about death. If death comes before one gives it, then one will be considered to have abandoned an obligation of Islam. As given in Radd Ul Muhtaar, Vol. 2, Kitab Uz Zakaat.

Giving Zakaat as lump sum or in installments

Is it necessary that the whole amount Zakaat should be given in toto or can it be given in installments? There are some details regarding this. When 1 year passes on the wealth, Zakaat becomes Compulsory. If the year has passed, then Zakaat should be given in full as soon as possible. Giving it in installments will delay the giving of Zakaat. On the contrary, if the year is about to end or if it is the beginning of the year, then in this case, until the end of the year,

one can give Zakaat in as many installments as one wants to.

Zakaat on animals

In the Hadith, there are detailed rules about farming animals. Farming animals mean those animals who spend most of the year grazing and they are reared for milk or for their progeny.

These animals are 3: Camels, cows and goats.

The prescribed criterion for animals

For camels, the criterion is 5 camels. For camels less than this number, there is no Zakaat. For cows, it is 30. For less than 30, there is no Zakaat. Similarly, for goats, the prescribed criterion is 40. For less than 40 goats, there is no Zakaat. A Hadith regarding this has been mentioned on page no .

Buffaloes will be included in cows. Ram, sheep, etc. will be included in goats.

For Zakaat, a she-camel should be given. If a male camel is being given, then it is necessary that it should be of the same monetary value as a female camel. However, for cows and goats, there is no difference between male and female.

The prescribed criterion of gold and silver

There is a very clear Hadith in Sunan Abu Dawood about the criterion of gold and silver:

Translation: Hadhrat A'asim and Haarith A'awar narrate on the authority of Hadhrat 'Ali (May Allah be well pleased with him) who relates from the Holy Prophet (Sallallahu alaihi wa sallam) that the Holy Prophet (Sallallahu alaihi wa sallam) said: When you have 200 Dirham and a year passes, then it is Compulsory to give 5 Dirham as Zakaat. In gold, there is nothing Compulsory on you unless you have 20 Dinar. When you have 20 Dinar and a year passes on it, then the Zakaat in it is 1/2 Dinar. Then as the wealth exceeds this, Zakaat will be Compulsory as per these details. (Sunan Abu Dawood, Hadith No. 1575)

The aforementioned Hadith makes it clear that the criterion of silver is 200 Dirham and that of gold is 20 Dinar (Mithqaal) and it is Compulsory (Wajib) to give the 40th part of it (i.e. 2.5%) as Zakaat. As the Holy Prophet (Sallallahu alaihi wa sallam) declared Dirham as the standard of measure for Silver and

Dinar for gold, it is necessary to find out their value. In those days, Dirham and Dinar were in vogue. In present times, there is some disagreement as to their weight as per modern times.

Maulana Mufti Ruknuddin (May Allah shower His mercy on him), the student of Hadhrat Shaykh Ul Islam Imam Muhammad Anwaarullah Farooqui (May Allah shower His mercy on him), the founder of Jamia Nizamia, who was also the first Mufti of Jamia Nizamia, has described the weights as per Hadhrat Maulana Abdul Hai Lakhnawi and Hadhrat Mulla Mubeen (May Allah shower His mercy on them):

1 Mithqaal is equal to 20 Qeeraat and 1 Dirham has been described to be of 14 Qeeraat. One Qeeraat is of 5 moderate Jau whose skins have not been removed and whose ends are long and whose skins haven't been removed, but should be full and whole.....in not only the state of Deccan but also in the whole of India, 1 Ratti is of 4 Jau and 1 Maasha is of 8 Ratti and 1 Tola is of 12 Maasha in which the maximum limit of Tola is also 4 Jau....(Fatawa Nizamia, Pg. No. 122/123)

In present weights, the criterion of silver is 425 grams 285 milligrams of silver and that of gold is 60 grams 755 milligrams.

Zakaat of gold and silver

We learn from the aforementioned discussion that the criterion of gold is 60 grams 755 milligrams and for silver, it is 425 grams 285 milligrams. Giving the 40th part (i.e. 2.5%) of it as Zakaat is Obligatory. To make it easy for understanding, we can say that Zakaat is Compulsory on 6 Tolas and about 1 gram of gold and on 42.5 Tolas of silver.

The 40th part of 60 grams 755 milligrams of gold is 1 gram 519 milligrams. The 40th part of the criterion of silver is 10 grams 632 milligrams.

Some issues of Zakaat of gold and silver

If any person has gold/silver less than the prescribed criterion, or has only gold or only silver, but has so much cash or trade goods that on including them the criterion is met, then Zakaat is Compulsory on such a person. If the criterion is not met by adding up both gold/silver and other wealth, then Zakaat isn't Compulsory on such a person.

'Allama Ibn A'abideen Shaami (May Allah shower His mercy on him) has written in this regard in Durre Mukhtaar, Kitab Uz Zakaat)

If any person has gold and silver, both less than the prescribed criterion in that case if gold is near the criterion, then silver will be included to complete the criterion of gold and then Zakaat will be given from the gold criterion. On the contrary, if silver is near the criterion, then gold will be included to complete the criterion of silver and the 40th part will be given from the price of silver.

As mentioned in Fath Ul Qadeer, Vol. 2, Pg. No. 220.

The weight of gold/silver should be considered when giving Zakaat

When giving Zakaat of gold/silver through gold/silver only, their weight will be considered. If Zakaat of silver is being given through gold or vice versa, then their price will be considered and Zakaat will be given on that basis. As given in Fatawa A'alamgiri, Vol. 1, Pg. No. 178.

Zakaat should be given on which price?

The price of gold/silver isn't the same as when it was bought. When giving Zakaat, which price should be considered? The Jurists have clarified in this regard that the market price when giving Zakaat

will be considered. Another question in this regard is whether Zakaat should be given on selling price of buying price? The Jurists have clarified that the price which is more beneficial for the needy folk will be considered. As given in Radd Ul Muhtaar, Kitab Uz Zakaat.

What if the criterion of gold isn't complete?

Some people have 15,000 or 20,000 rupees. While this amount is equal to the criterion for gold, but this amount does meet the criterion of silver and Zakaat is Compulsory on such people. This ruling is more beneficial to the poor and needy folk and it is Compulsory on such people to give 2.5% of their wealth in Zakaat.

As mentioned in Fath Ul Qadeer, Vol. 2, Pg. No. 227.

Zakaat on the wealth which exceeds the prescribed criterion

If gold/silver is present more than the prescribed criterion, then is Zakaat Compulsory on the excess amount as well? There are some details regarding this. If the excess amount is less than 5% of the prescribed criterion of gold/silver, then there is no Zakaat on the excess amount. If the excess amount is more than 5% of the prescribed criterion, then

Zakaat is Compulsory and 2.5% of that should be given as Zakaat. Five percent of the prescribed criterion of gold is 12 grams 151 milligrams and 2.5% of this will be 304 milligrams. For silver, 5% of the prescribed criterion is 85 grams 57 milligrams and 2.5% of this is 2 grams 126 milligrams.

In light of the aforementioned details, it is Compulsory to give 2.5% of every excess 5% as Zakaat. If the excess is less than 5% of the prescribed criterion, then there is no Zakaat on it. As mentioned in Al Bahr Ur Raaq, Vol. 2, Pg. No. 394/395.

What if gold/silver has been mixed with other metals?

If there are impurities in gold/silver, then it will be checked whether the impurities are predominant in the gold/silver or not. If the impurities are less than gold/silver, it will not be considered and Zakaat has to be given on the whole. However, if the impurities are predominant in the gold/silver, then they will not be considered as gold/silver at all and the ruling will change. As mentioned in Al Bahr Ur Raaq, Vol. 2, Pg. No. 397/398.

Zakaat on personal jewelry

Some women think that their jewelry is for their personal use and that there is no Zakaat on them. However, as per the Hanafi School of Fiqh, Zakaat is obligatory on the gold/silver jewelry that women use when they meet the prescribed criterion. There is a Hadith in Sahih Bukhari:

Translation: The Holy Prophet (Sallallahu alaihi wa sallam) said: You women should give charity, even though it may be from your jewelry. Then the Holy Prophet (Sallallahu alaihi wa sallam) didn't separate the obligation from it. Thus women started giving their rings and necklaces in charity and the Holy Prophet (Sallallahu alaihi wa sallam) didn't separate gold/silver from the rest.

Zakaat on provident fund

In government and the private sector, a certain percentage from the salary of the employee is set aside and at the end of the service tenure or on the death of the employee, then the company adds its own sum to this amount and it is given to the employee or the employee's heirs. Is Zakaat Compulsory on the amount collected from the employee and on the extra amount given by the company?

In this situation, there are 2 opinions of the scholars. Some say that the amount deducted from the salaries of the employees is not within their power. As such there is no Zakaat on it.

Other scholars say that Zakaat is Compulsory on it as the employees are the owners of that amount. As the amount is not yet in their possession, the payment of Zakaat is not binding on them yet. When they get that amount, then along with other forms of wealth, if it meets the prescribed criterion and a year passes on it, Zakaat is Compulsory on it. The second opinion is the more cautious one. Similarly, when the amount from the company is received, Zakaat will become Compulsory on it as well.

Zakaat on fixed deposit

It is obvious that Zakaat has to be given on the money deposited in the bank as the account-holder can withdraw the amount as and when he/she wants. As far as Zakaat on fixed deposit is concerned, then like provident fund, there are 2 opinions of the scholars on this. Some scholars hold the opinion that Zakaat is not Compulsory on it and some hold Zakaat to be Compulsory on it. The second opinion is the more cautious one. Thus, along with other forms of wealth, when it meets the

prescribed criterion and a year passes on it, Zakaat of fixed deposit should be given.

Zakaat on security amount

When taking houses, shops, complexes, etc. on rent, the landlord takes a hefty amount from the tenant. This amount is variously termed as guarantee, deposit, Pagdi, surety, etc. Is the Zakaat of this amount Compulsory on the landlord or on the tenant?

As the amount of security is in the possession of the landlord, the landlord has to give the Zakaat of that amount.

Zakaat of advance rent

In business transactions, it sometime happens that the deal is finalized and the buyer hands over the price in advance, and the seller is now in possession of both the money and the goods. The question is in such a situation, who should pay the Zakaat, the buyer or the seller.

The buyer has already given the price, but has not yet gained possession of the goods and the seller has received the price of the goods. The Jurists opine that now the owner of the price is not the

buyer but the seller as he/she has gained possession of it as well. Thus, the Zakaat of this amount must be paid by the seller.

Zakaat of dairy farm

In a dairy farm, usually goats, cows, buffaloes, camels, etc. are kept and their milk is sold. As these animals themselves are not sold, their status is that of tools of business. Thus, there is no Zakaat on these animals themselves, but if the income gained by selling their produce, including all other forms of wealth, meets the prescribed criterion of Zakaat, then Zakaat is Compulsory on it.

If animals are sold as well, then the animals come under trade goods and Zakaat is Compulsory on them as well.

Zakaat on poultry farm

Usually in poultry farms, hens, chickens, ducks, their eggs, etc. are sold and bought. Thus, they come under trade goods and if on inclusion with other forms of wealth, it meets the prescribed criterion, Zakaat is Compulsory on them as well.

Zakaat on insurance amount

Premiums are given to insurance companies under various policies. Regardless of which policies are permissible as per the Shariah and which are not, here the ruling of the Zakaat of that collected amount is being described.

There are 2 opinions of the scholars about the amount collected under insurance policies. Some scholars opine that Zakaat is not Compulsory on that amount as it is not in our possession and some opine that Zakaat is Compulsory on it. Their deduction is that the policy-holders are the owners of that amount. The second opinion is the more judicious one. Thus, Zakaat should be given on the amount of insurance.

However, the amount that will be given by the insurance company, as it has been given, Zakaat is not Compulsory on it.

Do we have to give Zakaat on the dower amount as well?

If women have the dower (*Mehr*) given by their husbands whether as jewelry or as cash, then as that amount is the property of the women, if it meets the prescribed criterion including other forms of wealth and 1 year passes on it, then like the jewelry of the women, the Zakaat for this

amount also is obligatory on the wife. If the husband gives money for payment of Zakaat, then Zakaat can be paid with that amount. This will be a form of kind treatment of the wife by the husband, as the Zakaat of the wife is not obligatory on the husband. If the husband doesn't give any amount, then the wife has to pay the Zakaat in some other way. If nothing else, then the 40th part of the jewelry or amount must be given as Zakaat.

Zakaat on goods in business complexes, showrooms, etc.

Almighty Allah says in the Holy Quran:

O believers! Spend (in the way of Allah) of your lawful and clean earnings and of that which We bring forth for you from the earth. And do not intend to spend (in the cause of Allah) from that which is unclean, for (if the same is given to you,) you yourselves would never accept it without closing your eyes to it. And you must know that Allah is certainly All-Sufficient, Worthy of All Praise. Surah Baqarah (2:267)

The Holy Prophet (Sallallahu alaihi wa sallam) has ordered us to give Zakaat of trade goods:

Translation: It is narrated on the authority of Hadhrat Samurah bin Jundub (May Allah be well pleased with him) that the Holy Prophet (Sallallahu alaihi wa sallam) ordered us to give Zakaat of those goods which we prepared for trade. (Sunan Abu Dawood, Hadith No. 1564)

The aforementioned verse of the Holy Quran and the Hadith show us that there is Zakaat on trade goods. Zakaat is Compulsory on goods only when they are bought for trade. If any person has trade goods along with gold/silver or just trade goods whose market value meets the prescribed criterion of Zakaat and on which 1 year has passed, then Zakaat is Compulsory on it. The goods in the showrooms are obviously for trade purposes. Thus, all those goods which are for selling like clothes, vehicles, houses, etc. are trade goods and Zakaat is Compulsory on them.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 179.

If the value of the trade goods was already meeting the prescribed criterion of Zakaat at the beginning of the year, then any increase in the course of the year, if it remains, will be included in calculation of Zakaat and the value at the end of the year will be considered in calculation of Zakaat.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 175/179.

Zakaat on tools and implements

Is Zakaat Compulsory on the tools and implements of craftsmen and the machines and equipment used by workers, etc.?

Tools and implements used by craftsmen are among their basic needs. They can't accomplish their work without them. Thus, the Shariah includes them among basic needs. Thus, the tools used by different craftsmen without whom they can't accomplish their work like the sewing machines used by tailors, overlock machine, buttonhole machine, or computers, etc. used by designers, and other industrial equipment used by factories, etc. comes under basic needs and thus, there is no Zakaat on them. However, if these things are being bought and sold, then they come under trade goods and as such Zakaat will be Compulsory on them.

What about those things which are used as replacements in repairing, etc.? Like the battery, shock absorbers, bearings, freewheel for vehicles, motherboard, DVD writer, etc. for computers. Although these kinds of things are also tools but

they are sold to the customer and used appropriately. As such, they come under trade goods and if the value of these things meets the prescribed criterion of Zakaat, then Zakaat will be Compulsory on them. As mentioned in Fatawa A'alamgiri, Kitaab Uz Zakaat, Babul Awwal.

Zakaat on flats, land, etc.

A long time passes between the purchase and sale of land, flats, etc. Is it Compulsory to give Zakaat for all that time? When real estate was bought with the intention of selling, then as it comes under trade goods, Zakaat is Compulsory on it.

When will something be declared as trade goods?

The question is when will something, be it flats, land or some other thing be declared as a trade good? Sometimes things are bought with the sole intention of selling them. Sometimes, one makes the intention to sell later on and sometimes in spite of willingness to sell, that article is not sold. In this regard, the Jurists have clarified that if at the time of purchase, there was an intention to sell that article, then that article will be classified as a trade good and its **value will be included in calculation of Zakaat regardless of whether it is sale or lease, regardless of whether it is cash or kind**

Similarly, if something is bought in lieu of trade goods then it will also be considered to be a trade good. Similarly if something is something is given out for hire in lieu of trade goods, it will also be considered to be a trade good even though no specific intention for trade has been made.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 174.

Zakaat on things given out on hire

There is no Zakaat on things given out on hire. Instead, if the rent gained from them, including other forms of wealth, meets the prescribed criterion of Zakaat, then Zakaat is Compulsory on it, provided it is more than the basic needs and 1 year has passed on it.

Thus, there is no Zakaat on cars, cycles, houses, complexes, shops, articles hired out by supplying companies and all such things that are given out on hire. If the rent gained through them meets the prescribed criterion of Zakaat, then Zakaat is Compulsory on it.

As mentioned in Fatawa Qazi Khan, Vol. 1, Pg. No. 25

Zakaat on loan

Zakaat on the amount given as loan is Compulsory on the lender, provided he/she has wealth that meets the prescribed criterion of Zakaat. If the loan period is long, then Zakaat has to be given for every year of it. However, there is an allowance that the Zakaat can be given when the loan is repaid. There is no sin in this delay. However, it is also valid if someone gives the Zakaat yearly for a loan which is not yet repaid.

If there is no hope of repayment of loan, for e.g. if the borrower refuses to pay the loan and there is no proof or if the borrower is unable to repay the loan, then Zakaat is not Compulsory on that loan. As mentioned by 'Allama Ibn Hamaam (May Allah shower His mercy on him) in Fath Ul Qadeer, Vol. 1, Pg. No. 176.

Zakaat on wife if the husband is under debt

If the husband is under debt and the wife has jewelry of her own, then is Zakaat Compulsory on the wife since her husband is under debt?

The ruling of the Shariah in this regard is that the wealth of the spouses will be calculated separately.

If one of them is under debt and the other has wealth which meets the prescribed criterion of Zakaat, then as 1 year passes, Zakaat will be Compulsory on the wealthy spouse. The spouse who is under debt should subtract the debt from total wealth and if the remainder meets the prescribed criterion, then Zakaat should be given, otherwise not.

Zakaat on mortgaged jewelry

The person mortgaging jewelry gives their possession to the mortgagee. The mortgager can't draw benefit from that jewelry. For this reason, the Jurists have clarified that Zakaat is not Compulsory on mortgaged wealth.

Thus, the Zakaat of mortgaged jewelry is not Compulsory, neither on the mortgagor nor on the mortgagee. As mentioned by 'Allama Ibn Nujaim Misri (May Allah shower His mercy on him), Vol. 1, Pg. No. 355.

Zakaat on expensive clothes

Affluent people have expensive clothes apart from gold, silver, etc. The value of these clothes is pretty high. If these clothes have been bought for personal use, there is no Zakaat on them. If they

have been bought for trade purposes, Zakaat is Compulsory on them.

Zakaat on precious stones

There is no Zakaat on precious stones like diamonds, rubies, etc. even though they come under jewelry. No matter how high their value is. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 180.

However, if these are bought and kept as trading goods, then Zakaat is Compulsory on them if they meet the prescribed criterion and 1 year passes on them.

Zakaat of Madarsas, Islamic universities, etc.

Is Zakaat Compulsory on the amount collected in Madarsa, Islamic universities, orphanages and other relief organizations? Considering that the amount is much higher than the prescribed criterion of Zakaat. The amount of Zakaat and other charities in those institutions is the property of the deserving and needy folk like the poor students of the Madarsas, the orphans under the care of the orphanages, etc. and the organizations are only the caretakers of that amount.

Thus, there is no Zakaat on these institutions.

How to calculate Zakaat – At a glance

Zakaat becomes Compulsory 1 lunar year from the date when one's wealth meets the prescribed criterion of Zakaat. The increase in the course of the year also should be considered. One should carefully search for all avenues where one might have invested wealth. The quantity of gold and silver should be calculated. The amount under fixed deposit (if any) should also be included. The amount in bonds also should be included. Provident fund also should be included. Shares of various companies also should be included. If one holds any insurance policy, then the amount paid in it till now should also be included. If one is a businessman, then the value of all trade goods should also be included. If any loan has been given to anybody, it should also be included. The amount in bank accounts should also be included.

After calculating the total value of all forms of wealth that one possesses, loans payable to anybody should be subtracted. The 40th part (i.e. 2.5%) of the remaining wealth should be given as Zakaat. It should be given on the completion of 1 lunar year.

Where to spend Zakaat

Almighty Allah has described 8 avenues where Zakaat can be spent. It is mentioned in the Holy Quran:

Indeed, alms (Zakat) are meant for the poor and the indigent, and those who are deployed to collect charities and those in whose hearts the inculcation of love for Islam is aimed at. And, (moreover, spending Zakat for the) freeing of human lives (from the yoke of slavery) and removing the burden of those who are to pay debt and (those who toil hard) in the cause of Allah and the wayfarers (is true). This (all) has been prescribed by Allah, and Allah is All-Knowing, Most Wise. Surah Tauba (9:60)

Now let us look in detail at some of these avenues so that it becomes clear where Zakaat can be spent. If Zakaat is spent somewhere else, then it won't be valid and has to be given again.

The poor folk

In the terminology of the Shariah, poor people (*Faqeer*) are those people who don't have 60 grams 755 milligrams of gold or 425 grams 285 milligrams of silver or its equivalent amount in cash or in trade

goods. As given in Al Bahr Ur Raaiq, Vol. 2, Pg. No. 419.

The destitute folk

In the terminology of the Shariah the destitute people (*Miskeen*) are those people who don't own anything. As mentioned in Al Bahr Ur Raaiq, Vol. 2, Pg. No. 419.

The officials

Officials are those people who have been deputed by the (Islamic) government to collect Zakaat, etc. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 188.

For softening of hearts

In the earliest era of Islam, to soften the hearts of the people towards Islam, Zakaat used to be given. However, now that Islam has acquired dominance and majesty, truth and falsehood have been clearly delineated, this command has been abrogated. As given in Durre Mukhtaar and Radd Ul Muhtaar (*Kitaab Uz Zakaat*)

For freeing of slaves

In the previous times, people used to have slaves and slave-girls. Human beings would be bought and sold. In this regard, the Shariah had permitted the use of Zakaat to free them. However, as in today's world, there is no slavery, thus it is not possible practically to use Zakaat in this avenue.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 185.

The indebted folk

The indebted folk (*Gharimeen*) are those people who have debts to clear and after clearing the debts, they don't have money which meets the criterion of Zakaat. It also means those folk who have debts to clear and have no means to do so. It is better to give the Zakaat to the indebted folk than to a poor person. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 188.

In the path of Allah

This means helping those people who strive in the path of Allah and are poor and needy, like people going on Hajj who have been stranded due to paucity of provisions, soldiers who can't join the army due to lack of provisions, those students who are acquiring Islamic sciences and every person who

is needy and is striving in the path of Allah. As mentioned in Radd Ul Muhtaar, Kitaab Uz Zakaat.

The travelers

It means those travelers whose provisions have ended. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 188.

In all the aforementioned avenues of Zakaat, the 4th avenue is abrogated and the 5th one is not at all possible in these times. It is valid to spent Zakaat in any of the remaining 6 avenues. It is not necessary to spend it in all 6.

The command to give the Zakaat to one's relatives

One can't give Zakaat to one's parents, one's grandparents, great grandparents and so on. In the same way, one can't give Zakaat to one's children, one's grandchildren, one's great grandchildren and so on. Also husband and wife can't give Zakaat to each other. Apart from them, one can give Zakaat to all other relatives, provided they are needy and they are not from the family of the Holy Prophet (Sallallahu alaihi wa sallam). It is more preferable to give Zakaat to one's relatives than to other people.

In this one will receive a two-fold reward, one of giving Zakaat and the other of kind treatment of relatives. As mentioned in the following Hadith of Jame' Tirmidhi:

Translation: Hadhrat Rabaab narrates on the authority of her paternal uncle Salman bin A'amir (May Allah be well pleased with him) and he relates from the Holy Prophet (Sallallahu alaihi wa sallam) that the Holy Prophet (Sallallahu alaihi wa sallam) said:....Spending on a needy person is charity and spending on relatives includes both charity and kind treatment. (Jame' Tirmidhi, Hadith No. 660)

For the person giving Zakaat, it is better that he/she should first give Zakaat to one's needy brothers and sisters, then their children, then other relatives like paternal uncle, paternal aunt, etc., then their children and then other relatives like maternal uncle, maternal aunt, etc., then their children.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 190.

Then other relatives should be considered. If there is none who deserves Zakaat among the relatives, then the neighbors should be considered, then people from one's occupation should be considered.

As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 190.

Zakaat should be given to local people or should be sent abroad?

Some people spend Zakaat in foreign areas apart from their local areas. In this regard, it is better that Zakaat should be given to local poor and needy people. If there are no poor people in an area or if the people of another area are more deserving, then it is better to spend the Zakaat abroad. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 190.

As is also mentioned in Tafseer Qurtubi, Surah Tauba, verse no. 60.

Zakaat should be given at the place of the owner or at the place of wealth?

Some rich people live at one place and have their showrooms, properties, business, etc. at another place. There is a doubt as to where Zakaat should be spent – at the place of wealth or at the place of the owner?

In this regard, the Jurists have clarified that it is better to spend the Zakaat on the local poor people

of the area where the wealth is there. If Zakaat is given at the place where the owner resides or at some other place, even then it is valid, however, there is a degree of undesirability (*Karahat*) in it.

As mentioned in Radd Ul Muhtar, Kitaab Uz Zakaat.

Who should a lady give Zakaat to – Her relatives or her in-laws?

If any lady gives Zakaat, what is better for her – giving Zakaat to her in-laws or her own relatives? For any person giving Zakaat, it is better to give it as per the order described in the previous pages, provided they are not from the family of the Holy Prophet (Sallallahu alaihi wa sallam) and are needy.

If a lady is giving Zakaat, it is better for her to give Zakaat to her own relatives as per the details mentioned above. When the husband is giving Zakaat, it is better for him to give Zakaat to his own relatives.

Social service with the amount of Zakaat

For Zakaat to be valid, it is necessary that a Muslim, who doesn't have wealth meeting the criterion of Zakaat, be made the absolute owner of that

amount. Thus, in social service activities like construction of a hospital, construction of Masjid, Madarsa, etc., this guideline of making a needy Muslim the absolute owner is not being fulfilled. Thus, Zakaat can't be given for such activities, rather these activities should be accomplished with mutual cooperation.

Similarly, it is necessary that Zakaat should be given unconditionally. Thus, giving Zakaat in salaries or as some other form of remuneration or wages is not permissible. As mentioned in Fatawa A'alamgiri, Vol. 1, Pg. No. 170.

Burial of the dead with Zakaat amount

As has been detailed, since in using Zakaat money for burial purposes, the ownership is not being transferred, Zakaat amount can't be used. As given in Fatawa A'alamgiri, Vol. 1, Pg No. 188. Thus, instead of using Zakaat amount for this, you may collect money which is not Zakaat amount.

Zakaat can't be given to Syed people

It is among the conditions of Zakaat that it should not be given to a Syed person meaning a person who is from the Prophet's family, i.e. Bani Hashim. Bani Hashim means the progeny of Hadhrat Ali,

Hadhrat Abbas, Hadhrat Jafar, Hadhrat Aqeel and Hadhrat Harith (May Allah be well pleased with them). As given in Fatawa A'alamgiri, Vol. 1, Pg. No. 189.

Zakaat is the filth of the wealth, i.e. wealth is cleaned through Zakaat. Thus, giving it to the Syeds is against their respect and honor. Allah Most High says in the Holy Quran:

Allah intends only to remove all impurity of sins from you, O People of the House (of the Prophet, [even a doubt or trace of shortfall,]) and make you absolutely pure and clean by blessing you with (perfect) purity and wholesomeness. Surah Ahzaab (33:33)

There is a Hadith in Sahih Muslim:

Translation: This charity is in fact the filth of the wealth. Neither are these permissible for Hadhrat Muhammad (Sallallahu alaihi wa sallam) nor for His family. (Sahih Muslim, Hadith No. 2531)

For this reason, the Shariah has decreed giving Zakaat to them as impermissible. If Zakaat is given to them, it is not valid. In light of the respect and honor of the descendents of the Holy Prophet

(Sallallahu alaihi wa sallam), Muslims should offer them pure and unblemished wealth and gifts.

If a person who belongs to the Prophet's family is needy, then one can help them through gifts and donations. The Holy Prophet (Sallallahu alaihi wa sallam) has given glad tidings for the person who fulfills any need of His family, as mentioned in the following Hadith:

Translation: There are 4 such lucky people for whom I will intercede on the Day of Judgment: (1) The one who respects and honors my family (i.e. the *Ahle Bait*). (2) The one who offers them things which they need. (3) The one who manages their affairs when they need it. (4) The one who loves them with the heart and the tongue. (Kanz Ul 'Ummal, Hadith No. 34180; Jame' Ul Ahadeeth, Hadith No. 3103)

Giving Zakaat with the amount of fixed deposit and/or LIC amount

Can Zakaat be given from the money of fixed deposit or through insurance? On this matter, one section of scholars holds the opinion that India is *Dar Ul Aman* i.e. a place of peace. Thus, the dealings with increase/decrease in money come

under usury (*Sud* in Urdu) and the amount got through fixed deposit is forbidden.

Another section of scholars holds the opinion that India is a non-Islamic country and the said dealings don't come under usury.

It should be noted that this ruling varies with the country. As India and other such countries are non-Islamic country and the Jurists have clarified that in non-Islamic countries, a Foul Sale (*Ba'yah Fasida*) is permissible and any transaction with increase/decrease of money without any cheating of any kind doesn't come under usury as such, thus accepting amount of fixed deposit, insurance, etc. is permissible. As mentioned in *Al Hidayah*, Vol. 3, Pg. No. 86.

When there is a difference of opinion among the scholars about this, then there is a doubt in the money got through fixed deposit. Zakaat should be given from the money in which there is No. doubt of any kind. Thus, Zakaat should not be given from the money got from fixed deposit.

However, in an Islamic country, as the dealings with increase/decrease of amount in them fall under usury, fixed deposit is not allowed. The gain achieved through fixed deposit is usury, which is

unequivocally forbidden in the Shariah. The person who gives/takes this money is a sinner in the light of the Shariah and Zakaat cannot be given with this money.

Waiving loan with the intention of Zakaat

It is not valid if the lender wants to waive the loan of the borrower by making an intention (Niyah) of Zakaat. However, the lender can give the amount to the borrower and have him return it. As mentioned in Durre Mukhtaar, Kitaab Uz Zakaat and Radd Ul Muhtaar, Kitaab Uz Zakaat.

Zakaat of unlawful earnings

The wealth/money of which Zakaat is being given should have been earned through permissible lawful means. The wealth gained through unlawful means is actually vile wealth. The ruling as per the Shariah is that it will be returned to its respective owner. If the owner can't be traced or returning to the owner is really difficult, then in the light of the Shariah, it has to be given away in charity. As mentioned in Radd Ul Muhtaar, Kitaab Uz Zakaat.

The person earning unlawful earnings is committing a grievous sin and deserves grave punishment. Such a person should repent wholeheartedly before

Allah Most High and should be regretful of his/her actions in this regards and should make a firm resolve of not repeating such actions again.

Among the conditions for Zakaat is that the person should be the absolute owner of wealth which meets the prescribed criterion of Zakaat. As wealth gained through unlawful means is not the wealth of that person at all, how can Zakaat be compulsory on such a person? Such a person in fact must return the unlawfully gained wealth to the owner. If this is not possible, then all the unlawful earnings have to be given away in charity.

May Allah guide all of us to obey Him and His Prophet (Sallallahu alaihi wa sallam) in all walks of life and may He accept our obedience.
