

# ZAKAT

Literal meaning “to purify” or “increase”

Technically it is the ownership of a specific part of money from a specific part of a money to a specific person



# SEVEN BASIC TOPICS RELATED TO ZAKAT

For understanding the topic Zakat we will discuss about it as seven different aspects

1. Zakat items
2. The wealth for the payment of Zakat
3. Terms of Zakat
4. Zakat percentage
5. On whom Zakat is obligatory (Farz)
6. Key factors of wealth
7. Eligible(receivers) people for zakat



# ZAKAT ITEMS

There are just four items included in wealth for the payment of Zakat

1. **Gold** (in any form, for any purpose, for wearing or not to not to wearing )
2. **Silver** (in any form, for any purpose, for wearing or not to not to wearing )
3. **Cash** (in any form, for any purpose in future, in cash form or cheque )
4. **Trade goods** Trade goods are the goods which man has bought with the intention of selling and has so far intended to sell them( i.e Mobile is the trade good for mobile seller, laptop is the trade good for laptop seller etc.)

Note: Zakat is Farz in just these four items because they have potential of "Growth" in themselves, rather than any other items. Adding this, first three items are the means of exchange in trade while the last one is the purpose of any business trade.



# THE WEALTH AMOUNT FOR THE OBLIGATION OF ZAKAT

- **Gold:** 87.47 gram = 7.5 توله 20 دینار
- **Silver:** 612.35 gram = 52.5 توله 200 درهم
- **Cash/Trade goods:** They don't have their own measures. Usually when they meet the amount of "Silver" Zakat will be paid

So for easy to calculate we hear that now a days "Nisab" (1 gram silver price multiply by 612.35 which is almost 170k Pkr, etc.)

Note: As per above always remember that the "Nisab" changes time to time when we measure it in Rupees.



# TWO TYPES OF WEALTH ( نصاب )

- First is for the obligation of **ZAKAT , SADQA-TUL-FITR & QURBANI**
- Second is for the obligation of **SADQA-TUL-FITR & QURBANI**



# FIRST TYPE OF WEALTH

## (ZAKAT , SADQA-TUL-FITR & QITRBANI)

IN CASE OF HAVING	GOLD	SILVER	CASH	TRADE GOOD	MINIMUM WEIGHT/ WORTH	WEIGHT/ WORTH
JUST GOLD					87.47	weight
JUST SILVER					612.35	weight
ANY TWO	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D	612.35	wealth
ANY THREE	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D	612.35	wealth
ALL FOUR	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D	612.35	wealth



# SECOND TYPE OF WEALTH (SADQA-TUL-FITR & QITR ANI)

IN CASE OF HAVING	GOLD	SILVER	CASH	TRADE GOOD	EXCESS GOODS	MINIMUM WORTH
GOLD+EG						612.35
SILVER+EG						612.35
ANY THREE	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D		612.35
ANY FOUR	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D		612.35
ALL FIVE	A/B/C/D	A/B/C/D	A/B/C/D	A/B/C/D		612.35

**EXCESS GOODS:** These are goods which are not in use or just use once or twice in a year



# FOUR KEY FACTORS OF NISAB

- “Nisab” of Zakat is the minimum amount on which zakat is obligatory, it has four key factors:
  1. Fully owned by him.
  2. More than his personal needs that is clothing, household furniture, refrigerator, cell phone, tools of technician and vehicle etc.
  3. After passing of one complete lunar year on a person who possess the nisab.
  4. It should be productive nature from which he can develop profit or benefit such as merchandise for business, gold, silver, livestock etc.





# TERMS OF ZAKAT

- There are two types of terms of Zakat:
- 1<sup>st</sup> is related to Obligation of Zakat (وجوب زكاة)
- 2<sup>nd</sup> is related to payment of that obligation of Zakat (وجوب ادائے زكاة)

## First type of terms:

1. Adult
2. Sane (not mad)
3. Having Zakat amount (نصاب)

## Second type of terms:

Adding the above three 4. after completion of year 5. “Zakat amount” exceeds from current debt repayment. 6. Zakat should be paid in the ownership of eligible person.

**Note: Zakat can be pay after the completion of first type of terms(adding the 6<sup>th</sup> one)**



# ZAKAT PERCENTAGE

- There are four measures of Zakat percentage:

## First:

For the above four items. (Gold, silver, cash, trade goods): 2.5 % out of 100

## Second:

Production of land irrigated by canal water through personal efforts: 5% out of 100

## Third:

Production of rainwater irrigated land: 10 % out of 100

## Fourth:

For the Minerals(except than Gold and Silver) and booty: 20% out of 100



# ON WHOM ZAKAT IS OBLIGATORY

- ❑ Should be Adult
- ❑ Should be Muslim
- ❑ Should be sane
- ❑ Should be Free person. (not a slave)
- ❑ Who qualifies NISAB.

*The amount of wealth which makes one liable for Zakat is called NISAAB نصاب, and that person called صاحب نصاب*



# ELIGIBILITY FOR RECEIVING ZAKAT

1. They don't have above "two types of wealth"
2. They are not "Haashmi", Children of Hazrat Ali, Hazrat Abbas, Hazrat Jafar, Hazrat Aqeel and Hazrat Haris رضوان الله عليهم اجمعين
3. Parents(or grandfather etc..) and children (or son or daughter child) of Zakat payer.
4. Zakat payer should not husband and wife relation.



# ALLAH ALMIGHTY STATED:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَ الْمَسْكِينِ وَ الْعَمَلِينَ عَلَيْهَا وَ الْمُؤَلَّفَةِ قُلُوبُهُمْ وَ فِي الرِّقَابِ وَ  
الْعُرْمَيْنِ وَ فِي سَبِيلِ اللَّهِ وَ ابْنِ السَّبِيلِ ط فَرِيضَةً مِّنَ اللَّهِ ط وَ اللَّهُ عَلِيمٌ حَكِيمٌ (٦٠)

The sadaqat are for the poor and the needy and for those who are appointed on collection zakat and those whose hearts are to be reconciled and for getting the captives free and the debtors and for the cause of Allah and for the wayfarers; (this is) a duty imposed by Allah And Allah is knower and wise



**EIGHT RECIPIENTS OF ZAKAT MENTIONED IN ABOVE VERSE:**  
(مصارف زکوٰۃ)

Fuqaraa	فقراً
Masaakeen	مساكين
Aamileen	عاملین (سرکاری طور پر زکوٰۃ جمع کرنے والے)
Riqaab	رقاب (غلام )
Ghaarimeen	غارمین (مقروض)
Mu-allafatul-quloob	مؤلفۃ القلوب (نو مسلم)
Fee sabeelillah	فی سبیل اللہ (اللہ کے راستے میں)
Ibn-us-sabeel	ابن السبیل (مسافر)



# RECIPIENTS OF ZAKAT

- 1) **Fuqaraa**: People who possess more than their basic needs but do not possess wealth equal to nisaab.
- 2) **Masaakeen**: People who does not possess any thing and are extremely needy to the extent that they are forced to beg for their daily food ration.
- 3) **Al- 'Aamileen**: Those persons who are appointed by an islamic head of state or government to collect Zakat. It is not necessary that this be a needy person.



# RECIPIENTS OF ZAKAT

**Ar-riqaab:** Those slaves that are permitted to work for remuneration and have an agreement from their masters to purchase their freedom on payment of fixed amounts.

4) **Al-ghaarimeen:** Those persons that have a debt and do not possess any other wealth or goods with which they could repay that which they owe. It is conditional that this debt was not created for any un-Islamic or sinful purpose.

5) **Mu-allafatul-quloob:** Those persons that have recently accepted Islam and are in need of basic necessities who would benefit from encouragement by the Muslims which would help to strengthen their faith of Islam.





# RECIPIENTS OF ZAKAT

**Fee Sabeelillah:** Those persons that have to carry out a Farz deed which has become obligatory on them and subsequently (due to loss of wealth) are unable to complete that Farz.

*(A common misunderstanding about that فى سبيل الله includes all types of charitable deeds. The Commentaries of the Qur'an and Hadith do not support this view.)*

**8) Ibn-us-sabeel:** Those persons who are Musafir (travelers in view of SHARI'AH) and during the course of their journey do not possess basic necessities, though they are well to do at home. They could be given Zakat in order to fulfill travel needs to return home.



# TO WHOM ZAKAT CAN'T BE GIVEN

- ❑ Zakat cannot be given to parents, grandfather (roots).
- ❑ In the same manner one's children and grandchildren (branches).
- ❑ Zakat can't be given to such institutions or organizations who do not give the rightful recipients.
- ❑ Zakat cannot be given to non-Muslims.
- ❑ A deceased loan cannot be paid from Zakat.

.



# TO WHOM ZAKAT CAN BE GIVEN

- 1) Brother
- 2) Sister
- 3) Nephew
- 4) Niece (Sister's Children)
- 5) Uncle
- 6) Aunt (Both Fatherly And Motherly)
- 7) Step-grandfather
- 8) Step-grandmother, Father-in-law
- 9) Mother-in-law

**( If they do not possess nisaab.)**



# THINGS ON WHICH ZAKAT IS NOT OBLIGATORY

- There is no zakat on **artificial jewelry** or any other metal except gold and silver.
- There is no zakat on furniture and fixture of a shop and house.
- There is no zakat on diamonds, pearls, other precious or semi-precious stones which are in personal use.
- There is no zakat on any number of living quarters, furniture, crockery, personal cars, clothes whether they are in use or not.
- There is no zakat on machinery used in factory. But those things which produced by that machine is liable for zakat.



# BENEFITS OF ZAKAT

❖ According to the Qur'an & Hadith following benefits are derived:

- ❑ Gaining of the pleasure of Allah.
- ❑ Increase and Barakat in wealth.
- ❑ Protection from losses.
- ❑ Established for Allah's forgiveness.
- ❑ Safety from calamities.
- ❑ Protection from the wrath of Allah and from a bad death.
- ❑ The Zakat will provide a shelter on the Day of Judgment.
- ❑ Security from seventy misfortunes.
- ❑ Its will Protect from the fire of Jahannam.



# PUNISHMENT FOR NOT GIVING ZAKAT

Allah Almighty stated:

- " As for those who accumulate gold and silver and do not spend it in the way of Allah, give them the 'good' news of a painful punishment,." (Surah tawba: 34)

Rasoolullah (ﷺ) has said:

- "The nation that does not give Zakat, Allah will bring about a drought on them (i.e. necessities of life will become scarce)."
- "The persons on whom Allah has bestowed wealth, and he does not give Zakat, on the Day of QIYAAMAHA his wealth will be turned into a venomous bald serpent which will wind around his neck and bite his jaws and say: "I am your wealth, I am your treasure." (Bukhari)



# SOME SALIENT FEATURES OF ZAKAT

- Zakat was made compulsory at makkah at the same time as salaah. And defined its detail in madina in 2<sup>nd</sup> hijri.
- The laws of Zakat are mentioned in the surah tauba.
- Zakat is the ibaadah not like a government tax. Its a monetary devotion for the help of those poor and needy peoples who dislike begging.
- In case of liabilities (debt etc) the amount will be deducted before zakat calculation.

