

Zakaat

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The importance of Zakaat

Zakaat is a monetary devotion and an Ibaadat that has been ordained in the Shariats of all the Ambiya. Zakaat is one of the five pillars of Islam.

Zakaat literally means to increase. Technically it means to purify one's position of wealth by distributing a prescribed amount which has to be given to the poor as a fundamental Ibaadat. Zakaat is not a governmental tax, but its main purpose is to keep those who are wealthy clean monetarily from sins.

Zakaat was made compulsory at Makkah at the same time as Salaat. This can be seen in the Surahs of the Qur'aan where the laws of Zakaat are mentioned. The amount, distribution, etc. was defined at Madinah in the second year Hijri.

The virtues of Zakaat

Allah Ta'aala says in the Qur'aan, *"Allah destroys wealth obtained from interest and will give increase for deed of charity."* (Surah Baqarah:276)

1. Rasulullah ﷺ has said, *"The nation that does not give Zakaat, Allah will bring about a drought on them (i.e. necessities of life, will become scarce.)"*
2. *"The persons on whom Allah has bestowed wealth, and he does not give Zakaat, on the Day of Qiyaamah, 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)*

It is stated in the Hadith that by giving Zakaat the following benefits are derived:

1. Gaining of the pleasure of Allah;
2. Increase in wealth;
3. Protection from losses;

4. A cause thus established for Allah's forgiveness and blessings are obtained;
5. Safety from calamities;
6. Protection from the wrath of Allah and from a bad death;
7. The Zakaat will provide a shelter on the Day of Judgement;
8. Security from seventy misfortunes;
9. It will serve as a shield from the fires of Jahannam;
10. It contributes to Barkat in wealth;
11. It saves from fear and grief.

There are two major benefits of giving Zakaat:

1. It keeps one away from sin and saves the giver from moral ill arising from the love and greed for wealth;
2. Through Zakaat the poorer class (those, who are not capable of providing for themselves) are being cared for, such as widows, orphans, the disabled, the poor and the destitute.

The punishment for not giving Zakaat

Allah Ta'aala says in the Qur'aan, *"And there are those who hoard gold and silver and do not spend it in the way of Allah, announce to them a most grievous penalty (when) on the Day of Qiyaamah heat will be produced out of that wealth in the fire of Jahannam, then with it they will be branded on their foreheads and their flanks and backs. (It will be said to them) This is the treasure which you hoarded for yourselves, taste then the treasure that you had been hoarding."* (Surah Taubah:34)

On whom Zakaat is Farz

Zakaat is Farz upon a person if: -

1. He is a Muslim;
2. He is an adult;
3. He is a sane person;
4. He is a free person;
5. He owns wealth intended for trading to the value of Nisaab.

Furthermore the wealth should be:

- a. Fully owned by him;
- b. In excess of his personal needs (clothing, household furniture, utensils and cars etc. are termed as articles of personal use),
- c. It should be possessed by him for a complete lunar year;
- d. Of a productive nature from which he can derive profit or benefit such as merchandise for business, gold, silver, livestock, etc.

There is no Zakaat on effects that are not of a productive nature even if these are in excess of one's needs, such as cars, utensils, furniture etc. If such items are not intended for trade.

Note:- Zakaat is Farz. Any person who denies it being Farz (compulsory) loses his Imaan. However if he recognizes Zakaat being Farz but neglects this duty he will be termed a Faasiq (Transgressor).

Types of wealth on which Zakaat is Farz

1. Zakaat is Farz on gold and silver, be it in the form of bullion, jewellery, cash, bank notes, utensils or any other form. The value of these should be equal to the amount which is shown under Nisaab rate.
2. If the gold possessed is not equal to the value of 87,48 grams, or silver possessed is not equal to the value of 612,36 grams, but the value of both combined is equal to the value of either the Nisaab of gold or silver, then Zakaat will be Farz.
3. In the event of an article not being of pure gold or pure silver, but containing a mixture of other metals and the gold or silver is more than the other metal, it will be regarded as gold or silver and Zakaat on this will be Farz. But in this case where the metal is of greater quantity than either the gold or silver, Zakaat will not be Farz on that article.
4. If a person has 620 grams of silver (which is more than the Nisaab) and before a whole year has elapsed he acquires 50 grams of gold (which is less than the Nisaab), then the value of this gold must be added to the value of the silver, and thereafter the Nisaab reckoned. The two must not be reckoned separately, as this will be a cause of avoiding Zakaat.
5. Zakaat is Farz on merchandise for business, equal to the value of Nisaab.
6. Zakaat is Farz on livestock.
7. Zakaat is Farz on the income of properties if it is equal to the value of Nisaab.
8. Zakaat is Farz on the income derived from a hiring business, such as crockery, motor cars, vans, trucks etc.

Types of wealth on which Zakaat is not Farz

1. Zakaat is not Waajib on any other metal besides gold and silver.
2. Zakaat is not Waajib on fixtures and fittings of a shop, motor car, truck or any delivery vehicle etc, which is used in running a business.
3. There is no Zakaat on diamonds, pearls, other precious or semi-precious stones which are personal use. Zakaat is payable on the gold or silver used in making jewellery with diamonds, pearls etc. There is no Zakaat on imitation jewellery.
4. There is no Zakaat on any number of living quarters, household furniture, crockery, personal clothing, whether they are in use or not. However, Islam does not justify extravagance.
5. There is no Zakaat on a person whose liabilities exceed or equal his assets.
6. A person has R300-00, but owes R200-00. Zakaat is due on the remaining R100-00.

Nisaab and rate of Zakaat

The amount of wealth which makes one liable for Zakaat is called Nisaab.

The payment of Zakaat is compulsory on the excess wealth or effects which is equal to or exceeds the value of Nisaab, and which is possessed for a full Islamic year. If such wealth decreases during the course of the year, and it increases again to the value of Nisaab before the

end of the year, the Zakaat then must be calculated on the full amount that is possessed at the end of the year.

The Nisaab of gold and silver fixed by Rasulullah ﷺ is as follows

Nisaab	Nisaab	Grams	Tolas	Troy oz.
Gold	20 Mithqaals	87.48	7.5	2.8125
Silver	200 Dirhams	612.36	52.5	19.6875

The rate of Zakaat which was fixed by Rasulullah ﷺ is 2.5% (1/40) i.e, 2.5 cents in a rand.

The Niyyat (intention) of Zakaat

1. It is Fardh to form a niyyat for the fulfilment of Zakaat.
2. When giving Zakaat to a needy person, the niyyat should be that, "I am giving this as Zakaat." If the niyyat is not made the Zakaat will not be valid.
3. It is not necessary to reveal to the needy person to whom Zakaat is given, that the cash or kind which is being given to him is Zakaat.
4. When one has put aside an amount for Zakaat with the intention that he will give it to the needy, and at the time of giving Zakaat he forgets to make the niyyat, the Zakaat will still be valid.
5. If one gives a deserving person some money as a gift but makes the niyyat of Zakaat, the Zakaat will be valid.

The method of distributing Zakaat

1. Zakaat is Fardh at the rate of 2.5%.
2. Zakaat should be given as soon as possible after it becomes due. It is possible that death may occur and thus lead to failure in fulfilling ones obligations.
3. A poor man cannot be paid for his work from Zakaat nor can Zakaat be given in payment of anyones services except when an Islaamic government pays salaries to persons appointed by the government to collect Zakaat.
4. Zakaat will only be valid if the recipient is made the owner of that amount.
5. Zakaat cannot be given or used for the construction of a masjid, madrasah, hospital, a well, a bridge or any other public amenity.
6. Poor students can be given a bursary from Zakaat. If the student is of an understanding age, the Zakaat must be given to him personally and if he is not of an understanding age, then his Shar'i Wakeel (parents or legal guardian) must be given possession of the amount.
7. Zakaat can be paid in kind from the same merchandise on which it is due, or alternatively, it could be paid in cash. It is of VITAL importance to ensure at all times that the recipient is made the OWNER of the ZAKAAT.
8. Authority can be delegated to another person or an organisation for the distribution of Zakaat in order that it be utilised in accordance with the laws of Zakaat.

9. If a person requests someone to give a certain amount on his behalf as Zakaat, and that sum is given out, then that Zakaat will be valid. The sum given will be a debt upon the one who made this request.
10. If an agent is given Zakaat for distribution and he does not distribute it then the Zakaat will not be regarded as fulfilled, and the sin of not discharging the obligatory duty of Zakaat will remain a burden on whom it was Farz.
11. It is Afdhal (best) to give one's Zakaat when it is due, rather than wait for Ramadhaan.

To whom Zakaat can be given (Masaarif)

The recipients of ZAKAAT according to the Qur'aan are as follows

"Zakaat (contributions of cash money, merchandise, animals etc.) are for the poor and the needy; and those who collect them; for those whose hearts are to be reconciled; and to free the captives and the debtors; and for the cause of Allah Ta'aala; and for the wayfarer; A duty ordained by Allah Ta'aala. Allah Ta'aala is Knowing, Wise." (Surah Taubah:60)

FUQA'RAA - People who are poor and who possess more than their basic needs but do not possess wealth equal to Nisaab.

MASAAKEEN - People who are destitute and extremely needy to the extent that they are forced to beg for their daily food ration.

AL AAMILEEN - Those persons who are appointed by an Islamic Head of State or Government to collect Zakaat. It is not necessary that this be a needy person.

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.

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.

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.

FEE SABEELILLAH - Those persons that have to carry out a Fardh deed which has become obligatory on them and subsequently (due to loss of wealth) are unable to complete that Fardh. Important: A common misunderstanding about the term Fee Sabeelillah has misled many to believe that this includes all types of charitable deeds. The Commentaries of the Qur'aan and Ahaadith of Rasulullah do not support this view.

IBN US SABEEL - Those persons who are musaafirs (travellers in view of Shariat) and during the course of their journey do not possess basic necessities, though they are well to do at home. They could be given Zakaat in order to fulfill travel needs to return home.

IMPORTANT. All the above mentioned recipients excluding AI Aamileen must be those who do not possess the Nisaab.

1. It is not Jaa'iz (not permissible) in the Shariat to give Zakaat to a person who owns merchandise or wealth in excess of his needs to the value of Nisaab nor is it Jaa'iz for such a person to accept Zakaat.
2. A person that does not own an amount equal to the value of Nisaab is known as Faqir. This

person could be given Zakaat and it is permissible for him to accept Zakaat.

3. A person owns wealth which in value exceeds the amount of Nisaab, but this wealth is not intended for business nor does he require it for his daily needs. Such a person is regarded as well to do and should not be given Zakaat.

4. The books of a scholar or tools of a tradesman are among his necessities irrespective of their value. Besides these if he does not own wealth equal to Nisaab he could be given Zakaat.

5. When giving Zakaat, Sadaqah etc. one's poor and needy relatives should be given preference. To avoid embarrassing them it should be given to them without saying that it is Zakaat or Sadaqah.

6. There is great sawaab in giving Zakaat to poor persons who are striving in the way of the Deen or those who are engaged in religious knowledge, or to religious institutions where poor or needy students are being cared for. Care should be taken that only such institutions are given Zakaat where it is used according to the Shariah.

7. A child of a wealthy father cannot be given Zakaat. When such a child becomes mature in age and does not own wealth to the value of Nisaab, he may then be given Zakaat.

8. ZAKAAT CAN BE GIVEN TO :-

a brother, sister, nephew, neice (brothers and sisters children), uncle, aunt (both paternal and maternal), step-grandfather, step-grandmother, father-in-law, mother-in-law PROVIDED THEY DO NOT POSSESS NISAAB.