

# The Third Pillar

زكوة

## Definition of Zakat:

### Literally:

It means “To purify” and “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 عبادت

Allah Almighty stated:

وَأَقِمْوَا الصَّلَاةَ وَآتُوا الزَّكَاةَ

And establish regular prayers and regular charity.

## 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 ZAKAAT will provide a shelter on the Day of Judgment.
  - Security from seventy misfortunes.
  - Its will Protect from the fire of Jahannam.

## Two Important Benefits Of Zakat

- It keeps one away from sin and saves the giver from moral ill arising from the love and greed for wealth.
- 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 needy.

# Punishment For Not Giving Zakaat

Allah Almighty stated:

- "Allah destroys wealth obtained from interest and will give increase for deed of charity." (Surah Baqarah: 276)

Rasoolullah (sw) 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)."
- "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)

## Punishment For Not Giving Zakaat

➤ Allah Almighty stated:

"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)**

## Salient Features Of Zakat

- Zakaat 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 zakaat are mentioned in the surah tauba.
- Zakaat is an ibaadat 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.



# 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 ZAKAAT is called NISAB نصاب, and that person called صاحب نصاب*

# Nisaab Of Zakat (زکوٰۃ کا نصاب)

# 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. In excess of 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.

❖ Amount of Nisab	GOLD	SILVER	CASH	TRADE GOODS (Business asset)
<u>Grams</u>	87.48	612.36	Equal to 612.36gm	Equal to 612.36gm
<u>Tolas</u>	7.5	52.5		

- Nisab of Gold is considered when a person has only Gold.
- Nisab of Silver is considered when a person has only Silver.
- If a person who has different types of Nisab (e.g. gold + silver or gold + silver + cash or gold + silver + cash + trade goods) the Zakat should be based on cost of silver. i.e. 612.36gm / 52.5 Tolas.
- Rate of zakat .i.e. **2.5 %** (1/40) which is fixed by Rasoolullah (SW).

# 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.

# Comparison between merchant and user

## Zakat is obligatory on:

- ▶ books for Book seller
- ▶ laptop for Laptop seller
- ▶ Who invests on real estate to increase or save his wealth
- ▶ etc

## But not on:

- ▶ Books owner, even though he has lots of books
- ▶ Laptop User, even though he has a precious laptop
- ▶ Who possess house(s)/plot(s)
- ▶ etc

# Intention (نیت) In Zakat

- ▶ Niyyat is compulsory before giving zakat.
- ▶ It is not necessary to reveal to the needy person that given things to him are zakat.
- ▶ Zakat can be given as a gift for needy person (with the intention of zakat).
- ▶ One who put aside the amount of zakat with the intention but forgets niyyah at giving time, zakat will be valid.

# Recipients Of Zakat (مصارفِ زکوٰۃ)



## Allah Almighty stated:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي  
سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةٌ مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٢٠﴾

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	فقراء
Masaakeen	مساكين
Aamileen	عالمين (سرکاری طور پر زکوٰۃ جمع کرنے والے)
Riqaab	رقاب (غلام)
Ghaarimeen	غارمين (مقروض)
Mu-allafatul-quloob	مؤلفۃ القلوب (نومسلم)
Fee sabeelillah	فی سبیل اللہ (اللہ کے راستے میں)
Ibn-us-sabeel	ابن السبیل (مسافر)

# Recipients of Zakat

(مصارف زكاة)

- 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 zakaat. It is not necessary that this be a needy person.

# Recipients of Zakat

(مصارف زكاة)

4)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.

5)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.

6)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

(مصارف زكوة)

- 7) **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 في 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 MUSAAFIR (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 ZAKAAT in order to fulfill travel needs to return home.

# To Whom zakat can't be given

- Sayyad (حضرت فاطمہ کی اولاد) سید
- Alavi's (علوی)
- Children of Hazrat Abbas (عباسی)
- Children of Hazrat Jafar (جعفری)
- Children of Hazrat Aqeel (عقیلی)
- Children of Hazrat Haris (حارثی)

# To Whom zakat can't be given

- Zakaat cannot be given to parents, grandfather (roots).
- In the same manner one's children and grandchildren (branches).
- Zakaat can't be given to such institutions or organizations who do not give the rightful recipients.
- Zakaat 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 (Brother's And 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.)**