Assignment W5

Short Questions:

Q.i. Write down the literal meaning and definition of Zakat.

Ans: Zakat literally means to purge, and to grow in terms of the monitory worship that is binding upon every well to do citizen for a specific amount of wealth after a period of one year. The Prophet Muhammad (PBUH) described it as wealth taken from the rich and given to the poor.

Q.ii.Write down the literal meaning and definition of Hajj.

Ans: The literal meaning of the word 'Hajj' is the will and desire to visit. It is a pilgrimage to Makkah, at least once in a lifetime and it is obligatory upon every Muslim male and female who is mentally, physically and financially fit.

Q.iii.Write down Nisab of Gold and Silver.

Ans: The Nisab of Gold is 7 and a half Tolas and the Nisab of Silver is 52 and a half Tolas.

Long Question:

Q2: Narrate legitimate of Zakat and five benefits of Zakat.

Ans:

LEGITIMATE HEADS OF ZAKAT

Allah Almighty has determined the legitimate heads for distribution of Zakat.

1. THE DESTITUTE:

The people who are totally poor, who have neither material possessions nor means of livelihood are called destitute

2. THE NEEDY

The people who are with insufficient means of livelihood to meet basic needs are called the needy.

3. ZAKAT COLLECTORS:

Payment of the salaries to the staff appointed Zakat collection.

4. NEW MUSLIMS:

Financial supports to the people who are newly convert to Islam to console them.

5. SLAVES AND PRISONERS:

To assist slaves and to meet expenses for liberating the people who are undergoing imprisonment.

6. THE INDIGENT:

One who is in debt; for the clearance of loans of indigent people.

7. IN THE WAY OF ALLAH:

To meet the expenses of Jehad and assist the people who undertake the preaching of Islam.

8. TRAVELERS:

To aid the traveler who needs money during the journey although at home he is capable of paying Zakat.

The payment of Zakat at collective level is compulsory in an Islamic State. However, if Muslims are living under an un-Islamic government, Zakat should be paid through organizations or other cooperative bodies.

BENIFITS OF ZAKAT

Zakat is the pillar of Islam. It is in fact the foundation of Islamic economic system. It helps the society to become a welfare society. Some of its advantages are as under:

A) ECONOMIC BENEFITS

DISTRIBUTION OF WEALTH:

Division of governmentIn the economic system based on interest, capital has more utility than labour. As a result, the workers become poorer and the capitalist deprives them of their wealth through different tactics. In this way, the economic system is paralysed. Zakat is the best solution of this problem. Through this system a sizeable portion of wealth is transferred from the rich classes to the poor. The economic condition of the poor is improved. This fact is described by the Holy Quran thus:

"In order that it may not become a fortune used by the rich among you."

ERADICATION OF USURY (Interest on Interest):

Zakat helps in eradicating usury as the gap between the rich and the poor decreases and social co-operation increases. It was stated in the Quran:

"Allah will destroy Riba (usury) and will give increase for Sadaqat (deeds of charity, alms)"

ECONOMIC GROWTH:

Distribution and division of wealth decreases the gap between the rich and the poor thus the result is economic growth. As the rate of Zakat is only 22% the wealthy person pays it willingly and honestly as compared to the payment of other heavy taxes. Zakat promotes investment whereas heavy Laxes result in the concealment of capital and weakness of national economy.

INCREASE IN INVESTMENT:

Wealthy person is compelled to invest his wealth in some profitable business to make up for the deficiency on account of Zakat. In this way, investment grows.

(B) SOCIAL BENEFITS

LOVE BETWEEN THE RICH AND THE POOR:

Distribution of Zakat among the poor by the rich creates passion of love among the poor for the rich.

END OF SOCIAL EVILS:

Wealth in a society is like blood in the human body. If all the blood is concentrated in the heart (i.e. the rich classes) all other organs in the body (i.e. people) will be paralysed and ultimately damage the heart. If the poor classes suffer from poverty, the rich classes will fall a victim to moral diseases like luxury, love for comfort and ignorance to the life hereafter. Obviously both these classes will develop jealously and hatred for each other. The tension will grow gradually with the passage of time and produce undesirable consequences. Payment of Zakat reduces all these dangers and purifies not only the wealth but also the heart of faithful.

PASSION FOR SACRIFICE:

Payment of Zakat produces passion for sacrifice and welfare among the masses. Thus, a society becomes a real human society.

ETERNAL SUCCESS:

Payment of Zakat is a source of eternal success. As it is declared in the Holy Qura'n:

"And those who pay the zakat"

In view of all these individual as well as collective benefits Hazrat Muhammad Mustafa (PBUH) directed immediately after the establishment of Islamic state in Medina. It was stated in the Holy Quran:

"Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it,"

THE ROLE OF ISLAMIC GOVERNMENT:

An Islamic government immediately after its establishment is bound to establish a complete system of Zakat. All the Muslims have to pay Zakat to the collectors of the government. If, however, the Muslims are under non-Muslim rule, they should pay Zakat to organizations or institutions, which operate on the basis of mutual co-operation.

CONCLUSION:

Zakat has a deep humanitarian and social-political value; for example, it frees society from class warfare, from ill feelings and distrust and from corruption. Although Islam does not hinder private enterprise or condemn private possession, it does not tolerate selfish and greedy capitalism. Islam adopts a moderate but positive and effective course between individual and society, between the citizen and the state, between capitalism and socialism, between materialism and spiritualism.