

**FAST**

# ISLAMIC & RELIGIOUS STUDIES

LECTURE NO 8

Usama Ehsan





**ZAKĀT**

# Meaning of Zakat

- To clean
- To purify >>>> Tazkiah

Zakat is the purification of wealth and soul

- Purification can be interpreted as a mean to cleanse the heart of the zakat recipients and the zakat payers where it eliminates the feeling of envy and hatred among the individuals in the society.
- It also enables Muslims to remove the feeling of egoism and it prepares them to forefeet their wealth for the sake of Allah



# Technical Meaning

- It signifies obligatory transfer by a Muslim of a prescribed portion of his wealth, provided he owns in excess of the minimum level, prescribed by Shariah.



# Concept of Zakat

- To share a small part of wealth blessed by Allah with the people who are materially less blessed
- To help society at micro and macro level to provide basic needs to all members with dignity and love
- It is a system of social security in Islam.
- It is an obligation on every Muslim possessing a certain amount of wealth.





# Early Development of Zakat Law

- Zakat Law during the Meccan Period
- Conceptual evolution started through revelations recommending voluntary spending in the way of Allah.
- People were asked to share their wealth with their needy fellow Muslims
- They were urged by the Holy Qur'an to feed the poor and not to leave any request unanswered.
- Rich Muslims , in compliance with divine commands apportioned a part of their wealth, without any specific rate and spent on the orphans.
- The practice continued in the early years of Islam.
- The Muslims considered it as their moral obligation.
- It may be termed as a training period



# Early Development of Zakat Law

## ➤ Zakat Law during the Meccan Period

➤ The following objects were achieved

- a. Purification of soul;
- b. Development of a culture of Mutual help;
- c. Formation of Social values;
- d. Promotion of feeling of love and brotherhood in society.



# Early Development of Zakat Law

## ➤ Post Hijrah Zakat Laws

- The system was strengthened with a chain of revelations which laid emphasis on spending in the way of Allah
- The companions became accustomed to a voluntary system of collection and distribution.
- As a Muslim state was being established; this whole process is systemized in form of Zakat Law.
- The Holy Qur'an says:

“Take alms of their wealth”





# Importance of Zakat

- Zakat is one of the most important elements of Islam.
- It is the 3<sup>rd</sup> Pillar of Islam.
- It has been mentioned in 82 verses of holy Qur'an.
- It was also obligatory on the previous nations.
- The command of Prayers is always followed by Zakat.
- The Zakat has been mentioned in almost 32 times after Salaat.
- First Calipha of Islam Abu Bakr declared war on the people who refused to pay Zakat.



# Importance of Zakat

- There are number of Human weaknesses identified by Allah Swt in the Holy Qur'an.
- One of them is ; Man's love for his wealth, greed etc.

and in his love for wealth, he is very intense.

وَإِنَّهُ لِحُبِّ الْخَيْرِ لَشَدِيدٌ ط

and love wealth, an excessive love.

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا ط

Your riches and your children  
are but a trial. As for Allah, with Him is a great reward.

ط وَإِنَّ أَمْوَالَكُمْ وَأَوْلَادَكُمْ فِتْنَةٌ ط وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ



# Importance of Zakat

➤ The Prophet Muhammad ﷺ said:

إِنَّ لِكُلِّ أُمَّةٍ فِتْنَةً □ وَفِتْنَةُ أُمَّتِي الْمَالُ

“There is a trial for every ummah, and the trial of my ummah is wealth and property.”

➤ This love of property and wealth enriches envy, greed, voracity etc.

➤ Therefore, Zakat is a perfect treatment of such diseases



# Importance of Zakat

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۖ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۖ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٢٨﴾

Take Sadaqah (obligatory alms) out of their wealth through which you may cleanse and purify them, and pray for them. Indeed, your prayer is a source of peace for them. And Allah is (All-) Hearing, (All-) Knowing.





# Importance of Zakat

قَالَ رَسُولُ اللَّهِ ﷺ

➤ When the Prophet ﷺ sent Muadh to Yemen

ادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ □ وَأَنِّي رَسُولُ اللَّهِ □ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ □ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً

He said, "Invite the people to testify that none has the right to be worshipped but Allah and I am Allah's Apostle, and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor."



# Importance of Zakat

➤ A Bedouin came to the Prophet ﷺ and said, "Tell me of such a deed as will make me enter Paradise, if I do it."

تَعْبُدُ اللَّهَ لَا تُشْرِكُ بِهِ شَيْئًا □ وَتُقِيمُ الصَّلَاةَ  
الْمَكْتُوبَةَ □ وَتُؤَدِّي الزَّكَاةَ الْمَفْرُوضَةَ □ وَتَصُومُ  
رَمَضَانَ □ قَالَ: وَالَّذِي نَفْسِي بِيَدِهِ لَا أَزِيدُ عَلَى  
هَذَا □ فَلَمَّا وَلَّى قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ:

قَالَ رَسُولُ اللَّهِ ﷺ

"Worship Allah, and worship none along with Him, offer the (five) prescribed compulsory prayers perfectly, pay the compulsory Zakat, and fast the month of Ramadan." The Bedouin said, "By Him, in Whose Hands my life is, I will not add/ increase / do more than this." When he (the Bedouin) left, the Prophet ﷺ said, "Whoever likes to see a man of Paradise, then he may look at this man."



# Importance of Zakat

قَالَ رَسُولُ اللَّهِ ﷺ

مَنْ آتَاهُ اللَّهُ مَالًا فَلَمْ يُؤَدِّ زَكَاتَهُ □ مُثِّلَ لَهُ مَالُهُ يَوْمَ الْقِيَامَةِ  
شُجَاعًا أَقْرَعَ لَهُ زَبَابَتَانِ يُطَوِّقُهُ يَوْمَ الْقِيَامَةِ □ ثُمَّ يَأْخُذُ  
بِلَهْزَمَتَيْهِ يَغْنِي شِدْقَيْهِ □ ثُمَّ يَقُولُ أَنَا مَالُكَ أَنَا كَنْزُكَ □ ثُمَّ

تَلَا: وَلَا يَخْصِبَنَّ الَّذِينَ يَبْخُلُونَ سُورَةَ آلِ عِمْرَانَ آيَةٌ 180.  
"Whoever is made wealthy by Allah and does not pay the Zakat of his wealth,  
then on the Day of Resurrection his wealth will be made like a bald poisonous  
male snake with two black spots over the eyes. The snake will encircle his  
neck and bite his cheeks and say, I am your wealth, I am your treasure. "  
Then the Prophet ﷺ recited the holy verses:-- Let not those who withhold . . .  
(to the end of the verse). (3.180).





# Importance of Zakat

قَالَ رَسُولُ اللَّهِ ﷺ

الْيَدُ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَى □ وَابْدَأْ بِمَنْ تَعُولُ □ وَخَيْرُ  
الصَّدَقَةِ عَنْ ظَهْرِ غِنًى □ وَمَنْ يَسْتَغْفِرْ يُعَفِّهِ اللَّهُ □ وَمَنْ يَسْتَغْنِ

يُغْنِهِ اللَّهُ

"The upper hand is better than the lower hand (i.e. he who gives in charity is better than him who takes it). One should start giving first to his dependents. And the best object of charity is that which is given by a wealthy person (from the money which is left after his expenses). And whoever abstains from asking others for some financial help, Allah will give him and save him from asking others, Allah will make him self-sufficient."





# Objectives of Zakat



# Who Should Pay Zakat

- Payment of Zakat is obligatory upon every Muslim who owns assets
- Anyone who has in his actual possession more than equivalent of the value of 87 gm gold or 634 gm of silver, over and above his living expenses.



# Conditions for the payment of Zakat

## 1) Legitimate Ownership

- Owner of the asset should have full right to use the asset.

## 2) Nisab

- The value of Zakat leviable assets is equal to, or above the prescribed limit.

## 3) Possession for a period of one complete year

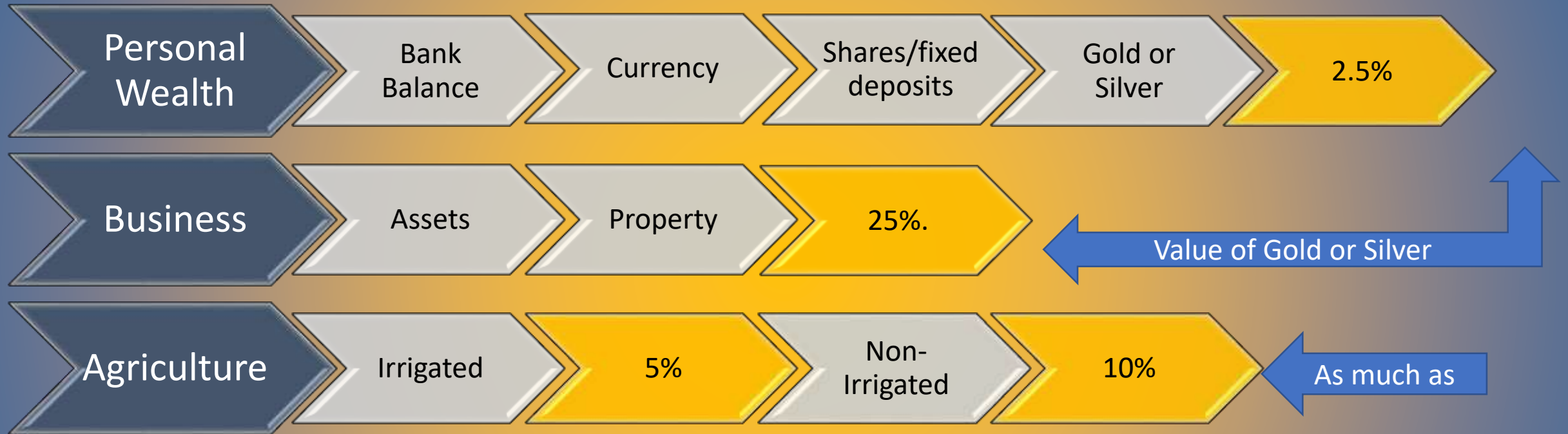
- Assets, except the agricultural produce, should remain in possession of the owner for a period of complete one year.

## 4) Free from Debt

- The Zakat deductible asset should be free of debt;
- A debtor whose debt is equal to, or more than the value of his/her taxable wealth is not liable to pay zakat



# Threshold of Zakat/ Nisab



**There is no Zakat on items for personal use.**



# Possibility of working of Zakat



# Recipients of Zakat

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ  
وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۖ وَاللَّهُ عَلِيمٌ حَكِيمٌ

The Poor  
Who have  
nothing

The Needy  
Who have  
very less

Zakaat  
Collectors

Newly  
Converts

Prisoners  
of  
Muslims

Debtors

Travelers



# Sadaqat ul Fitar

- Sadaqat-ul-Fitr (also called Zakat-ul-Fitr) is an obligatory charity for every Muslim who possess the Nisab (a minimum amount of wealth); it must be paid before Eid-ul-Fitr Prayer (i.e. before the end of Ramadan).
- The wisdom behind this act is two-fold:
  - to purify the month long fasting of the Muslims
  - to enable the poor and less fortunate to also enjoy the celebration of Eid
  - To compensate the mistakes made during Ramadan while fasting



# Zakat and Fitrana in 2021

➤ Zakat threshold is = 80,933 Rupees

➤ Zakat ul Fitr

- |                  |            |
|------------------|------------|
| ➤ Wheat (2.0kg)  | 140 Rupees |
| ➤ Barley (3.5kg) | 420 Rupees |
| ➤ Raisin (3.5kg) | 1570-2800  |
| ➤ Dates (3.5kg)  | 700-7000   |







# **HAJJ PILGRIMAGE**

# Meaning of Hajj

- Literally: “Hajj” means heading for an honorable person or place, it also means intention.
- Technically: Hajj means worshipping Allah by performing the Hajj rituals, which are defined as specific acts, performed at a specific time and place in a specific manner.



# Importance of Hajj

The holy Qur'an says:

وَلِلّٰهِ عَلَى النَّاسِ حِجُّ الْبَيْتِ مَنِ اسْتَطَاعَ اِلَيْهِ سَبِيْلًا ۚ وَمَنْ  
كَفَرَ فَاِنَّ اللّٰهَ غَنِيٌّ عَنِ الْعٰلَمِيْنَ

As a right of Allah, it is obligatory on the people to perform Hajj of the House – on everyone who has the ability to manage (his) way to it. If one disbelieves, then Allah is independant of all the worlds.



# Importance of Hajj

عَنْ ابْنِ عَبَّاسٍ: أَنَّ الْأَقْرَعَ بْنَ حَابِسٍ □ سَأَلَ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ □ فَقَالَ: يَا رَسُولَ اللَّهِ □ الْحَجُّ فِي كُلِّ سَنَةٍ أَوْ مَرَّةً وَاحِدَةً □ □ قَالَ: بَلْ مَرَّةً وَاحِدَةً فَمَنْ اسْتَطَاعَ فَتَطَوَّعَ.

It was narrated from Ibn Abbas that Aqre bin Kabis asked the Prophet ﷺ "O Messenger of Allah, is Hajj (required) every year, or just once?" He said: "Rather it is just once. And whoever can perform Hajj voluntarily, let him do so." (Sahih)





# Importance of Hajj

عَنْ أَبِي هُرَيْرَةَ □ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: الْعُمْرَةُ إِلَى الْعُمْرَةِ  
كَفَّارَةٌ مَا بَيْنَهُمَا □ وَالْحَجُّ الْمَبْرُورُ لَيْسَ لَهُ جَزَاءٌ إِلَّا الْجَنَّةُ.

It was narrated from Abu Hurairah (RA) that the Prophet ﷺ said: "From one Umrah to another is an expiation for the sins that came in between them, and Hajj Mabrur (an accepted Hajj) brings no less a reward than Paradise." (Sahih)



# Benefits of Hajj

- Spending wealth and leaving the family for the sake of Allah
- Patience under all circumstances
- To show complete submission
- Concept of unity and brotherhood
- Sharing with others
- Total forgiveness of Past sins



# Conditions for Hajj

- Islam
- Puberty
- Sanity
- Freedom
- Ability;
  - Physical
  - Financial



# Types of Hajj

- Ifrad: ONLY HAJJ WITHOUT UMRAH
- Qiran: Combining Umrah & Hajj in one Ihram
- Tamattu`: Combining Hajj and Umrah with separate Ihram





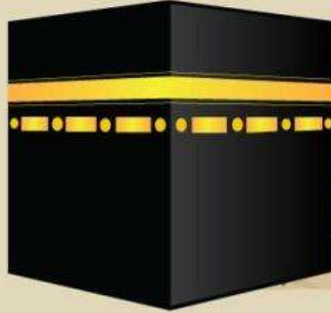
# Elements of Hajj/ Arkaan

- Ihraam
- Wuqoof e `Arafah
- Tawaf e Ziyarat



# THE SACRED JOURNEY

What it takes to complete the holy pilgrimage of Islam



The pilgrim enters Makkah and expresses the intention to perform Hajj.

5  
Mecca

Pilgrims will then make their way back to Makkah where the Tawaf will be performed and prayers will be offered.

The crossing between the hilltops of Safa and Marwa is also completed 7 times.

Pilgrims also drink from the Zam-Zam well.

Having returned to Mina, Male pilgrims proceed to stone 3 pillars representing the devil.

Pilgrims usually stay in Mina to offer prayer for a few days.

It is then obligatory for the pilgrim to circle the Kaaba 7 times ,whilst reciting prayers, in what is known as Tawaf.

The pilgrim will then pass between the hills of Safa and Marwah 7 times.

Here, male pilgrims will perform the stoning of the devil ceremony where pebbles are thrown at a stone pillar.

An animal sacrifice, whose meat is to be distributed to the poor, is also made.

4

1  
Mina

Pilgrims will then make their way to Mina, a short distance away, to perform 5 prayers starting with Zuhr in the afternoon and ending with Fajr in the early hours of the morning.

3

Muzdalifah

Here, pilgrims will collect pebbles needed for the "stoning" ceremony.

Before the sun rises, Pilgrims will set off back to Mina.

## The 5 stages of Hajj

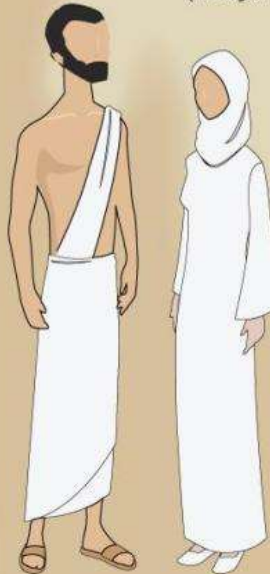
1. Start of the main pilgrimage
2. Prayers at the Plain of Arafat
3. Pilgrims sleep at Muzdalifah
4. Jamaraat - stoning the pillars
5. Return to Mecca

Pilgrims will make their way to Arafat and time will be devoted to prayer.

2  
Arafat

When the sun sets, pilgrims will leave Arafat for Muzdalifah.

Finally, Pilgrims can return to Makkah and the holy Masjid al-Haram to perform the farewell Tawaf (circling of the Kaaba).



### The required pilgrimage dress:

**Men** wear two white cloths, one of which covers the body from the waist down, and one that is gathered around the shoulder, this is known as an "Ihram"

**Women** usually wear a simple white dress and headscarf, or their own native dress. Any garment which covers her so she is dressed modestly.

The required pilgrimage dress is a symbol of **purity** and **equality**.

Source : Ministry of Hajj KSA

العربية  
Al Arabiya

Map is not to scale and is a representation of the Hajj journey

# Sacrificing on Eid ul Adha

عَنْ أَبِي هُرَيْرَةَ □ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: مَنْ كَانَ لَهُ سَعَةٌ وَلَمْ يُضَحِّ □ فَلَا يَقْرَبَنَّ مُصَلَّانَا.

It was narrated from Abu Hurairah (RA) that the Messenger of Allah ﷺ said: "Whoever can afford it but does not offer a sacrifice, let him not come near our prayer place."





# Sacrificing on Eid ul Adha

عَنْ عَائِشَةَ □ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: مَا عَمِلَ ابْنُ آدَمَ يَوْمَ  
النَّحْرِ عَمَلًا □ أَحَبَّ إِلَى اللَّهِ عَزَّ وَجَلَّ مِنْ هِرَاقَةٍ دَمٍ □ وَإِنَّهُ لَيَأْتِي يَوْمَ  
الْقِيَامَةِ بِقُرُونِهَا □ وَأُظْلَافِهَا □ وَأَشْعَارِهَا □ وَإِنَّ الدَّمَ لَيَقَعُ مِنْ اللَّهِ عَزَّ  
وَجَلَّ بِمَكَانٍ قَبْلَ أَنْ يَقَعَ عَلَى الْأَرْضِ فَطَيَّبُوا بِهَا نَفْسًا.

It was narrated from Aisha (RA) that the Prophet ﷺ said: "The son of Adam does not do any deed on the Day of Sacrifice that is dearer to Allah than shedding blood. It will come on the Day of Resurrection with his horns and cloven hoofs and hair. Its blood is accepted by Allah before it reaches the ground. So be content when you do it."

