

Zakaat-an obligation, Importance and Distribution

Literally Zakat means making something pure by removing harmful substances. It also means to get nourished or grow. In religious terminology it means to purify the wealth by giving away its certain percentage as charity to the poor. The Holy Prophet () described Zakaat as wealth taken from the rich and given to the poor. Zakat is also called the poor rate or poor tax. Technically it is an annual tax for the welfare of the poor and less fortunate people in the Muslim society. It is imposed on the rich people and is paid to the poor. It is accumulated as a surplus at the expiry of full one year.

Zakaat—a Compulsory Religious Duty

Zakaat is a compulsory religious tax imposed on any person who is sane, free, adult and a Muslim provided that his property or income is to the extent of Nisab. Nisab is someone's minimum fixed property or income on which Zakaat is due and which has been in his possession for the period of one complete year. Zakaat is payable not only on cash but also on jewellery, gold, silver, animals, agricultural land, crops and all kinds of commercial goods. The Nisab or fixed amount of property upon which Zakat is due varies according to the kind of property in possession.

Rate of Zakaat

Zakaat is due at the rate of $2\frac{1}{2}$ percent. A person who possesses $52\frac{1}{2}$ tolas of silver or $7\frac{1}{2}$ tolas of gold is liable to pay Zakaat.

Zakat is levied on the produce of agricultural lands at the rate of one-tenth of the agricultural produce of land being irrigated by rain on some natural spring. Such a tax is called Ushr.

The articles of merchandise should be assessed. If the value of these articles exceeds two hundred dirhams, a Zakaat on it will be paid at the rate of $2\frac{1}{2}$ per cent.

Sadqah-tul Fitar is obligatory on all Muslims on whom Zakat is compulsory. This obligatory charity is an act of worship on the completion of the month of Ramazan.

Zakaat is not incumbent upon a person against whom there are debts equal to or exceeding the amount of his whole property. Moreover, Zakat is not due on the necessaries of life such as dwelling houses, articles of clothing, household furniture, cattle kept for immediate use, slaves employed as actual servants and armour and weapons designed for personal use. Also, Zakaat is not due on books of science and theology used by scholars, or upon tools used by craftsmen.

Importance of Zakaat

You can imagine the importance of Zakaat from the fact that the word 'Zakaat' occurs thirty-two times in the Holy Quran. With the exception of a few verses, it has been mentioned with Salaat. Zakaat is one of the four practical articles of Islam. The other three articles of Islam are prayers, fasting and Hajj. These three articles benefit no one but the person who performs them, but Zakaat which is also an act of worship benefits mankind. It brings prosperity to the giver in this world, and he will also get a good reward in the Hereafter. Not to pay Zakaat is a great sin.

The importance of Zakaat is evident from an event. Once some persons came to the Holy Prophet () and made a request to tell them about the teachings of Islam. The Holy Prophet () mentioned the two commands of Allah-prayers and Zakaat. Thus he made it clear that after prayers, the most important act of worship is to pay Zakaat.

After the Holy Prophet () passed away, some people refused to pay Zakaat. Thereupon Hazrat Abu Bakr Siddique () declared Jihad against them. The Holy Quran has warned in harsh words, the persons who do not pay Zakaat. Allah says:

"O you who believe! Indeed there are many among the rabbis (Jewish) and priests (Christian) who devour the wealth of mankind in falsehood, and dissuade them from the way of Allah. And there are those who hoard up gold and silver and spend it not in the way of Allah. Announce unto them a very painful punishment. On the Day (of Judgment) this (gold and silver)

will be heated in the fire of hell, and with it will be branded their foreheads, their flanks and their backs (and it will be said unto them):

This is (the treasure) which you hoarded for yourselves. Now taste of what you hoarded (for yourselves.) (Tawbah: 34:35)

Zakaat provides man with the best opportunity to work for the welfare of people. Zakaat supports the poor and deprived persons of a society. It is helpful to replace the feelings of hatred and vengeance with the sentiments of sympathy, reverence and mutual love. Zakaat purifies the heart from the love for wealth and fills it with the desire to fulfil the wish of God. The Zakaat payer begins to love the poor. The payment of Zakaat causes wealth to come into circulation. Thus the financial condition of the members of society gets improved.

Distribution of Zakat

The Holy Quran has laid down the following heads of expenditure for the distribution of Zakat. The Holy Quran says:

Translation

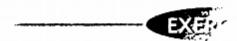
"The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers: a duty imposed by Allah. Allah is Knower, Wise."

In the quoted verse of the Holy Quran there are the following eight heads of expenditure for Zakaat:

- the poor
- 2. the needy
- 3. collectors of Zakaat (the employees of Zakaat Department)
- those whose hearts are to be reconciled (who have recently accepted Islam.)

- 5. captives
- debtors
- 7 for the cause of Allah
- 8. the travellers

For giving away Zakaat, the close relations should be given preference over those who are not blood relations. Some people, despite being poor, do not apt to begging. They have a keen sense of honour and self-respect. Such people should be traced and given away Zakaat and other amounts of charity.



Answer the following questions.

- What is Zakaat? Who are under obligation to pay Zakaat?
- 2. Write a brief note on the importance of Zakaat.
- State the heads of expenditure for the distribution of Zakaat in the light of the teachings of the Holy Quran.
- 4. What warning has Allah given to the people who do not pay Zakaat?