

## PERSPECTIVE

**A different approach**

Let's admit it- many Muslims forget about zakat till the Eid season is breathing down their necks. While for the more fortunate Eid is about new clothes, good food and visiting family, for people not so lucky, it is all about the zakat. Those who have the means to give zakat have a million ways in which to give it- yet they generally choose the easy way out- through food and clothes. But what good is really a bowl of rice or a mere sari? After all give a man a fish and he'll eat for a day. Give him a net and he'll eat everyday. So change your style of giving and give big. Calculate how much zakat you have to give first and then start out.

**To an individual**

Instead of chopping up your zakat budget into tiny pieces, use the whole chunk to give to an individual. If you know someone who's eligible for zakat and needs, for

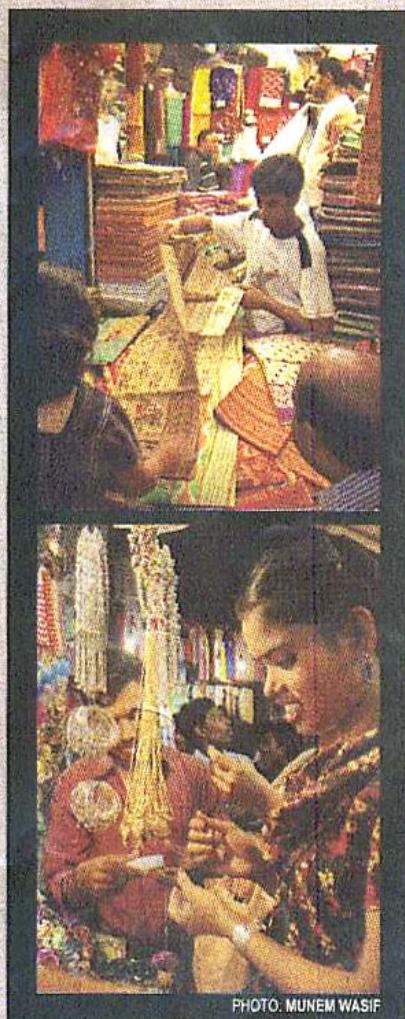


PHOTO: MUNEM WASIF

example, medical treatment, tuition money or wants to buy a sewing machine to earn a livelihood, give it to him or her. It fulfils your zakat duties and takes the weight off of someone's shoulders.

**Through an organisation**

You can choose to reach out indirectly by giving through an organisation or some sort of institution. That means you could give an orphanage the money for them to buy new clothes for the children who live there. Or you could give to a charitable madrasa for them to buy their students new prayer mats. Or you could give the money towards the treatment of victims through the Acid Survivor's Foundation. In this way you can reach out to many at one go.

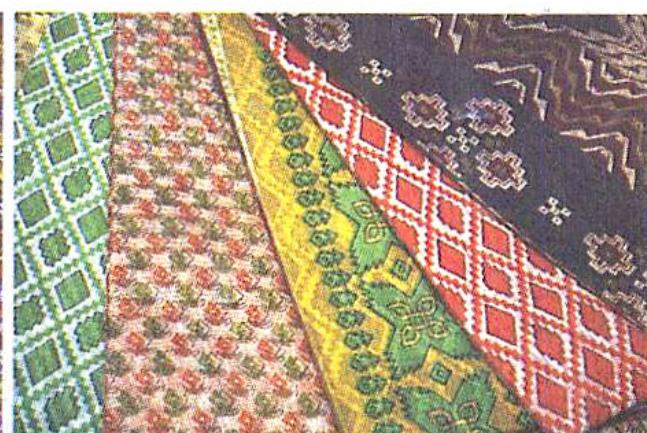
**And if you must...**

And in the end if you think venturing into unknown territory is not your cup of tea, then stick with the food and clothes but instead of spreading out to thin, buy one or two families enough food to last a while or give clothes to entire families at a time rather than giving to stranded individuals.

In the end there is no right or wrong way of giving to the less fortunate. All you can do is change your manner of giving and make a bigger difference.

By Tahiat-e-Mahboob

## SPOTLIGHT



## Zakat The art of giving

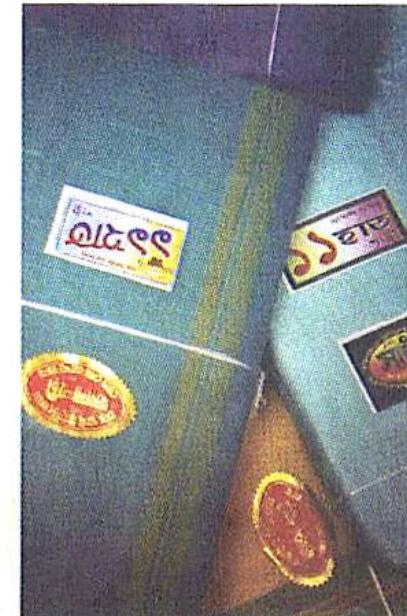
THREE weeks down the month of Ramadan, the reporters are wincing at the idea of having to deliver another Ramadan-based article. Not surprisingly, on the receiving end, the readers are downright contemptuous to such write-ups and are most possibly skipping the pages that even remotely hint at similar themes. Nonetheless, there is just one more week to go for the magazines and newspapers to slough off their Eid hype. On a more positive note, this is a week closer to the Eid day itself.

The countdown is well under way. And this brings us to an important point: zakat. While Ramadan is a time for flamboyant shopping sprees and raiding the street stalls for new iftar items, it is necessary not to go overboard and forget the ultimate dictate of the month altogether. The month is a reminder of our ability to give to people, given that most people love being on the "take" end of the bargain at other times of the year.

Bearing that in mind, and the fact that Eid is around the corner, zakat shopping has moved to the centre stage of priorities. Zakat is one of the Five Pillars of Islam, and on a more technical term, can be defined as a form of obligatory charity. Every year, Muslims are encouraged to give a certain small percentage of their annual savings as alms or charity. Many Muslims prefer to do this during the second half of Ramadan. The underlying fundamental drive behind the concept of zakat is the belief that one's wealth grows through giving and the prayers of those who receive parts of it. It is further maintained that zakat purifies its giver of his/her sins.

Moreover, zakat is seen as beneficial

from a wide range of angles, be it social, economic, legal and even psychological. The economic basis for such charities is to bridge the financial rift between the various social classes, and particularly the



redistribution of wealth throughout the economy. Islam also addresses the issue of zakat from a psychological viewpoint. It is well aware of the inherent nature of human beings, their avarice and their love for wealth. Islam requests that the stingy self be generous, and surrender what is dear to him/ her with the hope of attaining something even better. By responding to this request, the people reach the peak of nobility and their ability to give to the

ones who are less fortunate.

Zakat can also be viewed as a social instrument for attaining Islamic brotherhood. This is because when a Muslim gives zakat, the society become like one family. Not only is the gap between the rich and the poor bridged in monetary terms, it helps remove the inter-class hostility and import unity and a sense of social belonging.

The most common form of zakat are those paid in cash, stocks, gold and business commodities. The amount due on these types of wealth is 2.5 percent of their total value. However, the rates are different for other types of wealth such as agricultural products, livestock and natural resources.

Zakat is payable by Muslims only, owning property of minimum prescribed quantum equivalent to 87.48 grams of gold or 612.32 grams of silver or the cash or currency notes or merchandise of equivalent value, subject to the various exemptions, such as houses wearing appurtenances, household utensils, transport for self and family, arms for self use, gems, pearls and its likes in personal use, books, tools, implements etc.

On an endnote, the importance and the religious foundation of zakat does not remain to be emphasized. So, it is time to get an idea of your annual inflow of assets and calculate the amount of zakat that is due. Remember, an open mind coupled with a helping hand can cleanse your soul, and less metaphorically, make you a better citizen.

By Shahmuddin Ahmed Siddiqy  
Photo: Tanvir Ahmed

