

# BASICS OF ZAKAT

Ever wondered how you can get richer by giving?

## HERE WE SHARE THE SECRET!

'Abd Allah ibn Umar (May Allah be pleased with him) reports that the Prophet (peace be upon him) said: "Islam is based on five (principles): To testify that none has the right to be worshiped but Allah and Muhammad is Allah's Apostle, to offer the prayers dutifully and perfectly, to pay Zakat, to perform Hajj and to observe fast during the month of Ramadan." (Bukhari)

As Muslims we hold fast to prayers, recite/read the Qur'an and most people offer charity throughout the year. But perhaps we are unaware of the importance of Zakat as the third pillar of our faith. Most of us are seemingly confused as to the proper significance of



## WHO WILL RECEIVE IT?

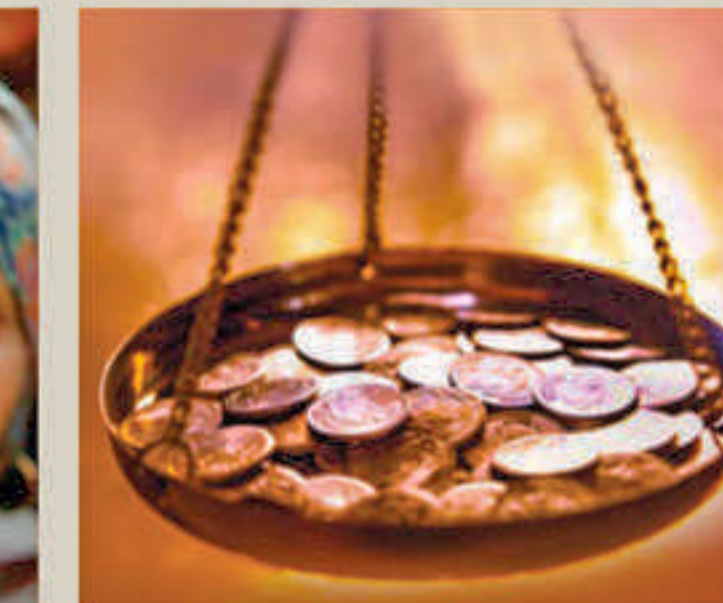
There are specific groups of people on whom Zakat should be spent, as mentioned in the holy Qur'an.



POOR PERSON



PERSON OF EXTREME POVERTY



ZAKAT COLLECTOR



SOMEONE ON THE PATH OF ALLAH



CONVERT



TRAVELLER IN DISTRESS



SOMEONE IN DEBT

## SO WHAT IS ZAKAT?

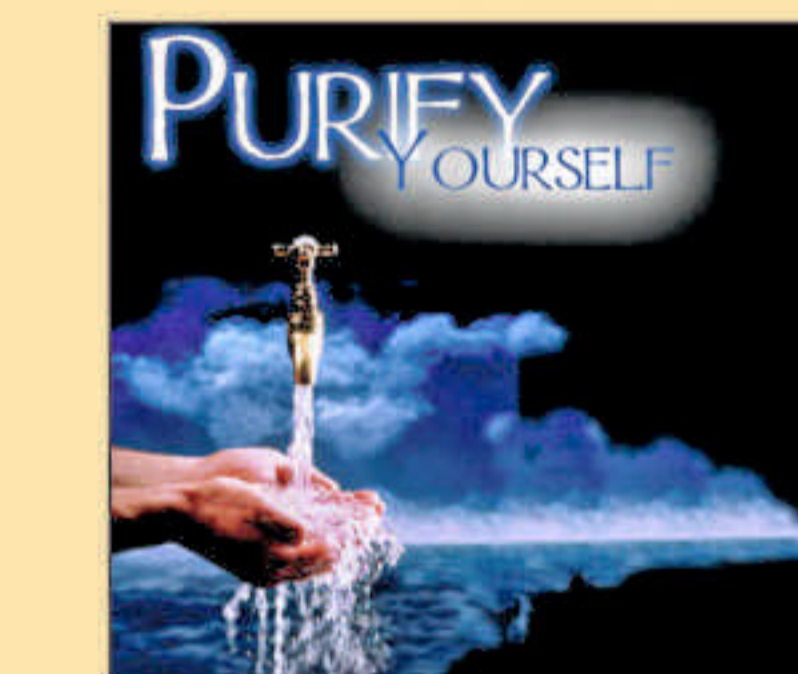
Zakat is an obligatory act ordained by Allah to be performed by every able bodied Muslim. It is part of the wealth and property that Muslims must pay annually, to help the poor of their community. Zakat is one of the Five Pillars of



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## WHEN IS IT GIVEN? HOW IS ZAKAT GIVEN?

A complete lunar year should pass, starting from the very day of the minimum ownership possession.



If one gives a deserving person some money as a gift, but makes the inten-

- DIRECTLY**  
It is not necessary to reveal (to whom Zakat is given) that the cash or kind which is being given to him is Zakat
- INDIRECTLY**  
Through an agency

this obligatory tax. Islamic law dictates that every able Muslim give Zakat in the order of 2.5 percent on their 'excess' property that they have possessed for a full, lunar calendar year. However, Zakat is also obligatory on agricultural products, and livestock.

To be liable for zakat, one's wealth must amount to more than a threshold figure, termed the 'nisab'. To determine the 'nisab', there are two basic measures, either gold or silver. For gold, Zakat is payable if it is over seven and a half 'bhuri'. The 'nisab' by the silver standard is 21 ounces of silver (52.5 tola) or its equivalent in cash. Thus if someone holds equivalent to 52.5 bhuri of silver, in cash, s/he must pay Zakat. The 'nisab' for agricultural products and livestock varies.

On the day of judgement, while a Muslim will not be questioned about voluntary charity, he or she will be held accountable for the Zakat.

It was in order to alleviate poverty, ensure fair balance of wealth within communities and for spiritual attainment that Zakat was ordained by Allah (SWT). It is possibly best that we collect our Zakat - this can be done at a family level, or through various organisations - so that the needy can be given sufficient amount to become self-reliant.

Zakat has been noted in the religious texts as something that purifies the soul from sin. As Muslims we should embark upon a journey that will educate us of the extensive topic that is Zakat and seek Allah's blessing by following the right path.

By Mannan Mashhur Zarif

## HOW DOES IT BENEFIT US?

From the literal definition, Zakat is named as such for spiritual reasons reflected in the Arabic word:

Allah promises the blessings of 'growth' in the wealth of any who pay from their money and properly the charity He has obliged.

Zakat 'purifies' its giver of sins.

## THE BASIC CONCEPT: WHAT MUST BE GIVEN?

- Muslim, male and female
- Posses a certain minimum amount of extra wealth, fully owned by them.
- Should have had this minimum amount in possession for a complete lunar year.
- The wealth should be of a productive nature, from which they can derive profit.
- The amount should be free from debt.



## 5 THE RATE:

Levied at the rate of 2.5 per cent of wealth each year.