

Lesson 5

Zakat (Alms-giving) in Islam

This lesson teaches me to:-

- explain the concept of Zakat linguistically and idiomatically
- infer the benefits and advantages of Zakat for individuals and society
- I calculate niṣāb (the amount of wealth a Muslim must have before being obliged to pay Zakat)

- I identify categories of Zakat recipients
- I show keenness on solidarity (takaful) in society

I take the initiative to learn:

قَالَ تَعَالَى: **مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ** (البقرة)

1. Allah , glory be to Him, says, "Mathālu Al-Ļadhīna Yunfiqūna 'Amwālahum Fī Sabīli Allāhi Kamathali Ĥabbatin 'Anbatat Sab`a Sanābila Fī Kulli Sunbulatin Miā'atu Ĥabbatin Wa ʿ Allāhu Yudā'ifu Liman Yashā'u Wa Allāhu Wāsi'un 'Alīmun". (Al Baqarah: 261)
2. "The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear Hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things". (The Cow: 261)

- ◇ What does the Holy Verse urge Muslims to do?
- ◇ What are the types of spending 'substance' in the way of Allah'?
- ◇ How many times does Allah increase the reward of those who spend their substance in the way of Allah?

I use my skills to learn

The Position of Zakat in Islam:

Zakat is a form of worship that a Muslim performs to draw nearer to Allah, Glorified and Exalted be He. It has been imposed on Muslims the same way prayer has been imposed on them. It has been referred to in connection with prayer in more than twenty-five verses in the Qur'an. This signals its great status in Islam. It is the third pillar of Islam; it is one of the bases of solidarity and cooperation in Islam. Its ultimate goal is the cohesion of society; its oneness as a fabric whose constituents strengthen one another.

The hallmark of its importance is attested to by the fact that the Prophet, peace be upon him, used to collect it by himself in his capacity as the Guardian (the Ruler). It is not permissible to show complacency or negligence in collecting it and distributing it among those who deserve it. Zakat is a generous form of worshipping, a bountiful grace.

Definition of Zakat

Zakat in language:

Growth, increase and blessedness; it also means purity and cleanliness

Zakat idiomatically:

A right sanctioned by Sharia that applies to definite wealth and intended for particular categories

The Benefits of Zakat for the Individual and Society:

I study the following verses and infer the benefits and effects of Zakat and then complete the table:

Sharia Text	Effect
<p>قَالَ تَعَالَى: ﴿وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ﴿٢٤﴾ لِلسَّائِلِ وَالْمَحْرُومِ ﴿٢٥﴾﴾ (المعارج)</p> <p>24. Wa Al-Ladhīna Fī 'Amwālihim Ḥaqqun Ma'lūmun 25. Lilssā'ili Wa Al-Mahrūmi. (Al-Ma'ārij)</p> <p>Allah, glory be to Him, says, "And those in whose wealth is a recognized right "; "For the (needy) who asks and him who is prevented (for some reason from asking) ". (The Ways of Ascent: 24, 25)</p>	<p>Satisfying the need of the poor and realizing happiness.</p>
<p>قَالَ تَعَالَى: ﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا﴾ (التوبة 103)</p> <p>103. Khudh Min 'Amwālihim Ṣadaqatan Tuṭahhiruhum Wa Tuzakkīhim Bihā Wa Ṣalli 'Alayhim 'Inna Ṣalātaka Sakanun Lahum Wa Allāhu Samī'un 'Alīmun (At-Tawbah)</p> <p>Allah, glory be to Him, says, "Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. " (Repentance: 103)</p>	<p>Purifying the souls of the rich from <u>Greed and Pride</u></p> <p>Purifying the soul of the poor from <u>Jealousy and Hatred</u></p>

Sharia Text	Effect
<p>قال تعالى: ﴿وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ﴾ (التوبة: 71)</p> <p>1. Wa Yuqīmūna Aṣ-Ṣalāata Wa Yu'tūna Az-Zakāata Wa Yuṭī'ūna Allāha Wa Rasūlahu~ 'Ūlā'ika Sayarḥamuhumu Allāhu 'Inna Allāha `Azīzun Ḥākīmun (At-Tawbah)</p> <p>Allah says, "they observe regular prayers, practise regular charity, and obey Allah and His Messenger. In them will Allah pour His mercy: for Allah is Exalted in power, Wise." (Repentance: 71)</p>	<p>Allah's Mercy</p>
<p>قال تعالى: ﴿أُولَئِكَ هُمُ الْوَارِثُونَ﴾ (المؤمنون: 10) الَّذِينَ يَرِثُونَ الْفِرْدَوْسَ هُمْ فِيهَا خَالِدُونَ ﴿١١﴾ (المؤمنون)</p> <p>10. 'Ūlā'ika Humu Al-Wārithūna</p> <p>11. Al-Ladhīna Yarithūna Al-Firdawsa Hum Fīhā Ḥālidūna. (Al-Mu'uminūna)</p> <p>Allah, glory be to Him, says, "These will be the heirs of Paradise. Who will inherit Paradise: they will dwell therein forever." (The Believers: 10, 11)</p>	<p>Reason to Enter Jannah</p>
<p>The Messenger of Allah, peace be upon him, said, "Charity does not decrease wealth, ..." (narrated by Muslim)</p>	<p>Growth of Wealth and Economy</p>

Allah, glory be to Him, says,

﴿يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الضَّعْفَتِ﴾ (البقرة: 276)

15. Yamḥaqu Allāhu Ar-Ribā Wa Yurbī Aṣ-Ṣadaqāti. (Al Baqarah)

Allah will deprive usury of all blessing, but will give increase for deeds of charity. " (The Cow: 276)

The Holy Verse emphasizes the great effect of Zakat on making the wheel of economy turn and realizing the desired economic development. This is a very important goal that the countries of the world aspire to achieve in our present age.

I explain the effect of the paying Zakat on economic development in the following cases:

1. After the poor and the needy receive Zakat:

They turn from those in need into producers.

2. After the rich pay Zakat on their wealth:

Allah blesses in their wealth by increasing it.

The Risks of Not Paying Zakat on Individuals and Society:

I read and find out:

Allah, glory be to Him, says,

﴿ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ﴾ (التوبة 34).

34. Wa Al-Ladhīna Yaknizūna Adh-Dhahaba Wa Al-Fiddata Wa Lā Yunfiqūnahā Fī Sabīli Allāhi Fabashshirhum Bi`adhābin 'Alīmin. (At-Tawbah)

“And there are those who bury gold and silver and spend it not in the way of Allah. Announce unto them a most grievous penalty.” (Repentance: 34)

- What is the penalty of those who take paying Zakat lightly as is understood from the holy verse?

A painful punishment awaits them.

- The Messenger of Allah, peace be upon him, said, “Any people who refuse to pay Zakat will be plagued by Allah with years of hardship.”

- What are the consequences of preventing Zakat as is understood from the hadith?

Hardship and severe poverty.

Niṣāb of the wealth on which Zakat must be paid:

Allah, Glorified and Exalted be He, has specified the niṣāb of the wealth on which Zakat must be paid. The requirement of possessing niṣāb must be satisfied in order to pay Zakat. The niṣāb is an amount of money specified according to Sharia. Anyone who possesses this amount must pay Zakat.

The value of niṣāb differs according to the type of wealth. Wealth types are:

 1. Financial resources

 3. Grains and fruits

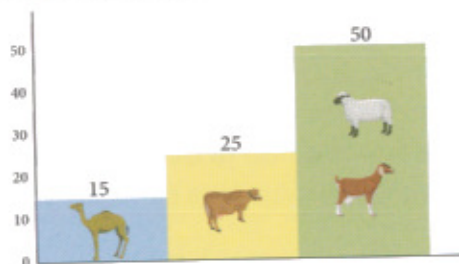
 2. Livestock

 4. Merchandise

The table below gives niṣāb (quorum) of Zakat and its amount in these types of wealth

Wealth	Niṣāb (quorum)	Amount of Zakat
Gold and banknotes	85 grams or their equivalent in banknotes	2.5%
Silver	595 grams	2.5%
Camels	5 camels that graze but not fed	a camel
Cows	30 cows that graze but not fed	a calf
Sheep	40 goats that graze but not fed	A sheep
Grains and fruits that are irrigated without cost	653 grams	10%
Grains and fruits that are irrigated at a cost	653 grams	5%

The graph below shows the number of livestock owned by Sa'eed. A year has passed during which these livestock were in Sa'eed's possession.



⊙ Which livestock owned by Sa'eed are subject to paying Zakat?

Camel and Sheep

⊙ What is the amount of Sa'eed's Zakat in sheep?

a) One sheep

b) Four sheep

c) Three sheep

d) A calf

Zakat Conditions:

1. The person paying Zakat must be a Muslim.
2. Wealth must be equivalent to Sharia niṣāb.
3. A year should pass on the wealth (a Hijri year as of when niṣāb is reached).
4. If the wealth is constituted of grains and fruits Zakat must be paid directly after harvest.

I find a solution:

I think deeply of the following cases and find a solution to paying Zakat on each case:

- ⊙ A young orphan inherited from his father a diverse wealth which is subject to Zakat. A judge appointed his mother a guardian to look after him.

from it every year.

His mother develops for him his money and pays Zakat

- ⊙ A man has a wealth on which Zakat has to be paid. He fell ill and lost his senses and a judge appointed his brother a trustee on his wealth.

His brother develops for him his money and pays Zakat from it every year.

Categories of Zakat Recipients:

Allah, Glorified and Exalted be He, specified eight categories of Zakat recipients. If it is paid to categories other than these eight, it becomes a voluntary (sadaqah) charity. Allah, glory be to Him, says,

﴿إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَّاتِ لَوْلِيَّهِمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ

فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾ (التوبة).

60. 'Innamā Aṣ-Ṣadaqātu Lilfuqarā'i Wa Al-Masākīni Wa Al-'Āmilīna `Alayhā Wa Al-Mu'uallafati Qulūbuhum Wa FīAr-Riqābi Wa Al-Ghārimīna Wa Fī Sabīli Allāhi Wa AibniAs-Sabīli Farīdatan Mina Allāhi Wa Allāhu `Alīmun Ḥakīmun. (At-Tawbah)

"Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah. and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom." (Repentance: 60)

I look up in the lesson lexicon:

⊙ What is meant by the concepts in the table:

Category of recipients	Concept
The poor	Those who do not find daily livelihood
The needy	They have money but that is not sufficient.
Those employed to administer the fund	officials employed to collect Zakat.
Those whose hearts have been (recently) reconciled (to the Truth)	Those who reverted to Islam recently and are given Zakat to win over their hearts.
Those in bondage	Releasing slaves and to free the prisoners of war.
Those in debt	Those who cannot repay their debt.
In the cause of Allah	Deeds through which Allah's pleasure is sought.
The wayfarer	The traveller who got stranded by circumstances.

Zakat Fund

Vision: Leadership and excellence in the service of Zakat.

- On the Fund:
- On Zakat E-Services
- On our Categories of Recipients
- Accessible Data
- Our Partners
- Partnership
- Other Services
- Fund News
- News Center
- They said of the Fund Press Interviews
- 21 March, 2016
- Zayed House for Islamic Culture honors Zakat Fund through 'Thank You' Festival



- Zakat Fatwa
- Calculate your Zakat
- Pay your Zakat
- Our bank accounts

Those who want to calculate and pay their Zakat on any kind of wealth can visit the website of Zakat Fund. Zakat Fund was established by a Federal Law on 15th November 2003 by an order issued by the late Sheikh Zayed bin Sultan Al Nahyan to specialize in the service of Zakat, raise awareness of it, collect its funds and distribute them on the categories of Zakat recipients. The distribution of Zakat follows distinguished service based on honesty and accuracy to contribute to building a cohesive society and preserve its identity.

I infer:

From the following verses the rulings relating to Zakat:

- © Allah, glory be to Him, says,

﴿وَمَا أَرْسَلْنَا مِنْ ذَكَوْرٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ﴾ (الروم 39).

39. Wa Mā 'Ātaytum Min Zakāatin Turīdūna Wajha Allāhi Fa'ulā'ika Humu Al-Muḍ'ifūna (Ar-Rūm).

"but that which ye lay out for charity, seeking the Countenance of Allah, (will increase): it is these who will get a recompense multiplied." (The Romans: 39)

That the Zakat should be exclusively to earn the pleasure of Allah.

- © Allah, glory be to Him, says,

﴿يَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ﴾ (البقرة 267).

267. Yā 'Ayyuhā Al-Ladhīna 'Āmanū 'Anfiqū Min Ṭayyibāti Mā Kasabtum. (Al Baqarah)

"O ye who believe! Give of the good things which ye have (honourably) earned." (The Cow: 267)

That the money earned must have come from Halal income.

- © Allah, glory be to Him, says,

﴿يَأْتِيهَا الَّذِينَ ءَامَنُوا لَا يَبْتَغُوا صَدَقَتِكُمْ بِالْمَنِّ وَالْأَذَى﴾ (البقرة 264).

264. Yā 'Ayyuhā Al-Ladhīna 'Āmanū Lā Tubṭilū Ṣadaqātikum Bil-Manni Wa Al-'Adhá.

(Al Baqarah)

"O ye who believe! cancel not your charity by reminders of your generosity or by injury" (The Cow: 264)

The giver of charity must avoid causing injury or expecting favours.

I organize my concepts:

Types of Zakat Wealth

Precious things

1. Gold and its niṣāb:

589 gm

2. Silver and its niṣāb:

595 gm

3. Banknotes and their niṣāb:

85 gm of gold value

Amount of Zakat:

2.5%

2. Silver and its niṣāb:

3. Banknotes and their niṣāb:

Amount of Zakat:

Livestock

1. Camels and their niṣāb:

5 camels

Their Zakat is one ewe.

2. Cows and their niṣāb:

30 cows

Their Zakat is

A calf

3. Sheep and their niṣāb:

40 goats

Their Zakat is

A sheep

Grains and fruits and their niṣāb:

653 gm

Grains and fruits

*What have been irrigated without supplies and cost, the amount of their Zakat is:

53 kg / 15%

*What have been irrigated with supplies and cost, the amount of their Zakat is:

5%

Merchandise

Their niṣāb is equivalent to 85 grams of gold in cash.

The amount of their Zakat is : similar to banknotes Zakat- 2.5%



Student Activity

I answer by myself:

Firstly: classify the following:

House furniture, banknotes, fish, dates, commerce and investment shares, residence, factory tools, cattle

Wealth which Zakat must be paid on	Wealth which is not subject to Zakat
Bank Notes	House Furniture
Grains + Fruits	Factory Tools
Merchandise (i.e. Commerce + Investment)	Fish
Dates, cattle ^{share}	Residence

Secondly: submit four proposals to the Zakat Fund that contribute to the realization of its role in building a cohesive society preoccupied by preserving its national identity:

1. Raising Awareness of the Role of Fund
2. Arranging for the visit of the Delegates
3. Creating Branches of the Fund in every Emirate
4. Identify the Fund's Achievement to encourage people

Thirdly: Log to the Zakat Fund website and complete the following table:

Fortune	Amount of Zakat
1971 gram of 24-karat gold	7945,59
2020 grams of silver	128,78
2030 kilograms of dates irrigated without cost	203 kg
AED 10,000,000	250000
83,600 kilograms of corn irrigated, with supplies and cost	4180
40 cows	A Calf

Fortune	Amount of Zakat
99 sheep	2 Sheep
17 camels	2 Camels

I enrich my experience:

- ◇ I visit Zakat Fund and write a report on the visit.
- ◇ I write a report on aspects of facilitating in the rulings of Zakat.

I put my imprint

I participate in voluntary work to serve my country.

I assess myself:

SN	Aspect of learning	Degree of application		
		Average	Good	Distinguished
1	I explain the concept of Zakat linguistically and idiomatically			
2	I infer the benefits and advantages of Zakat for individuals and society			
3	I specify the niṣāb of Zakat			
4	I specify the categories of Zakat recipients			
5	I pay Zakat to those who deserve it			

Lesson Lexicon

Term	Definition
Wayfarer	A stranded traveller who does not have the means to go back home
Precious things (Financial resources)	Gold, silver and banknotes
Livestock	Camels, cows and sheep
calf	A one-year old cows – male or female
A year passes on wealth	One Hijri year passes after possession of wealth
Zakat in idiomatic use	A right in specific wealth for specific parties sanctioned by Sharia
Zakat in language	Growth, increase and blessedness; it also means purification
(saimah) that graze	Cattles that go out to natural pastures most days of the year; their opposite is fodder animals
those employed to administer the (funds)	Those who collect Zakat funds
Merchandise	What is intended for sale and purchase to obtain profit
Those in debt	Those who cannot afford day-to-day subsistence
The poor	Those who cannot afford day-to-day subsistence
In bondage	Freeing slaves including paying ransoms to release Muslims' prisoners of war
In the cause of Allah	This includes several acts whose goal is pleasing Allah; this is the largest category of Zakat recipients
those whose hearts have been (recently) reconciled (to Truth)	Those who have embraced Islam recently in order to win their hearts
The needy	The needy is someone who has money; but his money is not sufficient
Categories of Zakat recipients	Eight categories of Zakat recipients; Zakat is only paid to these.
The niṣāb (quorum) of Zakat	A known amount of money; those who possess this amount must pay Zakat while those who do not possess it are not obliged to pay Zakat.