



Your Zakaat

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Allah ﷻ has enjoined *zakaat* upon the faithful, making it the third pillar of Islam, and warned those who do not pay it against severe punishment. Indeed, He links brotherhood of faith with sincere repentance, offering the prayers and paying the *zakaat*, as the Qur'an states, "Yet if they repent and establish regular prayers and pay the *zakaat*, then they are your brothers in faith." (*Soorat At-Tawbah*, 9:11)

The Prophet ﷺ also said, "Islam has been built on five [pillars]: Testifying that there is no god but Allah and that *Muhammad* is the messenger of Allah, performing the prayers, paying the *zakaat*, making the pilgrimage to the House, and fasting in *Ramadaan*." (*Saheeh Al-Bukhaaree*:8; *Saheeh Muslim*: 16)

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The Ultimate Objectives of Zakaat

Allah ﷻ has enjoined *zakaat* on the Muslims for a number of reasons including the following:

1 Love of wealth is an innate human tendency, and man does whatever he possibly can to acquire it. It is for this reason that Islam requires him to pay *zakaat* to purify his heart from selfishness and greed, as the Qur'an states, "Take *zakaat* from their wealth to purify and cleanse them." (*Soorat At-Tawbah*, 9:103)

2 Paying *zakaat* nurtures feelings of affection and harmony and fosters community cohesion. Because people generally have a disposition to like those who do them a good turn, members of the Muslim society become so close-knit that they resemble bricks of a building, supporting one another. Crimes such as theft and robbery tend to drop off.

3 Paying *zakaat* is a vivid expression of true worship and total submission to Allah ﷻ. When the wealthy pay *zakaat* they actually obey Allah's commands, recognising that all prosperity ultimately comes from Allah's favour and grace. By doing so, they also show thankfulness to Him for having bestowed His blessings upon them: "If you are grateful, I will certainly give you increase." (*Soorat Ibraaheem*, 14:7)

4 By paying *zakaat* the concept of social security and relative equality among members of society is realised. When the wealthy distribute the annual amount of *zakaat* among the rightful beneficiaries, wealth ceases to build up in a few hands and is instead kept in constant circulation. As the Qur'an states, "This is so that they do not just circulate among those of you who are rich." (*Soorat Al-Hashr*, 59:7)



> Love of wealth is an innate human tendency, and Islam requires its followers not to be obsessively attached to wealth and to pay *zakaat* in order to purify their hearts from selfish greed.

Types of Wealth upon which *Zakaat* Is Due

Zakaat is not due on the necessities of life, such as food, drink, clothing, the house one lives in, even if it is a high-priced house, and the car one drives, even if it is a luxurious car.

It is only due on types of wealth which are not kept for immediate use and which are bound to increase, such as the following:

1 Gold and silver (with the exception of gold and silver ornaments used by women for their personal use)

Zakaat is due on gold and silver only if their value has reached or exceeded an established minimum threshold for this particular kind of wealth (*nisaab*) and after one has been in possession of this for a complete lunar year (354 days).

The minimum prescribed limit on which *zakaat* becomes obligatory (*nisaab*) on this type of wealth is as follows:

Zakaat due on gold is approximately 85 grams and that due on silver is 595 grams.

Therefore, if a Muslim has held such an amount for a whole year, he must pay *zakaat* at the minimum rate of two and a half per cent (2.5%).



2 All types of currency (banknotes and coins) held as cash in hand or bank balances

The *nisaab* liable to *zakaat* on cash, banknotes and coins is to be determined according to its corresponding value of gold (85 grams of pure gold) at the time *zakaat* falls due, based on the current rates of the country in which the payer of *zakaat* is resident. If such currency has been held in one's possession for an entire lunar year, two and a half per cent (2.5%) of its value must be given out as *zakaat*.

To illustrate, if one gram of pure gold at the time *zakaat* falls due is worth, say \$25, the *nisaab* of the currency will be as follows:

25 (price of one gram of gold, which is unstable) $\times 85$ (number of grams, which is stable) = \$2125 is the minimum exemption limit (*nisaab*).

It is worth noting that estimating the *nisaab* liable to *zakaat* on banknotes, coins and commercial commodities is generally based on their corresponding minimum amount of gold, since the value of gold is more stable than any other kind of property.



3 Commercial commodities

This term stands for all properties owned with the aim of investing them in trade. They generally include assets, such as real property, and commodities, such as consumer goods and foodstuffs.

The value of commercial assets, which have been held in one's possession for an entire lunar year, must be estimated according to the current market value on the day *zakaat* falls due. If the commercial commodities reach the *nisaab*, two and a half per cent (2.5%) of their value must be given out as *zakaat*.



4 Farm produce

The Qur'an states, "O you who believe, give away some of the good things you have earned and some of what We have produced for you from the earth." (*Soorat Al-Baqarah*, 2:267)

Zakaat is due only on certain types of agricultural produce on condition *zakaatable* produce has reached the minimum amount on which *zakaat* is due (*nisaab*)

In consideration of people's different circumstances, the amount of *zakaat* payable on farm produce varies according to costs spent and effort exerted in irrigation.



5 Livestock: *Zakaat* is due on livestock, such as cows, camels and sheep, only if the animals graze on pasture and the owner does not take a lot of trouble to supply them with fodder.

If he supplies them with fodder all or most of the year, *zakaat* is not due on them.

Details as to the minimum amount upon which *zakaat* is due (*nisaab*) on livestock are available in books on Islamic jurisprudence (*fiqh*).



Recipients of *Zakaat*

Islam has specified the beneficiaries of *zakaat*, and a Muslim may pay it to one or more categories or simply give it to charitable societies which undertake to distribute it to those entitled to it. It is more appropriate, however, to pay it in the country where one lives.

Those who qualify to receive *zakaat* funds are as follows:

- 1 **The destitute** who live in absolute poverty as well as those who cannot meet their basic needs.
- 2 **Those employed** to collect and distribute *zakaat*.
- 3 **Slaves who need money** to purchase their freedom.
- 4 **Those who have run into debt and cannot possibly pay it off**, regardless of whether they have assumed debt for public or personal interest.
- 5 **Those who struggle in the cause of Allah:** This includes those who fight in defence of their religion and country as well as those who engage in any activity which aims to support and propagate Islam.
- 6 **Those whose hearts are to be reconciled:** These are those who have recently embraced Islam or those expected to embrace it. The duty of giving *zakaat* to this category of recipients does not belong to individuals but rather to government bodies, Islamic centres and charitable organisations that determine the real benefit behind that.

- 7 **The travellers who are undergoing financial difficulties** even if they are very rich back home.

Regarding the deserving beneficiaries of *zakaat*, the Qur'an states, "*Zakaat* is for the poor, the destitute, those who collect it, those whose hearts are to be reconciled, for those in debt, for the cause of Allah and the stranded travellers. It is a legal obligation from Allah. Allah is All-Knowing, All-Wise." (*Soorat At-Tawbah*, 9:60)



> The poor and the needy are those who cannot meet their basic needs.