

# ZAKAT

Zakat is the third pillar of Islam, and a key part of the Islamic socio-economic system. By giving part of our wealth as Zakat, we perform a religious duty, cleansing our wealth in the eyes of Allah, and help to uplift the faith and standard of life of the entire Muslim community.

Allah (SWT) has commanded Zakat to be given in numerous places throughout the Qur'an. The word Zakat itself has been mentioned thirty-two times in the Divine Book. As such, there is no doubt in the importance of this as an obligation and a pillar of the Deen.

On the legal plane, Zakat is an annual tax, or duty; in essence and spirit, it is recognition on the part of man of the share which God, and other men, have in his wealth. There are two forms of charity in Islam— obligatory and voluntary. In addition to Zakat there is sadaqah. Zakat, derived from the word zakah, means to purify.

By giving up a portion of the wealth in one's possession, the remainder to be used by the almsgiver, is purified or legalised. According to the teachings of Islam, the giving of sadaqa serves a number of functions. Sadaqa, first and foremost acts as expiation for sins. Believers are asked to give sadaqa immediately following any transgression. Voluntary alms-giving can also compensate for any shortcoming in the past payment of Zakat.

Sadaqah is recommended

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who spend their wealth by night and day, by stealth and openly, verily their reward is with their Lord, and their shall no fear come upon them neither shall they grieve. (Ch2: V:274)

Zakat is a symbol of one's duty to recognize the rights of others and have sympathy with them in pain or sorrow. These sentiments should become so deep-rooted that one should begin to regard one's own wealth as belonging, in part, to others. than the occasional giving of much. Sadaqa is also a means of moral edification. It purifies the soul of the evil of avarice, and is a reflection of the generosity of God the All-Giving. Inspired by the verses of the Quran

Zakat is the practical recognition of this fact through the expenditure of money for the cause of God. Islam requires man to consider his personal wealth as belonging to God and, therefore, to set apart a portion for Him. No maximum limit has been prescribed, but a minimum limit has been fixed.

According to statutory Zakat, individuals must spend a fixed minimum percentage of their wealth every year in the way prescribed by God. While spending from this wealth, one is not permitted to belittle the recipient or to make the recipient feel obligated. This wealth must be given to the needy in the spirit of it being as a trust from God that is being handed over to the genuine

Zakat is a symbol of one's duty to recognize the rights of others and have sympathy with them in pain or sorrow. These sentiments should become so deep-rooted that one should begin to regard one's own wealth as belonging, in part, to others. Moreover, one should render service to others without expecting either recognition or recompense. Each individual should protect the honour of others without hope of any gain in return. He should be the well-wisher of not just friends and relations, but of all members of society.

Zakat, first and foremost, makes it plain to people that their 'possessions' are gifts of God, and, secondly, dissuades the servants of God from living in society as unfeeling and selfish creatures. Indeed, throughout their entire lives, they must set aside some port

إِنَّمَا نُطْعِمُكُمْ لِوَجْهِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكُورًا

'We feed you for the sake of God alone, we seek neither recompense nor thanks from you.' (Ch76:V: 9)

There are eight categories of people, eligible to receive Zakat which have been specified in this verse of the Quran:

﴿ إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ  
وَالْغَرَامِينِ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾ (٦٠)

'Alms are only for: the poor and the destitute, for those who collect Zakat, for conciliating people's hearts, for freeing slaves, for those in debt, for spending for God's cause, and for travellers in need. It is a legal obligation enjoined by God. God is all-knowing and wise.' (Ch: : V:60)

Zakat funds are to be spent, according to the Quran, on the poor and the destitute, the wayfarer, the bankrupt, the needy, those who newly embrace Islam, captives, collectors of Zakat and in the cause of God. The last category allows Zakat funds to be used for the general welfare of the people—education, social work, etc. Zakat in spirit is an act of worship, while in its external form, it is the carrying out of a social service.

Zakat is thus not merely the payment of a tax, as it is generally understood, but rather a matter of great religious significance. Its importance is underscored by

the fact that the Quran treats it on par with (salat) prayer. The Quran frequently enjoins the believers, 'to say prayers and pay the Zakat' and goes to the extent of saying that one cannot attain righteousness unless one spends out of one's wealth for the love of God:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

'By no means shall you attain righteousness unless you give of that which you love.' Ch:3: V:92)

Moreover, the Quran disapproves of people who make a show of their almsgiving. (2: 271)

إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفَوْهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَكُمْ وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

If ye publish your almsgiving, it is well, but if ye hide it and give it to the poor, it will be better for you, and will atone for some of your ill-deeds. Allah is Informed of what ye do. (Ch2: V:271)

Zakat is a test of the sincerity and unselfishness of the believer. For there is no authority to force any Muslim to pay it. It is entirely up to the conscience of the individual whether they pay or not. The willingness to pay shows that one's heart is free of the love of money. It shows that one is prepared to use one's money for the service of humanity.

The Prophet of Islam was always very concerned for the poor and the needy. He went so far as to say:

'He is not a believer who eats his fill while his neighbour remains hungry by his side.' (Muslim)

## سُورَةُ الرَّومِ

وَمَا آتَيْتُم مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضَعِفُونَ

That which ye lay out for increase through the property of (other) people, will have no increase with Allah: but that which ye give for charity, seeking the Countenance of Allah (will increase): it is these who will get a recompense multiplied. (30:39)

Nisab

Nisab is the minimum threshold of wealth a person must own for one lunar year, at which Zakat becomes payable. Nisab is calculated based on the market value of gold or silver. There is a difference of opinion among the scholars on which nisab value should be used to calculate Zakat. NZF recommends using the gold nisab:

- The value of gold nisab is 85g of pure gold or approximately \$5,927 CAD as of April 5th, 2021.
- The value of silver nisab is 595g of pure silver or approximately \$595 CAD as of April 5th, 2021.