

Islamic Studies

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Part II

Q.2

Introduction

Islam is a complete code of life and hence provides solutions for different social problems such as poverty. For the establishment of a welfare state, circulation of wealth is necessary. To ensure proper circulation of wealth and solve social problem of poverty, Islam made Zakat mandatory as a worship.

Literal Meaning of Zakat

Literal meaning of Zakat is "to cleanse" or "to purify". It also means "growth / increase".

Contextual Meaning of Zakat

Zakat is the name of farah / obligatory legal almsgiving that are given out by Muslims at

the end of every lunar year.

Conditions of Zakat

A person can give zakat only if he:

- is an adult muslim
- is sane
- is not a slave
- is not in debt
- is financially stable and capable
- is able to fulfil domestic and family needs

Nisaab of zakat

Nisaab is the minimum amount of possessions that a muslim must possess in order to become eligible to give zakat. It includes:

- 7.5 tolas of gold
- 52.5 tolas of silver
- 5 camels
- 40 goats
- 30 cows
- Merchandize equal to 7.5 tolas of gold or 52.5 tolas of silver.

Zakat Rate

At the end of every lunar year, a muslim, if

all the conditions apply to him, must give away the following amount as zakat:

- 2.5% of money / income / wealth
- 2.5% of gold / silver
- 10% of land produce on rainy lands
- 5% of land produce on artificially irrigated lands.

Masarif of Zakat

In the Quran, Allah says:

"Charity is for the poor, ^{and} the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and in the path of God, and for the traveler in need — an obligation from God. God is All-knowing, Most Wise"

(Al-Tawbah 9:60)

From the above ayah, we observe that the Masarif of zakat are:

1. The poor
2. The needy
3. Administrators of zakat
4. Those who are on Islam's side or reverts of Islam
5. Freeing slaves
6. Those in debt
7. In the path of Allah
8. Traveler in need

Philosophy of Zakat

Zakat is for the welfare of state. With the circulation of wealth in the society, ills like poverty can be eradicated. Zakat is for the help of the citizens of the state. Prophet (PBUH) said, "poverty leads a person to disbelief." Hence zakat is of utmost importance.

Importance of Zakat

1. One of the pillars of Islam

Zakat is one of the pillars of Islam. It was made obligatory in 2 Hijri.

2. Importance of Zakat in Quran.

The Quran uses the word 'Zakat' around ~~30~~ thirty times ~~in the Quran~~ for referring to the obligatory almsgiving. It is usually used with salat. In Quran, Allah says:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

"And establish prayer and give zakat"

(Al-Baqarah 2: 43)

3. Importance of Zakat in Hadees

Prophet (PBUH) also gave a lot of importance to

zakat. He (SAW) said: "Allah has made zakat obligatory for you for the very reason that the rest of your wealth may become pure for you." Prophet (PBUH) also said, "I have been commanded to fight against people till they testify there is no God but Allah, and they establish prayer and pay zakat."

4. Zakat can be taken by force by the ruler
Zakat is the only worship that can be forced. It can be taken by force by the ruler. Hazrat Abu Bakr Siddiq (RA) did Jihad against those who did not pay zakat.

Spiritual Benefits of Zakat

- 1- Reduces love for wealth and this world
Paying obligatory almsgiving reduces the love of wealth and this world. Prophet (PBUH) said: "The love of this world is the mother of all evils"

The more a person spends something, his love for it is eradicated. Therefore paying zakat reduces ~~the~~ materialism.

2. Purification of Soul

Paying zakat helps with the purification of soul. As Allah says in the Quran:

"He shall be saved from hellfire who is God fearing and who gives riches to others for the purification of his soul"

~~Al-Quran~~ (Al-Quran)

3. Inculcates Piety

By paying zakat, a man becomes God fearing. As the love for this world decreases in his heart, piety is inculcated in his soul.

4. Purifies wealth.

Zakat purifies wealth. As Allah says in the Quran:

"Take alms from their wealth in order to purify them and cause them to increase"

(Al-Toubah)

Moral Benefits of Zakat

2. Induces Empathy

As ~~to~~ Muslims pay zakat, they empathize with the poor, the destitute and those in need. Hence

Zakat induces empathy.

2. Shield against crimes

Zakat is an effective weapon against greed. It decreases poverty which is the root of crimes.

3. Instills Modesty, Humility and Gratefulness

Giving zakat results in the interaction with the poor community of the society. This instills modesty, humility and gratefulness in the heart of the giver of zakat.

4. Creates sense of generosity

Those who pay zakat know that this is the real investment. This creates a sense of generosity and inculcates passion to strive in the way of Allah.

Social Benefits of Zakat

1. Eradication of Poverty

Zakat paying ultimately leads to the eradication of poverty. In this way, everyone will at least have access to the basic needs of life.

2. Eradication of Crimes

As poverty is reduced, crimes like theft will

automatically be eradicated. ~~or at least a~~

3. Welfare state

As poverty is alleviated using legal almsgiving, the goal of a welfare state will become attainable. Zakat infuses in man spirit of social welfare. As Allah says in the Quran:

"Allah has blighted usury and made almsgiving fruitful"

(Al Quran)

4. Unity and Brotherhood

As the Muslims pay zakat, poor will acknowledge the fact that the rich do not keep wealth to themselves and the rich will be able to empathize with the poor. This leads to unity and brotherhood of the citizens of the state.

5. Defence of Religion

Zakat can also be paid in the way of Allah. This will add in the defence of religion of Islam.

Conclusion

Zakat is a mandatory worship which is not only beneficial for the person paying it but

also for the welfare of the state. Its moral, spiritual and social benefits lead to prosperity of the people.