

A GUIDE FOR YOUR MONEY

Frequently Asked Questions about Zakat

Sound Vision consulted Br. Ahmad Sakr to find out about some of the frequently asked questions about Zakah and their answers. Ahmad Sakr studied Islam in Lebanon for 12 years with 20 different scholars from all parts of the Middle East. He learned Quran, Hadith, Fiqh, Seerah and Dawa from them.

Sakr is also director of the Islamic Education Center in Walnut, California.

These are the questions and answers he has given. (Please note that Imams differ in detail of some of the answers):

Question #1: What is Zakat-ul-Fitr?

Zakat -ul-Fitr is for fasting Muslims to give food or money on behalf of fasting people. The food or money is equal to one day's meals for one person. The head of the family pays this amount on behalf of each person in the family. If he is responsible for his mother and father, then he has to pay Zakat ul Fitr for them too.

If a person cannot fast permanently in the month of Ramadan (for instance, because of illness) they have to pay Fitra for each fasting day.

Question #2: Who is qualified to receive Zakah?

The Quran describes eight categories of people who are to receive Zakah in Surah 9, verse 60. "As-Sadaqat (here it means Zakat) are only for the Fuqara and Al-Masakin and those employed to collect the (funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause, and for the wayfarer; a duty imposed by Allah. And Allah is All-Knower, All-Wise."

Ahmad Sakr elaborated on these categories:

1. The poor (Fuqara)-this refers to someone who has no income
2. The needy (Masakin)-this is someone who for instance, may have a job, a house and a car, but their income is below the minimum requirement.
3. Employees of the Zakah. This category is sub-divided into the following:

- a. the group of people who are social services workers who go into the community to evaluate who is Faqeer and Miskeen.
- b. those who collect the Zakah money
- c. the accountant of the Zakah money
- d. investors who increase the share of the Zakah
- e. the clerical worker or secretary who puts the files in order
- f. those who will deliver Zakah to the ones who need it
- g. the outside auditor.

4. Sympathizers

These are those people who might enter or who have already entered Islam. Anyone we feel are good friends or ours (non-Muslim or new Muslims) we give them a gift from the Zakah money.

5. To free slaves

Riqab is the term used to describe the group of people who are slaves. The Zakah money is used to free the slaves. Sakr stresses that Islam did not invent slavery, but it gradually abolished it.

6. For the Gharimeen-those who are in debt

-Zakah money is used to pay off debts but these people are not living in luxury, they are living a normal life. For example, someone who has gone bankrupt because of job loss and is overloaded with debt.

7. Fee Sabeelillah (for the Cause of Allah)

This can be anything for the love of Allah. Sakr gave the following examples:

- a. for the employment of a Daiyah, Imam, or religious teachers to do Dawa
- b. building Islamic schools
- c. building Muslim clinics and hospitals
- d. providing money to young men who want to marry but cannot afford Mahr
- e. to assist poor travelers
- f. to establish water springs on streets for those walking or travelers (please note, these last three things were done by Khalifa Umar ibn Abdul Aziz)
- g. to defend Muslims who are under attack
- h. For television, radio or newspaper project aimed at doing Dawa
- i. to help someone publish a book for Dawa
- j. to pay for the studies of a student..

8. Ibn as Sabeel

This refers to a traveler, for instance who has lost his wallet and has to get back to his home.

Sakr stresses that this has to be verified to see if this person is really telling the truth, since there has been at least one case of a man claiming to be a lost traveler in North America who has stolen thousands from Muslims claiming to be a traveler of this type.

Question #3: How much Zakah do we give?

The amounts are the following:

2.5 percent-on annual savings that are Zakatable

5 percent-on agriculture being taken care of by a farmer who is planting and irrigating from his own money. During harvest time, he pays five percent from the total crop.

10 percent-on a farmer's product if it is being irrigated by rain

20 percent-on resources like oil or precious metals (i.e. gold, silver) which you find on a piece of land that you own. Sakr notes that this is "your property, no one has the right to nationalize it". You would pay 20 percent on what you produced in one year.

Question #4: Do I pay Zakah on my house and car

No, as long as you have one house, whether you have paid it off or not. If you have a second house for investment purposes, this is Zakatable. You would pay 2.5 percent on the total saved from the house. This excludes what is spent on maintenance or property taxes and insurance.

It's the same thing for a car. If you are renting a car to someone, this is considered a business entity, therefore, it is also Zakatable at 2.5 percent.

Question 5: Are businesses Zakatable?

First of all, the business should be Halal.

There are three opinions amongst the scholars:

1. If a businessman earns a certain amount from his business, whatever he saves after taking care of his family's needs and his business expenses, he pays Zakat of 2.5 percent on what he has saved.

2. A businessman has to pay Zakah on the commodities in his store. This would require evaluating the purchasing power of the commodity and then paying 2.5 percent on this amount.

3. Everything is from Allah and everything goes back to Allah. The more you give on your commodities, the better, and it does not have to be 2.5 percent.

Question #6: Should Zakah be paid only once a year?

The early Muslims actually paid Zakah everyday instead of paying in a large bulk once a year.

Some scholars have advised that we plan in advance for our Zakah because we might die and our inheritors may not pay the Zakah we owe.

Another group of scholars say for businesses, you should pay in advance. The way you would do this is by estimating how much business you will make and pay 2.5 percent.

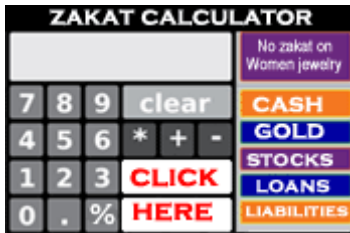
If you decide to pay Zakah daily, give a specific amount to one of the eight categories, but nobody but you and Allah should know that you are giving, since some will feel it demeaning and insulting.

Question #7: Should Zakah be paid in Ramadan

Most Muslims prefer to give their Zakah in Ramadan because there are more rewards for doing so, but it is not necessary to pay Zakah in this blessed month.

Sakr noted that Muslims are in need throughout the year, not just in Ramadan, so we can benefit Muslims by paying other times of the year as well.

To learn about Zakat, [Click Here.](#)



To calculate your Zakat, [Click Here.](#)

To give your Zakat [Click Here.](#)

One of the most important principles of Islam is that all things belong to God, and that wealth is therefore held by human beings in trust. The word Zakat means both 'purification' and 'growth'. Our possessions are purified by setting aside a proportion for those in need, and, like the pruning of plants, this cutting back balances and encourages new growth.

Zakat is the amount of money that every adult, mentally stable, free, and financially able Muslim, male and female, has to pay to support specific categories people.

This category of people is defined in surah at-Taubah (9) verse 60: " The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers; a duty imposed by Allah. Allah is knower, Wise." (The Holy Qur'an 9:60).

The obligatory nature of Zakat is firmly established in the Qur'an, the Sunnah (or hadith), and the consensus of the companions and the Muslim scholars. Allah states in Surah at-Taubah verses 34-35: "34:O ye who believe! there are indeed many among the priests and anchorites, who in Falsehood devour the substance of men and hinder (them) from the way of Allah. 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- 35:On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs, their flanks, and their backs.- "This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasures) ye buried!" (The Holy Qur'an 9:34-35).

The prophet (pbuh) said: "Any owner of gold and silver who does not deliver from them their right, on the Day of Quiyamah (Day of Judgment), (the gold and silver) will be shaped as foils of fire. Then it will be heated in the fire of Hell; (and) then

with it he will be ironed on his side, his forehead, and his back" (narrated by Muslim).

It is agreed between Muslims in all the centuries the obligatory nature of paying Zakat for gold and silver, and from those the other kinds of currency.

Zakat is obligatory when a certain amount of money, called the nisab is reached or exceeded. Zakat is not obligatory if the amount owned is less than this nisab. The nisab (or minimum amount) of gold and golden currency is 20 mithqal, this is approximately 85 grams of pure gold. One mithqal is approximately 4.25 grams. The nisab of silver and silver currency is 200 dirhams, which is approximately 595 grams of pure silver. The nisab of other kinds of money and currency is to be scaled to that of gold, 85 grams of pure gold. This means that the nisab of money is the price of 85 grams of 999-type (pure) gold, on the day in which Zakat is paid.

When is Zakat Due ?

1. Passage of One Lunar Year:

Zakat is obligatory after a time span of one lunar year passes with the money in the control of it's owner. Then the owner needs to pay 2.5% (or 1/40) of the money as Zakat. (A lunar year is approximately 355 days).

2. Deduction of Debts:

The owner should deduct any amount of money he or she borrowed from others; then check if the rest reaches the necessary nisab, then pays Zakat for it.

If the owner had enough money to satisfy the nisab at the beginning of the year, then the money increased (in profits, salaries, inheritance, grants...etc.), the owner needs to add the increase to the nisab amount owned at the beginning of the year; then pay Zakat, 2.5%, of the total at the end of the lunar year. (there are small differences in the fiqh schools here)

Each Muslim calculates his or her own Zakat individually. For most purposes this involves the payment each year of two and a half percent of one's capital. ([Zakat Calculator](#))

A pious person may also give as much as he or she pleases as sadaqa, and does so preferably in secret. Although this word can be translated as 'voluntary charity' it has a wider meaning. The Prophet said 'even meeting your brother with a cheerful face is charity.'

The Prophet said: 'Charity is a necessity for every Muslim. ' He was asked: 'What if a person has nothing?' The Prophet replied: 'He should work with his own hands for his benefit and then give something out of such earnings in charity.' The Companions asked: 'What if he is not able to work?' The Prophet said: 'He should help poor and needy persons.' The Companions further asked 'What if he

cannot do even that?' The Prophet said 'He should urge others to do good.' The Companions said 'What if he lacks that also?' The Prophet said 'He should check himself from doing evil. That is also charity.'

www.islamicity.com

What is *Zakât*?

"Take from their wealth a portion for charity, in order to clean them thereby, and sanctify them."

Literal Meaning: Zakat means grow (in goodness) or 'increase', 'purifying' or 'making pure'. So the act of giving zakat means purifying one's wealth to gain Allah's blessing to make it grow in goodness. --Source: [Definition](#) from the [Zakat Collection Center](#) in Kuala Lumpur.

One of the most important principles of Islam is that all things belong to God, and that wealth is therefore held by human beings in trust. The word *zakat* means both 'purification' and 'growth'. Our possessions are purified by setting aside a proportion for those in need, and, like the pruning of plants, this cutting back balances and encourages new growth.

Zakah not only purifies the property of the contributor but also purifies his heart from selfishness and greed. It also purifies the heart of the recipient from envy and jealousy, from hatred and uneasiness and it fosters instead good-will and warm wishes for the contributors.

--Source: [Zakat \(the Alms Tax\)](#)

ZAKAT: (Alms) The Zakat is a form of giving to those who are less fortunate. It is obligatory upon all Muslims to give 2.5 % of wealth and assets each year (in excess of what is required) to the poor. This is done before the beginning of the month of Muharram, the first of new year. Giving the Zakat is considered an act of worship because it is a form of offering thanks to God for the means of material well-being one has acquired. --[An introduction to Islam](#)

Zakât: A certain fixed proportion of the wealth and of the each and every kind of the property liable to *Zakât* of a Muslim to be paid yearly for the benefit of the poor in the Muslim community. The payment of *Zakât* is obligatory as it is one of the five pillars of Islam. *Zakât* is the major economic means for establishing

social justice and leading the Muslim society to prosperity and security. [See *Sahih Al-Bukhari*, Vol. 2, Book of *Zakât* (24)]. --[Glossary](#)

Paying zakat is Fard (compulsory). The Qur'an says that only those who pay zakat are in the "brotherhood of faith". The Holy Qur'an also says that Zakat purifies assets and creates virtue (SU:9 103). Zakat is a 2.5% levy on most valuables and savings held for a full year if their total value is more than a basic minimum known as nisab. At present nisab is \$1,050 or an equivalent amount of any other currency. Cash money in your bank and building society accounts, and the release value of bonds, securities and shares in any form are zakatable if they are purchased as an investment. There is no Zakat on family home or household furniture, carpets, car, etc. But if a property ...

--Source: [What is Zakat?](#)

Zakat is distributed among 8 asnaf (categories) of people, namely:

1. **Fakir** - One who has neither material possessions nor means of livelihood.
2. **Miskin** - One with insufficient means of livelihood to meet basic needs.
3. **Amil** - One who is appointed to collect zakat.
4. **Muallaf** - One who converts to Islam.
5. **Riqab** - One who wants to free himself from bondage or the shackles of slavery. (In Singapore, zakat due to this category of recipients is spent on those who need help to pursue education or to improve their standard of living).
6. **Gharmin** - One who is in debt (money borrowed to meet basic, halal expenditure).
7. **Fisabilillah** - One who fights for the cause of Allah.
8. **Ibnus Sabil** - One who is stranded in journey.

(Source: [MUIS](#) in Singapore)

The Holy Qur'an (Sura Al-Tauba: 60) classifies the due recipients of zakat under the following eight categories.

"Zakat is for the poor, and the needy and those who are employed to administer and collect it, and the new converts, and for those who are in bondage, and in debt and service of the cause of Allah, and for the wayfarers, a duty ordained

by Allah, and Allah is the All-Knowing, the Wise".

[Source: [Guide to Zakat](#) - By Dr. Abdul-Satar Abu Qhodda]

See also ...

- [A Brief Introduction to Zakât](#)
- [Discover Islam 15](#) - What Are The Five Pillars Of Islam? ZAKAH

Yahoo search: [Zakat](#) and [Zakah](#)

[The Zakat Society](#)