

## **Bismillahi-al-Rahmani-al-Rahim**

### **Zakat**

Zakat is one of the five pillars of Islam. It is the *farḍ* (obligatory duty) act of giving charity to the poor and needy. Allah (S.W.T) says in Surah al-Baqarah (Chapter 2, Ayah 43): And establish prayer and give zakat and bow with those who bow (in worship).

The word "Zakat" literally means "to purify." Just as Wudhu purifies our body and Salah purifies our soul, by giving Zakat, we are purifying our wealth and possessions to be pleasing to our Creator. Allah (S.W.T) says in Surah at-Tawbah (Chapter 9, Verse 103): Take alms from their wealth (O Prophet) to purify them and cleanse them therewith, and pray for them—surely, your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.

There are 32 verses in the Holy Qur'an that talk about Zakat. Of these 32 verses, 26 verses talk about Salah and Zakat together. This shows us that the Pillar of Zakat is also high in rank, and that Zakat is just as much of a worship as Salah is.

One of the key conditions of paying Zakat is that the wealth must be above the minimum amount (known as Nisab) and in one's possession for over one full lunar year. There are two types of Zakat: Zakat ul-Maal and Zakat ul-Fitr. Zakat ul-Maal is the obligatory poor-due calculated at 2.5% of an individual's wealth which Muslims have been commanded to give annually. It can be paid in cash, gold, silver, livestock, agricultural produce, and goods used in commerce and industry. Zakat ul-Fitr is given out during the month of Ramadan, any time before the Eid Salah, on behalf of each member in the family. It can be paid in cash or in kind (foodstuff) that is enough for a meal.

Zakat is payable to eight specific categories of people. Allah (S.W.T) says in Surah at-Tawbah: The alms are only for the poor and the needy, for those employed to collect them, for those whose hearts are attracted towards Islam, for freeing captives, for those in debt, for Allah's Cause, and for (stranded) travellers. It is an obligation from Allah. And Allah is All-Knowing, All-Wise. (Chapter 9, Verse 60). It is noteworthy that Allah (S.W.T) Himself identified the categories of zakat recipients.

Asma bint Abu-Bakr (R.A.A) narrated: The Prophet (S.A.W) said to me, "Do not withhold your money, (for if you did so) Allah would withhold His blessings from you." (Sahih al-Bukhari). Through zakat the prosperous can uplift the poor, help those who are troubled and comfort those who are in hardship. Zakat has the power to eliminate poverty and change the world by creating love and harmony between the rich and the poor. It is also a way of thanking Allah (S.W.T) for the countless bounties He has bestowed upon us.

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