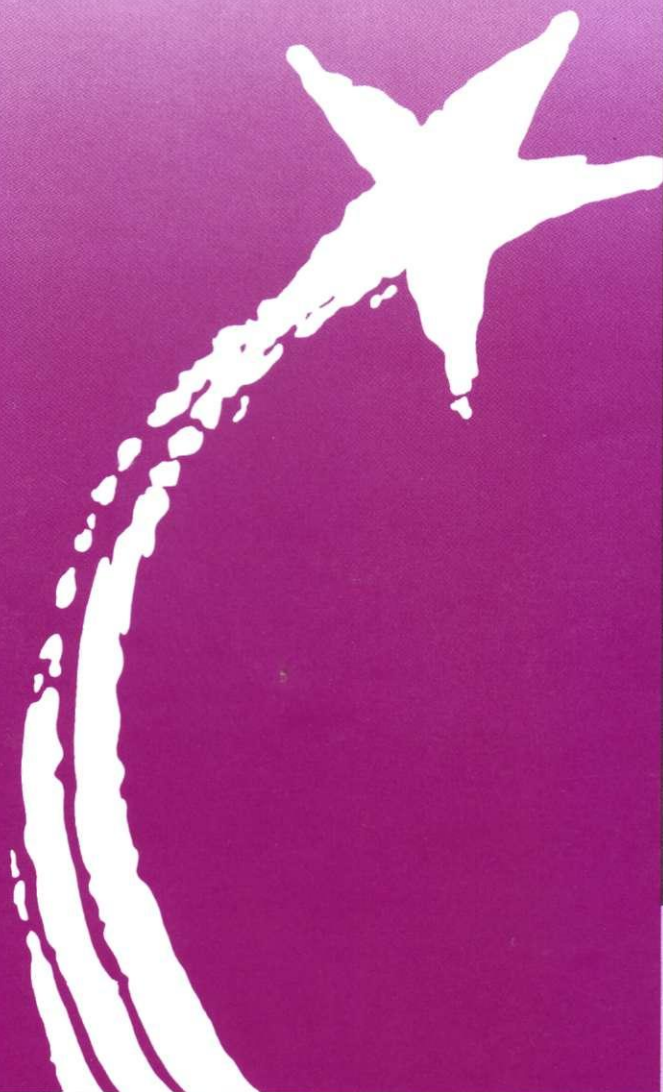


A GUIDE TO ZAKAT



MAJLIS UGAMA ISLAM
SINGAPURA

A GUIDE TO ZAKAT



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FOREWORD



All Praise be to Allah, I am grateful to Allah who has given me His Favour and Help in the compilation of this booklet to provide some information on Zakat.

There is no doubt that the institution of Zakat has such an important significance in safe-guarding the interests of the society and as a Divine Guarantee against any social problems confronting the Muslim community. The positive effects of Zakat are obvious if it could be administered efficiently and this can certainly be implemented if the proceeds of Zakat are centralised and handed to the responsible religious authority just as it was carried out at the time of the Messenger of Allah, p.b.u.h.

MUIS has undertaken the responsibility to administer Zakat-ul Fitr and Zakat on wealth as best as it could, keeping the accounts properly arranged and preventing it from being misused. Expenditures made from the proceeds of Zakat are used exclusively for the benefit of the Muslim community in Singapore.

It is hoped that this book could serve as a guide to its readers on Zakat that has been made obligatory by Allah and may it achieve its intended purpose.

Amin

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INTRODUCTION TO THE RELIGIOUS OBSERVANCES OF ZAKAT

The Islamic Canonical Law Code based on the Al-Quran and Hadith of Prophet Muhammad, p.b.u.h., shows great concern for the welfare of the human community and is eternally capable of providing solutions to problems and issues faced by it. This is due to the fact that Islam, as a perfected religion, full of humanitarianism came to honour mankind and liberate it from any bondage or weakness. In it there exists the pinnacle meaning of spiritualization and humanity which could be instilled in the human race world-wide.

Hence, Islam comes with the objective of reforming the condition of mankind and preventing tendentious social problems in this world in order to create a caring society mutually assisting one another : the strong helping the weak, the rich helping the poor with the sense of affection, mutual respect and love, in accordance with the Guidance of Allah and abiding by His Injunctions.

It would not be incorrect to say that we are now experiencing the age of materialism because the power of materialism has so influenced the community of this world to the extent that this materialistic attitude has almost subsumed the honourable qualities and exalted disposition which are the basis of accepted values for a noble community - as if the qualities such as generosity, forgiveness and willingness to help the less fortunate are mere words reserved for futile discussions.

Zakat as a fundamental principle of Islam, is actually a corner-stone to the religion of Islam and functions as a Divine Guarantee to overcome problems stifling the interests of the Muslim community. It is also a symbol of compassion and humanitarianism towards the poor and destitute as well as of respect for ties of kinship among the members of the Muslim community. A Muslim will certainly believe in the Oneness of

Allah, not associating partners with Him. All Muslim men and women are sure to offer the five daily prayers, frequent the mosques, perform the Haj and observe fast when Ramadhan arrives, but when it comes to the fundamental principle of Zakat - a pillar that gives importance to good deeds through monetary sacrifice, very few would give it much consideration. Infact, it would be a great cause for concern should there be someone who regards it as a burden on himself.

Infact, Zakat in Islam, serves to uphold the interests of the society and is a Divine Guarantee towards those who are in need of assistance, especially the poor and the destitute. Within ourselves there is an abundant source of wealth which could serve as a strong support for the Muslim community.

The Messenger of Allah, p.b.u.h., was reported to have said :

أَبْعُوثُ فِي ضُعْفَائِكُمْ إِنَّمَا تَنْصُرُونَ وَتُرْزَقُونَ بِضُعْفَائِكُمْ .

Its meaning : Seek for my good pleasure through those who are weak among you. Surely you will receive Divine Help and be granted sustenance from helping those who are weak amongst you.

Among the main reasons that make a person weak is poverty and inability to support himself. That is why Islam gives so much importance to this problem and provides the panacea before poverty sets in. Thus Islam, encourages a person to work in any way that is both lawful and good to support himself in this world.

The Messenger of Allah, p.b.u.h., had explained the significance of a person who exerts himself to sustain his own family in his saying :

مِنَ الذُّنُوبِ مَا لَا يَكْفِرُهُ إِلَّا السَّعْيُ عَلَى الْعِيَالِ .

Its meaning : There are sins that cannot be forgiven except by one's striving to support his family.

Also Islam regards "work" as a form of Jihad as the Hadith explains :

السَّاعِي عَلَى الْأَرْمَلَةِ وَالْمِسْكِينَ كَالْمُجَاهِدِ فِي سَبِيلِ اللَّهِ .

Its meaning : The man who exerts himself on behalf of the widow and the poor is like the one who struggles in the way of Allah.

The basis of Islamic education requires the believers to demonstrate their talents and abilities in such a manner that there should be Muslims in any field of work. This will manifest the strength of the Muslims and ensure that their talents and abilities are not wasted.

As for the handicapped and those who are unable to work, it is the duty of the nation or the society concerned to provide them with assistance so that they too can enjoy their basic needs. This injunction is written in the Al-Quran which explains that those in need have a right to the wealth of the rich as in the Words of Allah :

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ . (الذاريات : ١٩)

Its commentary : And in their wealth is a right for him who asks and for him who suffers privation.

This right of share is for those who are unable to support themselves and it is an obligatory duty for the rich to give it away. Infact Islam gives power to the responsible authority to seize it by legal force if the rich refuses to give it away on his own accord.

The Proof of this is in the Words of Allah in Sura At-Taubah, verse 103 :

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا .

Its commentary : Take from their wealth Zakat so that you may purify and sanctify them thereby.

This was how the Caliphs of the Messenger of Allah, p.b.u.h., carried out their duties. If there should arise a party refraining from paying the Zakat, war was declared on them as what happened during the reign of our leader, Abu Bakr, the first Caliph.

THE ORDINANCE OF ZAKAT

In the Arabic language, Zakat means to grow and increase. It also has the meaning of : to thrive, be pure and replenished with blessings.

Zakat is one of the basic fundamental obligations in Islam and is considered, from the Islamic point of view, a lawful right to a certain category of Muslims.

Zakat is the third pillar of Islam and is a form of religious observance through wealth. It is a principle that is closely associated with the principle of prayer because it is often mentioned in the Al-Quran together with the principle of prayer. Out of 30 injunctions for Zakat, 27 times are mentioned in close connection with the injunctions for prayer. This shows its significant position. Nevertheless, all the pillars of Islam are considered as one organic whole, each strengthening the other. A person's faith is not complete until he has performed all the pillars of Islam in the sense that he should not belittle or neglect any of it.

As one of the five pillars of Islam, every single Muslim man and woman must comprehend it. Zakat was first stipulated as an Islamic Canonical Law Code in the month of Syawal in the second year after Hijrah. Proof of its obligation is from the Words of Allah in the Al-Quran :

وَأَقِمْوَا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ.

(النور: ٥٦)

Its commentary : And establish regular prayer and give regular Zakat and obey the Messenger of Allah, so that you may receive Mercy.

And in His words :

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ
صَلَاتَكَ سَكَنٌ لَهُمْ .

Its commentary : Take from their wealth Zakat so that you may purify and sanctify them thereby and pray on their behalf. Verily your prayer is a source of security for them.

From the saying of the Prophet, p.b.u.h., when he was approached by the angel Gabriel in the form of an ordinary man asking him about Islam. His reply was :

الْإِسْلَامُ أَنْ تَشْهَدَ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَتُقِيمَ
الصَّلَاةَ وَتُؤْتِيَ الزَّكَاةَ وَتَصُومَ رَمَضَانَ وَتَحُجَّ الْبَيْتَ إِنْ اسْتَطَعْتَ إِلَيْهِ
سَبِيلًا .

Its meaning : Islam is to :

- 1 bear witness that there is no God but Allah and that Muhammad is His Messenger;
- 2 establish regular prayer;
- 3 give regular Zakat;
- 4 observe fasting in the month of Ramadhan; and
- 5 perform the Hajj if you have the means to do so.

TYPES OF ZAKAT

Zakat consists of :

- 1 Zakat on Wealth
- 2 Zakat-ul Fitr (Zakat on the Individual)

Types of wealth that are obligatory for Zakat

Out of the wide varieties of wealth, only 6 types are made obligatory for Zakat, i.e. :

- (a) gold and silver, which includes currencies and bank-notes;
- (b) tradable commodities;
- (c) livestock, i.e. camels, cattles, cows (which include buffaloes), goats and sheep;
- (d) cereals, i.e. rice, corn, barley, etc.
- (e) fruits, i.e. dates and dried grapes (raisins) only;
- (f) wealth from mines and buried treasures (treasures from ancient civilizations)

As for us in Singapore, it appears that there are only 2 types of Zakat from the above-mentioned, i.e. (a) and (b).

Conditions for obligatory Zakat on owners of gold, silver and tradable commodities.

- 1 Muslim by faith - non-Muslims are exempted.
- 2 Free - not in bondage.
- 3 Full-ownership - (refer to proof and its commentary).

- | | | | |
|---|--|---|---|
| 4 | Sufficiency of minimum payable quantity, Nisab | - | attained the minimum level, i.e. the lowest estimated amount that Zakat is accountable. |
| 5 | Duration of one lunar year (Haul) | - | to be in owner's possession for a complete duration of one lunar year |

The issue for misunderstanding from the above conditions is on the condition for full-ownership (Milkutām), i.e., definition on what is considered full-ownership. Shaikh Mohammad esy-Sharbini el-Khatib, a renowned Muslim scholar from Shafi'y School of Thought, in his book "Al-Iqnaa": page 184 had explained the meaning of full-ownership as follows :

(الْمِلْكُ التَّامُّ)

فَلَا تَجِبُ فِيهَا لَا يَمْلِكُهُ مِلْكًا تَامًا كَمَالِ كِتَابَةٍ إِذْ لِلْعَبْدِ إِسْقَاطُهُ مَتَى شَاءَ. وَتَجِبُ فِي مَالِ الْمُحْجُورِ عَلَيْهِ وَالْمَخَاطَبِ بِالْإِخْرَاجِ مِنْهُ وَلِيَّهِ. وَلَا تَجِبُ فِي مَالِ وَقْفٍ لَجَنَيْنٍ إِذْ لَا وَثُوقَ لَوْجُودِهِ وَحَيَاتِهِ وَفِي مَغْصُوبٍ وَضَالٍّ وَمُجْحُودٍ وَغَائِبٍ وَإِنْ تَعَذَّرَ أَخْذُهُ وَمَمْلُوكٍ يَعْقَدُ قَبْلَ قَبْضِهِ لِأَنَّهَا مَلَكَتْ مِلْكًا تَامًا.

The meaning of full-ownership

Zakat is exempted from what is not owned with full-ownership such as the wealth of the Mukaatab slave (one who has a written contract with his master to ransom his freedom because ownership of his wealth is transferred to his master if he wishes to nullify the contract).

and Zakat is obligatory :

- on freezed wealth,
- on wealth of a minor,
(meant for the guardian who is entrusted with his care),

Zakat is exempted :

- from wealth endowed to a baby still in the womb because there is no certainty of his continued mortality.

and Zakat is obligatory :

- on wealth seized unlawfully,
- on wealth with unknown whereabouts (eg. strayed cattle),
- on debts disclaimed by the debtor,
- on wealth existing abroad even if its claim is difficult,
- on wealth owned by contract agreement even if before its receipt because a contract indicates full-ownership.

**NISAB, THE MINIMUM PAYABLE QUANTITY AND
ZAKAT FOR EACH TYPE OF WEALTH**

Zakat on Savings

Currencies and bank-notes of our nation have pure gold values, i.e., each dollar is worth 0.290299 gram of gold. This implies that 86 grams of gold have monetary value of S\$330.60 only. However, this equivalence is inapplicable. Infact the market price of gold has to be taken into account. Also, such an amount of money does not allow us to purchase gold of

weight 20 Mithqal (86 grams of gold), so this amount is not the value of Nisab as the minimum payable quantity should be based on the market price. Thus, any cash that attains the value of Nisab is leviable for Zakat.

How to assess Zakat

After fulfilling the conditions of being a Muslim by faith, free (not in bondage) and full-ownership, two other conditions that should be taken into account in this assessment are :

- (a) Nisab, the minimum payable quantity (attained its minimum limit)
- (b) Haul (completion of one lunar year)

Zakat assessment comes into effect when its Nisab is attained, which is calculated based on the value of 20 Mithqal or approximately 86 grams of gold, i.e., equivalent to the market weight of gold measuring 2.7895 troy oz.

For example, Nisab for Zakat on gold for the month of August 1989 was \$2,000/-.

When a person possesses money amounting to \$2000/-, this implies that with effect from that date, one of the two conditions is fulfilled. The second condition is Haul - exactly one lunar year - i.e., if his money remains in hand for one year without decreasing in amount from the stated Nisab qualifying date, then both conditions are fulfilled and it is obligatory on him to give away Zakat, i.e. for as much as 2.5%.

If by mid-year or before the year is out, he happens to spend the amount or if the stated Nisab increases to the value \$2100/-, then the condition for Nisab becomes unfulfilled, rendering the Zakat for the above amount unleviable until his money increases to the new Nisab level or the Nisab itself returns to the original value, thereby effecting a fresh calculation.

tion for that saving and only after its Haul (completion of one lunar year period).

Assessment made based on the solar calendar could be readjusted by deducting 10 days in advance from its due date. For example, Nisab comes into effect on 30 Jan 1986, then its Haul (completion of one lunar year period) is completed on 20 Jan 1987. As for the following year, it is on 10 Jan 1988. In this way, for every year that follows, deduct a further 10 days.

Completion of one lunar year (Haul)

The year for assessment of Zakat on wealth is the lunar year (354 1/2 days) instead of the solar year (365 1/4 days). If wealth worth \$2000/- is owned from 1 Rejab 1407 and remains in possession until 1 Rejab 1408, then its Zakat is due on 1 Rejab 1408; Payment of Zakat on wealth is obligatory at its due time; and is therefore not restricted to a particular month which is unlike the case of Zakat-ul Fitr that must be paid in the month of Ramadhan before the Eid prayer on the 1 Syawal of each year.

Examples

For simplification in our assessment, study the accounts of the following three persons :

Mr A's Savings

15 Muharam	1408		\$2,250.00*
10 Safar	1408	increased by \$500.00	\$2,750.00
12 Rejab	1408	decreased by \$375.00	\$2,375.00
1 Syawal	1408	decreased by \$700.00	\$1,675.00
11 Zulhijjah	1408	increased by \$900.00	\$2,575.00**
15 Muharam	1409	increased by \$123.00	\$2,698.00
12 Jamadilawal	1409	decreased by \$150.00	\$2,548.00
11 Zulhijjah	1409	decreased by \$300.00	\$2,248.00

- * Attained the minimum payable quantity, Nisab
 ** Attained Nisab again

Mr B's Savings

10 Muharam	1408		\$2,200.00*
10 Safar	1408	increased by \$500.00	\$2,700.00
12 Rejab	1408	decreased by \$150.00	\$2,550.00
1 Syawal	1408	decreased by \$100.00	\$2,450.00
1 Zulhijjah	1408	decreased by \$100.00	\$2,350.00
10 Muharam	1409	-	\$2,350.00

Mr C's Savings

20 Rejab	1408		\$ 415.00
15 Ramadhan	1408	increased by \$2,284.00	\$2,699.00*
12 Zulkaedah	1408	increased by \$250.00	\$2,959.00
3 Muharam	1409	increased by \$300.00	\$3,249.00
12 Rabiulawal	1409	increased by \$170.00	\$3,419.00
4 Rejab	1409	increased by \$525.00	\$3,944.00
3 Ramadhan	1409	increased by \$80.00	\$4,024.00
15 Ramadhan	1409	-	\$4,024.00

Hence, it is incumbent upon Muslims who have owned wealth worth more than \$2000/- for a complete period of one lunar year to pay Zakat for their wealth at the rate of 2.5% of the total valued amount. For wealth valued at \$2000/-, the Zakat payable is $\$2000 \times 2.5\% = \$50/-$.

Based on their possessions, it was obligatory on Mr A to pay Zakat worth \$56.20 on 11 Zulhijjah 1409, i.e., 2.5% of his total possessions valued at \$2,248.00/- which had remained in hand for one lunar year from 11 Zulhijjah 1408 to Zulhijjah 1409. However, he was exempted from paying Zakat for the amount \$2,250/- (15 Muharam 1408) when the value of his possessions was reduced to \$1,675/- on 1 Syawal 1408.

Anyway, his obligation to pay Zakat became effective again once the value of his possessions attained the amount \$2,575/- on 11 Zulhijjah 1408 which became the new basis for Haul assessment as specified by the Rules of Zakat.

The value of Mr B's wealth which had exceeded the Nisab was \$2,200/- and its amount was not reduced to below the marked value on 10 Muharam 1408 eventhough it had decreased thrice. The amount \$2,200/- remained throughout the period from 10 Muharam 1408 to 10 Muharam 1409. It was incumbent upon Mr B to pay his Zakat worth \$55/-, i.e., 2.5% of his wealth valued at \$2,200/-. And if his savings had remained at \$2,350/- until 10 Safar 1409, it was obligatory on Mr B to pay an additional Zakat worth \$3.75 on 10 Safar 1409, i.e., the remainder of \$150/- from the \$500/- entered into his savings on 10 Safar 1408 had remained in his possession until 10 Safar 1409 eventhough he had withdrawn from his savings three times before, the first withdrawal being \$150/- which was followed by \$100/- and another \$100/-. Thus the amount that was Zakat leviable was worth \$3.75.

As for Mr C, his savings had continued to increase since it attained the value of \$2,699/- on 15 Ramadhan 1408. So it was incumbent upon Mr C to pay Zakat worth \$67.48 on 15 Ramadhan 1409 which was 2.5% of his wealth valued at \$2,699/-. Later on 12 Zulkaedah 1409, it was obligatory for him to pay an additional amount of \$6.25 for the \$250/- which had remained in his possession for a complete one lunar year on 12 Zulkaedah 1409. It follows that on 3 Muharam 1410, it was due upon Mr C to pay Zakat worth \$7.50 for his possession of \$300/-, and on 12 Rabiulawal 1410, it was due upon him to pay Zakat worth \$4.75 for his possession of \$170/-. And on 4 Rejab 1410, the Zakat due for his possession of \$525/- was 2.5% of which amounted to \$13.13.

Similarly, on 3 Ramadhan 1410, it was obligatory for Mr C to pay Zakat worth \$2/- for his savings of \$80/-. And on the 15 Ramadhan 1410, his obligation to pay Zakat for possessing the \$2,699/- recurred for the second time as it had completed another one lunar year period on 15 Ramadhan 1410, i.e., a

sum of \$67.48 which was 2.5% of \$2,699/-. And if his savings had remained at this amount or increased on 12 Zulkaedah 1410, then it was due upon him to pay Zakat for possession of \$250/- for the second time, worth \$6.25. But if his savings had decreased until it reached the amount \$2,600/-, then it was undue upon him to pay Zakat on 12 Zulkaedah 1410. If his savings had remained at \$2,600/- until Ramadhan 1411, then only was it incumbent upon him to pay \$65/-, i.e., 2.5% of \$2,600/-. If his savings had reduced to less than \$2000/-, then he was exempted from paying Zakat until his savings attained the Nisab level again and only after a period of one lunar year had been completed would it become due upon him to pay Zakat in accordance to his savings amount.

ZAKAT ON TRADABLE COMMODITIES

By the term tradable commodities is meant all articles of merchandise bought with commercial intentions.

Zakat on tradable commodities is obligatory on wealth, business stocks or industrial goods that are permissible for trade in Islam.

Proof of its obligatory payment is from the Words of Allah :

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ . (البقرة : ٢٦٧)

Its commentary : O ye who believe! Give of the good things which you have (honourably) earned.

The Muslim scholars in the Commentary of Al-Quran had interpreted the above verse to refer to the tradable com-

modities. Its Proof from Assunah (the Traditions of the Prophet, p.b.u.h.) is from Hadith of the Messenger of Allah, p.b.u.h. :

عَنْ سَمُرَةَ بْنِ جُنْدَبٍ قَالَ: كَانَ رَسُولُ اللَّهِ ﷺ يَأْمُرُنَا أَنْ نُخْرِجَ
الصَّدَقَةَ مِنَ الَّذِي نُعِدُّهُ لِلْبَيْعِ .
(رواه أبو داود)

Its meaning : It was related that Samurah ibn Jundab had said: The Messenger of Allah, p.b.u.h., had commanded us to pay Zakat out of that which we have provided for trade.

Conditions for Zakat on tradable commodities

Conditions for its obligations are :

- 1 Muslim by faith
- 2 Free (not in bondage)
- 3 Full-ownership
- 4 Completed one lunar year period of trade transactions.
- 5 Attained Nisab, the minimum payable quantity at the end of the year in which trade transactions were carried out.

Nisab for tradable commodities is similar to Nisab for cash. As the value of currency is based on the market price of gold, its value often changes with the market price of gold.

The rate of Zakat on tradable commodities

The rate of Zakat due on tradable commodities is 2.5% of the total worth of tradable commodities for a one lunar year period of trade transactions.

How to assess Zakat on tradable commodities

When one lunar year (354 days) from the date trade transactions began is completed, then the Haul period is covered. With that, all tradable commodities in stock are converted into their cash value based on the market selling price. This amount is added to the amount of cash in hand and cash in bank as well as the amount of unclaimed debts. If the total sum attains the Nisab (based on the value of gold at the time of assessment), then its Zakat is obligatory, i.e., 2.5% of this total amount. This means that if the total sum is below the Nisab value, then Zakat payment on it is exempted.

ZAKAT ON BUSINESS SHARES

Business shares are also included in Zakat for tradable commodities and they are assessed by valuing them based on the market price at the completion of one lunar year (its Haul). If their value attains the minimum payable quantity, then the obligatory Zakat is 2.5% of their total worth.

ZAKAT ON RENTAL COLLECTIONS

Houses owned are exempted from Zakat but houses on lease with rental collections attaining the minimum payable quantity for a complete period of one lunar year are leviable for Zakat, the rate being 2.5% of total collections just as in savings. However if the collected rentals are spent on daily expenditures and if by year end, they are below the Nisab, then Zakat is undue on them.

ZAKAT ON SILVER

Its Nisab is equivalent to 200 Dirham which approximates 854.66 grams or 22.73 tahils or 30.1441 oz. Its

Zakat is 1/40 or 2.5% of 200 Dirhams which approximates 21.36 gram or 0.75 oz.

ZAKAT ON CEREALS AND FRUITS

Conditions for obligatory Zakat on cereals and fruits

- 1 Muslim by faith
- 2 Free (not in bondage)
- 3 Full-ownership
- 4 Attained the Nisab
- 5 From types of food that are staple and can be stored for long durations.

Cereals with husks such as padi

Their Nisab is 10 Wasaqs (in accordance with the specification by the National Religious Council of Malaysia for the year 1977) which approximates 363 Gantang (a measure for capacity) of Malaysia and the Nisab for corn is 178 Gantang of Malaysia. The Zakat rate is 1/10th or 10% if the land is irrigated by rain water. And the rate is 1/20th or 5% if it is irrigated through toil or expense such as by using machines or irrigation canals.

Cereals with husk removed such as rice

Their Nisab is 5 Wasaqs approximately 181 1/2 Gantang. The Zakat rate is 1/10th if the land is irrigated by rain water and 1/20th if it is irrigated through toil or expense on the part of the owner.

Dates and dried grapes (raisins)

Their Nisab is 5 wasaqs. The Zakat rate is 1/10th if the land is irrigated by rain water. And 1/20th if it is irrigated through toil or expense on the part of the owner.

ZAKAT ON MINES AND BURIED TREASURES

Conditions for obligatory Zakat on mines and buried treasures

- 1 Muslim by faith
- 2 Free (not in bondage)
- 3 Full-ownership
- 4 Attained the Nisab

Wealth from Mines

Their Nisab is the same as that for gold and silver. The Zakat rate is 1/5th (20%) if obtained easily. And the rate is 1/40th (2.5%) if obtained with much effort.

Buried Treasures

Buried treasures from ancient civilisation or treasures of Qarun. Their Nisab is similar to that of gold and silver. The Zakat rate is 1/5th (20%).

Zakat on cultivated food, mines and buried treasures are due on the day of receipt of their returns.

ZAKAT ON CATTLES

Nisab and Zakat on sheep or goats

Nisab and Zakat on sheep/goats are as follows :

40 up to 120 sheep/goats:

Their Zakat is 1 one-year old sheep,
or 1 two-year old goat.

121 up to 200 sheep/goats:

Their Zakat is 2 one-year old sheep,
or 2 two-year old goats.

201 up to 399 sheep/goats:

Their Zakat is 3 one-year old sheep,
or 3 two-year goats.

400 sheep/goats:

Their Zakat is 4 one-year old sheep,
or 4 two-year old goats.

And whatever exceeds 400, for every hundred, one of those
should be given away as their Zakat.

Nisab and Zakat on Cows or Oxen

Nisab and Zakat on cows/oxen are as follows:

30 up to 39 cows/oxen:

Their Zakat is 1 one-year old cow/ox.

40 up to 59 cows/oxen:

Their Zakat is 1 two-year old cow/ox.

In this way, for every 30 cows/oxen, their Zakat is:

1 one-year old cow/ox, and

for every 40 cows/oxen, their Zakat is:

1 two-year old cow/ox.

Nisab and Zakat on Camels

Nisab and Zakat on camels are as follows:

5 up to 9 camels:

Their Zakat is 1 one-year old sheep,
or 1 two-year old goat.

10 up to 14 camels:

Their Zakat is 2 one-year old sheep,
or 2 two-year old goats.

15 up to 19 camels:

Their Zakat is 3 one-year old sheep,
or 3 two-year old goats.

20 up to 24 camels:

Their Zakat is 4 one-year old sheep,
or 4 two-year old goats.

25 up to 35 camels:

Their Zakat is 1 one-year old she-camel.

36 up to 45 camels:

Their Zakat is 1 two-year old she-camel.

46 up to 60 camels:

Their Zakat is 1 three-year old she-camel.

61 up to 75 camels:

Their Zakat is 1 four-year old she-camel.

76 up to 90 camels:

Their Zakat is 2 two-year old she-camels.

91 up to 120 camels:

Their Zakat is 2 three-year old she-camels.

121 camels:

Their Zakat is 3 two-year old she-camels.

On whatever exceeds this number, for every 40 camels, their Zakat is 1 two-year old she-camel, and for every 50 camels, their Zakat is 1 three-year old she-camel.

ZAKAT-UL FITR

Zakat-ul Fitr is also called Zakat on the individual, Zakat on fasting, Zakat on Ramadhan and Zakat on Eid-ul Fitr because the date due for its distribution is at the end of Ramadhan and at the approach of the day of Eid-ul Fitr.

Conditions for obligatory Zakat-ul Fitr

Conditions for obligatory Zakat-ul Fitr are:

- 1 Muslim by faith
- 2 Possesses something (food, goods or cash) in excess of his own needs and all his dependants for the day and night of Eid-ul Fitr.
- 3 To observe both periods of end of Ramadhan and beginning of Syawal. A person who dies before sunset and a child born after sunset on the night before first of Syawal, are exempted from paying the Zakat-ul Fitr.

Zakat-ul Fitr is prescribed as a means of purgation for the person who fasts, redressing wrong deeds and undesirable words uttered while fasting. This Zakat is also a relief-aid to the needy.

Rules of Zakat-ul Fitr

It is made obligatory for the Muslim who possesses surplus provisions beyond his need and all his dependants for the day and night of Eid-ul Fitr. Its Proof is from the Hadith of the Messenger of Allah, p.b.u.h.:

عَنِ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ : فَرَضَ رَسُولُ اللَّهِ ﷺ زَكَاةَ الْفِطْرِ
صَاعًا مِنْ تَمْرٍ أَوْ صَاعًا مِنْ شَعِيرٍ عَلَى الْعَبْدِ وَالْحُرِّ وَالذَّكَرِ وَالْأُنْثَى
وَالصَّغِيرِ وَالْكَبِيرِ مِنَ الْمُسْلِمِينَ .

(رواه البخاري ومسلم)

Its meaning: Ibn Umar related that the Messenger of Allah, p.b.u.h., had prescribed the payment of Zakat-ul Fitr one Sa' of dates or one Sa' of barley per head on the slave, the free, the male, the female, the young and the old from among the Muslims. (Narrated by Al-Bukhari and Muslim).

The type of food that is leviable for Zakat-ul Fitr is from the staple food of the territory concerned. If wheat is the staple food of a particular country, then wheat should be considered for Zakat-ul Fitr. If rice is the staple food, then rice should be considered. As for us in Singapore, it is rice.

The amount as specified by the Messenger of Allah, p.b.u.h., is one Sa' (a measure for capacity at the time of the Prophet) which is approximately equivalent to 2.3 kilograms. Zakat-ul Fitr may be paid in its equivalent value if it is specified by the relevant religious authority for that particular country. In Singapore, the relevant religious authority is Islamic Religious Council of Singapore (MUIS).

Payment times for Zakat-ul Fitr

The permissible times for its payment begin from the first of Ramadhan, but its due time is on the night before Eid-ul Fitr and it is most preferable to be paid before the commencement of the prayer for Eid-ul Fitr. If it is paid later than that, then it becomes just an ordinary charity, as is explained by the following Hadith:

عَنِ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: فَرَضَ رَسُولُ اللَّهِ ﷺ زَكَاةَ الْفِطْرِ طُهْرَةً لِلصَّائِمِ مِنَ اللَّغْوِ وَالرَّفَثِ وَطُعْمَةً لِلْمَسَاكِينِ. مَنْ أَدَّاهَا قَبْلَ الصَّلَاةِ فَهِيَ زَكَاةٌ مَقْبُولَةٌ وَمَنْ أَدَّاهَا بَعْدَ الصَّلَاةِ فَهِيَ صَدَقَةٌ مِنَ الصَّدَقَاتِ.

(رواه أبو داود)

Its meaning: Ibn Abbas related that the Messenger of Allah, p.b.u.h., had prescribed Zakat-ul Fitr for the person who fasts as a means of purgation for him from wrong deeds committed and undesirable words uttered while fasting, as well as a share of food for the needy. Whoever discharges its payment before Eid-ul Fitr prayer, then it is Zakat that is acceptable and whoever discharges its payment after the prayer, then it is considered as an ordinary charity. (Narrated by Abu Daud and Ibn Majah).

THE INTENTION FOR ZAKAT

As a form of worship, Zakat should be observed with the utterance of its intention.

The Utterance for the Intention of Zakat on Wealth

The utterance for the intention of Zakat on wealth is as follows:

"This is the Zakat on my wealth that is incumbent upon me, I give it away for the sake of Allah."

The Utterance for the intention of Zakat-ul Fitr

The utterance for the intention of Zakat-ul Fitr is as follows:

"This is my Zakat-ul Fitr that is incumbent upon me/my dependants, I give it away for the sake of Allah."

A person who is incapable of discharging it himself, should choose whomever he pleases to assist him in making the payment on his behalf, but he must himself utter the intention to give away his Zakat, as the utterance from the representative alone is considered insufficient (invalid).

THE RESPONSIBLE AUTHORITY FOR ZAKAT

On whom is the collection of Zakat obligatory?

The responsibility for collection of Zakat was originally imposed on the authority in charge of administering the affairs of the Muslim community (The Wali-ul Amr) or on the person employed to represent it. At the time of the Messenger of Allah, p.b.u.h., he himself had undertaken the task of collect-

ing Zakat from the rich among his companions. They gave away their Zakat to the Prophet, p.b.u.h., most willingly. Thus, submission of Zakat to the relevant Islamic authority is a basic rule in this matter. This is as what is ascertained in the Words of Allah:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ .
(التوبة: ١٠٣)

Its commentary: Take Zakat from their wealth so that you may purify and sanctify them thereby. And pray on their behalf. Verily your prayer is a source of security for them.

The Caliphs of the Prophet, p.b.u.h., were of the opinion that the right to Zakat collection be given to the relevant religious authority (Uli-Amril Muslimin) or rather it should be its responsibility. Hence, the scholars of Islamic Jurisprudence (Fiqh), drawing their judgement from this basis, have made it an obligatory duty for the relevant authority to interfere by combating against those who refuse to pay their Zakat. This is because Zakat is made obligatory to safe-guard the community against poverty and any evil consequence that may arise from it. Besides, it is also to protect the pristine purity of the noble Islamic religion from any disturbances within the Muslim community itself or originating from outside.

Which is better?

Those on whom payment of Zakat is obligatory may make their own arrangements for its distribution, but which is better-to administer its distribution personally or to leave its administration to the relevant religious authority?

According to the opinion accepted within Shafi'i School of Thought, it is better to pay Zakat by delegating it to

the responsible religious authority so long as that authority is just. This is because the responsible authority is the one to be approached for complaints and aid. Also it is its duty to be aware of the welfare of the Muslim community in general.

عَنْ أَنَسِ بْنِ مَالِكٍ رَضِيَ اللَّهُ عَنْهُ، أَنَّهُ قَالَ: أَتَى رَجُلٌ مِنْ بَنِي تَمِيمٍ رَسُولَ اللَّهِ ﷺ فَقَالَ: حَسْبِيَ يَا رَسُولَ اللَّهِ إِذَا أَدَيْتُ الزَّكَاةَ إِلَى رَسُولِكَ فَقَدْ بَرَّتُ مِنْهَا إِلَى اللَّهِ وَرَسُولِهِ. فَقَالَ رَسُولُ اللَّهِ ﷺ: نَعَمْ إِذَا أَدَيْتَهَا إِلَى رَسُولِي فَقَدْ بَرَّتَ مِنْهَا، فَلَكَ أَجْرُهَا وَإِثْمُهَا عَلَى مَنْ بَدَّلَهَا.

(رواه الامام أحمد)

Its meaning: It was related by Anas ibn Malik that he said: A man from Bani Tamim came to the Messenger of Allah, p.b.u.h., saying: O Messenger of Allah, is it sufficient for me to pay Zakat to your delegate, thereby discharging my duty towards Allah and his Messenger? The Messenger of Allah, p.b.u.h., replied: Yes, if you have paid it to my delegate you have indeed freed yourself from its obligation and on you be its reward. And he who misappropriates that Zakat shall bear the consequence of his sins.

Duty of the responsible authority towards Zakat

The ordinance of Zakat (i.e. Zakat on wealth and Zakat-ul Fitr) is made obligatory by the Canonical Law of Islam as a Divine Guarantee to assist the Muslim community, especially the poor and needy. The Islamic Governing Authority or the relevant Islamic authority (in a non-Muslim country) is in a better position to administer Zakat collection and its distribution in the way that is proper and fair. This is the reason why the Canonical Law of Islam has specified a certain share for the worker ('Amil) employed and given the relevant authority the right to appoint the 'Amil. This arrangement has been in practice since the time of the Messenger

of Allah, (p.b.u.h.). Thus, according to the provision of rules as defined by the Muslim scholars, once the relevant authority has appointed the workers for the task of Zakat collection, then it is obligatory for the order of this authority to be obeyed.

PRAYER FOR THE RELIGIOUS OBSERVANCES OF ZAKAT

Prayer for the Zakat contributor is an act that is encouraged.

Abdullah ibn Aufa had related that when a Zakat contributor came to the Messenger of Allah, p.b.u.h., he would pray for that person with the saying the meaning of which is : "O Allah, Grant Your Mercy to the family of so and so."

And when my father came to him to pay his Zakat, he prayed for him by saying the meaning of which is : "O Allah, Bless the posterity of Abi Aufa."

This prayer is not a necessity as the Messenger of Allah, p.b.u.h., did not order Muaz bin Jabal to do so when he sent him to Yemen for collecting Zakat from the rich Yemenities with the saying:

أَعْلِمُهُمْ أَنَّ عَلَيْهِمْ صَدَقَةً تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ .

Its meaning: Tell them that Zakat payment is incumbent upon them, it is taken from their rich to be given to their poor.

Nevertheless, this prayer remains an act that is highly encouraged (Sunnah).

It was related that the Messenger of Allah, p.b.u.h., had enjoined the contributors of Zakat to recite the prayer seeking reward from Allah.

اللَّهُمَّ اجْعَلْهَا مَغْنَمًا وَلَا تَجْعَلْهَا مُرْغَمًا.

Its meaning: O Allah, make this Zakat gain-worthy and do not make it loss-worthy.

It is sunnah for the 'Amil appointed by the religious authority to pray for the Zakat contributor as follows :

آجَرَكَ اللَّهُ فِيمَا أَعْطَيْتَ وَبَارَكَ لَكَ فِيمَا أَنْفَقْتَ وَجَعَلَهُ لَكَ طَهْرًا.

Its meaning: "May Allah Grant you reward for what you have given, and may He shower you with His Blessings on what you have spent, and may He make it a means of purification for your wealth. Amin!"

DISTRIBUTION OF ZAKAT

On whom Zakat is distributed to

The Words of Allah in Sura At-Taubah, verse 60, have specified the deserving recipients of Zakat:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ، وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ
وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ
وَاللَّهُ عَلِيمٌ حَكِيمٌ.

(التوبة: ٦٠)

Its commentary: "Zakat is only for:

The poor

The needy

Employees appointed for administration of Zakat

Those whose hearts are to be reconciled

(new converts to Islam, Muallaf)

The captives for their liberation

The debtors

Those in the cause of Allah (Fi-sabilillah) and

The way-farers.

*This is the Decree of Allah. And Allah is the
All-Knowing, Most Wise."*

Elucidation on the categories of Zakat recipients

1 The Poor

One whose possessions and lawful earnings do not suffice his total needs or part thereof; this can be determined as in the case of a person who needs \$10/- for his sustenance but could only earn less than half that amount (below \$5/-).

2 The Needy

One who has wealth and earns but is insufficient to meet his entire needs as in the case of a person who needs \$10/- but has or earns about \$7/- or \$8/- only.

3 'Amil

One who undertakes the task that is associated with Zakat collection which includes the accountant, the assessor, the keeper thereof or its guardian, the distributor to the deserving recipients. They are appointed by the Islamic Government or the relevant Islamic authority. These employees deserve the right to receive a share of the Zakat as payment of wages in accordance to their work performance with due consideration of their respective status of wealth.

4 Muallaf (New converts to Islam)

This Zakat is given to win the hearts of those who are inclined to embrace Islam and their families.

5 The Captives

To liberate them from slavery; some Muslim scholars expound this category of people into three cases:

- a Proceeds of Zakat are given to the captives as ransom for their liberation.
- b Proceeds of Zakat are given to the Mukaatab slave, i.e. the slave who has made a written contract with his master to liberate himself on the payment of an agreed upon ransom.
- c To liberate those who are seized into captivity. The Islamic Legal Opinion (Fatwa) Committee of MUIS has declared that this category be meant for assisting the poor and needy in the field of education as a means of liberating them from the fetters of bondage caused by ignorance.

6 The Debtors

Those who get into debt for the purpose of supporting themselves and their dependants not incurring liabilities due to vices or those who have spent their wealth for the welfare of others until they become indebted.

7 Those in the cause of Allah (Fi-sabilillah)

The warriors in the way of Allah, i.e., fighting in the cause of Allah. The share of this category is distributed to those who fight in a war to elevate the Name of Allah irrespective of their status of wealth.

Some of the modern Muslim scholars had interpreted the words "Fi-sabilillah" to have a general meaning encompassing all that brings good to the Muslim community, as what is mentioned in the book "At-Tafsir el-Kabir" written by Fakhrur Razi who said: "Know that what is apparent from this term is that it not only refers to those who fight in a war in the cause of Allah". With this understanding, Al-Qaffal had cited in his book on the commentary of the Al-Quran that some Muslim scholars on Islamic Jurisprudence (Fiqh) had allowed distribution of Zakat to all types of welfare activities; such as expenditures for shrouding the deceased, for erections of forts, or for building mosques, because the Words of Allah, "Fi-sabilillah" (in the cause of Allah), is a general term.

8 The Way-farer

Meaning he who is stranded while on a journey abroad and is in need of assistance to reach his destination or to return to his own country.

Rewards for the Zakat contributor

Allah has promised the Zakat contributor His Great Mercy on the Day of Resurrection, and this is indeed the greatest reward because all good deeds are encompassed by the Mercy of the Al-Mighty as stated in the Words of Allah:

وَرَحْمَتِي وَسِعَتْ كُلَّ شَيْءٍ فَسَأَكْتُبُهَا لِلَّذِينَ يَتَّقُونَ وَيُؤْتُونَ الزَّكَاةَ
وَالَّذِينَ هُمْ بِآيَاتِنَا يُؤْمِنُونَ . (الأعراف: ١٥٦)

Its commentary: "And My Mercy extends to all things. And that (Mercy) I shall ordain for those who are God-fearing, practise regular Zakat and those who believe in Our Signs."

And in His words:

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ
وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ
وَرَسُولَهُ . أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ .

Its commentary: "The believers, men and women are protectors one of another, they enjoin what is good, forbid what is evil, they observe regular prayer, practise regular Zakat and obey Allah and His Messenger. On them will Allah pour His Mercy. Verily, Allah is the Exalted in Power, the Wise."

This verse also explains that Allah has promised those who practise Zakat that He shall be Pleased with them. To receive Allah's Good Pleasure is indeed to attain a rank of great honour.

The consequence of one who refrains from Zakat payment

The signification of one who refrains from paying his Zakat is that of a person who topples a pillar from the pillars of Islam. Just as Zakat contributed by the rich to the poor can establish mutual love and respect between the two strata of society, refusal to pay Zakat can give rise to misunderstandings and hatred among them. The poor shall remain ever hopeful of receiving their rights as prescribed by Allah from the wealth of the rich every year. The rich should demonstrate gratitude to Allah for their life of comfort by giving their Zakat. Withholding from paying Zakat is like seizing the share of the poor, and this act of denying others of their rights will definitely bring about hatred from the oppressed and incur the Wrath of Allah.

CONCLUSION

We can certainly visualise the benefit of Zakat and perceive its results on the individuals or on the community in general. On the contrary, if those upon whom Zakat is made obligatory refrain from cleansing their wealth for the benefit of the Muslim community, thereby neglecting their religious duty, this will aggravate social problems and the situation may never improve. Since the impact of this principle of Islam is great on the economy, then it is not incorrect if we regard the Zakat contributors as upholders of the foundation of Islam while the Zakat withholders as those who ruin the structure of their own religion.

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