

Zakat

1. Discuss the types of Zakat

There are three types of Zakat:

- i. *Zakat Maal*: This is paid yearly out of one's wealth to eight special people.
- ii. *Zakat Fitr*: This is paid before the idd-ul-Fitr prayers to the needy Muslims so that they can also enjoy Idd.
- iii. *Sadaqah*: This is pure charity which one may give at any time and with any amount to whomsoever he finds fit to be helped.

2. Explain The difference between Zakat-Maal and Zakat - Fitr

- i. Zakatul Maal is paid any time of the year when Zakat is due while zakatul fitr is paid only before Idul-Fitr
- ii. Zakatul Maal is paid by matured person while Zakatul fitr is paid by everybody even a child before adulthood
- iii. Zakatul Maal the value paid is determined by the amount of wealth possessed while Zakatul fitr The value paid is determined by the number of people in the family.
- iv. Zakatul Maal Normal rate of Zakat on saving is two and half percent (2 1/2%) while zakatul fitr Two and half (21/2) kilograms of staple food is payable per person.
- v. Zakatul Maal the wealth has to be in owner's possession for one lunar year except in the case of farm produce while zakatul fitr is not necessary for the wealth to be in possession of the owner for one lunar year, even a child born before sunset of the last day of Ramadan must pay.
- vi. zakatul Maal There is nisab (the minimum on which Zakat is payable) while in Zakatul fitr there is no nisab the i.e. the rate is flat (21/2) kilogram of staple food
- vii. Zakatul Maal It is paid on a certain identified items while zakatul fitr It is paid on the staple food in a particular area.

3. Discuss the conditions for Zakat (Giver)

- i) He must be Muslim. Zakat is not duty of non-Muslims.
- ii) He must be a free person. Slaves are not supposed to pay it.
- iii) He must be mature. (Have reached puberty).
- iv) He must be sane
- v) He must possess wealth or property which has attained the Nisab.
- vi) The property must be in one's possession for a full lunar year.

4. Discuss the conditions for Distribution of *zakat* (wealth or property)

- i. It must be legally acquired.
- ii. It should be given out to the eight categories of recipients of Zakat.
- iii. The Zakat of one place should not be transferred to another place unless under necessity.
- iv. One kind of Zakat must not be exchanged for another e.g. Zakat on maize crop, should not be pay in coffee.
- v. It must have attained the minimum (Nisab) on which Zakat is payable.

5. Discuss the Recipients of zakat

- i. The poor
- ii. The needy
- iii. The Zakat collectors
- iv. The new converts
- v. Those in slavery
- vi. The debtors Those on the course of Allah
- vii. The wayfarers

6. Mention the things in which Zakat is payable

- i. Money, gold & silver
- ii. Trade & Merchandise
- iii. Live stock
- iv. Farms products
- v. Valuable minerals dug out or discovered treasure.

- vi. Savings from house and land rent.
- vii. Nisab (minimum in which Zakat is payable)
- viii. Gold, Silver and Money

7. Discuss the Table of Zakat payment for Gold, Silver and Money

	Wealth	Nisabab.	Rate
i.	Gold.	85 grams.	2.5%
ii.	silver	595grams	2.5%
iii.	currency	\$1000	2.5%

8. Explain the things exempted /not payable from Zakat

- i. Animals used for transport e.g. Donkey.
- ii. Private houses from which the owner uses for residence.
- iii. House items e.g. furniture, personal clothes
- iv. Manufacturing goods e.g. machines, engines.
- v. Personal books.
- vi. Women jewellerys and gold ornaments which she uses for her self.

9. Explain the difference between Zakat and Tax

- i. Zakat It is commanded by Allah while tax is introduced by government.
- ii. Zakat is given to Allah while tax is given to the government.
- iii. Zakat It is an act of worship and brings satisfaction while tax is not act of worship and may not causes dissatisfaction.
- iv. Zakat is given to particular categories of people while tax It is not given to particular categories of people.
- v. Zakat It must be from lawfully acquired wealth while tax It can be from any sort of wealth.
- vi. Zakat is taken from rich and given to the poor while tax It is taken from both rich and poor.
- vii. Zakat The rate is fixed (2.5%) to the Day of judgment while tax the rate changes frequently.
- viii. Zakat is not possible to deceive Allah on the amount to be paid while tax is very easy to deceive the government on the actual amount one possesses.

- ix. Zakat Can only be paid by Muslims while tax Both Muslims and non-Muslims pay it.
- x. Zakat is a pillar of Islam while tax It is not a pillar of Islam.
- xi. Zakat is paid on a certain identified items while tax is paid on various items.

10. Discuss the importance of Zakat

- i. It purifies the wealth of the giver
- ii. It purifies the contributor from cruelty, selfishness and greed
- iii. It purifies the heart of recipient from envy and jealousy.
- iv. It relieves the suffering of the needy and poor Muslims.
- v. It reduces the tension that would have developed between the rich and the poor.
- vi. It brings about the equality Among the Muslims
- vii. It is mentioned side by side with Salat.

11. Explain the Importance of Zakatul - Fitr

- i. It purifies one's fast.
- ii. It evaluates the fast.
- iii. It makes the poor happy during the Idd day.
- iv. The poor also feel proud by paying Zakat if they have more foods to cater for the Idd day.
- v. It purifies the heart of recipient from envy and jealousy