

ZAKAT

Meaning of zakat

Literally the term Zakat is Arabic word which is derived from *zaka* which means both to increase and to become pure. Therefore, zakat simply means purification or growth. Technically, it is the pure-due to which a person gives from his possessions (wealth) in form of alms in order to purify his or her property and cause that property to increase by obtaining Allah's blessings on it.

Types of zakaat

There are three types of Zakat namely; Zakatul Maal, Zakatul-Fitr and Sadaqa.

- a). Zakatul-maal: It is the obligatory charity (alms) paid annually by an individual to the needy from the property which he/she possesses that equals to or exceeding the prescribed amount of *Nisab*. If one fails to carry out this obligation, he is a sinner, consequently incurring Allah's displeasure and His punishment in the hereafter.
- b). Zakat-ul-fitr: It is a special charity paid by any person who possesses more than enough for the idd, given to the needy in the month of Ramadhan or on the day of iddul-fitr before going to swalatul-idd. It is paid as atonement for any shortcomings in the worship of Fasting during the month of Ramadan. The quantity of Zakat-ul-Fitr traditionally amounts to one *Saa'*, which is equivalent to 2¹/₂ kilograms of staple foods of the respective place (i.e equivalent to four *mudd*).
- c). Sadaqa: It comprises of all kinds of voluntary charity that given out to help the poor, needy and other welfare people in the society.

Forms of sadaqa

The following are some forms of sadaqa:

- Doing justice between two people, group or even states.
- Helping a person loading and offloading goods.
- Saying good words.
- Every step taken while going for a good deed, such as swalaat.
- Removing of harmful things that may injure a passer-by from the road.
- Making someone to smile.
- Avoiding other from committing a bad deed.

Significance of sadaqa

Sadaqa has several importances to both individual and society. The following are some of such significance:

1. It develops love, peace, unity and eradicates hatred among Muslims.
2. It helps the needy among Muslims and makes him or her feel comforted.
3. It encourages sharing of what we have and therefore removes greedy and corruption among people
4. It helps an individual to train him or herself to sacrifice for other to benefit.
5. It makes those who offer any form of sadaqa to be rewarded by Allah (S.W.T)
6. It helps in character building and nurturing of good behavior.
7. It is a form of Zakat which is not compulsory and which is voluntarily given.
8. Creates a sense of satisfaction in the giver and gives hope to the receiver.
9. Helps in poverty alleviation. Help to bridge the gap between the rich and the poor / the haves and have-nots.
10. Helps in over-coming misery and thus puts a smile on others' faces.

Conditions for zakat payment

Even though payment of Zakat is a must to able Muslims, certain conditions should to be observed. These include the following:

- i. One paying it must be a Muslim.
- ii. One must be a free man and not a slave.
- iii. One must be of sound mind (sane.)
- iv. The giver of Zakat must have attained maturity.
- v. The wealth to be paid should have reached nisab.
- vi. The wealth or property must have been in one's possession for a full year.
- vii. Zakat-ul- Fitr should be paid before one goes for the Eid prayers.

DIFFERENCES BETWEEN ZAKAT AND SADAQAH

The word zakat is used interchangeably with sadaqah; however, the two concepts are different. The following table shows the differences between zakat and sadaqah.

ZAKAT	SADAQA
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Zakat is a pillar of Islam	Sadaqah is an act of charity.
Zakat has a nisab- (the minimum amount one must have before it becomes compulsory.)	Sadaqah has no minimum amount.
There is a fixed amount to be paid on the saved money or cash.	Any amount can be given as sadaqa.
Zakat is paid on specific and particular items.	Sadaqah is paid on anything one wish to give from.
There is fixed period within which one must pay Zakat.	Sadaqah can be paid at any time.
Zakat is payable to specific recipients mentioned in the Quran.	Sadaqah can be given to any person in need whether a Muslim or a non-Muslim.
Zakat is compulsory to the Muslims who qualify to pay it.	Sadaqah is voluntary to whoever wishes to give it.

Differences between Zakat-ul-Fitr and Zakat-ul-Maal

The following table shows the differences between zakat-ul-fitr and zakat-ul-maal:

Zakat-ul –Maal	Zakat- Fitr
The wealth must have been in Possession for one year.	It should be given in the month of Ramadhan before one goes for Idd Prayers.
The rate should be calculated according to the property to be given out.	It should be given on 2½ kg of the staple food
It should be given to recipient prescribed in the Quran.	It can be given to any needy or destitute Muslim
The nisab depends on the amount of wealth.	The value is determined by the number of dependants in the family.
It purifies wealth	It purifies saum
It is given at any time of the year when it is due.	Given only in the month of Ramadhan
Paid by the rich people only.	Paid by anyone who has more than enough for the eid day.
One may also give in the form of cash.	This must represent the exact equivalent of the market value of the kind and quality of the staple food which would have otherwise been offered. E.g cash, animals, minerals, fruits etc.

Conditions (manners) for distribution (giving) of zakat

During the distribution of Zakat, it is very important that it is done according to the sharia. The following conditions should be considered:

1. The intention (Niyyat) should be for the sake of fulfilling Allah's command and not for any other reasons such as gaining fame or showing off.
2. It should be given to the recipients prescribed by the Quran.

3. It should be given promptly, when it is due.
4. Zakat of one place should not be transferred to another place.
5. The item payable for Zakat should not be exchanged for another item. For example, it is permissible to use the nisab for animals when you are supposed to pay zakat for minerals but one can convert the cows into currency and then a rate of the currency is given out for Zakat.

Items on which zakat is payable

The following are list of items that can be given out as alms:

1. Domestic animals such as camels, sheep, oxen which are not kept as articles of trade.
2. Agricultural produce such crops and fruits of the field like wheat, barley, dates, raisins, rice, maize and vegetables.
3. Production of manufacture goods in an industry will be liable for zakat.
4. Zakat can be payable on money.
5. Gold, silver, and other mineral products.
6. Dug out treasures whose ownership has not been identified for one year will attract zakat of value of 20%.
7. Trade and merchandise (goods for trade) that have been in store for a year.
8. Savings from the sale of goods should be paid for Zakat after a year.
9. Savings from the house rent and land rates.
10. Personal income of goods is liable for zakat after one year.

In all cases shown above except on agricultural products, zakat is to be paid promptly when the money or property has been in one's possession for a period of one year.

Meaning of the term Nisab

In *Islamic Law*, the term **niṣāb** refers to the minimum amount that a *Muslim* must have before being obliged to zakat. Several hadith have formulas for calculating niṣāb, the most prominent of which declares that No Zakāt is due on wealth until one year passes.

The table below shows the rates and nisab of different properties that are liable for zakat.

PROPERTY	ITEM	NISAB	RATE TO BE GIVEN
Livestock	Sheep	40 sheep	1 female sheep
	Goats	40 goats	1 female goat
	Sheep and goats mixed	40	1 female sheep/goat
	Cattle/buffaloes	30 cows/bulls 40 cows/bulls	One, 1-year old cow/bull One, 2-years old cow/bull
	Camels	5 camels 20 camels 36 camels 46 camels 61 camels 76 camels 91 camels	One female sheep/goat One, 1-year old camel One, 2-year old camel One, 3-year old camel One, 4-year old camel Two, 2-year old camel Two, 3-year old camel
Agricultural produce	Harvest on cereals and fruits	Nisab is 50 waqs (1 waq is about 240kg)	5% of total harvest if artificial irrigation is used. 10% of total harvest for natural irrigated produce.
Money	Hard cash	Equivalent to the price of either gold or silver according to the open market.	2 ½ of the value

Mineral	Gold	Approximately 85 gms.	2 ½ of the value
	Silver	Approximately 595 gms.	

Items on which Zakat is not payable

Even though Zakat is an obligatory Pillar in Islam and that one has to pay, there are certain items which are exempted from zakat and that a Muslim is not supposed to give. These items include the following:

- a. Residential houses—Private houses in which the owner dwells in.
- b. Animals or vehicles used for transportation.
- c. Books which are not for sale.
- d. Jewelry or ornaments which are used by a woman and have not reached nisab.
- e. Machinery or engine used for manufacture of goods.
- f. Recurring business capital.
- g. House items such as furniture, utensils, fridge, Television, clothing, Weapons or tools for daily use.

Recipients of Zakat

These are those people whom the Quran has singled them out to be the rightful beneficiaries of Zakat. The Quran has identified a list of deserving persons to whom Zakat should be given and they include the following:

1. **The poor (Al-Fuqara):** These are the Muslims who do not have any means of livelihood and material possession to support themselves and their families. They are dependants on others. They cannot even raise 50% of their basic needs.
2. **The needy (Al-Masaakin):** These are the Muslims who lack sufficient means of livelihood to meet their basic requirements. They can at least raise 50% only of their basic needs and owing to calamity, sickness or age cannot earn a living.
3. **Zakat collectors (Al-‘Aamil):** They are the Muslims who have been entrusted with the responsibility of collecting and distributing Zakat. They receive it as their source of income (salaries).

4. **The new converts (Al-Mualafatul-quluub):** They are also referred to as sympathizers. They are the people who have just embraced Islam and need help to settle down and strengthen their faith.
5. **The captives (Al-Riqab):** These are prisoners of war or hostages who need to be ransomed in order to secure their freedom.
6. **The Debtors (Al-Gharimin):** These are Muslims who have incurred debts through lawful transactions. Zakat can be used to pay off their debts which they incurred to meet their basic needs.
7. **Those on the course of Allah (Fisabilillah):** Zakat can be used to finance any form of struggle or course for the love of Allah (S.W. T) such as Daa'wa, sponsoring students' educational expense among others.
8. **The wayfarers (Ibnu-Sabil):** These are stranded travelers on lawful journey who are in difficulty and may need assistance to cater for their travel and basic needs.

Non-recipients of zakat

These are people to whom zakat should not be given at all. They include the following:

- 1) Close family members such as parents, husband or wife.
- 2) *Aalu-beyt rasulillah*: A member of the prophet's family should not receive zakat.
- 3) A non-muslim: Zakat should be given only to Muslim.
- 4) Rich people and their dependants: Zakat should be taken from the rich and given to the poor and the needy.

IMPORTANCE OF ZAKAT

The following are some importance of zakat.

a). Spiritual Importance of Zakat.

1. It is a form of ibaada and thus a believer gets rewards by fulfilling this obligation.
2. It is the third pillar of Islam.
3. It is a commandment of Allah (S.W.T) and therefore must be observed by every Muslim who qualifies to give it.

4. Giving of Zakat purifies the wealth of the giver.
5. zakat blesses the wealth of the giver.
6. The institution of Zakat enables one to fulfill his religious obligation.
7. The institution of zakat Develops spiritual growth and piety.

b). Social Importance of zakat

1. Zakat Creates good relationship between the giver and receiver.
2. It helps to remove jealousy/ mistrust of the rich.
3. Restores hope, dignity and worthiness of the poor.
4. Reduces the gap between the rich and poor
5. Develops and fosters a healthy social relationship among members of the community.
6. Removes pride, selfishness or greed among rich.
7. Job creation for the Zakat collectors who secure employment.
8. Zakat helps in fighting corruption and greediness.
9. Zakat helps in clearing debts of citizens when is used to pay off for the debtors (al-gharimiin)
10. It helps foster equality among the Muslims.
11. Promotes unity and brotherhood among the Muslim Ummah.
12. It fosters love among the Muslims through sharing

c). Economic importance/ National development

- a Zakat Helps raise living standards of the poor, less fortunate and the marginalized communities.
- b It helps the poor and needy by relieving their hardships and troubles.
- c It helps create a self-supporting community which does not require financial or economic assistance in form of food or material. This enables the Muslim community to be self reliant and independent.
- d Zakat contributes to the national budget as it is a form of tax.
- e It helps in the creation of job and employment opportunities.
- f Those in debt are able to settle them from the Zakat.

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- g Zakat assists in improving the economy in the society by creating job opportunities for example the Zakat collectors and distributors, clearance of debts and establishment of social amenities.

DIFFERENCES BETWEEN ZAKAT AND TAX

The following table shows the Differences that are there between the concept of Zakat and Tax:

ZAKAT	TAX
It is the third pillar of Islam	It is a law of the government or rather the policies of state.
It is only paid annually	It can be paid monthly, weekly, daily or even hourly.
The rate of Zakat is fixed till the day of judgment.	Its rate keeps fluctuating or rather it is determined by the amount of income one earns.
It is a commandment of Allah (S.W.T)	It is authorized by the government, King or the ruler of the state.
It is payable on one's saving	It is calculated from the gross salary or net profit.
It is an act of worship and therefore, rewarded by Allah and hence brings satisfaction and cannot be evaded.	It is rewarded by the state, ruler or government hence one is fined for not giving it out and thus brings dissatisfaction.
Zakat is given to the eight prescribed recipients	Tax is given to the state, ruler or government.
It is taken from the rich and distributed to the poor and the needy.	Both the rich, poor and the needy must pay tax.
It must be from a lawfully acquired wealth	Can be from any sort of money or property either acquired lawfully or unlawfully.
It is paid only by the Muslims	All citizens must pay tax either a Muslim or non-Muslim.

IMPORTANCE OF ZAKATUL FITR

The following are some of the benefits of zakatul-fitr:

- The prophet (P.B.U.H) said that zakatul-fitr cleanses the fasts of the believers and thus are acceptable by Allah (S.W.T)
- It teaches a sense of responsibility since the head of the family is in charge with the responsibility of paying for each member of his family.
- It enables the poor and the needy to join in the celebration of eidul-fitr while are very happy.
- It brings love and affection to both the receiver and the giver.

The role played by Zakat in promoting integrity

The institution of zakat plays a very important role in the promotion of integrity in the Muslim society through the following ways:

- 1) It enhances the sense of responsibility in that the giver who feels obliged to perform the acts as an obligatory duty upon him.
- 2) It makes the believers who are rich to understand that the wealth that is given to them is a bounty and a trust from Allah.
- 3) It also promotes loyalty which is an aspect of integrity. The giver shows loyalty to Allah who has commanded those with wealth to give it in charity to the rightful recipients.
- 4) It assists in curbing vices such as theft, by regulating the owning of resources in the society and creating a balance.
- 5) Zakat helps to safeguard the rich from committing extravagance (israf), which is haram (unlawful).
- 6) It teaches Muslims that zakat is given out to please Allah and not people, and therefore should be given out willingly and not by force.
- 7) Giving of Zakat helps in minimizing vices such as jealousy and envy in that the receiver feels satisfied when he is given the share from it. And to the giver it reduces extravagance and greed for wealth.
- 8) It encourages hard work because every Muslim has an incentive to work since he is expected to give something to the needy and earn thawab.

- 9) Zakat reduces injustices such as unfair distribution of wealth in that only the rightful recipients are given and thus promoting a comfort stay between the poor and the rich.
- 10) Zakat promotes unity in the society by bringing together both the rich and the poor.

PROBLEMS FACING THE PROCESS OF ZAKAT IN KENYA

In Kenya, there are several challenges which are being faced as much as the institution of zakat is concerned. Those challenges are in both the collection and distribution process of zakat.

a) Problems of zakat collection in kenya

1. Muslims are still generally ignorant concerning the zakat payment, thus ending up not giving out zakat or giving it in wrong measurements.
2. Some of the Muslim rich men still have weak faith that hinders them to see zakat is an obligatory act to them, but rather take it as a voluntary act and very light.
3. In Kenya, the majority of Muslims are poor.
4. Disunity among Muslims due to miscellaneous issues concerning Islam. Therefore, making it difficult to share what they have as zakat.
5. Corruption and embezzlement is on their rampant rate. They are considered as the routine of the day, but they have resulted into mistrust among many Muslims.
6. Language barrier between the collectors and the rich people. Thus bringing misunderstanding among Muslims.
7. Poor transport system. The majority of zakat collection is concentrated in the cities, hence there is a gap between the collection and the people supposed to given zakat.

b) Problems facing the zakat distribution process in kenya

1. Lack of Muslims statistics makes its distribution very difficult in sense that there is no equitable and fairness means to estimate the rate of zakat to be given to a certain region.
2. Those who distribute zakat have inadequate knowledge of zakat distribution and therefore, sometimes the zakat is given to the wrong people.

3. Some of the leaders who distribute zakat are equally poor, and therefore, end up distributing the whole zaakat to themselves and relatives.
4. Nepotism, tribalism and racism have made their way to an extend of affecting zakat in Kenya.
5. Poor transport and communication network. In Kenya, the roads are in poor conditions and some areas have inadequate roads thus making the process of distributing zakat from place to place to be difficult.
6. Inadequate resources for carrying the items of zakat so as they can be transported from place to place. Sometimes, also they items can be stolen along their way before they reach to their expected destination.

Ways to improve the process of collection and distribution of zakat

- a) People should be educated on zakat through giving darsa in mosques, creating awareness through mass media, seminars, training and among other means.
- b) Establishment of zakat office which will collect zakat, calculate it appropriately and conduct Muslims census through reliable people.
- c) Establishment of agencies or organizations specifically charged with the responsibility of collecting and distributing zakat.
- d) Employment of competent and qualified personnel to run zakat organizations.
- e) Introduction of Islamic auditing in zakat collection and distribution so as to eliminate inefficiency, corruption and embezzlement.
- f) Promoting the construction of means of transport such as roads so as to ease and secure the distribution of zakat
- g) Fostering Islamic unity and brotherhood so as to eradicate discrimination basing on tribe, ethnicity, family background, and skin color.
- h) Exchanging experiences with similar bodies in the Muslim world with the view of adopting good zakat practices.
- i) Identify priority areas in distribution of zakat, for example the recipients and the areas that are more entitled for zakat. This can be done through carrying out periodic assessment in the muslim community to identify those who should pay zakat and those deserving to receive zakat.

- j) Enforcing and implementation of Islamic laws so as to boost peoples' faith.
- k) Putting up rules and advocating for heavy punishment for whoever practicing corruption and embezzlement especially on matters concerning zakat.