

Q 1: What are the conditions of Zakaat's being compulsory?

A. There are some conditions of Zakaat's being compulsory i.e. (1). To be Muslim. Zakaat is not compulsory on unbelievers. (2). Mature. Zakaat is not compulsory on immature. (3). Sane. Zakaat is not compulsory on a mad,insane if he remains in this condition for whole year. However, in case of occasional recovery, Zakaat is obligatory. (4). Free. Zakaat is not compulsory on a slave even though his master has permitted him to do business. (5). One-must be owner of "Nisaab" (a certain amount of money, commodities, stock on which Zakaat is due). Zakaat is not due on the income, commodities less than Nisaab). (6). One must be full owner i.e. in possession of Zakatable income,commodities. (7). Nisaab must be free from "Dain" (debt,liability). (8). Nisaab must be free from "Haajat-e-Asleeyah" (necessary expenses). (9). Goods, commodities must be "Naamee" i.e. which increases practically or otherwise and (10). Completion of full one year on Nisaab.

Q 2: What is meant by Nisaab's being free of "Daien"?

A. It means that one is the owner of Nisaab but is in debt and if he pays off the debt he is no more solvent or he is guardian of any debtor and if clears the debt he is no more solvent (as the creditor can demand of him to defray). In such situations, there is no Zakaat due on him.

Q 3: What does "Haajat-e-Asleeyah" mean?

A. "Haajat-e-Asleeyah" means those things which are essential for life. For example, a house for one's or family use, cloths for summer and winter seasons, other family necessities, domestic animals or animals for riding, implements of skilled workers, necessary books of students or of the learned, eatable items stored for one's or family use and money for necessary expenses. There is no Zakaat due on all such things,items.

Q 4: What is meant by "Naamee" assets?

A. There are two kinds of assets i.e. gold,silver which have intrinsic power to purchase things and those assets which are shorn of such potentials but are used to buy things. All assets other than gold and silver are "Naamee" as they will increase by business i.e. productive assets. Zakaat is quite compulsory on gold and silver if equal to Nisaab irrespective of personal use or business and even on buried gold and silver. And on other assets Zakaat will be due only when dealt in. So is the case with the animals - camels, cows, buffaloes, oxen, goats, sheeps, rams etc. which are left to graze in the grazing fields. The injunction of gold and silver is also applicable to the currency to this effect.

Q 5: Which year is meant by completion of full one year on Nisaab?

A. Completion of full one year on Nisaab means the lunar year i.e. on whichever date and time of Arabic (lunar) month one becomes solvent the very date and time of the Arabic month (next year) is Zakaat year for him regardless of the beginning of financial or income year. Zakaat will be due on the Nisaab one is in possession of at the outset and end of the Zakaat year. Any decrease in Nisaab during the year will not relieve him of the obligation i.e. Zakaat will remain due.

Q 6: Will Zakaat be due on merchandise which is exchanged for other thing during the year?

A. Exchange of merchandise or gold or silver for the same kind like jewellery or for the other kind during the Zakaat year will not remit Zakaat but it will remain due.

Q 7: How should a solvent person calculate Zakaat if his goods, commodities increase during the year?

A. If a solvent person gets some more goods, commodities of the same kind during the Zakaat year of his Nisaab even a minute before the end of the year he will have to pay Zakaat on the whole. There will be no separate year for the new goods, commodities.

Q 8: Is intention must for Zakaat like that of prayer?

A. Yes, it is must for one to form "Niyat" (intention) at the time of paying Zakaat or reserving cash, commodities for Zakaat. Forming Niyat means one could tell pat, if asked, that this cash or these commodities are of Zakaat. If one gave cash or commodities in charity off and on round the year and now he intends that whatever charity he has given during the year is Zakaat, his such Niyat will not be credible and Zakaat will not be deemed to have been paid. It must be kept in mind that "Ikhlaas" (sincerity of intention) is as much conditional as is the intention for paying Zakaat. Without "Ikhlaas", payment of Zakaat will be meaningless. "Ikhlaas" means what one pays as Zakaat must be with the sole and pure intention of Zakaat, fulfillment of obligatory act and carrying out the command of Allah Almighty sans any other intention which is repugnant to the payment of Zakaat.

Q 9: Will Zakaat be deemed to have been paid or not if cash, commodities set aside for Zakaat are lost?

A. One is not relieved of the obligation by setting aside cash, commodities for Zakaat unless he gives it to the beggar, indigent. Loss of such cash, commodities will not withhold the obligation. But in case of death the heirs of the deceased will inherit these things.

Q10. Should Zakaat be given openly or secretly?

A. It is commendable to give Zakaat openly but doling out "Nafil Sadaqah" (charity) secretly is commendable act. Distribution of Zakaat openly is preferred because the secret distribution may cause misgiving(s) against the recipient and people might slander him. A Hadees stresses the believers to shun the places where people are slandered. Besides, open doling out of Zakaat may also motivate others to fulfill the obligation. But the payer of Zakaat must guard against show which will eliminate the reward. Pomp and show is sinful act that may render him culpable for chastisement.

Q11. Is it must to inform the indigent, poor that the cash, commodities being given to him are Zakaat?

A. It is not must that the indigent, poor is told that the cash, commodities being given to him are Zakaat. Mere intention is sufficient. Even if one gives cash, commodities to the poor as gift or loan and his real intention is to pay Zakaat, Zakaat will be deemed to have been paid. Likewise, giving ash as "Nazar", "Hadyah" (present) or for chewing "Paan" (betel leaf) or for sweets of children or as "Eidee" (Eid gift) to the poor will relieve one of the obligation of Zakaat. Some indigent, poor people who really deserve Zakaat do not want to get Zakaat money, commodities. If they are given anything mentioning the name of Zakaat they will not receive it. Therefore, their self-respect should not be hurt by disclosing the name of Zakaat.

Q12. Is it lawful or not to pay Zakaat in advance?

A. A solvent person can pay Zakaat in advance even of some years. It is better for one to keep paying Zakaat in parts (instalments) throughout the year and on the close of the Zakaat year calculate it to know as to how much payment has been paid. If over-paid, deduct from the payment of next year and in case of underpayment, pay the residual amount of money, commodities immediately in whole not in parts as delay in paying Zakaat is not fair, permissible.

Q13: What is wrong with paying Zakaat in parts after the end of the year?

A. It is unfair,impermissible to pay Zakaat in parts after the close of Zakaat year. It must be paid immediately in whole, for, procrastination is sinful and the one who procrastinates is "Mardoodush Shahaadah" (the one whose evidence is not acceptable). Delay in payment of Zakaat involves many misfortunes and mishaps. For instance, if one dies before paying the due Zakaat he will be sinner and will have to face chastisement in the hereafter. Likewise, one may fall victim to any financial or physical accident. Besides, "Nafs" (self) can not be relied upon! One is intent to pay Zakaat today but may go back on it tomorrow under the deception of Satan. Those who keep the Zakaat money,commodities with themselves (after the close of Zakaat year) with the intention of giving it to the poor,beggar who come begging off and on or want to pay bit by bit finding it difficult to pay in whole at a time, should pay Zakaat in advance. By this they will not only achieve their objective but will also save themselves from the clutches of Shari'ah. If they want more reward of Zakaat then they should pay it in the holy month of Ramadaan in which the reward of "Nafil" (supererogatory, optional act) is raised to the level of "Fard"(obligatory act) and Fard's reward is increased seventy-fold.