

Q 1: What is "Zakaat"?

A. "Zakaat" is, indeed, the name of permanent use of the attribute of sympathy and compassion which an affluent Muslim naturally has for his poor brother-in-faith or to say practical expression of sympathy and extension of a specific financial assistance and help by Muslims to one another is Zakaat (poor-due,poor-tax). But according to Shar'i terminology, Zakaat means to pay and make a Muslim beggar, indigent owner of a particular portion, share of one's riches, property on which Zakaat is due as fixed by Shari'ah.

Q 2: What is the significance of Zakaat in Islaam?

A. The significance of Zakaat can be gauged from the fact that: 1. Zakaat is a very important "obligatory act" of Islamic faith and it is the third pillar of Islaam out of five ones. 2. Its importance has been emphasized upon at many places in the Holy Qur-aan alongwith prayer. 3. Allah Almighty has called His servants to this obligatory act by different ways. 4. Non-payers of Zakaat have been warned of severe torment. 5. Believers have been told plainly that they should not think anyhow that payment of Zakaat will decrease their wealth, property but instead it increases those. 6. The payer of Zakaat becomes one of the dear servants of Allah and it is one of the signs of perfection of Eimaan. 7. The one who avoids to pay Zakaat suffers great misfortune and ruin and his wealth, property is also destroyed. 8. Denial of the obligatory nature of Zakaat is infidelity and its denier is infidel and out of Islamic fold. 9. Non-payer of Zakaat is an extremely unthankful (servant of Allah) and sinner and will be accursed in the next world. 10. The one who intentionally delays the payment of Zakaat is a sinner and his evidence will not be valid.

Q 3: How and why was Zakaat made obligatory?

A. From the very outset of Islaam, Muslims were motivated and urged to help one another to all possible extent and spend their surplus on destitute, orphans, widows and other needy people to alleviate their sufferings. The believers followed the sublime teachings of Islaam, the glorious religion, and left no stone unturned to help indigent and destitute despite the fact there were still no set rules to that effect as an institution. After migration from holy Makkah to holy Madinah, the believers heaved a sigh of relief and gradually settled there. A series of Muslim conquests ensued in which lands and properties of the enemies were captured that helped improve and consolidate the economic position of the believers. They set up their own business which also enhanced their income. Given the conducive circumstances, the rules and regulations of Zakaat were gradually framed and after conquest of holy Makkah the process was complete. Thus the institution of Zakaat was established.

Q 4: What benefit does payment of Zakaat accrues to the payer?

A. The believer who pays Zakaat gets the following benefits: 1. Due to generocity his breast is expanded. 2. Undue love of wealth, property does not get embedded in his heart. 3. He becomes safe from meanness and miserliness. 4. Payment of Zakaat helps develop business and wealth. 5. He considers the poor and destitute a member/part of his own community. Hence, the accumulation of wealth does not create conceit and pride in him. 6. The poor and destitute develop a sense of love and affection for him and his wealth/property as they find a share therefrom. 7. The wealth of the believer turns into a company-like body in which the high and low (the rich and poor) have their

shares corresponding to their economic position. 8. The affluent and pious Muslims are always in search of the poor unfortunates to alleviate their sufferings which is, indeed, "Sa'aadat" (good fortunate, an act to earn Divine blessings). Apart from these few worldly gains, the payer of Zakaat will also earn spiritual and of hereafter benefits.

Q 5: What benefit does collection of Zakaat bring to the community ,nation?

A. The cash and kinds collected as Zakaat bring the following benefits to the community, nation: 1. The evil of begging is eliminated. 2. The needy people who can not stretch their hands before others for self-respect are helped with the Zakaat funds in a respectable way sans hurting their self-esteem. 3. The ones who are unable, despite putting in efforts, to earn their living like the old, lame, cripple, paralysed, leper etc. can be helped with the Zakaat funds to meet their needs of life. 4. The debtors who can not defray their debt by themselves are helped out by the Zakaat funds. 5. Zakaat funds can also be used to facilitate travellers and their financial needs can also be met with these funds. If a traveller, far away from his homeland, meets with an accident in an unpopulated or desolate area even in a populated area, the Zakaat money will be a boon to him in such situation. 6. The needs of the seekers of Islamic knowledge who travel to distant places are met by these funds and thus the education of Islamic knowledge is patronised. 7. Orphans and widows are looked after and helped with the Zakaat funds thereby to save them from a constant vexation of being bereft of parents and of widowhood. 8. The Zakaat funds break the shackles of slavery of slaves and slave-girls and provide them with the boon of freedom. It has always been an uphill task for mankind to evolve such an integrated system that could ensure an equilibrium among the members of a community, nation in proportion to their poorness and richness and to discourage accumulation of wealth in a few hands. No community,nation could succeed in resolving this complex issue, for, to end personal possession of the wealth by an individual and make it a public property was practically difficult and likewise no tyrannical system,regime can sustain for ever. The Islam which wanted to make its adherents and followers an ideally civilized community,nation concentrated on the issue and resolved it for good by establishing the institution of Zakaat (poor-due, poor-tax).

Q 6: Please explain some of the excellences of Zakaat proved by Quran-o-Hadees?

A. Quran-o-Hadees are replete with the excellences of "Zakaat" and charity. A Quranic verse says: the like of those who spend their riches in the way of Allah is that of a grain which sprouts seven ears with each of them containing a hundred grains and Allah grants more to whom He pleases. This Quranic verse clearly states that payment of Zakaat earns innumerable blessings and enhances wealth,property which stresses the fact that nonpayment of Zakaat brings about ruination. That's why a Hadees says: make your wealth,property a strong fortress by paying Zakaat therefrom. Crops are usually overgrown with weeds which obstruct their healthy growth by consuming the fertility of the soil. A wise grower removes them but a fool will not under the fallacy that the removal of weeds will decrease the quantity of his crops. So is the case with the payment of Zakaat from wealth, property. The Holy Quran says: "And whatever you will spend (in His way), Allah will recompense you more and He is the Best Provider of subsistence". A Hadees says: Allah Almighty accepts no charity but given from the honest earning although it be a date. He accepts it with His Right Hand and it increases in His Hand just as any of you nurses a colt, until the charity becomes as big as a mountain. Another Hadees says: whoever spends a pair of something (two things) in the way of Allah, will be invited into Paradise from its all gates.

Q 7: Please also tell about the condemnation of those who do not pay Zakaat?

A. It is in the Holy Qur-aan that those who hoard up gold and silver and do not spend in the way Allah i.e. do not pay Zakaat therefrom, give them good news of the grievous torment when (on the Doomsday) their gold and silver will be heated in the fire of hell and their foreheads, sides and backs will be branded therewith. (And they will be told that) this is your property which you had hoarded up. Now have the taste of your hoarding! This putting of impressions on the foreheads, backs and sides will not be as light as to just melt the fat, but a Hadees explains the horrible plight of such people: On the Doomsday, the plates of fire will be heated up in the fire of hell for the one who was in possession of gold and silver but did not pay their due (did not pay Zakaat therefrom) with which his sides, forehead and back will be branded and on cooling down those will again be heated up and applied to and this painful process will continue (the Doomsday will be of fifty thousand years) until the settlement of accounts of all mankind. Thereafter he will go to paradise or hell as the case may be. And in regard to camels, it is related that the one who does not pay their due (does not pay Zakaat on them) will be laid on the plain field on the Doomsday and his camels (who will be then very healthy and hefty) will tread upon and bite him in batches one after another. Likewise, the cows and goats will strike their owner (who does not pay Zakaat on them) with their horns and tread upon him with their hooves. It is related in other Ahaadees that whatever merchandise, goods are lost in land or in the sea are lost because of non-payment of Zakaat therefrom. Another Hadees says that if a nation,community withholds payment of Zakaat, it is overtaken by famine. Yet another Hadees says that first of all three persons will be cast into hell and one of them will be a wealthy man who does not pay Allah's dues i.e. Zakaat.

Q 8: What about the one who does not pay Zakaat but spends his wealth on good works?

A. As expounded above the non-payment of Zakaat is so disastrous act that even mountains if exposed to the grievous punishment and torment prescribed for the non-prayer of Zakaat, can not withstand and will smash to powder what to talk of a humanbeing, the weak and lean, who may face it for thousands of years. It is utter folly to spend wealth on good works for name and fame ignoring the due of Allah, the Wrathful. This is a devilish subterfuge to ruin a believer in the name of virtuous deed. To carry out "Nafil" (supererogatory act) without fulfilling the obligatory act (Fard) is no wisdom but sheer stupidity. Such good acts are not accepted and the burden, sin of non-payment of Zakaat also stands due. "Fard" is a debt which a believer has to pay to his Creator at all cost and "Nafil" is a gift,offering to Him. Will gifts be acceptable without payment of debt particularly in the Exalted Court of Allah Almighty?

Q 9: What is meant by making a Muslim "Faqeer" owner of Zakaat?

A. "Tamleek-e-Faqeer" (making a poor,indigent owner of Zakaat) is one of the essentials of Zakaat which means that the payer of Zakaat must pay it with the mere intention of paying Zakaat, fulfilling the obligatory act and carrying out the command of Allah having no personal end whatsoever and make the recipient, beneficiary of Zakaat full owner of it so that he may use it to meet his lawful needs and for any lawful work at his own sweet will.

Q 10: Will feeding the poor,indigertts by Zakaat money relieve one of Zakaat obligation or not?

A. If one invites the poor, indigents to his home and feeds them by Zakaat money, Zakaat will not be deemed to have been paid unless he makes them owner of the uncooked or cooked food items (as the case may be) irrespective of feeding them in his house or sending the items to them so that they may eat or take home as per their needs. Making them owner of the food items fulfills the prerequisite of "Tamleek-e-Faqeer" and thus Zakaat will be deemed to have been paid.

Q 11. Which person should be paid Zakaat i.e. who should be made owner of Zakaat?

A. It is one of the conditions of Zakaat that such person should be made owner of Zakaat who understands the importance and utility of riches, property and could take Zakaat money, property in his possession. He should not be a gullible like a minor boy, girl or mad. If one wants to give Zakaat to a child, not so wise, then his father or guardian should take possession of Zakaat money, property on his behalf which will actually belong to the child.

Q12. Can Zakaat money be spent or not on shrouding and burying the dead or on construction of a mosque?

A. Zakaat money can not be spent on shrouding and burying the dead or on construction of a mosque since the condition of "Tamleek-e-Faqeer" is not fulfilled by doing so. If one wants to spend Zakaat money on such things then he should make a beggar owner of it who may spend Zakaat money for these purposes. Both the giver and recipient of Zakaat will get reward. A Hadees says: if a "Sadaqah" (charity) passes through a hundred hands all will get reward (individually) equal to the reward of the giver (without any diminution from his reward). Likewise, if Zakaat money is spent on defraying the debt of the dead or on construction of bridge, inn, "Sabeel" (free wayside stall for drinking water), cemented trough for animals to drink from, road, hospital or on digging well it will not be deemed to have been paid as the condition of "Tamleek-e-Faqeer" is not met by doing so.

Q13. Is it lawful or not for Islamic seminary to accept Zakaat or for one to give to?

A. Zakaat can be given to the Islamic seminary which is managed and operated by Ahle Sunnat (with correct beliefs) not by renegades like "Necharies" (materialists, atheists), "Qaadianies" (those who do not believe in the finality of the Prophethood of Saiey-yidinaa Muhammad, Allah's choicest blessings & peace be upon him), "Raafsies" (Shiite sect) etc: with the condition that the management of the seminary will keep it separate from other funds and spend it fulfilling the prerequisite of "Tamleek-e-Faqeer". This money can not be used for paying salaries of the teachers and other employees of the seminary or spent on construction or repair of the seminary unless a beggar, poor is made owner of the Zakaat money who may donate the said money to the seminary for the purpose.