

SABEELUR RASHAAD

THE PATH OF GUIDANCE

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ZAKAAH AND CHARITY

The term 'Zakaah' in Islam comes from the Arabic word 'zakaa' which literally means to purify, to increase, to grow and to be good. In Islamic terminology, it refers to that portion of ones' wealth which is given as an act of worship to a particular person or persons with certain conditions. As taught by the Holy Quran the act of giving Zakaah purifies and cleanses the giver from sins and iniquities and it also brings an increase to his wealth. The Holy Quraan states, "Take from their wealth alms in order to purify them and sanctify them with it". (Chap. 9 Verse 103)

In another verse it states, "Allah will destroy Riba ((usury) and will give increase for charity and alms". (Chap. 2 Verse 276).

Zakaah which is normally understood to be a 'poor due' is in reality a great form of worship which far exceeds the concept of simply helping the poor or giving charity. According to the teachings of the Holy Quraan and the Prophet Muhammad (SA) it is regarded as one of the five fundamental pillars upon which the religion of Islam rests. In this regard there are over twenty verses of the Holy Quraan in which the command is given to the Muslims to "establish regular prayers (Salaah) and give

Zakaah". In the same manner, the Holy Prophet Muhammad (SA) has said, "Islam is founded on five pillars, - testifying that there is no one worthy of worship except Allah (the one true God) and that Muhammad (SA) is the Messenger of Allah; performing the prayers (Salaah); giving (paying) the Zakaah; making the pilgrimage (of Hajj); and fasting in the month of Ramadaan". (Bukhaari and Muslim).

In light of these sacred teachings, 'Zakaah' has been deemed as a compulsory duty in Islam and has a deep significance in the lives of Muslims.

It should be understood that although Zakaah is known to be a charity or poor due, it differs from the regular optional charity or Sadaqah which can be given by each and every Muslim. In fact, all Muslims are encouraged to be charitable to the extent of their ability.

While outlining the order and command of Zakaah upon the Muslims, the Holy Prophet Muhammad (SA) has explained that it is not a duty which has been imposed upon every single Muslim. Instead, it is one which has been placed upon those who are not poor and needy and are well to do. This is clearly established from the tradition of the Prophet (SA) in which he advised his companion Muaz bin Jabal, (when he sent him to Yemen), with the following words: "Tell them also that Allah has

enjoined Zakaah upon their wealth which will be taken from their well to do people and distributed to their poor people." (Bukhaari, Muslim) This tradition along with others, makes it abundantly clear, that with respect to Zakaah, there are two categories of people. They are (a) those who must pay and (b) those who are entitled to receive.

The Holy Quraan as well as the teachings of the Holy Prophet Muhammad (SA) have given sufficient guidelines regarding both these groups.

As for those who are entitled to receive the Zakaah, the Holy Quraan states, "Alms are only for the poor and the needy, those who collect them, those whose hearts have been (recently) reconciled (to the truth), for those in bondage and in debt, those in the cause of Allah, and for the way farer; a duty imposed by Allah. Allah is the Knower and the Wise." (Surah Tauba Verse 60)

In this verse eight categories of people are listed who can receive Zakaah.

As for those who must pay the Zakaah, the Shariah has also given sufficient guidelines so that each person can fulfill this compulsory duty which has been imposed on him/her.

Zakaah, as an act of worship is connected to ones' wealth and hence it is the state of a persons' wealth which would determine when

the Zakaah is compulsory upon him or not.

NISAAB OF ZAKAAH

While identifying this state (of a persons' wealth), the Shariah of Islam has established a certain amount (in one's wealth) which must be reached before this duty becomes compulsory upon an individual. This amount in Islamic terminology is called the 'Nisaab'.

According to the authoritative and authentic works of the early scholars and Jurists of Islam, Nisaab is defined as, 'The minimum amount of property liable to payment of Zakaah.' (Pg. 480 - *Mu'jam lughah al Fuqaha – Dictionary of Islamic Legal Terminology* by Dr. Muhammad Rawwas and Dr. Hamid Sadiq)

The same is also mentioned in (*Mu'jam Al Mustalahaat Ad-deeniya-Dictionary of Religious terms* by Dr. Abdullah Ibn Ashiy Al Maliki and Dr. Abdul Latif Sheik Ibraheem), it states, 'Nisaab is the minimum quantity or amount of property liable to payment of obligatory poor due.'

It is therefore a condition for the obligation of Zakaah that a person's wealth must be of a certain minimum amount, (Nisaab) after which Zakaah can be paid.

It is important for Muslims to know and understand that the Nisaab (the minimum amount liable to Zakaah), for each category of wealth has been fixed and specified by the Holy Prophet Muhammad (SA) upon divine guidance from Allah.

It is for this reason one will see that a Nisaab has already been fixed for livestock, land produce, treasures and minerals, gold and silver. Not only has the Nisaab been fixed but the rates of payment have also been specified by the noble Messenger of Allah (SA). In this manner the Nisaab was also established for money/currency.

However, due to the fact that during the time of the Prophet (SA) two metals namely, gold and silver, were being used as money, gold in the form of Dinars (gold coins) and silver in the form of Dirhams (silver coins) the Prophet (SA) obliged Zakaah on both, dirhams and dinaars. In this regard, the Prophet (SA) is reported to have said, "There is no Zakaah on anything less than five uqiyyas of silver." (*Reported by Ahmad and Muslims and has been considered sound and authentic by both*).

As quoted by the renowned scholar of the past An-Nawawi, he says it is the unanimous consensus of the scholars that one uqiyya equals 40 dirhams, thus five uqiyya equals 200 dirhams. (Al-Majmu')

Similarly in another tradition narrated by Imam Muslim, the Holy Prophet Muhammad (SA) is reported to have said, "And on silver, for every two hundred dirhams, the due is 2½ %. If there are only one hundred and ninety, Zakaah is not due on them unless the owner volunteers to pay". In another narration reported by Ibn Qudaamah, he says, 'It is authentically reported from the Prophet (SA) that he said, "On silver 2½ % is due". (Al- Mughni)

Based on these traditions, it has become established that the Nisaab of silver was fixed and made specific in the Shariah of Islam. This has been the unanimous agreement of the Sahabahs and the entire Muslim Ummah.

Like the silver coins, a Nisaab was also fixed for the gold coins (Dinar). According to the opinion of the majority of jurists, 20 dinars (gold coins) were fixed as the Nisaab for gold.

It should be understood that both these Nisaab were distinct and separate from each other. In this regard Dr. Yusuf Qardhawi writes, 'The Nisaab of gold is independent

from that of silver'. This is so, since the Holy Prophet (SA) himself specified two separate Nisaab, one for silver and the other for gold.

With respect to the weight content of silver and gold found in these coins, the early jurists and scholars of Islam have given the following guidelines which have been adopted by the Muslim Ummah:

They are: -

(1) Silver

- 1 dirham (silver coin)
= 3.06 grams of silver.
- 200 dirhams
= 612 grams of silver.

Based on this weight the Nisaab of silver has been fixed at 612 grams / 19.7 ounces.

(2) Gold

- 1 dinar (gold coin)
= 4.25 grams of gold.
- 20 dinars
= 85 grams of gold.

Based on this weight the Nisaab of gold has been fixed at 85 grams / 2.8 ounces.

It is worth mentioning that during the time of the Prophet (SA) and afterwards, the value of 200 dirhams (silver coins) or 612 grams of silver was similar to the value of 20 Dinaars (gold coins), or 85 grams of gold. As such the Nisaab of each did not pose a problem to the Muslims. However when the value of gold began to differ from that of silver, it became necessary to identify which of the two Nisaab must be used for the calculation of Zakaah in cases of money (cash) and articles of merchandise.

While acknowledging and accepting both Nisaab as valid and sound, some of the early jurists and scholars adopted the gold Nisaab simply because of its minimal fluctuation. Many other jurists from

the former and latter generations (of Muslims) however, accepted and adopted the silver Nisaab and considered it most appropriate for non-metal money (paper currency). They explained that this should be adopted since:

- 1) The silver Nisaab is determined explicitly by the authentic Sunnah (teachings of the Holy Prophet Muhammad [SA]) and the Ijma' (Unanimous agreement of all the Sahabahs / companions of the Prophet) unlike the gold Nisaab which does not hold this position.
- 2) It is more beneficial to the poor and needy, which in reality, is the main objective of paying Zakaah.
- 3) It is more precautionary in one's religious duty.
- 4) The Nisaab of silver has been clearly specified by the Holy Prophet Muhammad (SA) and must not be altered due to the change in times. It is a divine injunction which is not subjected to analogy.
- 5) There is no proof in the Shariah which shows that one Nisaab must constantly be changed to facilitate the value of the other one. If this is the case then the original law of the Shariah would eventually be changed.

In keeping with the most precautionary view, the Darul Uloom has adopted the Value of Silver to be the Nisaab of Zakaah. This has also been adopted in many countries.

As such, the present Nisaab (July / Ramadaan 1434 AH) has been calculated as \$2,827.34)

It is important for Muslims to understand that the Nisaab is the minimum amount a person must

possess over the period of one year as savings or surplus after he has fulfilled the basic necessities of life. Monies set aside for the payment of debts, other costs and daily expenses are not subjected to Zakaah.

In our present time (July 2013), if one's savings, surplus, extras (in funds) reaches \$2,827.34 or above (taking the Nisaab of silver into consideration) then one becomes the owner of the Nisaab. He / she would then wait for a period of one year before he pays the Zakaah of the total amount which is fixed at a rate of 2½ %.

Due to the vast changes in the forms of wealth and money, etc, many issues of Zakaah have become technical which must be discussed and solved by the learned of the Muslim community.

SPENDING IN THE CAUSE OF ALLAH

Besides the payment of Zakaah, a believer is encouraged to spend his money and his wealth for the sake of Allah, for it is through such assistance the propagation of Islaam can continue. It is a great act of 'Ibaadah' for which Allah doubles the rewards, and through which a person achieves much blessings in his wealth.

Allah says in the Holy Quraan, 'Who is it that will lend to Allah a beautiful loan, so that He (Allah) may give it increase manifold? (Do not fear poverty) Allah stretches and enlarges your provisions and to Him you will return.' (2: 245) It means, who is there that will give his money or wealth for the sake of Allah. In helping the religion of Allah He will increase his wealth for him and put many blessings in it. Further in the verse, Allah informs us that by giving, we should not fear that our wealth will decrease and we will become poor. This should not come to

our minds for it is Allah who increases our wealth and He decreases it.

Another verse of the Quraan informs us that not spending for the sake of Allah is in reality bringing destruction to our own souls. Allah says, 'And spend your wealth for the cause of Allah, and make not your hands contribute to your destruction. And do good, certainly, Allah loves those who do good'. (2:195)

While explaining this verse some companions of the Prophet (SA) have stated that, "Do not contribute to your own destruction" means giving up charity for fear of becoming poor. Abdullaah bin Abbaas (RA) has said, "To get killed in the Path of Allah is not destroying oneself. In fact, destruction lies in withholding the charity for the sake of Allah."

In another verse Allah encourages us to give now, while we are alive, for indeed there will come a day when we will wish to give large amounts but it will not be accepted from us. He says, 'O you who believe, spend out of that which We have provided for you before the Day comes when there will be no bargaining, nor friendship, nor intercession (without Allah's permission).' (2:254)

In another verse Allah informs us of the great rewards of giving for His sake. He says, "The likeness of those who spend their wealth in the cause of Allah is as the likeness of a grain which grows seven ears, in every ear a hundred grains. Allah gives manifold increase to whom He wishes." (2:26 1)

It is therefore quite rewarding to give charity to a Masjid, to the poor and needy, to old people or even for an Islamic school whose main objective is the propagation of the religion of Allah. We should know that whatever we have given for the cause of Allah, we would certainly be repaid for it. Allah says in the Quraan,

"All that you give for the cause of Allah shall be repaid fully to you and you shall not be wronged." (8:60)

The Messenger of Allah (SA) has also exhorted us to give freely for the Cause of Allah. In one Hadiith, he states, "Two angels come down (from the Heavens) every morning. One of them prays, 'O Allah, grant a return to him who spends', while the other says, 'O Allah, destroy the wealth of him who withholds it'. (Bukhaari, Muslim)

Once someone asked the Messenger of Allah (SA) as to what kind of charity was the most virtuous. The Messenger of Allah (SA) replied, 'To give at a time when you are in good health, you have the hope of becoming rich and at the same time you fear becoming poor by parting from the wealth. That is the best time. Do not postpone it until the last moment of your life and then say, 'Give so much for so and so and so much for so and so. Your property has already gone to its heirs'. (Bukhaari, Muslim)

This Hadiith teaches us that we should not postpone doing good actions as charity etc. Many times it may happen that death comes upon us before we could even give what we wanted to give for the sake of Allah.

Abuu Sa'iid (RA) states that the Messenger of Allah (SA) said, "Whosoever gives clothes to a naked Muslim, Allah will give him a green dress to wear in Paradise. And one who gives something to eat to a hungry Muslim; Allah will feed him with the fruits of Paradise. And one who gives a drink of water to a thirsty Muslim, Allah will give him a drink of sealed non-alcoholic wine in Paradise." (Abuu Daaud, Tirmidhi)

The Messenger of Allah (SA) also informed us that charity is a means of getting continuous rewards from Allah. We will be very happy after our death to know that we will continue to receive rewards for certain things which we have done in the world while we were alive. The Prophet of Allah (SA) said, "When a man dies, his actions are cut off from him except three things - continuous charity, beneficial

knowledge or a pious child supplicating for him." (Muslim)

Continuous charity is a charity given to anything that continues to be useful and beneficial.

Let us therefore take this opportunity to give much charity in this special and blessed month of Ramadaan. For indeed charity given in this month is far more rewarding than charity given in other months. A person asked the Messenger of Allah, "Which charity is the best." He replied, "Charity given in the month of Ramadaan."

SADAQAH JAARIYAH CONTINUOUS REWARDS

Death heralds the next phase of man's existence: life in Barzakh (the barrier) or life in the grave. As the Qur'aan tells us:

"And behind them is a Barzakh (barrier) until a day they will be resurrected".

Death, then, marks the end of man's sojourn on this earth, and with it his actions also cease. He can no longer do good deeds nor increase in sin. But Allah in His Mercy and Wisdom has endowed man with instruments that allow him to perpetually reap the rewards of certain actions done in this worldly existence. One of these is **SADAQAH JAARIYAH**.

The following Hadith bears proof to this: Narrated from Abu Hurairah, he said, "The Messenger of Allah (SA) said, When a man dies, his actions are cut off from him except from three things: continuous charity or beneficial knowledge, or a pious child supplicating for him". Reported by Muslim.

And the Qur'aan says, "Let a soul see what it has sent forth for tomorrow," We may ask ourselves, what have we done in this world to reap rewards in the hereafter? Dear brothers and sisters in Islaam, use the tool of Sadaqah Jaariyah! Spend out of your wealth and let it grow and earn for you while you are in Barzakh. There is no scheme in this! It is a reality, for Allah and His Messenger would never lie.

Sadaqah Jaariyah is charity given to anything that continues to be useful and

beneficial. May Allah accept all your good actions and multiply them immensely in this world and the Hereafter.

CALCULATION FOR RAMADAAN 1434 AH

SADAQATUL FITR / FIDYA \$ 13.00

NISAAB OF ZAKAAH \$2,827.34

Note: Nisaab calculated on 27th May 13.

MOON SIGHTING UPDATE

SHAWWAAL 1434 (AH)

DATE :

The 29th of Ramadaan 1434 AH is **Wednesday 7th Aug. 2013**. Sighting should be done after sunset of this day.

SIGHTING INFORMATION

The new moon (crescent) will be born on Tuesday 6th Aug. 2013 at 5:51 p.m. Sunset on Wednesday 7th Aug. 2013 will be at 6:31 p.m. At sunset of this day the moon will be 24 hrs 40 mins old and Muslims are reminded to look for the crescent to commence the month of Shawwaal 1434 AH and for determining the celebration of Eid ul Fitr.

If the moon is sighted, then Eid ul Fitr would be celebrated on Thursday 8th Aug. 2013.

If it is not seen, then Ramadaan would complete 30 days and Eid ul Fitr would be on Friday 9th Aug. 2013.

ENQUIRIES OF SIGHTING CAN BE MADE AT:

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