

The objective of zakat theology religion



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- METHOD OF CALCUTIONS

The socket has been introduced in pre-colonial Malaysia. Before the British colonial Malaysia, the small town in the state, as in other parts of the universe developed through land colony or colonisation. One of the popular methods was the “ corporate Pondok system ” , which was peculiarly common in the Muda Region of Kedah. By this system, a group of colonists would garner about and a individual who is good -versed in Islamic Knowledge or who had already established himself as a spiritual instructor. After the they found a suited topographic point, they will construct their “ Pondok ” (huts) around a Madras ; a spiritual centre for worship every bit good as learning. In the instance where the group has been established, they would ask for a spiritual instructor from elsewhere to put up a Madras among them. This spiritual instructor was besides the “ Imam ” of the community, in the sense that he led five supplications daily in the mosque or “ madsarah. ”

The group of provincial will be traveling out to open land around the bunchs of their “ Pondok ” , go forthing their kids to the instructor for spiritual instruction at twenty-four hours clip. For those married womans who are unable to work with their partner in the land besides will obtained spiritual direction from the instructor. The provincials will have spiritual at least one or twice a hebdomad and longer on Friday because it was a twenty-four hours of remainder. They will pass more clip in the mosque than the field.

As an grasp for the service provided by the instructor, the provincials normally will jointly unclutter a piece of land and cultivate if for the

instructor. Slowly, as the land goes more productive and the production degree of each peasant household exceeds the “nisab of 480 Gantang” [1] for each harvest home, the peasant household would pay skate at their 10% of the gross output of the Paddy. Harmonizing to “Afifudin”, those early years all the skate signifies a specific group in the Pondok system would travel to the instructor. If a group of 50 sacked paying provincials would lend a lower limit of 2400 Gantang each twelvemonth. As clip goes by, the wealth of the instructor can be accumulated. The instructor can utilize the socket for the enlargement of Madras.

During the colonial period in Malaysia particularly Kelantan, zakat was administered by imaum, who is the local spiritual leader managed the zakat aggregation and supervised by the division of familial party. In order to finance the intensified activities, the province required imaums to give up portion of the zakat they collected at the small town level. However, this method is merely partly successful due to the British government replaced Grahman's, the “Islamic disposal”. The Grahman took charge of civil disposal, he divested the imaums of their “civil” map, which were reassign to the headsman (ketua kampung).

Harmonizing to secret establishment in Malaysia. During British Colonial Period, The segregation between faith, usage and temporal affairs took topographic point during this period. All Islamic and Malay imposts related affairs were administered by a particular organic structure known as Majlis Agama Islam Negeri (MAIN). Other than that, the remainder came under the horizon of the British civil and condemnable jurisprudence system (Matters associated with socket were administered by MAIN. Consequently,

in Zakat Satu Tinjauan, Kelantan was the first province to set up the organic structure which subsequently became a theoretical account to other Malay States. Under this theoretical account, the Imam (religious leader) has been empowered to regulate zakat related affairs and a part of zakat aggregation would be delivered to the province authorities as a fiscal resource for Islamic personal businesses. That was how the disposal of zakat developed until today which remain under the supervising of State Islamic Councils.

After the independency of Malaysia, New Economic Policy has been introduced. The zakat fund is use for investing intent. In the early 1970s, the curate of National and Rural Development, Encik Ghaffae Baba, who was besides the president of Mara, urged all the province Religious Councils to put significant part of their money (largely derived from the aggregation of zakat) in Amanah Saham Mara. The aim is to extinguish the income spread between the cultural group in Malaysia, particularly the Muslim and Chinese.

The aim of zakat

The primary aim of zakat is to promote the spirit of human being above the stuff acquisition. Consequently, Islam does not see the zakat remunerator as a mere source of finances, but as an individual who ever needs purification and cleaning, both spiritually and materially. The prophet (P) summaries this intent in the ayat, " sadaqa from your wealth by which you might sublimate and cleanse them.

Zakat, when paid out of entry to the command of Allah, is a means of sublimating the psyche of a Muslim from greed and miserliness. The frailties of selfishness and greed must be controlled in order for human existences to

promote their liquors, to succeed in their societal relations in his life, and derive entrance to paradise. Allah Almighty says, " Truly adult male is niggardly! (17: 100) and " But people are prone to selfish greed.) Zakat is a purifier that trains Muslims to give and pass altruistically. It liberates their psyche from the love of wealth and bondage to stuffs additions and acquisitions.

On top of that, zakat is a mean of developing Muslims on virtuousness of generousness every bit much as it is a agency of purification from greed. Being paid in insistent form twelvemonth after twelvemonth, regular zakat every bit good as zakat al-fitr train Moslems to give and pass for charitable intent. The Qur'an describes trusters as the righteous who have the virtuousness of disbursement for good reasons. The really 2nd sura of the Qur'an begins, " Alif. Lam. Mim. That is the Book with no uncertainty. In it is counsel for the godfearing: those who believe in Unseen and set up the supplication and give of what we have provided for them. " This exhortation is reiterated many times in the Qur'an, such as " Those who give away their wealth by dark and by twenty-four hours, in secret and openly, " : " Those who give in times of both easiness and adversity " and " The steadfast, the truthful, the obedient, the givers, and those who seek forgiveness before morning. "

Besides, one time a individual is trained to pass on public involvements and to give to his brethren out of his ain wealth, he is most likely to be freed from any impulse to offend on other people ' s wealth and ownerships.

Besides that, zakat trains people to get Godhead characteristic. If adult male purified of miserliness and greed and becomes accustomed to the wont of giving and disbursement, his psyche is elevated above low human trait of covetousness, “ Truly adult male is niggardly! ” (17: 100) and aspire to the tallness of Divine flawlessness, since one of the feature of Allah is absolute and limitless clemency, powers, theoretical and practical. Allah obliges zakat in order to hone human psyches in graciousness to oher people, as the prophesier says, Train yourselves to properties of Allah. This encouragement to pass throught zakat and voluntary charity resulted with clip, U in the outgrowth of charitable trusts all over Muslim universe, trusts devoted non merely to assisting the hapless and destitute but to all causes for human existences every bit good as animate beings.

In add-on, zakat is to demo look of gratefulness to Allah. Gratitude and gratefulness are among the best features of human beings. Zakat is an look of gratefulness to Allah for the bouties. He gives on us. Allah, says al-Ghazali, has gives on human religious and stuffs bounties. Prayers and other Acts of the Apostless of physical worship express gratitude for the approval of creative activity, while zakat and other Acts of the Apostless of donator worship express gratitude for the material approvals of Allah. The construct that zakat is thanks Allah for His premiums is s widespread and profoundly rooted in the consciousness of Muslims that it is common to state that one must give zakat in thanks for the grace of sight, hearing, wellness, cognition, etc.

Besides, zakat stimulates personality growing in those who pay it. Through assisting others overcome their fiscal troubles, zakat remunerators are

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enriched by feelings of self-worth and fulfilment. Zakat besides helps offer the remunerator 's ego to others and turn through assisting them and gives the remunerator a baronial sense of triumph over his base desires and material drives-over his owns shaitan.

Last but non least, zakat is to sublimate wealth. This is because zakat is a right to the hapless, non paying it means maintaining something that belongs to others intermingled deserving one 's wealth and this brings Allah 's wrath on the whole wealth. The Prophet (P) says, “ If you pay zakat on your wealth, you have taken away its immorality. ”

Types of zakat

Zakat is divided into several types:

Zakat of Income

Zakat of Savings

Zakat of Business

Zakat of KWSP/LTAT

Zakat of Share

Zakat of Livestock

Zakat of Gold and Silver

Zakat of Crops

Zakat of Income

Excess payment received by an person from their employer or single itself in the signifier of physical energy or physically or professional employment for specific twenty-four hours, month and annually besides been required to pay zakat.

Employment income includes: -

- 1) The one-year wage
- 2) Other allowances
- 3) Unpaid rewards
- 4) Other wage such as fillips, etc.

Method Of Calculation

First Method

Using gross income (without tax write-off) 2. 5 % on gross income per twelvemonth.

Examples:

Entire gross income per twelvemonth: RM 25, 000. 00

Sum of zakat (2. 5 %) : RM 625. 00

Monthly Payment: $RM\ 625.00 / 12 = RM\ 52.08$

Second Method

Using the net income (Income twelvemonth less allowable disbursements per twelvemonth) x 2.5 %

Expenses allowed tax write-off (per twelvemonth) : - : -

Self: RM 8,000.00

Wife: RM 5,000.00

Children: RM 1,000.00

KWSP: 11 % from gross income workers

Parents Contribution: RM (amount given) per month x 12 months

Contributions to organisations that pay the zakat (for illustration: Lembaga Tabung Haji, Takaful)

Zakat of nest eggs

Contribution of workers and employer ' s to KWSP People Provident Fund, Soldiers Provident Fund (LTAT) are besides required to pay zakat as the construct is similar to nest eggs but the different is nest eggs of KWSP and LTAT could non be withdraws anytime whenever they like and it is capable the regulations.

Fixed Deposit

Fixed sedimentation of RM 100,000 was kept for a twelvemonth without the excluded (assumed nisab charity at that RM 9430.00)

Then charity is required to bring forth are: $RM\ 100,000 \times 2.5\% = RM\ 2,500$

Regular Deposit

Method Of Calculation

(Duration draw is January 5, 1999 until February 7, 2000) (Assuming nisab of charity at that RM 3, 323. 50)

So zakat are:

(Balances with lower involvement bank refused WITH) $\times 2.5\%$

($RM\ 9,115.00 - RM\ 115.00$) $\times 2.5\% = RM\ 225.00$

Zakat of Business

Zakat been given out by Sole Propriate, Partnership, Cooperative Society, Societies and Organization which had reached one twelvemonth and the clip bound.

Method Of Calculations

[(Current Assets - Current Liability) + Coordination \times Percentage of Muslims Share \times ZAKAT ABILITY (2.5%)] .

Zakat of KWSP

Contributions of employees and employers into the Employees Provident Fund (EPF) , Lembaga Tabung Angkatan Army (LTAT) , or the similar imposed zakat as conceptually the same as salvaging money, but with the

difference sum of nest eggs, LTAT and so on shall non be issued at anytime because and capable to ordinances that is fixed.

CALCULATION METHOD:

METHOD 1

2. 5 % of the part that issued one time money issued.

METHOD 2

2. 5 % of part every employee is based on the one-year statement

Zakat of portions

Zakat which is given out for investing which hasreachedh its clip bound and minimal value.

METHOD OF CALCULATION

a[^]? 2. 5 % the value of lowest portion – portion which is ain for one twelvemonth subtraction for shared borrowed.

a[^]? If the lowest value is non determined, use the value get downing early in the twelvemonth or in the twelvemonth or whichever is the lowest.

a[^]? For stockholders which must be owned by investors. Moslems in the long term to derive control a company or house so his payment for zakat will be based on the computations that it will non impact the the importance of other Muslims to acquire clasp of the company.

a[^]? If any of the proprietor ' s portions has non reached one twelvemonth, but the whole belongings being changed for a figure of clip for one

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twelvemonth from portions to hard currency and frailty versa, so use the lowest value with the mixture of money and portions, portions with basic to number zakat multiply 2.5 % .

Zakat of Livestock

Livestock zakat is belongings zakat that required to be taken out in perfect the conditions. Domestic animate being that obliged to pay zakat is among them such as caprine animal, , cowss, camel, sheep, American bison.

Prophet S. A. W said “ From Muaz Ibnu Jabal, had said, RasulullahS. A. W was directing me to Yaman and inquire me to roll up zakat from each of 30 cattles, 1 lamb musinnah (1 female cowss aged up to 3 old ages) and every 30 cattles, tabi ‘ or tabiah (1 male or female cowss aged up to 2 old ages) . ” The farm animal that we would wish to give a zakat must be perfect and no defects such as losing the pes or manus and so on.

COWS/BUFFALOES

Measures

Zakat Amount / Sex

30-39 tail

1 tail, age 1 twelvemonth / male

40-59 tail

1 tail, age 2 twelvemonth / female

60-69 tail

2 tail, age 1 twelvemonth / male

70-79 tail

1 tail, age 1 twelvemonth / male

and 2 tail, age 2 twelvemonth / male

80-89 tail

2 tail, age 2 twelvemonth / female

90-99 tail

3 tail, age 1 twelvemonth / male

100-109 tail

1 tail, age 2 twelvemonth / female

and 2 tail, age 1 twelvemonth / male

110-119 tail

2 tail, age 2 twelvemonth / female

and 1 tail, age 1 twelvemonth / male

120 tail above

tail, age 2 twelvemonth / female

and 3 tail, age 1 twelvemonth / male

Goat

Measures

Zakat Amount / Sex

40-120 tail

1 tail, age 2 twelvemonth / male or female

121-200 tail

2 tail, age 2 twelvemonth / male or female

201-399 tail

3 tail, age 2 twelvemonth / male or female

Subsequent add-ons: Every of 100 tail plus

plus 1 tail, age 2 twelvemonth / male or female

Sheep

Measures

Zakat Amount / Sex

40-120 tail

1 tail, age 1 year/ male @ female

121-200 tail

2 tail, age 1 twelvemonth / male @ female

201-399 tail

3 tail, age 1 year/ male @ female

Subsequent add-ons: every 100 tail

increased by 1 tail, age 1 twelvemonth / male @ female.

Zakat of Silver and Gold

Gold and Ag is a mineral that is required to charity. This is because these metals are really utile as it uses an exchange value of all things. As for other jewellery than gold and Ag like diamond, pearl, silk, Cu, are non obligatory zakat on it.

Nisab zakat gold used = 200gram

Gold zakat Nisab unused = 85gram

Zakat Of Crops

Zakat which is upon basic nutrient which has reached the phase of satisfaction for the province which has 363 gantang / 1300 kilogram like Paddy, wheat, cereals and so on.

METHOD OF CALCUTIONS

First Method

Cereals and fruits which used by people energy, animate beings and machines will utilize a batch of outgo and so that the zakat is 10 % or 1/10

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Second Method

Cereals and fruits depend on rain H₂O, so zakat is 5 % or 1/20

Third Method

Cereals and fruits depends both as above method, so zakat is 7.5 %