

# [Impact of zakat in society theology religion essay](https://assignbuster.com/impact-of-zakat-in-society-theology-religion-essay/)

Contents

* Decision

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 go 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 yearss all the skate signifier 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 degree. 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 kampong ) .

Harmonizing to secret establishment in Malaysia. During British Colonial Period, The segregation between faiths, 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 skate related affairs and a part of Zakat aggregation would be delivered to the province authorities as a fiscal resource for Islamic personal businesss. That was how the disposal of besotted 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.

## DEFINATION AND CONCEPT

In the Islamic universe, Muslims are required to give compulsory charity with determined intent and established regulations. This mandatory charity is known as Zakat. Zakat is one of the five cardinal pillars of Islam ; it stands as the 3rd pillar of Islam, merely after Salat, the day-to-day ritual supplication. Allah has mentioned Zakat about 20 times in the Holy Qur’an combined with Salat. A

Basically, Zakat, or Zakat al-Mal, means obligatory “ alms ” or “ alms upon wealth ” . Alms is a gift of money, apparels or nutrient, it is tantamount to charity and is a type of contribution. Furthermore, Zakat is literally means “ to be clear, to turn, to increase ” . It comes from the root missive “ za, kaf, ya ” which consists of few significances, which are to be clean, to pay the obligatory charity, to be pure guiltless, to be better in pureness and to praise oneself, to warrant. All of these have been included in the Quran and explicate all of these things.

In add-on, Zakat can be defined as the reassigning ownership of an sum of stuff wealth specified by the Lawgiver to a hapless Muslim who is neither Hashimi nor their client, without material benefit returning to the giver in any manner, for the interest of Allah Most High. [ Tumurtashi, Tanwir al-Absar ] Hashimi in here agencies those from the household of the Prophet ( Allah bless him and give him peace ) .

Besides, the term “ Zakat ” and “ sadaqah ” are frequently used interchangeably in the Quran and Sunnah, where “ sadaqah ” besides means charity. However, Zakat refers to obligatory charity and sadaqah refers to voluntary charity. Zakat can be categorized into two types ; there are Zakat-ul-Maal ( Zakat on the wealth ) and Zakat-ul-Fitr ( Zakat on the person ) . It is recommended to every Muslim to pay sadaqah after paid the two types of Zakat.

Other than that, Allah has prescribed Zakat as a responsibility to Allah, upon every affluent person. Every Muslim besides has “ nisab ” , which is a designated minimum sum of wealth for the full rhythm of a lunar twelvemonth must, as a affair of worship, satisfy the responsibility of Zakat-Charity. This charity is to cleanse or sublimate the person ‘ s wealth. Unlike charity, Zakat can merely give to Muslim ; it is non valid to give Zakat to a non-Muslim.

## THE OBJECTIVE OF ZAKAT

The primary aim of Zakat is to promote the spirit of human being above the material acquisition. Consequently, Islam does non see the Zakat remunerator as a mere of sore of financess, but as a individual who ever needs purification and cleaning, both spiritually and materially. The prophesier ( P ) summaries this intent in the ayat, ” sadaqa from heir wealth by which you might sublimate and cleanse them.

Zakat, when paid out of entry to the bid of Allah, is a mean 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 win in their societal dealingss in his life, and derive entree 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 virtuousnesss 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 grounds. 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 god-fearing: 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 feature. 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 other people, as the prophesier says, Train yourselves to properties of Allah. This encouragement to pass through Zakat and voluntary charity resulted with clip, you 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 existences. Zakat is an look of gratefulness to Allah for the premiums. He gives on us. Allah, says al-Ghazali, and has gives on human religious and stuffs premiums. 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 enriched by feelings of self-worth and fulfillment. 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. ”

## Impact OF ZAKAT IN SOCIETY

Undeniable, the construct of Zakat is the basis in Islamic finance and economic system. Zakat is a mandatory charity that every Muslim must pay and to assist the hapless people. This has causes Zakat play an of import function in the society, particularly the Muslims society. Below are several impacts brought by Zakat system?

The Zakat system helps to do certain the society ‘ s wealth circulation is in a just and clean status. Due to the wealth people must pay Zakat to the hapless, the wealth will non go excessively rich whereas the hapless will non go poorer. Decidedly, there are some limitations in order to take the Zakat receivers, the limitations can do certain those who receive the Zakat is with a sensible and acceptable ground. In this instance, Zakat has becomes the responsibility of wealth people, merely like a mandatory charity must done by wealth people. But, the per centum of Zakat paid is depends on the wealth of an person, it is non a system that forces people to pay a certain sum, but is require Muslims to pay their lower limit sum harmonizing to their wealth which is low-cost.

Zakat besides allows an person to sublimate and turn his wealth. Man is of course avaricious and ever desire more and more to carry through their limitless public-service corporation. Zakat, with the obligatory charity, require Moslems to make charity. This procedure might do the people to believe of others and come out from the race of personal involvements. It has aid to cleanse the selfishness of an person where person may widen his fiscal in order to assist more hapless people and those in demand. The Holy Quran besides has mentioned that “ And whose is saved from his ain greed such are they who are successful. ” With more and more single with this personality can keep the peaceableness of the society and becomes the function theoretical account for the following coevals.

Besides, Zakat system has helped to cut down the poorness job in many states. The chief ground for poorness in any society is the concentration of wealth is limited to a really few people in a peculiar state. The debut of Zakat system is really for the intent of this root cause of poorness. If everyone will necessitate to pay Zakat, no hapless or the unfortunate would hold to affect in the beggary. As the wealth is distributes to the hapless, the hapless will hold the ability to go on fighting for their lives. In add-on, Islam has prohibited the hapless or destitute from stretching manus before others.

In the economic position, Zakat has besides help to increase the production volume. When the Zakat has distributed to the hapless and people in demand, they would pass the money to fulfill their personal demands or basic demands, which so consequences in the addition of production volume. A rich single nevertheless, will non necessitate to pass excessively much money in order to carry through their demands in life. Even the 1 wants to pass much, it will non more than a group of poorer disbursement money for basic demands.

Furthermore, the addition in production volume will take to the rise of several economic activities. In order to back up the increased production, the economic system would bring forth more occupations and more working chances which causes the unemployment degree tends to cut down with the growing of economic system in overall. The rise of occupation chances will so bring forth more demand of goods and services and more infinite for extra investing. And, eventually, the growing rhythm will take to a balanced economic growing. Other than that, the Zakat system besides will increase the overall nest eggs of people, although with the construct of discouraging of over storage of money for an person. Consequently, the income degree of a society besides has increased. All of these economic activities will led to the lessening in chance of economic recession. As the Zakat system is used to equilibrate the wealth between the rich and hapless, the opportunity of recession can be reduced.

The impact brought by Zakat towards economic has improved the populating criterion of society, the inequality and poorness job reduced and helped to diminish the offense rate and any other societal immorality that would harm the society. This is how the Zakat system makes a difference towards the society.

## 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: –

The one-year wage

Other allowances

Unpaid rewards

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 disbursals per twelvemonth ) x 2. 5 % Expenses allowed tax write-off ( per twelvemonth ) : – : –

Self: RM 8, 000. 00

Wife: RM 5, 000. 00

Childs: 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 Savings

Contribution of workers and employers 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 where ne’er 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 ten 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 ) X 2. 5 %

( RM 9, 115. 00 – RM 115. 00 ) x 2. 5 % = RM 225. 00

Zakat of Business

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

Method of Calculations

[ ( Current Assets – Current Liability ) + Coordination x Percentage of Muslims Share x 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.

Method of computation

First Method

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

Second Method

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

Zakat of Shares

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

Methed of Calculation

2. 5 % the value of lowest portion – portion which is ain for one twelvemonth subtraction for shared borrowed.

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.

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 importance of other Muslims to acquire clasp of the company.

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

Method of Calculation

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

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 %

## ZAKAT PAYMENT

## When Does Zakat Become Obligation

Merely the wealth of Muslims is enforcing to Zakat, it is non required from non-Muslim. First, this is because Zakat is one of the Pillar of Islam ; it ca n’t anticipate any nonbeliever to pay it. Second, Islam is one of faith which is forbiding any action that enforce others accept Islam as one ‘ s faith. In extra, if people merely accommodate them to Islam they should non be asked any past due of Zakat ( the period of incredulity ) . Harmonizing to the Shariah, Zakat is an obligatory for any Muslim who is:

Mature

Merely major topic to the Zakat, measure up as a Zakat remunerator. Due to the deficiency of legal capacity, childs are non under a fard duty to execute Acts of the Apostless of ibadah. They are exempt from paying Zakat by utilizing ground they lack of legal capacity.

Sane

As a Zakat remunerator, he should be sane. Before a kid reaches mature, he considers as insane. He is exempt from the payment of Zakat during that period and liability of Zakat is start calculate when he acquire back his saneness. For another illustration, although the individual was sane at the clip of adulthood but after that he becomes insanity. This individual besides exempts Zakat for the period his insanity. The liability of Zakat is calculated from the day of the month of recovery of saneness. On the other manus, if the individual merely insanity of a portion of the twelvemonth, so his liability for Zakat of that twelvemonth is calculated, no exempt.

Free

Owns the lower limit ( nizab )

As a Zakat remunerator, he must run into all these four conditions. If one status is non met, he does n’t hold an duty for the payment of Zakat. Besides, even a kid, an orphan, or a mentally retarded individual is exempt from Zakat payment but they are required to pay on their behalf. Last, if a individual died without wage the Zakat was due, Zakat will take from the estate of a asleep individual.

## ZAKAT DISTRIBUTION

## Classs Where Zakat Can Be Spent

Zakat is merely paid to an person who is truly needed and merit. In the Quran, Allah ( swt ) says that:

Zakat is for the hapless and the needy and those who are in charge thereof, those whose Black Marias are to be reconciled ; and to liberate those bondages, and to assist those burned by debt, and for outgo in the manner of Allah, and for the wayfarer. This is an duty from Allah. Allah is All- Knowing, All- Wise. ( 9: 60 )

Harmonizing to this, Zakat merely can pay under eight classs. There are:

The ” hapless ” and the “ needy ”

The chief aim of Zakat is to cut down or extenuate poorness and destitution in societal. The manner to accomplish it is taken from the rich and rendered to the hapless. Actually, people who are “ hapless ” and “ demand ” is different. Peoples whose are classs as “ hapless ” when they are in demand but due to modesty and self-respect, they are non imploring from others. Peoples who are in demand and they are submitted in imploring from others are classified as people who are “ destitute ” . A individual has become “ hapless ” and “ destitute ” largely is because they are shortage in their income, they can non carry through the indispensable demands, and they are wholly poverty. Besides, “ hapless ” and “ demand ” besides includes those are physical disablement, old age, or inadvertent fortunes. Harmonizing to Al-Qaradawi, full- clip pupils can be in “ destitute ” state of affairs when they are go oning their instruction.

Workers in Zakat disposal

A individual who collects and distributes Zakat is the 3rd class of Zakat receivers. Based on Al- Qaradawi, Zakat aggregation and disposal is the map of an organized organic structure paid employees. Workers can have Zakat as a compensation for their plants irrespective they are hapless or non. Besides, this compensation must vie with the market value of their labor.

Those whose Black Marias are being reconciled

Five types of people involved in this class, there are:

An person who is near to go Muslim or whose kins may go Muslim.

An person who may make evil or harm to Muslim. Giving a Zakat to those people will forbid them to make it.

An person who has merely become Muslim, Zakat will assist them to be engaged with Islam

An person who has a positive influence on Muslim.

A Muslim who is expected to support their Muslim land against attract from other. This happens particularly when they are populating on the lodger of a Muslim state.

Muslim whose influence is needed in the procedure of roll uping Zakat in order to convert persons whose will non pay their Zakat. This action can avoid holding fought between authorities and whose cull in Zakat payment.

Harmonizing to some legal experts, such as Hanafis and Malikis, this class is non exist since the decease of the Prophet but Al-Qaradawi and Mawdudi disagree with it, they province that Zakat receivers in this class have non stopped, but the payment merely can do by the Islamic province, non by single Zakat remunerators.

Emancipation of slaves

Contracted ointments can utilize Zakat to pay his maestro in order to derive his freedom. Allah orders Muslims must demo regard and give to give slaves who wish his contract is liberating. Besides, Allah besides orders master to assist his ain slaves become freedom if they demand it.

Allah says,

“ If any slaves you own desire to do a contract to liberate themselves, compose it for them if you know of good in them some of the wealth Allah has given you ” .

Those burned in debt.

Harmonizing to the Hanafi School, a individual is included in this class when he does non hold adequate wealth to function his debt. The debts arise from consumer outgo ; it includes medical measures, constructing a house for personal abode, and matrimony. Besides, victims those hit by natural catastrophes or accident and coerce them must borrow from other in order to go on their basic life besides includes in this class. Zakat besides consider as a high quality insurance against the fiscal consequence from natural catastrophes or accidents.

Before using the Zakat, four conditions must be met, they are:

The debitor must be in demand of fiscal facilitating.

A individual who can cover his debt with his ain wealth can non use from Zakat. Besides, people who do non hold sufficient wealth but they still can function his debt with the income is eligible for Zakat. This status shows Zakat is non merely for a debitor who is wholly impoverished. Zakat may pay with difference depend on the degree sum of debt against the available wealth of the debitor.

The debt must come from Islamically lawful activity, for illustration adoption in order to back up the household.

Loans are used for activities those are prohibited by Islam can non be paid by Zakat. These activities include ingestions of alcoholic drinks and over-spending on lawful points. The chief ground Zakat can non be used to pay in these activities is to halt other to make this wickedness activities.

The debt must be due instantly.

Different bookman has a different thought of this status. Some bookmans approve that if the debt is due after one twelvemonth, the debitor can non acquire Zakat to pay it. Some disapprove of this ; they argue that Zakat can give aid to debtors irrespective of the due day of the month of the loans. One can be corroborating is duties owed to God are excluded in this class.

The debt should by ground of other human existences.

For illustration, duty to Allah is excluded in this class. Duty to Allah can be due Zakat and compensation for interrupting a certain status in Shariah.

Outgo in the manner of Allah.

After reasoning the positions of the Hanafi, Maliki, Shafi’i, and Hanbali, three points are agreed with them. There are:

Jihad considers a portion of this class.

The combatant who contending for the interest of Allah is lawful to have Zakat. However the equipment and weaponries to contend is non agreed with some bookman.

Public works such as edifice school, mosques, main roads and roads, and irrigation canals is non qualified to have Zakat. Four schools say that this public plants have other financess to pay it such as fairy ‘ and kharaj.

Wayfarer

Majority legal experts believe that person who merely desire and merely get down traveling is n’t classified in this class. This is because term ‘ Ibn as-sabil ‘ is meant person on the route and a individual who starts and desire traveling is still remaining at place. Besides, a individual considers as travelers will cut off his fiscal agencies at place. That means no income for him when he is going. A individual who is desire for travel has n’t cut off his fiscal means yet.

The wayfarer is one of a class can have Zakat because of several grounds which are encouraged by the Koran:

Traveling for purpose work and chance.

Traveling can seek more cognition and ponder on the marks of Allah in the universe and on His animate being and human communities.

Travel can for the intent of jehad in the Way of Allah

Travel because of to go to the pilgrim’s journey to the Sacred House of Allah.

## Classs Who Can Not Receive Zakat

Harmonizing to Yusuf al-Qardawi ( 1999 ) , there are several classs of people who is can non have Zakat. These classs are:

The rich people

Zakat has purposed to cut down poorness and destitution in societal. In order to accomplish it, Zakat will be taken from the rich and rendered to the hapless. If Zakat is given to the rich, this wills violates the intent of Zakat. In the old portion has pointed out the primary receivers of Zakat is those people who are hapless and destitute. Wealthy individual besides non see in this class. So, Zakat can non used to pay the rich individual. This class besides includes kids and married womans of a rich adult male. Harmonizing to Yusuf al- Qardawi ( 1999 ) , whether the kid is male or female, if the male parent is rich, the kid besides considered as a rich individual. In extra, even the adult female is hapless but she can non have Zakat if her hubby is rich.

Those capable of gaining

Harmonizing to the bookman ‘ s sentiment of al- Qaradawi, Shafi’i and Hanbali, person who has a perfect organic structure is prohibited to have Zakat. Zakat is non given to them because they are encouraged to work alternatively depend on charity. Even they are forbiding acquiring Zakat but some state of affairss are excluded. Hanafis believe that Zakat can be given if person ‘ s wealth he owns is less than the nisab, he is considered as “ hapless ” .

Other non- Muslim

Majority bookmans agree that non-Muslim is non qualified to have the Zakat. This is because Zakat merely can give to the trusters and people who are contending against Islam are non qualified to have it. But still have a minority sentiment province that Zakat can give to whom are non- Muslim. This is because they did n’t make anything which is injury against Islam. Likewise, based on the chief intent of Zakat, Zakat should be used to assist who are “ hapless ” and “ destitute ” regardless their faith. But some bookman said that the “ hapless ” and “ destitute ” of non- Muslim can be helped by the other charity fund which is non contending against Islam or Muslim.

Close Relatives

Harmonizing to the Sabiq and other legal experts, close relations of Zakat remunerator can non be given Zakat due to Zakat remunerator has responsible for their disbursals. Close relation of remunerator such as grandparents, parents, kid, grandchild and married womans. Besides, “ hapless ” hubby can be given Zakat although his married woman is rich.

Skeptics and deserters who fight against Islam.

Descendantss of the Prophet.

## ZAKAT AND TAX

Peoples ever think that Zakat and Tax are same but really there are n’t. Zakat has some standards is different with the revenue enhancement. First, we look at the similarities between Zakat and revenue enhancement and subsequently expression at the differences between them.

## Similarities between Zakat and Tax

Harmonizing to Dr. Yusuf al-Qardawi ( 1999 ) , there are certain similarities between Zakat and revenue enhancement:

Component of duty and force are bing in both, Zakat and revenue enhancement. This happens when remunerator paid it with unwillingly.

Tax and Zakat are paid to a certain public organic structures. Tax is collected by the authorities and kept it in the province exchequer. Zakat is collected by the state through Zakat functionaries and maintain in province exchequer but different in history if the state is an Muslim state. Sometime, Zakat can be collected by NGO and largely they will maintain it safely in any public fund.

Payer did n’t acquire any direct benefit from paying Zakat and revenue enhancement. In revenue enhancement, remunerator paid it as a member of society. In Zakat, remunerator paid it merely because of he or she is Muslim.

## Differences between Zakat and Tax

Harmonizing to Dr. Yusuf al-Qardawi ( 1999 ) , the differences between Zakat and revenue enhancement are:

Zakat Acts of the Apostless as worship in gratefulness to Allah whereas revenue enhancements are societal duty without any particular gratitude.

The basal demand of Zakat remunerator is owned the lower limit ( nisab ) , so any wealth which is below the bound is exempted from Zakat. Besides, the ratio of nisab and its application can non be changed by anyone and any jurisprudence, except altering state of affairs. Taxs are enacted by authorities and it can be changed and redetermination.

Zakat is a lasting and regular system. This system is can non alter by anyone. Although cipher to roll up the Zakat, but it still is an duty for all Muslims. On the other manus, revenue enhancements can be changed from clip to clip ; it depends on the fortunes and the determination of the legislative governments.

Taxs and Zakat have a different relationship with the province. Taxs are paid by citizens to national governments, if national governments delay or did n’t roll up it, national governments can non fault citizens about deficiency of payment. In the other manus, even the Lord did n’t roll up the Zakat, single Muslim still required to finish and carry through this responsibility. This is because Allah is who gave him a wealth, and the remunerator, out of conformity to Allah ; he besides tries to happen Allah ‘ s credence and pleasance.

Zakat has a religious and ethical aim whereas the revenue enhancement does n’t hold. Zakat has specific nonsubjective which is cut downing the hapless and poorness in society, helps debtor free from debt, and etc. But revenue enhancements merely used to run into the development and non- development outgo of the society.

## Decision

The being of the Zakat system in any society besides might do statements between people due to the compulsory distribution money from the wealthy to the hapless. But, if we think it profoundly, the Zakat system brings more benefits to the society and do the people live in a peaceable and harmony universe.

It is really clear that the Zakat system plays an of import function in developing the moral values and good personalities in Muslim society. It helps an single becomes more responsible and believe on behalf of the remainder in a society. It generates the good liquors among the people in such a society with assorted types of job. It is besides must be really clear that the Zakat is a part of a charity system in Islam ; it can be marvelous to the society if this Zakat system is managed good.

However, the Zakat system is merely compulsory for Muslims. For case, states like Malaysia, consists of assorted races, authorities can non do the Zakat system compulsory for every individual individual in Malaysia. In order to construct a fairer society and in consideration of every races ‘ feeling, the Zakat and revenue enhancement system has been good managed in Malaysia, where the Muslims wage Zakat and the non-Muslim wage revenue enhancement. This enables Malayan continue to populate in a harmonious life with balanced economic growing.