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DEPARTMENT OF RELIGIOUS STUDIES

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COURSE TITLE: ŞALĀT AND ZAKĀT

COURSE GUIDE

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Introduction

ISL132 Advanced Study of As-Salāt and Az-Zakāt is a one semester 2 credit unit course available to all students pursuing B. A. Degree in Islamic Studies programme at the National Open Univrsity of Nigeria. The course is also suitable for anybody who is interested in studying the basic issues in the two Islamic devotional worships viz As-Şalāt (prayer) and Az-zakāt (poor rate). There are no compulsory pre-requisites for this course.

This course guide tells you briefly what the course is all about, what you are expected to know in each unit, what course materials you will be using and how you can work your way through these materials. It also emphasizes the need for tutor marked assignments. Detailed information on tutor marked assignments is found in the separate file, which will be sent to you later. There are periodic tutorial classes that are linked to the course.

What You Will Learn In This Course

The overall aim of ISL132 As-Salāt and Az-Zakāt is to introduce you to the basic issues in the two pillars of Islam. It takes a general survey of different acts of the worships and examines the significance of each, with emphasis on their spiritual, moral and social benefits. You will also be able to appreciate the devotional worships and practice them accordingly.

Course Aims

This course aims at helping the students of Islamic Studies to acquire knowledge on the concept of the two devotional worships as well as the gains inherent in each of them.

Course Objectives

To achieve the aims set above there are set overall objectives. In addition, each unit also has specific objectives. The unit objectives are always included at the beginning of the units. You should read them before you start working through the unit. You may want to refer to them during your study of the module and unit to check on your progress.

You should always look at the module and unit objectives after completing each section. In this way definitely, you can be sure that you have done what is required of you by the module and unit. Stated below are the wider objectives of this course as a whole. Definitely by meeting these objectives, you should therefore know that you have achieved the aims of the course as a whole. On your successful completion of the course, you should be able to know the concept of worship: types of worship, description of each type and the significance of each.

On successful completion of the course, you should be able to:

- Expatiate upon the concept of As-Salāt and Az-Zakāt
- State the principles guiding As-Salāt and Az-Zakāt
- Describe how acts of As-Salāt and Az-Zakāt performed;
- Quote relevant verses from the *Qur'an* and *hadith* on As-Salāt and Az-Zakāt;
- Trace the origin of each worship; and
- Expatiate upon the significance of each worship.

Working through this course

To complete this course, you are required to read the study units, read recommended books and read other materials. Each unit contains self assessment exercises, and at points in the course you are required to submit assignments for assessment purposes. At the end of this course is a final examination. Below you will find listed all the components of the course you have to do.

Course Materials

Major components of the Course Materials are:

- 1. Course Guide
- 2. Study Units
- Textbooks
- 4. Assignments File
- 5. Presentation Schedule

In addition, you must obtain your copy of the Course material. You may contact your tutor if you have problems in obtaining the text materials.

Study Units

The two devotions of As-Salāt and Az-Zakāt have been presented under twenty-three study units listed as follows

Module 1

Unit 1: The concept of *Ibādah* (worship in Islam)

- 2: Şalāt: Definition, Significance and Pre-requisite for its validity
- 3: Wuđū'u (Ablution) Description and Significance.
- 4: Description of a complete *Rak-*^c*ah*.
- **5:** Differences between $\S al\bar{a}t$ and $Du^c\bar{a}'$.

Module 2

- Unit 1: The Daily, Friday and Two *Eid* Şalāhs
 - 2: Tarāwih, Tahajjud, Istikhārah, Istisqā, Kusūf and Khusūf
 - 3: Musāfir, Marīd, Janāzah and Sujūd Sahw.
 - 4. Divisions of *Şalāt* Activities

Module 3

- Unit 1 Concept of Zakāt
 - 2 Significance of *Zakāt*
 - 3 Relationship between Zakāt and other Pillars of Islam
 - 4 Differences between Zakāt and Sadagah
 - 5 Zakāt al –Fiţr

Module 4:

- Unit 1 Zakāt on Minerals and Rikāz
 - 2 Zakāt on Livestock and Farm produce
 - 3 Zakāt on Cash, Articles of Merchandise and other Modern Monetary Transactions
 - 4 Beneficiaries of Zakāt

Module 5

- Unit 1 Zakāt as a Socio-economic System
 - 2 Zakāt and Poverty Alleviation
 - 3 Women and Zakāt
 - 4 Administration of Zakāt/
 - 5 Zakāt and Modern Challenges

Each unit contains a number of self tests, in general terms. These self test questions on the materials you have just covered or required to cover are to be of help to you and it is also meant to help you to evaluate your progress and to reinforce your understanding of the materials. Alongside with your tutor marked assignments, these exercises will assist you in achieving stated learning objectives of the individual units and of the course.

Set Textbooks

Ali, A.Y. (1977). The Holy Quran, English Translation and Commentary, U.S.A.:

American Trust Publication. 'Abdalātī, Hamūdah (1978). *Islam in Focus*, Kuwait: Salimiyya. Hamīdullah, M (1981). *Introduction to Islam*, Lagos: Islamic Publication Bureau Abdu `r-Raūf, Muhammad (1982) *Islam, Faith and Devotion*. Nigeria: Islamic Publications Bureau, p.102.

Ali, M.A. (1986). *The Religion of Islam*, New Delhi: Taj Company.

Ali, Muhammad (1986), the Religion of Islam. Delhi: Taj Company.

'Ayāđ, Qādī (1982), Foundations of Islam, England: World Organisation of Islam Da'wah.

Ahmed, A. F. and M. K. Kareem, (2008), *Şalāt* and *Şawm*; Zaria, Press Lemu, Aishah (2008); New Islamic Studies for Junior Secondary Schools Nigeria: Islamic Education Trust.

Ali, M. M. (n.d.). *The Religion of Islam*. New Delhi: S. Chand. Balogun, (1996). *Zakāt*: A Welfare Institution for Muslims. *ZACAIS Journal*. 2, (1):130.

Mawdudi, S. A. (2004). Let us be Muslims. Great Britain: The Islamic Foundation

Assignment File

In this file, you will find all the details of the work you must submit to your tutor for marking. The marks you obtain from these assignments will count towards the final mark you obtain for this course. Further information on assignments will be found in the Assignment File itself and later in this course guide in the section on assessment.

Presentation Schedule

The dates for submission of all assignments will be communicated to you in due course. To bwe communicated to you are dates to complete the study Units and dates for examinations.

ASSESSMENT

There are two aspects to the assessment of the course. First are the Tutor Marked Assignments; second, there is a written examination. In tackling the assignments, you are expected to apply information and knowledge acquired during this course.

The assignments must be submitted to your tutor for formal assessment in accordance with the deadlines stated in the Assignment file. The work you submit to your tutor for assessment will count for 30% of your total course mark. At the end of the course, you will need to sit for a final three hour examination. This will also count for 70% of your total course mark.

You are advised to revise the entire course after studying the last unit before you sit for the examination. You will find it useful to review your tutor marked assignments and the comments of your tutor on them before the final examination.

SUMMARY

This Course Guide has been able to expose familiarize you with an overview of what you should expect in ISL131 As-Salat and Az-Zakat. Upon completing the course, the questions relating to the two devotions which you will be able to answer will be unlimited.

We wish you success in the course and hope that you will find it both interesting and useful.

MAIN COURSE

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- 4: Description of a complete *Rak-^cah*.
- **5:** Differences between $\S al\bar{a}t$ and $Du^c\bar{a}'$.

Module 2

- Unit 1: The Daily, Friday and Two Eid Şalāhs
 - 2: Tarāwih, Tahajjud, Istikhārah, Istisqā, Kusūf and Khusūf
 - 3: Musāfir, Marīd, Janāzah and Sujūd Sahw.
 - 4. Divisions of *Şalāt* Activities

Module 3

- Unit 1 Concept of Zakāt
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MODULE 1

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UNIT 1: THE CONCEPT OF IBADAH

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1.0 Introduction

Islam in its broadest context can be divided into two major parts; faith and devotional duties. You will find these two parts emphasized side by side throughout the passages of the Holy *Qurān* which indicate that one without the other is of less value. The first part consists of belief in God, His Angels, His Books, His *Messenges*, the Resurrection and Predestination.

The second part consists of the four practical worships viz: Şalāt (Prayer), Zakāt (Charity), Şawm (Fasting) and Hajj (Pilgrimage to Mecca). In it also are included practical instructions regarding human life and conduct; the Dos and Don'ts which

are further split up into sub-divisions like morality, social conduct, rights and duties etc.

In this unit, we shall examine the concept of worship in Islam while in the subsequent units of this Module we shall study $\$al\bar{a}t$ (the Canonical Prayer), the requisites for its validity, its various kinds and the significances of the whole rituals.

2.0 Objectives

At the end of this unit, you should be able to:

- i. Identify the relationship between faith and worship in Islam
- ii. Define the term *Ibādah* and assess the concept.
- iii. Discuss the various aspects of *Ibādah*.
- iv.

3.0 Main Content

3.1 Definition and Concept of *Ibādah*

Ibādah is the Islamic term for worship. It is an Arabic word for whose dictionary meaning is to worship, to adore, and to venerate among other meanings.

Submissiveness, humility, adoration or veneration etc is thus *Ibādah*, whether to God, animate or inanimate objects, celestial bodies, human beings, selfish desires or any thing other than God. Apart from this dictionary meaning of the word, the Holy *Qur'ān* is also replete with the use of the word in this sense.

In Islam however, $Ib\bar{a}dah$ means worship or adoration deserved from mankind only by the Creator. Also in a tradition related by Abu Hurayrah, the Prophet Muhammad (S) is reported as saying: 'Let no one say to a servant 'abdī' my slave; rather, say $fat\bar{a}ya$; my young boy. This is to avoid using a diction which gives the impression that he is being adored. Eligibility of adoration belongs only to the Lord of mankind. Hence, Allah ta ' $\bar{a}l\bar{a}$ has said :(I have created the Jinn and mankind only to worship Me) . . .(And to every people we sent a prophet to

convey to them that they ought to worship Allah and avoid $T\bar{a}gh\bar{u}t$). (Your Lord has decreed that you shall worship none but Him and show kindness to your parents). (Worship Allah and do not associate any other thing or being with Him). etc.

3.2 Scope of *Ibādah*

The *Ibādah* for which purpose Allah created man is wholly for the good of mankind and for the fulfilment of man's own spiritual destiny. We have been commanded to it by God so that we mayt strengthen our awareness of Him and make ourselves worthy of His special grace.

Our *Ibādah* should reflect in our daily conduct, determine our attitudes towards life and help us to attain moral and spiritual perfection. If it fails to urge us to safeguard the rights of others, especially the weak and the poor, it is of no value to the worshiper. *Qur'ān* 107: 1-7 says:

Have you seen him who belies religion? That is the one who drives away the orphan with harshness and does not urge the feeding of the poor. Woe betides the worshippers who are unmindful of their prayers. Who do good only to show off and refrain from acts of kindness.

Thus, if we remove from the road a stone, a thorn or a banana peel with the thought in our mind that the next man may not be injured through them; it is service to God. If we look upon the needy sympathetically, rescue him from his misery and suffering, feed and clothes him, it constitutes an act of worship and piety. An English rendition of *Hadīth* 25 of the Forty Selected Traditions of al-Nawawī) goes as follows:

From Abu Dharr who reported that some people from among the Companions of the Apostle of God said to the Prophet: O Apostle of God, the rich people take off all the rewards. They say prayers just as we do; they fast just as we do; but they can give in charity out of the super abundance of their wealth (and so surpass us in storing up merits that will bring rewards). He said: Has not God appointed for you what you should give in charitable

alms? Truly in every tasbih is a charity worship, in every *takbīr* is a charity-worship; in every *tahmīd* is a charity worship; in every *tahlīl* is a charity worship, in every enjoining of righteousness is a charity-worship; in every forbidding of what is wrong is a charity worship even when one of you makes love to his wife that is a charity-worship. They said: Oh Apostle of God! How is it that when one of us satisfies his desires (with his wife) there will be for him in that a reward? He answered: had he made it in a forbidden thing would he not have committed a sin? So when he puts it in the lawful things there is **a** reward for it also.

And in *Hadīth*: 26 of the same collection

An act of charity-worship is done each day that the sun rises, if you straighten out (some trouble) between two persons. If you help (lift) a man in his beast, mounting him thereon or lifting up his baggage on it is a charity, and in a good word is charity – worship, and in every step you take to prayer is charity worship, and whenever you remove something harmful from the path, that is charity worship.

Hence *Ibādah* in general includes all orthodox actions which are performed with the aim of gaining pleasure of God and earning nearness unto Him, be it devotional, economic, commercial, political, social or any other acts carried out exclusively to pay reverent service to Allah.

By virtue of man's quality of mind, body and behaviour, compared with other animate and inanimate objects in the creation, it is worthy of him to stay permanently in a state of divine worship and glorification to God. The special favours bestow upon him by God and the exquisite rewards set aside for him would seem to require that he did not spend a moment of his life in anything except divine worship and glorification like the angels. (See $Qur'\bar{a}n$ 21:19 – 20). But since man has to serve as the vicegerent of God on earth and fulfill that crucial role in the entire design of the creation, he has not been bound to constant worship and glorification. Nor has he been constrained to keep himself permanently engaged in $qiy\bar{a}m$, $ruk\bar{u}'$, $suj\bar{u}d$ or other forms of worship as the case is with planets, trees, mountains, birds and animals!

In view of this, there was need for some acts of worship that will be in keeping with the distinctiveness of his personality with his position and function in the world and with the duties and obligations entrusted to him as the vicegerent of

God on earth. These acts of devotional worships are $\S{al\bar{a}t}$, (canonical prayer), $zak\bar{a}t$ (charity), $\S{iy\bar{a}m}$ (fasting) and Hajj (pilgrimage).

Self Assessment Exercise

Give an explanation of the term *Ibādah* which will include all its various branches.

4.0 Conclusion

In Islam, worship is a fundamental aspect of life. Worship is the very object of man's creation. Since Allah is the source of all goodness and power, He stands beyond all needs of human service. It is therefore for man's own benefit that he should place himself under divine protection by worshipping Allah, the divine being.

The term *Ibādah* does not mean praying five times daily, or observing the other three devotional worships only. According to several verses of the glorious *Qur'ān* and passages of *ahādith*, Ibādah means observance of all that Allah prescribes as vital duties that will benefit the nation, the family, the neighbours, the less fortunate people and humanity at large. The twin duties of faith and righteous deeds are mentioned in several verse of the glorious *Qur'ān* again and again as the means of attaining eternal bliss. The *Qur'ān* says: "For those who believe and work righteous deeds, there will be Gardens of Bliss." (Q 31:8)

5.0 Summary

In Islam, the concept of worship is the fundamental aspect not only of religious life but of life itself. In summary, it could be stated as follows:

- i. Ibādah (worship) means not only the prayer of the five pillars of Islam, but
 Allah's consciousness and good deeds.
- ii. Ibādah includes all lawful acts done, and unlawful acts avoided, in the spirit of

obedience to Allah. Therefore, even earning one's livelihood can become an act of worship.

iii *Ibādah* includes all acts of charity done to seek Allah's pleasure.

- iv The pillars of Islam, Allah's consciousness, and good deeds are all aspects of worship, and for those who try to practise these to the best of their ability, Allah has promise the reward of paradise.
 - v. Prayer is a part of *Ibādah*, and it is the first step towards the spiritual perfection of man.

6.0 Tutor - Marked Assignment

Define *Ibādah* and discuss its various components.

The five pillars of Islam are not end by themselves but a means to an end. Explain briefly.

7.0 References/Further Readings

Ali, A.Y. (1977). *The Holy Quran, English Translation and Commentary*, U.S.A.: American Trust Publication.

'Abdalātī, Hamudah (1978). Islam in Focus, Kuwait: Salimiyya.

Hamīdullah, M (1981). Introduction to Islam, Lagos: Islamic Publication Bureau

Ali, M.A. (1986). The Religion of Islam, New Delhi: Taj Company.

UNIT 2: $\$AL\bar{A}T$: DEFINITION AND PRE-REQUISITE FOR VALIDITY.

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- 4.0 Conclusion
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- 7.0 References/Further Readings

1.0 Introduction

In the previous unit, you were taught that man has been created purposely for the worship of God. You were also made to understand the concept of worship in Islam. Regular observance of $Sal\bar{a}t$, Alms-giving, Fasting, Hajj were all identified as major acts of devotional worships in Islam. It was also emphasized that among other things, $Ib\bar{a}dah$ in general includes all actions which are performed with the aim of gaining pleasure of God and earning nearness to Him, be it social, commercial, political or even some meritorious acts such as recitation of formulae of testimony, glorification and other activities that may be intended to be acts of worship. In this unit, you will be able to learn the meaning of $Sal\bar{a}t$, its significance, and the prerequisites for its validity. You will agree with me that a deep study of this topic is worth-while considering the fact that $Sal\bar{a}t$ is an indispensable aspect of the Muslims' daily life.

2.0 Objectives

At the end of this unit, you should be able to:

- Define *Şalāt*
- Mention the significance of *Şalāt*.
- Identify the pre-requisite for its validity

3.0 Main Content

3.1 Definition of Salāt (Ritual Prayer In Islam).

The dictionary meaning of *Şalāt* is prayer and supplication while the technical definition of the term is "the act of devotion which begins with the *Takbīratu `l- Ihrām* (the first uttering of *Allahu Akbar*)and terminates with *Taslīm*, I.e. the uttering of *As-Salām 'alaykum*.

The *Şalāt* devotional worship is the second pillar of Islam after *Imān in* whose mode all the possible positions which are necessary for developing the right attitude of reverence have been combined. This ritual includes standing, bowing, prostration and sitting postures and all these positions are sufficient to inspire the heart of a worshipper with feelings of humility before the Divine Being, Allah. The *Qurān* uses the term for canonical prayer which stands for "attending to, praying or seeking nearness to Allah". The glorious Book also taught the

"Say: my Lord hath commanded justice, and that ye set your whole selves (to Him) at every time and place of prayer, and call upon Him, making your devotion sincere as in His sight: such as He created you in the beginning, so shall ye return". (Q 7:29)

كَلَّا لا تُطعنهُ وَاسْجُد وَاقْتَرِب And elsewhere, it reads:

essentials of the devotional worship. It says:

"Nay, heed him not. But bow down in adoration and bring thyself closer (to God)". (Q 96:19)

And the Prophet (S.A.W.) has demonstrated practically how it has to be observed and performed and gave the directive:

Meaning: Observe your *Şalāt* the way you see me observe mine.

The question you should ask yourself now is how would one attend to Allah, seek nearness to Him and invoke Him. There is one and only one correct answer to this question and that is by following the way taught by the prophet (S.A.W.) of Allah,

which alone is the right and authentic way. The Holy prophet (S.A.W.) has not only taught the essentials of the prayer, its recitals, times and $rak\bar{a}h$ and its full procedures, but also practically demonstrated all this during his life.

Self Assessment Exercise

Give the various definitions of $\S al\bar{a}t$.

3. 2: Pre-Requisite for Validity

There are three pre-requisites for performing $\S al\bar{a}t$. It is when they have been fulfilled before one can stand before God for $\S al\bar{a}t$. These three conditions are:

- **1.** At-Tahārah wa 'l-wuðu'u (cleanliness and ablution): This includes cleanliness of the body, the garments and the place where the $\S{al\bar{a}t}$ is to be performed.
- 2. Satru `l- 'awrah (concealing of private part). In the case of a man it is desirable that he be covered at least from the navel to the knees, the sides, the front, and the rear. A woman's body should be totally covered except for her hands and face.
- **3.** Tawajjuhu `l-qiblah facing direction of Ka 'bah in Mecca.

At-Tahārah, Wudū' and Ghuslu

"O ye, who believe, when you prepare for prayer, wash your faces and your hands to the elbows; rub your heads and your feet to the ankles.' Q.5:7

This $\bar{a}yah$ is the basis for the compulsory act of performing ablution without which $Sal\bar{a}t$ will not be valid. On the other hand the Prophet had given practical illustrations of how it should be performed. Our assumption is that how to perform ablution is well known to you. The important points we would note therefore would be on the Islamic attitude to cleanliness in general.

Islam demands complete cleanliness from people all the time. It established the basis of *Şalāt* prayer on purifying the heart from the unseemliness of doubt, polytheism, hypocrisy, deviation, hatred, rancor and envy. (b). Cleaning the body and purifying it from filth, dirt, and defilement. "God loves those who turn to Him constantly and He loves those who keep themselves pure and clean." Q.2:22. The

Prophet said: 'Cleanliness is half of faith' and 'The key to prayer is cleanliness. Another report narrated from him says "Cleanliness is part of faith."

Water which may be used should be the natural water of rain, rivers, the sea, springs, and wells or bore holes. Its taste, colour and smell must be normal and should any of these three characteristics be abnormal then the water, according to the rule of Islamic Law is defiled and may not be drunk or used for purification. The view of Islam in this respect is supported and confirmed by modern medicine and common sense.

He who would perform *Şalāt* must perform it wearing clean clothes. In addition, the place in which the prayer is to be performed should be as clean as his body. Should there be dirt on any of these things he must clearn it with water. Filths which should be removed include urine, excrement, semen, saliva of dogs and pigs and bloods.

A woman must remove all traces of her menstrual period when it ends and perform ritual bath called *ghuslu `l-hayđah*. She must also perform the ritual bath after childbirth called *(ghuslu `n-nifās)*. She is exempted from performance of *Ṣalāt* during her menstrual period. She can only be reciting portions of the *Qur'ān* she learnt by heart. She is neither be carrying the Holy Scripture nor enter the mosque with menstrual or childbirth blood. She is also exempted from taking part in *Ramađān* fast. Similarly, a woman in childbirth does not perform the prayer even though the time of post-natal blood-letting lasts forty days. It is valid for her to assemble at 'Arafah during pilgrimage, but circumambulating the Ka'bah should be postponed. A man should not have sexual intercourse with his wife during her menstrual period or following childbirth as this is harmful to them both. The most modern views concerning hygiene are those which have always been held by Islam. The Quran says:

They ask you concerning menstruation; say: "that is an *Adha* (a harmful thing for a husband to have an intercourse with his wife while she is having her menses) therefore keep away from women during menses, and go not unto them till they are purified (from menses and have taken

a bath). And when they have purified themselves, then go in unto them as Allah has ordained for you (go in any manner as long as it is through the natural course) truly Allah loves those who turn unto Him in repentance and loves those who purify themselves).(Q.2:222).

Self Assessment Exercise

- 1-Mention some pre-requisite of *Salāt*.
- 2-Elaborate on at-Tahārah.

4.0 Conclusion

Şalāt is the act of devotion which begins with the *Takbīratu `l- Ihrām* and terminates with *Taslīm*. It is the second important pillar of Islam. It is the very object of man's creation. *Şalāt* is part of *Ibadah*, worship. It is the first step towards the spiritual perfection of man.

The pre-requisite for the validity of *Şalāt* which should be observed by a Muslim includes ritual cleanliness, concealment of nudity and facing the direction of Kaabah. *Şalāt* is to be performed in a particular form and at stated time. *Şalāt* is a moral and spiritual discipline which should lead us to cultivate righteous habits and selfless service to humanity.

5.0 Summary

After *Imān* comes *Şalāt* prayer as the best and the foremost important physical and spiritual worship in Islam. *Şalāt* prayer is very important and obligatory to a Muslim. It is something binding on every Muslim, provided one is sane, adult, clean and in one's proper senses. Indeed, the observance of the prayer is a natural consequence of your affirmation of faith and you should know that one is incomplete and imperfect without the other. An ideal prayer is that which is observed consciously with full regard for all its inward and outward requirements

6.0 Tutor - Marked Assignment

Discuss the Islamic concept of worship with particular reference to Salat prayer.

Identify two verses of the Glorious Qur'ān which discuss Şalāt.

Explain the importance of *Şalāt* prayer in Islam.

7.0 Reference/Further Readings

Nadwi, S. Abu `l-Hasan Ali (1972). The Four Pillars of Islam, eng. tr. M. Asif

Kidwai. Lucknow: Islamic Research and Publications. Doi, A. Rahman I. (1972).

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UNIT 3

SIGNIFICANCE, DESCRIPTION OF A RAK'AH AND DIFFERENCES BETWEEN $SAL\bar{A}T$ AND $DU'\bar{A}'$

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1.0 INTRODUCTION

In unit 2 above you learnt the definition, and prerequisites for the validity of $\$al\bar{a}t$. We were also able to establish that the $\$al\bar{a}t$ mode of worship involves purity of body, soul and place. It also involves standing bowing and prostration. You will agree with me that at this point, you need to know what the mode of worship signifies. Similarly as you might have been aware, every prayer consists of a number of rak^cah and each prayer has its own prescribed number of two, three or four rak^cah . Therefore, it is worthwhile to understand what makes up a rak^cah in a prayer.

You may also remember that the word prayer is included in the literal meaning of $Sal\bar{a}t$ while another word for prayer or supplication in the Islamic usage is $Du'\bar{a}'$. What then is the difference between $Sal\bar{a}t$ and $Du'\bar{a}'$? The answer to this question will be provided for you in this unit.

2.0 OBJECTIVES

At the end of this unit, you should be able to

- Mention the significance of *Şalāt*.
- Perform and describe a unit of *Şalāt* called *rak*^c*ah*
- Mention the prescribed number of rak^cah in each obligatory prayer.
- Distinguish between salat and du'ā

3.0 Main Content

3.1. Significance of Şalāt

Şalāt is the first and most important duty in Islam after one has borne witness to Divine Oneness and the Apostleship of the Holy Prophet. In the *Mirāj*, the nocturnal journey of the Prophet, in which he was taken through the seven heavens to the presence of God, fifty daily *Şalāt* were prescribed for the believers. This was done to remind man that he was created purposely to worship God and that the number of daily services originally ordained for him was fifty; and that God out of His mercy reduced the fifty to five and made the five equivalent of fifty in reward. The time-schedule of *Şalāt* is indicated in the *Qur'ān*:

Establish worship at the going down of the sun until the dark of the night and also at dawn. Prayer at dawn is the time of immediate nearness. Q. 17:78 (the down of the sun - Zuhr, Asr and Maghrib- prayers are meant, 'until the dark of the night' $Ish\bar{a}$ ' is meant; and 'at dawn' Subh-payer is meant. Another verse of the $Qur'\bar{a}n$ reads: **Error! Bookmark not defined.**

Celebrate the praise of thy Lord before the rising of the sun and before the going down thereof. And glorify him some hours of the night, and at the two ends of the day, that thou may find acceptance. (Q. 20: 130)

The spiritual significance of theses hours and the heavenly blessings which descend in them are known only to Allah and His Apostle.

The five daily prayers, with their fixed hours and *rak-cah*s, are the spiritual food prescribed for mankind by his Creator who is not only the Healer of the soul but also their Maker and to whose Will they must submit.

The Salat ought to be offered at the hours and in the form, measure and manner laid down by God.

It has however been suggested that one of the reasons for the marking out of these hours is that the polytheists used to worship their false deities like the sun, the stars, the stones and the fire, at that very time. Hence, the same hours were fixed for the worship of One True God.

Salat is the pillar of faith, the means to salvation and the line of demarcation between a Muslim and an apostate. The Qur'an says:

Error! Bookmark not defined. And establish worship and be not of those who ascribe partners (unto Him). Q. 30 – 31. **Error! Bookmark not defined.** "But if they (the unbelievers) repent and establish worship and pay the poor due then leave their way free" Q. 9:5. **Error! Bookmark not defined.** "But if they repent and establish worship and pay the poor-due than they are your brethren in religion." Q.9:11.

It is also related in many *Hadīth*s that the Prophet said: "Between a man and apostasy there is only the giving up of *Şalāt*." Another one says: "What separates believers from apostasy is simply the *Şalāt*."

Şalāt is enjoined upon every one: whether he is free or in bondage, rich or poor, healthy or sick, and on a journey or sojourn at home. No man or woman who has attained the age of adulthood is exempted from it. Unlike the other obligatory mode of worship, *Zakāt*, *Şawm* and *Hajj* which are subject to various conditions, the *Şalāt* should not be neglected even on the battle field.

It is an obligation about which even a divine *Messenger* or a saint cannot afford to be negligent for a moment till death.

Error! Bookmark not defined. "And worship thy Lord till the inevitable cometh unto thee" is a commandment of God unto the Prophet Muhammad in Q. 15: 99.

If anyone imagines that after attaining the goal of God realization as a result of spiritual exercises or that due to his being engaged in the service of Islam in any other way or because of his lofty achievements and high position *Şalāt* no longer remained compulsory on him and he can dispense with it, he is labouring under a grievous delusion.

Error! Bookmark not defined. Verily, prayer prevents human beings from all shameful deeds and forbidden things and the remembrance of Allah is the most distinguished virtue (for mankind) Q. 29:45.

Şalāt stands for expression of one's humbleness and total surrender in devotion to someone whose help one would seek in times of need, i. e God, the Merciful. A believer can never be at ease without it. The Prophet words: "the coolness of my eyes is in *Şalāt*" convey this meaning vividly. He also used to say during the time for prayer. "O Bilāl! Give the call to *Şalāt* and bring comfort to my heart".

Şalāt is the link through which the devotee establishes close communion with his Creator. In it he hopes to find remedy for his ills. God says, in the *Qur'ān*:

Error! Bookmark not defined. "O ye who believe! Seek help in steadfastness and *Şalāt*! Allah is with the steadfast" Q. 2: 153. Whenever the Prophet was worried he used to turn to *Şalāt* for help.

Salat is an act in which the physical, mental and spiritual aspects of man partake. The body partakes in it through the acts of standing erect kneeling and prostrating. The tongue partakes in it through recitation the mind partakes in it through reflection and the heart through fear and hope.

See Q. 22: 27, Q.23:10, Q. 32:16, Q.13:13. Thus *Şalāt* combines the forms of worship of all creatures.

Self Assessment Exercise

- 1. Discuss three points that show the importance of *Şalāt*.
- 2. Examine the significance of *Şalāt*.

3. 2 Definition and Description of a Rak-c ah

The word rak- cah means genuflection. Literarily, it means an act of bowing down before Allah, but technically it means a complete unit of act of devotion in $\$al\bar{a}t$ which includes standing, bowing down, prostrating and sitting down.

Every Salat prayer consists of a certain number of rak- cah grouped into twos or multiples of two. There is a sitting down and the recitation of attahiyyah at the end of every second $raka^ch$. Therefore, a complete rak^cah is as follows:

You will be expected to stand up with both hands raised to the level of the ears with the face towards the *Qiblah* with the words, *Allāhu Akbar*, meaning God is the Greatest.

The standing position is maintained until *Şurah al-fātihah* and any other chapter, verse or verses of the glorious *Qur'ān* are recited.

Again the words *Allahu Akbar* will be pronounced while you bend your head down with the palms resting on your knees. This is known as *Ruku*^c position. In this position, you are expected to say "*subhāna rabiyy-al-azim wa bihamdihi*" meaning "Glory and praise be to my Great Lord."

The standing position is resumed again with the words "sami'a Allāhu liman hamidahu, rabbanā wa laka 'l-hamdu", meaning "Allah listens to him who praises Him. Oh our Lord, Yours is praise".

Next you move to the prostration position with the toes of both feet, both knees, both hands and the forehead touching the ground. This position is called the *sajdah*, "prostration". While in this position, you will offer a prayer by saying: "*subhāna rabbiya `l-a 'lā faghfirlī*", meaning "Glory be to You my Lord, the Most High forgive me".

You will sit down placing your both hands on your thighs, and repeat the sajdah the second time. Thus, you have come to the end of a complete rak^cah . Each prayer has its own prescribed number of two, three or four rak^cah which are as follows:

a. The *Fajr*, (*Subh*) prayer. It has two compulsory *raka*^ch and two *raka*^ch of

Sunnah to be observed before the compulsory rak^cah .

- **b, Zuhr**, early noon prayer. It has four obligatory rak^cah and two supererogatory *nafil* before and after.
- **c.** *Asr*, *late* afternoon prayer consists of four obligatory rak^cah and two or four supererogatory *nafil* before it.
- **d.** *Maghrib*, evening prayer, is of three obligatory *rak-*^c*ah* and two supererogatory *nafil* after.
- *e.* $Ish\bar{a}$ ', Night prayer consists of four obligatory $raka^ch$ two or four voluntary $raka^cah$ before and three $raka^ch$ of shaf-'i and witr after.

The *Rak'ah*s which are necessary for each of the *Şalāt* to be observed have been fixed. The Prophet and after him, the blessed companions observed these hours throughout their lives and in all circumstances. There has been such a great deal of continuity, regularity and uniformity about the *Şalāt* that it is impossible to find a parallel among any other community. The Muslim Ummah have preserved it zealously and passed it on dutifully from one generation to another without a single day's break.

Self Assessment Exercise

Define and describe the word rak^cah

3.3. Differences between *Şalāt* and *Du'ā'*

After $\bar{I}m\bar{a}n$ (faith) comes $\bar{S}al\bar{a}t$, (prayer), as an important physical and spiritual worship in Islam. Literally, both $\bar{S}al\bar{a}t$ and $Du'\bar{a}'$ mean prayer, supplication and making a request by the inferior entity to the Superior, invariably by man to God. As a technical term, however, while $\bar{S}al\bar{a}t$ applies to the canonical or devotional worship, $Du'\bar{a}'$ implies "supplication" which is an act of asking for something in a humble form from Allah. There are other major differences between the two, i.e. $\bar{S}al\bar{a}t$ and $Du'\bar{a}'$.

In the first instance, Salat prayer has been made obligatory for particular categories of people and it is an obligatory duty which has to be carried out by all adults; having Islam and belief in the oneness of Allah as an essential condition. Unlike, hajj and zakat that are obligatory for rich Muslims only and fasting which is a prescription only in the month of Ramađan, the performance of Salat is compulsory, on the rich and the poor, healthy or sick, resident at home or on a journey. Whereas, $Du'\bar{a}$ supplication is voluntary without any conditionality for whoever chooses to offer it.

Moreover, $Sal\bar{a}t$, the Islamic ritual prayer, has specific times and is expected to be performed at appointed times. Each of the five daily prayers has its period of observations which have been treated earlier. On the other hand, $Du'\bar{a}'$ supplication has no specific time and can be offered at any time.

The ritual prayer of Islam, $Sal\bar{a}t$, cannot be offered except after the fulfilment of certain prerequisites, namely; ritual purity, cleanliness of body, and place and wearing of ritually clean garment. It is also conditional that the direction of Ka 'bah must be faced. All the above requirements are not needed when it has to do with $Du'\bar{a}$ ' supplication. The cleanliness of the body, the garments, the place and covering the body may not be necessary.

For $Sal\bar{a}t$, there is the mode of worship and procedures. You will be expected to observe the following:

- A. Pronouncing the *takbīr*, that is *Allah Akbar*
- B.Recitation of Sūratu 'l-Fātihah and any other Sūrah or verse
- c. Assuming bowing posture. (Rukū')
- D.Standing from $Ruk\bar{u}$ position
- E.Observing the *sajdah*, prostration
- F.Sitting for the second prostration
- G.Observing the second sajdah
- H.Recitation of Tashahhud

However, there is no specific procedures or any mode with Du'ā', supplication

There is also a great departure between Salat and $Du\bar{a}$ with regards to the language. Naturally, you would have preferred unfolding your heart before your Maker by praying in the language in which you can readily express your feeling. However, with Salat the Islamic ritual prayer, the language which you will be expected to use in observing it is Arabic, the language of the glorious $Qur'\bar{a}n$. Whereas with supplication, Qua, you are free to express yourself in those languages convenient for you. Both Salat and $Qu'\bar{a}$ can be observed in congregation or individually. However the $Qur'\bar{a}n$ and $Had\bar{a}th$ lay great emphasis on the observance of Salat in congregation as will be discussed later.

Self Assessment Exercise

Explain the concept of *Şalāt* and $Du'\bar{a}'$ in Islam.

4.0 Conclusion

Şalāt, the Islamic ritual prayer, is the second important pillar of Islam after $\bar{I}m\bar{a}n$. It is an obligatory duty for every Muslim, male or female rich or poor. On the other hand $Du'\bar{a}'$, supplication is a voluntary duty for every body, Muslims or non-Muslims.

A rak^cah is a section or unit of the prayer which may be fard, obligatory, Sunnah, non-obligatory or special prayer. Each prayer has its own prescribed number of rak^cahs it could be two, three, four or multiple of two rak^cah . A rak^cah consists of an act of standing up, bowing down, prostrating and sitting from prostration. In each of the positions there are special supplications that you are expected to offer. Quite many differences exist between Salat and Du'a. These are in the areas of mode of worship and procedures, times of worship, the prerequisites, such as cleanliness of the body, garment, place of worship and performance of wudu ablution or Sushlu, ritual bath. Also Salat can only be observed in Arabic language while you can offer your Sushlu in any language of your choice.

5.0 Summary

This unit examines the importance Islam attaches to the *Şalāt* ritual prayer. It highlights the five daily ritual prayers which are compulsory and must be observed by all adult Muslim and their routines and procedures. Apart from this, a brief account of specific prerequisites for observation of the rituals of the devotional worships is also discussed in the unit.

In addition, the unit gives the literal and technical meaning of a Rak'ah, describes it fully and provides the number of rak'ahs that constitute each $Sal\bar{a}t$. $Du'\bar{a}'$ is a supplication, an invocation and humble request to Almighty Allah. $Du'\bar{a}'$ is a voluntary duty which has no specific time, nor specific routine and procedure. The unit concludes with a discussion of the differences between $Sal\bar{a}t$ ritual prayer and $Du'\bar{a}'$ supplication.

6.0. Tutor - Marked Assignments

Define $Sal\bar{a}t$ and $Du'\bar{a}'$ and show the differences between them.

Describe a complete rak^cah of $\S al\bar{a}t$ and mention the number in each of the five daily prayers.

Identify some verses of the glorious $Qur'\bar{a}n$ which support the prescribed times of prayer in Islam.

7.0 Reference/Further Readings

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Module 2

Unit 1: The Daily, Jumu'ah and Two Eid Prayers

Unit 2: Jamā'ah, Qaşr, Marīd Janāzah and Sujūd Sahw.

Unit 3: Tarāwīh, Tahajjud, Istikhārah, Istisqā, Kusūf and Khusūf

UNIT 1:

THE DAILY, JUMU'AH AND TWO EID PRAYERS

Contents

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1.0 **Introduction**

In Module 1, we examined the concept and scope of worship (*Ibādah*), defined *Şalāt* and discussed prerequisites for its validity. We identified the significance of the canonical worship and described what constitute a *rak'ah*. The differences between *Şalāt* and *Du'ā'* were also highlighted.

In this module, other important components of the all important pillar of Islam which is second only to faith will be introduced to you. Specifically, you will begin with five daily obligatory prayers and some ceremonial prayers; the daily, *Jumu 'ah*, and *Eid Salah*s.

2.0 **Objective**

At the end of this unit, you should be able to:

- (i) Discuss issues relating to the five daily prayers
- (ii) Explain other occasional or ceremonial prayers in Islam
- (iii) Explain when they are observed and how to observe them.

3.0 Main Content

3. 1. The Five Daily Prayers

The obligatory prayers are the five daily prayers observed at prescribed times.

Q.20:130 reads:

Meaning:

Therefore, be patient with what they say, and celebrate (constantly) the praises of thy Lord, before the rising of the sun, and before its setting, celebrate them for part of hours of the night, and at the sides of the day: that thou may be pleased"

The Holy Book speaks further in Chapter 4 Verse 103:

When ye pass (congregation)prayers, celebrate God's praises, standing, sitting or lying down on your sides; but when ye are free from danger, set up regular prayers, for such prayers are enjoined on believers at stated times.

These verses of the glorious $Qur'\bar{a}n$ set out the various periods and procedures that the obligatory prayers are to be observed. The following can be deduced from the divine portions:

(a) *Subh*: This is the Morning Prayer; it is observed after dawn and before sunrise. It is also known as *Fajr* prayer in Q.17:78, which reads:

أَقِمِ الصَّلاةَ لِدُلُوكِ الشَّمْسِ إِلَى غَسَق اللَّيْلِ وَقُرْآنَ الْفَجْرِ إِنَّ قُرْآنَ الْفَجْرِ كَانَ مَشْهُودًا

Establish regular prayers at the sun's decline till the darkness of the night; and the Fajr/morning reading of the $Qur'\bar{a}n$ (in prayer) for the reading of the $Qur'\bar{a}n$ in the fajr (prayer carries their testimony.

- (b) *Zuhr*: This is the early noon prayer. This prayer and the first mentioned earlier are referred to in the above quoted verse.
- (c) 'Aşr: This is the evening prayer; it is performed when the sun is about midway on its course to setting.
- (d) *Maghrib*: This is the sunset prayer, it is observed immediately the sun sets.
- (e) 'Ishā': This is the early night prayer; it is observed when the glow in the West disappears. The 'Ishā' prayer is mentioned like the Şubh prayer in the glorious Qur'ān.
 - O ye who believe! Let those whom your right hands possess and (children) among you, who have not come of age, ask your permission (before they come to your presence) on three occasions, before morning prayer, then while ye doff your clothes for the noonday heat; and after the late night prayer. These are your three times of undress; outside those times it is not wrong for you or for them to move about attending to each other. Thus, does God make clear the signs to you, for God is full of knowledge and wisdom (Q 24: 58)

After or before these five daily obligatory prayers, there are certain numbers of *Sunnah* or supererogatory prayers called *nāfilah*s which accompany each of the obligatory prayers.

The diagram below gives an analysis of the times of *Shaf 'i* and *Witr*, *Đuhā* etc. etc.

TIMES OF THE OBLIGATORY SALAT AND NUMBER OF RAK'AHS

of Prayer	ed period (approximately)		r of <i>Rak'a</i> hs	
ubh	wn till sunrise	d E'at	re <i>Fard</i>	āfil_or any saj- dah should be performed after Fard of
ig prayer.				subh prayer till sunrises.

Zuhr The Noon Prayer.	early afternoon when the sun begins to decline (about 1.30 p.m.) till next prayer.	nt <i>Qirā'at</i>	Sunnah Fard and 2 Sunnah after Fard.	
l-'Aşr e Afternoon.	fternoon (about 3.30p.m.) till almost sunset	nt <i>Qirā'at</i>	Sunnah before Fard.	wāfil or any sjadah should be performed after Fard of 'Aşr till the Maghrib prayer time.
l-Maghrib n-set prayer.	iately after sunset	d <i>Qirā'at</i> in the first two rak'ahs & silent <i>Qirā'at</i> in the third <i>Rak-'ah</i>	r fard	
sha. ght Prayer	bout 7.30 p.m. when the red glow in the west has disappeared till midnight.	d qirā'at in the first two rak- 'ahs & silent qirā'at in the last two Rak- 'ahs	Sunnah the fard	ths plus 1 rak'ah of witr

3. 2 *Jumuat* (Friday Prayer)

The Friday prayer is obligatory for every Muslim, except the slaves, the women, the children and the sick. The obligatory nature of Friday prayer is supported by the *Qur'ān*, *Sunnah* and consensus of the Muslim. It occupies an important place among the distinctive features of Islam. Q.62:9 says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِي لِلصَّلَاةِ مِن يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَى ذِكْرِ اللَّهِ

وَذَرُوا الْبَيْعَ ذَلِكُمْ خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ

"O believers! When you hear the call to the Friday prayer, hasten to the remembrance of Allah and leave your trading, this is better for you only if you know it" (Q 62:9)

The other prayers can be offered in congregation and if missed can be offered singly later, but not so for Friday prayer. It is conditioned upon congregation of at least twelve worshippers. If missed, it cannot be offered later; *Zuhr* is to be performed in its place.

An essential part of this Friday prayer is that there should be a *khutbah* (sermon) to be delivered at the commencement of the service. It is also prescribed that one who wants to attend Friday prayer should be clean and take Friday prayer supererogatory ritual birth, have his hair and nails cut and put on decent available cloth. It is also recommendatory to use perfume and attend the mosque early in the afternoon.

3.3 The Two Eid Şalāts (Eidu `l-Fiţr and Eidu `l-Ađhā Prayers)

A. Eidu `l-Fitr Prayer

The Muslims celebrate *Eidu `l-Fiţr* on the first day of the lunar month of Shawwal to mark the completion of annual *Ramađān* fast. The *Eidu `l-Adħā* is celebrated on the 10th of the lunar month of Dhul-Hajj to offer sacrifice to God as did Prophets Ibrahim and Muhammad (PBUH) in obedience to the Commandment of Almighty God.

The following eleven things have been prescribed to the faithful muslims to be done in preparation for the two services:

- (i) To rise early enough in the morning of the *Eid* days
- (ii) To brush the teeth
- (iii) To have bath for the *Eid* after the *Fajr* prayer
- (iv) To put up the best available dress
- (v) To use perfume

- (vi) To arrange for one's personal adornment.
- (vii) To give out *Zakāt al- Fiţr* before departure for the *Eidu `I-Fiţr* prayer.
- (viii) To eat some sweet things before going for the Eidu 'I-Fiţr' prayer.
- (ix) To reach the prayer ground as early as possible.
- (x) To go through one way and return by the other.
- (xi) To be full of meditation by pronouncing the $takb\bar{t}r$ low on the way

In addition, it is recommendatory for adults not to eat or drink till the end of Eid-al- $Ad\hbar\bar{a}$ prayer on that day so their slouthers will be the first thing to enter their stomachs, and to be pronouncing the $Tasb\bar{t}\hbar\bar{a}t$ and $Takb\bar{t}r\bar{a}t$ after fourteen congregational prayers thereafter. The two Eid prayers consist of two Rak 'ahs and are observed in the opening ground and in congregation. They are observed in mosques in places where the weather is sometimes hostile.

The time for the Eid prayers starts when the sun has risen and brightened up sufficiently and lasts till it begins to decline. As far as possible, the prayer should be delayed, the Eid-al- $Ad\hbar\bar{a}$ prayer should be offered a little earlier than the Eidu `l-Fitr prayer.

The two *Eid*s are emphatic *Sunnah* observed by every Muslim upon whom *Jumu'at* prayer is obligatory. Pilgrims are not supposed to observe *Şalāt Eidu 'l-Ađhā* because their assembly at Arafat stands in its place; but some do go to the Sacred Mosque in Makkah to observe it.

Two Rak 'ahs are necessary $(w\bar{a}jib)$ to be performed for both the Eids like all other voluntary prayers. After the first $takb\bar{t}rs$, the $Im\bar{a}m$ pronounces other six one after the other and the congregation follows him simultaneously.

The $Im\bar{a}m$ recites loudly the $S\bar{u}rat$ al- $F\bar{a}tihah$ and another $S\bar{u}rah$ and then follows the $Ruk\bar{u}$ 'u and $Suj\bar{u}d$. This completes the first Rak- 'ah. Then the $Im\bar{a}m$ and the congregation rise up for the second Rak 'ah. The $Im\bar{a}m$ then says five takbirs followed by the congregation. Then the Suratu 'l- $F\bar{a}tihah$ and

another $S\bar{u}rah$ are recited preferably $S\bar{u}ratu$ sh-Shams and thus the second rak'ah is also completed as in other prayers.

After the completion of the *Eid* prayers, the *Imām* delivers a sermon (*Khutbah*) in which he admonishes the congregation concerning the principles of *Zakātu* `*l-Fiţr* and thanks Allah on the completion of *Ramađān* fasts and preaches about other essential matters if it is the *Eidu* `*l-Fiţr*. If it is *Eid-al-Adħā* he likewise teaches them the principles of sacrifice and the spirit behind it.

The *Khutbah* is delivered in two parts - though not very necessarily- the *Imām* taking a little rest by sitting in the middle of the sermon while silent short supplications are made by the audience. He may deal with any subject relating to the welfare of the community in the *Khutbah* during which absolute quiet should prevail.

There are some very orthodox and conservative people who insist that the *Khutbah* should be delivered in Arabic language only. Some even go to the extreme of using a stereotyped sermon delivered in monotone without any modulation and variation. This is because the *Imām* is ignorant of the art of elocution and even the Arabic language. Therefore the congregation suffers from a parrot-like sermon delivered monotonously. The *Khutbah* need not necessarily be in Arabic language because it is quite a different thing from the actual prayer in which of course Arabic must be maintained.

A *Khutbah* is an admonition to the people, an exhortation to awaken them to their sense of duty and to their responsibility. It is meant to throw light on all questions of life. Therefore it should be given in the language of the people to whom it is addressed or should at least be translated in their language.

Self Assessment Exercises

Mention the five daily prayers in Islam and explain their significances. Discuss the *Jumu'at* prayer briefly.

Describe when the two festival prayers of Eidu `l-Fitr and Eidu `l-Adhā are performed.

4.0 Conclusion

There are five daily prayers which are obligatory for every free, adult and sane Muslim to observe .They are the Şubħ, Zuhr, 'Aṣr, Maghrib and 'Ishā'. Th prayers have their appointed times and prescribed procedures and should be observed punctually and regularly.

The Jumu'ah prayer is a Friday weekly prayer that is obligatory as supported by the $Qur'\bar{a}n$, the Sunnah and the consensus of the Muslims. The prayer is expected to be conducted in a central mosque, not a $r\bar{a}tib\bar{\iota}$ mosque.

Eidu `l-Fitr and Eidu `l-Ađhā prayers are also two important prayers observed by Muslims during the festivals of annual *Ramađān* fast and the feast of immolation respectively.

All are important Muslim prayers that are usually observed in congregation the benefits of which are both spiritual and social.

5.0 Summary

This unit acquaints you with the five daily prayers, the Friday prayer and the two Eid prayers. It discusses how, why, when and where they are observed. It also identifies their significance and what form should *Khutbah* take and what should constitute its content.

6.0 Tutor - Marked Assignments

- 1. Examine the basis of the five daily canonical prayers in Islam. Give their times and the number of supererogatory *rak* '*at*s that are usually observed before each of them.
- 2. Discuss the two *Eid* prayers in full. State what should constitute the form and content of their *Khutbahs*, among other things?

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UNIT 2: JAMĀ 'AH, QAŞR, MARĪÐ AND JANĀZAH PRAYERS.

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1.0 Introduction

In the previous unit, you learnt about the daily, Friday and two *Eid* Prayers. In this unit you will learn about *Şalātu* 'l-*Jamā*'ah, *Şalātu* 'l-*Qaşr*, *Şalātu*'l-*Marīd*, and *Şalātu*'l-*Janāzah*. This means how to pray in congregation, shortening of prayer while on a journey, prayer of the sick and funeral service. You will agree with me that these are important and indispensable matters for the Muslims whose duty is to observe the Islamic canonical prayers. This lesson thus becomes important.

2.0 Objectives

At the end of this unit, you should be able to

- (i) Observe prayer in congregation and understand its significanc
- (ii) Describe prayer of the traveller and the sick and their observations.
- (iii) Describe how to observe the Janāzah prayer.
- (iv) Say when and how the prostration of error is performed.

3.0 Main Content

3. 1. Prayer in Congregation and Its Significance

Both the *Qur'ān* and *Hadīth* lay special emphasis on observing prayers in congregation.

And be steadfast in prayer; practice regular charity, and bow down your heads with those who bow down in worship. (Q 2:43)

Even in battle field, there is instruction about observing the prayer collectively. When it is time for prayer during actual fighting, a group of the Muslim soldiers are to go and offer the prayer in congregation under the leadership of an Imam while some others stand on guard. Then the group rotates.

When ye pass (congregational) prayer, celebrate God's praises, standing, and sitting down or lying down on your sides, but when ye are free from danger, set up regular prayers; verily regular prayers are enjoined on believers at stated times. (Q 4:103)

On the other hand, the *Hadīth*s related to the Prophet Muhammad extols prayer in congregation: "congregational prayer is twenty seven times more meritorious than observing prayer as an individual." One who lives near the mosque should say his prayers in the mosque; and for every step you take when you are going to say your prayer in the mosque is a reward.

Thus in Islam, the Muslim body, both men and women, gather together at the appointed times to praise and glorify Allah and address their petitions to Him

particularly for the five daily prayers, the *Jumu'at* and the two *Eid* prayers. The place where this is done is known as *Masjid*, a mosque. It is therefore worthwhile to study the observance of prayer in congregation.

The place where the congregational prayer is expected to be performed is known as *masjid* (mosque). In the mosque the Muslims stand shoulder to shoulder in a row or in several rows as the case may be and one person chosen from among them as leader and is known as *Imām*. The *Imām* stands in front and leads the prayer. However, if there are women in the congregation, as it ought to be, they will form a row or several rows at the back of the rows of men.

It should be noted that the distance between the *Imām* and the first row should generally be four feet in order to make the prostration easy. The smallest number of people that can form a congregational prayer is two people. If it happens that you enter late and you find out that the *Imām* has started, the best thing is to join the congregation where you met them. You should not just wait until when the congregation have finished before you say your own prayer.

You will agree with me that prayer in congregation will avail members having a sense of belonging to a Muslim family, the rich and the poor, the high ranking and the low ranking standing shoulder to shoulder without any separation and worshippers getting conscious of their membership of a universal brotherhood.

EXERCISE

- (i) Explain what is a congregational prayer and its significance
- (ii) Mention two benefits of a congregational prayer.

3.2 Qaşru `ş- Şalāt (Shortening of Şalāt while on a Journey)

The $Qur'\bar{a}n$ says: "When you go on a journey, there is no harm if you shorten $Sal\bar{a}t$ (Q 4:101)

Thus the rule governing *Şalāt* grants concession to a traveller to shorten his prayer while on a journey. This shortening of the prayers is allowed only in those *fard* prayers where one normally has to offer four *Rak'ahs*; that is *Zuhr*, *'Aṣr'* and *'Ishāi* prayers. In the *Şubhi* and *Maghrib* prayers no shortening is allowed. One has to offer the two and three *Rak'ahs* respectively.

There are differences of opinion with regards to the length of the journey. According to a school of thought, the distance varies between 9 and 48 miles, while a school is of the opinion that the distance must be about 36 miles away from the traveller's place of habitation. However, the journey could be considered as one in which a person could walk normally and travel for three days from morning till sunset. The traveller is allowed to continue to shorten the prayer till he returns as long as he does not settle down any where. He should resume saying his prayers in full wherever he settles down for more than three days.

Joining Prayers Together: A traveller may perform the noon prayer (zuhr) and the afternoon ('asr') prayers together at the same time. This can be done, for instance, either by delaying the noon prayer until the time comes for the afternoon prayer or the Sunset Prayer until the time comes for ' $Ish\bar{a}$ ' prayer,

and performing both of them together at a later time. This is called *jam'u takhīr* (Deferred Joining). The joining could also be done in advance by offering *Asri* and *Zuhru* together in *Zuhru* time or offering *Magrib* and *Ishai* together in *the Ishai* time, this is called *jam'u taqdīm* (Joining in Advance). Both types are permitted when there is need for them. The only prayers which may be joined are the noon and afternoon or the sunset and the evening prayers. Joining the morning and the noon prayers for example, or the Sunset and the afternoon prayers is not allowed. The joining is so ordained to relieve the people and is based on the action of the Prophet at the time of Tabuk expedition. However, separate *Iqāmah* will be made for each of the combined prayers.

Self Assessment Exercise

What do you understand by *Qaşru `ş-Şalāt*?

3.3 Prayer of the Marīd -the Sick

In Islam, regardless of the severity and seriousness of an ailment the daily prayers have to be observed at the prescribed times. If a sick person is unable to perform all the acts of the prayer, he is allowed to perform that which he can and perform others symbolically. If a person is unable to stand up for the prayer, either due to excessive weakness, feeling of dizziness, instability or inability to perform $ruk\bar{u}'u$ and $suj\bar{u}d$ properly, he is allowed to offer his prayer while sitting. If he is to observe the prayer sitting, he should sit in the prescribed way – the Qa'dah. He may sit in any way he likes if that too is not possible. However, if a patient is too weak to perform a prayer even by symbolic signs he may abandon it and offer it later on recovery as a missed prayer. In the situation where the weakness persists and he misses five consecutive prayers, he stands exempted and need not offer them later.

Self Assessment Exercise

Discuss the prayer of the sick.

3. 4. Funeral prayer (*Janāzah*)

When a Muslim dies, the body is properly washed with soap or some disinfectant. In washing the dead body, the parts which are washed in the $wud\bar{u}'$ are taken first, that means the corpse should be abluted firstly, then the whole body is washed. It is then shrouded in one, five or more sheets of cloth. Then the body is placed on a bier, if necessary in a coffin and carried on the shoulders as a mark of respect to its last resting place.

The *Janāzah* service may be held anywhere, in a mosque, or in an open space or even in the graveyard if sufficient space is available. All those who may want to take part in the service must perform ablution. The bier is placed in the front of the *Imām* who stands in front of its breast facing the *Qiblah*. The other people stand behind the *Imām* in straight rows, three or more but of an odd number. The intention is to offer the funeral prayer of four *takbī*rs as follows:-

- (i) The *Imām*, saying the first *takbīr* raises the hands to the ears and places it in the positions as in prayer, and the followers do the same after him. The glorification of Almighty Allah is offered.
- (ii) The *Imām* pronounces the second *takbīr* without raising the hands to the ears and invokes the Blessings of Allah upon the prophet (SAW) known as *Şalāt 'alā 'n-Nabiyy*.
- (iii) At the third $takb\bar{t}r$, the $Im\bar{a}m$ offers a prayer for the forgiveness of the deceased
- (iv) After the fourth *takbīr* the *taslī*m is pronounced loudly by the *Imām* and that terminates the prayer.

It should be mentioned that *Janāzah* prayer has neither Adhān nor *Iqāmah*. As soon as the prayer is over, the corpse should be taken to the graveyard for burial.

The grave: The grave is dug in such a way that the body may be laid to rest in it facing the direction of Ka'bah. (*Qiblah*). The grave is generally four feet wide, six deep. During the process of filling of the grave with sand, it is usual for some to recite portions from the *Qur'ān*, e.g. *Sūratu Yāsin*. After this, people say individual prayers for the soul of the deceased and then disperse.

On hearing the death of a fellow mankind, a Muslim consoles himself by saying *Innā lillāhi wa innā ilaihi rāji 'un*. It is recorded in the *Imām* Bukhārī's *Sound Collection of Hadīth*, (Vol. 23:4), that the Holy Prophet held a funeral service in absentia, when he received news of the death of Negus, King of Abyssinia. From this, it is inferred that funeral service may be held in the case of a dead person where the body is not present. Funeral service may also be held over a still-born child but has the form developed, based on an *Hadīth*, reported by (Abu Dāwud).

Self Assessment Exercise

Write notes on (i) Janāzah prayer (ii) the grave and how the corpse is laid in it.

4.0 Conclusion

Salāt (prayer) particularly, the obligatory one, has to be performed in congregation as much as possible, even at the battle field. This is preferably done in the Mosque. It has immense spiritual and social benefit. The Mosque and the organization of the congregational prayer are a means of keeping the Islamic spirit active and alive and to create and sustain the feeling of Muslim brotherhood. The offering of prayer in congregation is twenty seven times more meritorious than offering it as individuals.

When a journey of about seventy kilometers is undertaken, it is allowed to shorten the prayers that consist of four *Rak'ah*. This concession has been granted by Allah and became the *Sunnah* of the Prophet Muhammad (S.A.W).

However, a traveller who does not want to take advantage of this concession is not committing any sin.

We must endeavour to perform the canonical prayers taking the different postures when we are hail and hearty. But in times of sickness or some sort of incapacitation we may observe $Sal\bar{a}ts$ standing, sitting, lying on our back or just using symbols of any kind.

The *Şalāt Janāzah* must be said on the corpse of a deceased Muslim before burial. It consists of four *takbīr*s after each of which , *al-Fātihah*, *Şalāt 'alā `n-Nabiyy*, supplication for the deceased and *taslim* are offered respectively before the deceased is buried in the grave.

5.0 Summary

In this unit you were able to learn the Scriptural basis, rules and procedure of observing canonical prayer in congregation and the practice of *Qaşru* 's- *Şalāt*, i.e. shortening of obligatory four *rak* 'ah prayers while undertaken a journey. You were also reminded that our *Şalāt* must be properly observed standing, bowing, prostrating and focusing prostration point as much as possible. But in case of sickness, what should be done has also been explained. *Şalāt Janāzah* — Funeral service was the last treated in the unit. It only remains for us to add that this latter *Şalāt* is *farā kifāyah*, i. e. communally obligatory. A group of Muslim in the community must rise up for the occasion. If not they all become sinners.

6.0 TUTOR - MARKED ASSIGNMENTS

- 1. Discuss observing Salat in congregation. Show its spiritual and social importance.
- 2. Explain the prayer of a traveller briefly.
- 3. Examine the obligatory duty of the Muslims in a community regarding the corpse of their deceased member.

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UNIT 3: TARĀWĪH, TAHAJJUD, ISTIKHĀRAH, ISTISQĀ, KUSŪF AND KHUSŪF

CONTENTS

- 1.0: Introduction
- 2.0: Objectives
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 - 3.1: Tarāwīh, Tahajjud, Istikhārah
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1.0: Introduction

In Unit 2, you were able to learn something about *Şalāt* in congregation, the concession of shortening *Şalāt* while on a journey, how to perform *Şalāt* when one is sick and the Ṣalāt *Janāzah*. In this unit, you will learn something about *Tarāwīh*, *Tahajjud*, *and Istikhārah*. You will agree with me that these are names you are well familiar with. Three other kinds of occasional *Ṣalāt*s that will be explained to you are the *Istisqā*, *Kusūf* and *Khusūf* prayers; They are all

nawāfil which are occasional, voluntary and specially performed at prescribed times and having some conditions and regulations attached to them.

2.0 Objectives

At the end of this unit, you should be able to:

- (i) Mention six voluntary nawāfil.
- (ii) Explain when and how some of the special prayers are performed
- (iii) Relate the significances of the prayers.

3.0 Main Content

3.1 Tarāwīh

 $Tar\bar{a}w\bar{i}h$ prayer consists of eight or ten rak 'ahs to be observed after Ish \bar{a} ' prayer in the month of $Ramad\bar{a}n$ and before the shaf'i and witr. Many Companions of Prophet Muhammad (S.A.W) were reported to have observed ten raka 'ahs.

The nomenclature $Tar\bar{a}w\bar{i}h$ derives from the practice whereby devotees take time to rest after the fourth rak 'ah because of long standing for recitation from the $Qur'\bar{a}n$ by the $Im\bar{a}m$.

In a report agreed upon by both $Im\bar{a}ms$ Bukh $\bar{a}ri$ and Muslim, ' $\bar{A}ishah$, the Prophet's beloved wife, is quoted as saying the *Messenger* of God did not exceed eleven rak'ahs (in this night devotional service) during or outside $Ramad\bar{a}n$. She mentioned thirteen in another report.

However the number of the rak ats was increased and the length of standing for recitation was reduced during the caliphate of 'Umar ibn Khattāb who noticed fatigue in the people. It is thus permissible to say twenty perfect rak ahs. The devotional exercise legally has the Sunnah status, i.e. its observer, male or female, earns reward while a defaulter is deprived.

Whether observed twenty or ten or eight rak 'ahs excluding the shaf'i and witr, a juz'u, i. e. one over thirty portions of the Qur' $\bar{a}n$, used to be recited

every night as is the practice in the Holy Kab'ah in Makkah and the Prophet's mosque in Madina nowadays. The Imām should take the congregation into consideration, observe proper recitation and not prolong unnecessarily. This prayer should be performed two *rak'ah*s at a time like any other *Sunnah* or *Naflah* prayers.

Self Assessment Exercise

Discuss the origin, development and significance of *Tarāwīh*...

3.2 Tahajjud

Literally, the word *Tahajjud* means, "to break the sleep and get up."

The $Qur'\bar{a}n$ has recommended it again and again to the Believers and the manner in which it speaks of those who offer it denotes that it is no less important than fard prayers. In Q.lxxiii 1-9, the Prophet was commanded: O thou wrapped in thy garment! Keep vigil the night long (in prayer), save a little – a Half thereof, or abate a little thereof or add a little thereto – and recite the $Qur'\bar{a}n$ in measure, for soon we shall send down to thee a weighty Message.

Truly the rising by night is most potent for governing (the soul), and most suitable for framing the word (of Prayer and Praise). Lo! Thou hast by day a chain of business. So remember the name of thy Lord and devote thyself with a complete devotion – Lord of the East and the West; there is no God save Him; so chose thou Him alone for thy defender. (Q, 73:1-9) And some part of the night awake for it (i.e. *tahajjad*), a largess for thee. It may be that thy Lord will raise thee to a praised estate." (Q.17:79). The Prophet (S) observed *Tahajjud* regularly during his lifetime. Indeed he was fond of it to the extent that his feet swelled up due to long stretches of standing. A Hadīth related by Mughīrah ibn Shu'bah says "It was said to him, 'Allah has forgiven all your sins of the past as well as the future. (Why then, should you exert yourself so excessively in prayer?). The Prophet replied, "'Should I not be a grateful bondman'? Similarly

Aishah relates that: 'the *Tahajjud* of the Prophet consisted of eight *rak'ats*. He used to say a very long four, and another fairly long four. He would then terminate it with three *rak'ahs* of *witr*."

The *Sīrah*, the Traditions and the Islamic history abound with reports of how vigilant and how perseverant the Prophet and the Companions were in the observance of *Tahajjud*. And God extols their quality: "The faithful servants of the Beneficent are they who walk upon the earth modestly ... And who spend the night before their Lord, prostrating and standing..." And through the ages *Tahajjud* constituted the regular practice of all virtuous and godly men, theologians, jihadists, reformers etc.etc.

As a matter of fact, the *Tahajjud* prayer is a sure and effective means of self-purification and developing qualities of steadfastness and fortitude in the way of Allah. It is usually characterized by long recitations; although recitation according to individual ability will also serve the purpose.

The word *Tahajjud* according to the *Qur'ān* quoted above implies that one should rise for after sleeping for a part of the night, i.e. 3.00 a. m. latest; while the minimum of two *rak'ahs* and maximum of eight are to be performed.

Self Assessment Exercise

Discuss *Tahajjud* and explain its significance.

3.3 Istikhārah Prayer

Literally, the word *Istikhārah* means, "to desire good and seek well being". When a person is faced with a dilemma and cannot decide between alternatives regarding an important affair of life, he is requested to observe two *rak'ah*s of *naflah*. c

After the observance, he will glorify the name of Allah, invoke blessing on the Prophet (S) and recite the *Istikhārah* supplication as taught by the Prophet (S) for divine help and guidance which goes as follows:

اللّهُمْ إِنِّى أَسْتَخِيرُكَ بِعِلْمِكُ وَأَستَقْدِرُكَ بِقُدرَتِكُ. وَأَسْأَلُكَ مِنْ فَصْلِكَ الْعُمْ وَلاَ أَعْلَمُ وَلاَ الْمُورِ (وَيُستَمَى الأَمْرِ الّذِي الْفَيُوبِ. أَللّهُمْ إِنْ كُنتَ تَعْلَمُ أَنَّ هَذَا الأَمرِي وَعَاقِبَةٍ أَمْرِي وَآجِلِهِ - فَاقْدِرْه لِي ،و يَستِرْهُ لِي ،ثُمَّ بِالِكُ لِي فِيهِ، وَعَاجِلِ أَمرِي وَآجِلِهِ - فَاقْدِرْه لِي ،و يَستِرْهُ لِي ،ثُمَّ بِالِكُ لِي فِيهِ، وَالْهُدَتَ تَعْلَمُ أَنَّ هَذَا الأَمرِ (وَيُستَمَّى الأَمْرِ أَيْضَا) شَرَ لِي فِيهِ، وَ الْ كُنتَ تَعْلَمُ أَنَّ هَذَا الأَمرِي وَآجِلِهِ وَيَعْلِمُ أَنْ هَذَا الأَمرِي وَآجِلِهِ وَعَاقِبَة أَمْرِي ، (أَوْ قَال - عاجِلِ أَمرِي وَآجِلِهِ فَالْمُونِي عَنْه ، وَاقْدِرِلِي الْخَيْرَ حَيْثُ كَانَ ثُمَّ وَاصْرِفْنِي بِهِ. فَاصْرِفْهُ عَنِي وَاصْرِفْنِي عَنْه ، وَاقْدِرِلِي الْخَيْرَ حَيْثُ كَانَ ثُمَّ وَاصْرِفْنِي بِهِ. فَالْمُعْرِي وَالْمَالِي الْخَيْرَ حَيْثُ كَانَ ثُمَّ وَاصْرِفْنِي بِهِ. فَالْمُونِي بِهِ.

Meaning:

O Allah, verily I seek the good from You by Your knowledge, and I seek the decree from You by Your Power and I ask of you, Your tremendous bounty. Because You decree and I do not, and You know and I do not know; and You are the total Knower of the unseen.

'O Allah, if You know this affair [and he would name it] is good for me, in my religion and my lifelihood and the final outcome of my affairs [or he (S) said: In my immediate affairs and long term ones] then decree it for me, and bless me in it, and if you know this affairs [and he would name it], is evil for me in my religion and livelihood and in the final outcome of my affairs, [or he (S) said: In my immediate affairs and my long term ones], then divert it away from me, and divert me away from it, and decree for me the good wherever it may be, then make me content with that. (Bukh \bar{a} ri)

At the end he should go to sleep with the face turned towards the direction of Ka'bah (Qiblah). This prayer could be repeated seven times. Some scholars were of the view that if one dreams of something white or green, one should take it for a beneficial thing and adopt it and if one sees something black or red, one should regard it as harmful and avoid it. The $Sal\bar{a}t$ and $Du'\bar{a}'$ should be done by the person himself just as he takes medicine for himself, with the certainty that his Lord, Whom he consulted for the right choice, will direct him to what is best for him. And the sign that the thing is good is that Allah will make the means of its attainment easy for him. So beware of seeking guidance in your affairs by methods outside the Sunnah such as seeking dream interpretation or unapproved spiritual succour from impostors who pose as holy men. For instance such men when checking the compatibility of prospective spouses resort to numerology or other methods which have no basis in the religion of Islam.

Self Assessment Exercise

3.4. *Istisqā'* (Prayer Service for Rain)

Istisq \bar{a} ' is a special prayer observed by the Muslims when there is a prolonged drought. It is otherwise known as service for rain and practised by the Prophet (S). It is observed in the open at the outskert of the town. It consists of two rak 'ahs to be performed in congregation. The recitation in the prayer is done in loud voice as in the Jumu 'ah prayer. After the observance of the prayer the congregation makes a request for rain, and while returning from the prayer, members are requested to turn over their dresses.

3.5. Şalawātu 'l-Khusuf wa'l-Kusuf (Eclipses of the Moon and the Sun Prayers)

The eclipses of the moon and the sun are two unusual natural phenomena. For this reason Islam recommends performance of special prayers for the two phenomena. Through these prayers and the recitation from the Qur'ān, and through confiding in God, comes peace of mind to the devotees. It is *Sunnah* to perform two *rak'ah*s of prayer each on the occasion of the solar and lunar eclipses.

At a solar eclipse especially the prayer should be offered in congregation. There is no need for $\bar{A}dh\bar{a}n$ or $Iq\bar{a}mah$. In the observation of the prayer, the $Im\bar{a}m$ may recite a long $S\bar{u}rah$ such as al-Baqarah and $\bar{A}li\text{-}Imr\bar{a}n$ audibly like that of Jumu 'ah service, and observe long ruku 'u and sajdah. After the observance of the prayer, the $Im\bar{a}m$ leads the congregation in humble supplications to Allah while the followers respond with ta' $m\bar{u}n$ (saying of amen.) The supplication could continue until the eclipse is over.

At the lunar eclipse, the prayer may be offered individually.

Similarly, it is permissible to offer a *nafl* prayer of two *rak'ah*s when there is a calamity or fear or affliction such as wind storm, rain storm, earthquake striking of lighting or incidence of epidemics like plague, or fear of an enemy or chaos or general destruction. The prayer is known as *Şalātu 'l- khawf* and could be observed

individually. Meanwhile, on the occasion of the eclipse of the moon or the sun – or by extension, any sort of human or natural calamity- for which people may start insinuating the cause of a strange event, the Prophet urged his community to give alms, to remember God, to seek forgiveness, during the events which are but signs of God. A genuine tradition relates that the prophet said: "The sun and the moon are two of Almighty God's signs which are not eclipsed for the death of anyone, nor for his being alive".

Self Assessment Exercises

- 1. Reflect again over the trio of $Istisq\bar{a}$, Khusūf and $Kus\bar{u}f$ prayers and show their significance.
- 2. Explain in brief how any of the prayers is performed.

4.0 Conclusion

In Islam, there are a few special voluntary prayers, which the Holy Prophet (\$) observed at special occasions and commended them to his followers. The Prophet (\$) prescribed them as a means of seeking nearness to Allah or spiritual high rank. Such prayers are the Tarāwih and *Tahajjud*. They are sometimes called *Qiyāmu 'l-Layl. There* are some other *Sunnah* prayers recommended for warding off calamity, fear and affliction. They have all been treated in the foregoing paragraphs.

5.0 Summary

The voluntary ritual prayers treated in this unit are $Tar\bar{a}wih$ and Tahajjud, $Istisq\bar{a}$, Khusūf and $Kus\bar{u}f$. The time, how and purpose of performing them were discussed. Some of them are means of seeking spiritual high rank and nearness to Allah while others are performed to console and protect the faithful.

6. TUTOR MARKED ASSIGNMENTS

- 1. Discuss the origin, development and significance of *Tarāwīh* or *Tahajjud*.
- 2. Explain how the trio of *Istisqā*, Khusūf and *Kusūf* prayers are performed and show their significance.

7.0. REFERENCE/FURTHER READING:

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UNIT 4: DIVISIONS OF ŞALĀT ACTIVITIES

Contents

- 1.0: Introduction
- 2.0: Objectives
- 3.0: Main Content
 - 3.1: The *Farā'id* of *Şalāt*
 - 3. 2: The Sunnan of the Şalāt
 - 3. 3: The *Mustahabbāt* of *Şalāt*
 - 3. 4: The *Mubtilāt* of *Şalāt*
- 4.0: Conclusion
- 5.0: Summary
- 6.0: Tutor Marked Assignment
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1.0 **Introduction.**

The activities of $Sal\bar{a}ts$ are usually divided into:

- 1. *Farā'iā*; i.e. obligatory acts that must be performed or corrected if error occurs in them; otherwise the *Şalāt* is not valid.
- 2. *Sunnan*; i.e. Traditional practices coming down to us from the Prophet's time.
- 3. *Mustahabbāt*; i. e. Desirable actions or worthy practices which, if observed, will be rewarded and their omission will not be punished.

But they are worthy practices and it is better to observe them.

4. The *Mubţilāt*; i.e. Vitiations or acts which render a prayer void. A proper knowledge of these divisions is desirable; hence, the importance of this Unit.

2.0. Objectives

At the end of this lesson you should be able to

- 1. Identify the *Farā'id* of *Şalāt* and learn them for practical purposes
- 2. Recognize the *Sunnan* of *Şalāt* and learn them for practical Purposes.
- 3. Mention the *Mustaħabbāt* of *Şalāt* and observe them.
- 4. Know those things that render *Şalāt* void and keep away from them.

3.0 Main Content

3.1. The Farā'iā of Şalāt.

These are the obligatory observances ($far\bar{a}'i\bar{d}$) of the prayer the omission of which will render the prayer invalid. They are fifteen:

- 1. The intention (*nivyah*) of the prayer.
- 2. The first *takbīr* (saying of *Allahu Akbar*).
- 3. Standing upright for it.
- 4. The recitation of the *Sūrah al-Fātihah*.
- 5. Standing upright while reciting the *Sūrah al-Fātiħah*.
- 6. The $ruk\bar{u}$ 'u (bending posture)
- 7. Remaining for a short while in that posture.
- 8. Rising up from that posture (from $ruk\bar{u}'u'$)
- 9. The two prostrations ($suj\bar{u}d$)
- 10. Raising from the posture of the $suj\bar{u}d$.
- 11. Sitting a while in between the two prostrations.
- 12. Sitting for a while second time after rising from the second

- prostration until the *salām*.
- 13 The *taslīm*: i.e. saying of *As-salām 'alaykum wa rahmatullah*.
- 14 Quietness for a while (at-Ţumānīnah).
- 15 Performing various postures of prayers one after the other.

SELF ASSESSMENT EXERCISE

Enumerate the 15 obligatory acts of *Şalāt*.

3.2 The Sunnan of Şalāt

These are traditional practices coming down to us from the Prophet's time. They are also fifteen as follows:

- 1. *Al-qyam* or (standing posture).
- 2. Recitation of a *sūrah* or a verse after the *Sūrat al-Fātihah* in the first and second *rak'ah*s.
- 3. Standing upright for it (i.e. for recitation).
- 4. Reciting the *Sūrat al-Fātihah* and the other *sūrah* or verses loudly, whenever it is to be said loudly, silently whenever it is to be said silently.
- 5. Saying all the other $takb\bar{t}rs$ with the exception of the first one or $Takb\bar{t}ratu$ 'l- $lhr\bar{a}m$.
- 6. Saying of *sami'Allahu liman hamidahu* after the *Imām* or saying it by one's self if the person is offering prayers alone.
- 7. A prolonged sitting, up to the $sal\bar{a}m$, after rising from the second prostration.
- 8. Returning the *salām* (*As-salām 'alaykum wa rahmatullah*) after the *Imām* by all the congregation.
- 9 Saying the *salām* to the left hand side if there is a person praying.
- 10 The recitation of the *tashahhud*. (also called *tahiyyah*)
- 11 Saying prayer to the Holy Prophet after the second *tashahhud*.

- 12 The first sitting between the two sujud (prostrations)
- 13 Recitation for the *Imām* or a single person.
- 14 Saying the *Salam* aloud for the last time.
- 15 Silence to be observed by those following the $Im\bar{a}m$.

SELF ASSESSMENT EXERCISE

How many are the *Sunnan* of *Şalāt*? Mention them.

3.3. The Mustaħabbāt of Şalāt.

The *Mustaħabbāt* actions are those worthy practices which, if observed, will be rewarded and their omission will not be punished as stated above. But they are worthy practices and it is better to observe them. The *Mustaħabbāt* of the prayers are twenty-six.

- 1. Silent recitation (*Qirā'at*) by those following the *Imām* when *Imām* himself is reciting silently.
- 2. Raising of the two hands (for $takb\bar{t}r$) at the time of the first $takb\bar{t}r$ ($All\bar{a}hu\ Akbar$)
- 3. Long recitation of Āyahs (verses) or the *Sūrah* of the *Qur'ān* for the morning (*Subh*) and noon (*Zuhr*) prayers.
- 4. Recitation of short $\bar{A}yahs$ (verses) or $S\bar{u}rah$ of the $Qur'\bar{a}n$ for late-afternoon ('Asr) and sunset (Maghrib) prayers.
- 5. The medium size (i.e. not too long and not too short) $\bar{A}yahs$ or $S\bar{u}rah$ of the Qur'ān to be recited for night (' $Ish\bar{a}$ ') prayers.
- 6. Shortening of the recitation of the $Qur'\bar{a}n$ in the second rak'ah as compared to the first rak'ah.
- 7. Observing the first *julūs* (sitting posture) between two prostrations
- 8. Saying *rabbanā* wa laka `l-hamd by the person following the *Imām* or even while saying prayers by one's self.
- 9. Saying of the $subh\bar{a}na \ rabb\bar{\iota} \ al$ ' $az\bar{\iota}m$ in the $ruk\bar{\iota}$ ' (bending

- posture) and subhāna rabii al- A'lā in the sujūd (prostrations).
- Saying of $\bar{a}m\bar{i}n$ after the recitation of the $S\bar{u}ratu$ `l- $F\bar{a}tihah$ silently when the $S\bar{u}ratu$ `l- $f\bar{a}tihah$ is recited silently; loudly if the $f\bar{a}tihah$ is recited loudly.
- 11 Recitation of the qun $\bar{u}t$ silently for the Morning Prayer ($sub\hbar$) before the $ruk\bar{u}$ '
- 12. The $qun\bar{u}t$ to be recited begins with $Allahumma\ inn\bar{a}$ nasta'inuka...'' to the end.
- 13. Placing of both the hands on the knees in the $ruk\bar{u}$ '
- 14. Placing of both the hands by the side of the ears in the $suj\bar{u}d$ (Prostration).
- 15 Sitting down ($jul\bar{u}s$) by placing the left side of the leg on the floor.
- 16. In the $jul\bar{u}s$ (sitting posture) the right leg should be placed on the left leg (as a result of no and the ankles should touch the ground.
- 17 The devotees should wear clothes.
- The devotee should keep his hands down while praying according to the Maliki School.
- 19 Keeping hands in front of knees while in Prostration.
- 20 Keeping the hands down for a moment while raising the knees from the prostration.
- 21 Closing the right palm during the recitation of the *tashahhud* in the *julūs* (sitting posture)
- 22 Raising the fore finger while reciting the *tashahhud*.
- 23 Moving the finger sideways (while reciting the *tashahhud*).
- 24 Saying the *Salam* turning the face to the right.
- 25 Saying of the *du'ā'* after the second *tashahhud*.

Self Assessment Exercise

Mention twelve things that are meritorious acts in Şalāt

3.4. The Mubțilāt of Şalāt

The *Mubţilāt* of Şalāts (prayers) are those acts which will render a prayer void as earlier mentioned... They are as follows:

- 1. Everything that spoils the ablution spoils the prayer.
- 2. Eating and drinking while offering prayers.
- 3. Speaking during the prayers.
- 4. Laughing during the prayers.
- 5. Appearing naked while offering the prayers.
- 6. Making any noise while offering the prayers.
- 7. Blowing air on the praying ground with the mouth.
- 8. Increasing a *rak'ah* or a prostration intentionally during the prayer.
- 9. Finding dirty things (*najāsah*) on the body, cloth or the place where devotee performs his prayer.
- 10. Vomiting intentionally even though it may be very little.
- 11. Too frequent movements of body intentionally or by mistake.

Self Assessment Exercise

Enumerate the actions that render *Salāt* void.

4.0. Conclusion.

Full concentration is a desirable part of Salat to avoid omission of an aspect of the devotion or commission of error. Focusing on the point of prostration from the beginning of the prayer to its end may help achieve this goal. But in case error of omission or addition occurs, the exercise is not to be cancelled but corrected by observing $suj\bar{u}d$ sahw – prostration of forgetfulness.

Literally, *sahw* means "to forget or to be heedless". In *Şalāt* - prayer, it means error of omission or commission which takes place due to forgetfulness or absent mindedness.

The prostration is done *sahw* prostration is done after completing *tashahhud* in the final sitting position. One turns face only to the right with salutation. Then

the *takbīr* is uttered, two *sajdahs* are performed one after the other. After the second *sajdah* one has to repeat *tashahhud* and terminate the prayer in the usual way. If the *Imām* has made a mistake during the course of *Şalāt* he, along with the congregation will perform *sujūd sahw*.

According to some schools $suj\bar{u}d$ sahw is of two kinds: $qabl\bar{\iota}$ and $ba'd\bar{\iota}$. The $qabl\bar{\iota}$ is the prostration of error done before the $tasl\bar{\iota}m$ to atone for error of omission while the $ba'd\bar{\iota}$ is performed after the $tasl\bar{\iota}m$ to atone for error of addition.

5.0. SUMMARY

The Muslim Jurists ($Fuqah\bar{a}$ ') have divided the activities required in the observance of $Sal\bar{a}t$ into four categories, viz:

- 1. Farā'id; i.e. Obligatory acts that must be performed.
- 2. *Sunnan*; i.e. the Prophet's practices which are highly meritorious and should be emulated.
- 3. *Mustahabbāt*; i. e. worthy practices which, if observed, will be rewarded and their omission will not be punished.
- 4. *The Mubtilāt* of prayers are those acts which will render a prayer void.

In case a mistake of addition or omission of any act in the $far\bar{a}$ an $i\bar{d}$ and sunnan category, the consensus of scholars is that the $\bar{s}al\bar{a}t$ should be corrected either with $gabl\bar{\iota}$ or ba $d\bar{\iota}$ prostration as the case may be.

1.0 TUTOR MARKED ASSIGNMENT

- 1. The activities of *Şalāt*s are divided into four categories. Mention two of them and enumerate their activities.
- 2. Explain with illustration what you understand by prostration of forgetfulness.

7.0. REFERENCES/FURTHER READINGS

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MODULE 3

Unit 1	Concept of Zakāt
Unit 2	Significance of Zakāt
Unit 3	Relationship between Zakāt and other Pillars of Islam
Unit 4	Differences between Zakāt and Şadaqah
Unit 5	Zakāt al –Fiţr

UNIT 1 CONCEPT OF ZAKĀT AND CONSEQUENCES OF DEFAULT IN GIVING IT.

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Literal and Technical Meanings
 - 3.2 References from the *Qur'ān* and *Hadīth*.
 - 3.3 Consequences of Default in Giving Zakāt.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

Islam as a way of life is not oblivious of welfare as a pillar for stability of society. It regards fellow feeling as an actual demonstration of true humanity. For this reason it makes

 $Zak\bar{a}t$ one of its pillars. In this Unit we shall delve into the literal and technical meaning of $Zak\bar{a}t$, its obligation and the implications of its non-payment. References shall be made to the sacred sources of the facts that will be presented.

2.0 **OBJECTIVES**

At the end of this unit you will be able to:

- 1. Define *Zakāt* literally and technically.
- 2. Identify the relationship between the two.
- 2. Give sources of of *Zakāt* specifics.
- 3. Explain the implications of non-payment of $Zak\bar{a}t$.

3.0 MAIN CONTENTS

3.1 Literal and Technical Meanings

As with some other basic terminologies in Islam, the word $Zak\bar{a}t$ has literal and technical meaning. Literally, it means an-Numuww (growth), al-Barakah (blessing) and increase in al-Khayr (goodness). These three meanings have been used in different contexts for different significance. It denotes the growth of a crop, blessing in respect of wealth and increase in doing of good for a person. It is also used to mean $tath\bar{t}r$ (purification). This finds support in the saying of the Prophet that Allah has made $Zak\bar{a}t$ compulsory to cleanse one's remaining property. It also refers to purity of soul (tazkiyah). This is premised on the Quranic verse which says, "Verily, he who purifies it is successful" (Q91:9) implying purification of the soul from sins like envy, arrogance, malice, hatred and all reproachable characters. Its use in another portion of the $Qur'\bar{a}n$ cautions one from self-conceit. It says, "Do not 'purify yourself' (Q53:32). This means do not feel that you are holy due to some deeds.

Technically, *Zakāt* means the conscious effort in obedience to Allah to uphold the third pillar of Islam by giving out a specific quantity of material to its due beneficiaries under specific conditions. This sense of obligation starts in the second year of the *hijrah* after the

obligation of *Zakāt al-fitr*. This means *sadaqah* and *Zakāt al-fitr* predate the real *Zakāt* in their observance. Hence, its proper meaning signifies four specifics:

- a. Specific amount.
- b. Specific wealth.
- c. Specific beneficiaries.
- d. Specific conditions.

In finding English translation for the word $Zak\bar{a}t$, the following has been used: minimum taxable limit, charity, poor due, poor rate, alms, alms-giving, wealth sharing tax and annual levy. None of these really represents the true sense of $Zak\bar{a}t$ as they are either restrictive or defective. However, we have to adopt one within the context of this Course.

Meanwhile, both the literal and technical senses are related. Spiritually, the literal sense of *Zakāt* implies that it is only when man gives that his wealth will grow or increase. In his narrow thinking, man feels that he has to plan for the future and thus he has to pile up enough material for that. Any spending thereof, he feels it will decrease his much belaboured and amassed wealth. Whereas, it is the spiritual concept in Islam that: "Man only has what he spends, whatever he withholds is not his." So, giving out the *Zakāt* rather than decreasing it will make it grow in blessing and quantity.

In addition, man's nature is such that he is prone to committing sins in one way or the other. It could be with any part of his body or his resources. There may be tendency that he might want to withhold or be miserly about God-given resources. This, in the scale of Allah will be tantamount to ingratitude; which is a sin. Hence, the technical sense of $Zak\bar{a}t$ signifies a required obligation through which the heart and wealth are purified from blemishes of diseases of the soul like stinginess, ingratitude and the filths that might have affected his resources. It restores man's true custodianship and regains his loyalty for his Lord.

Self-Assessment Exercise 3.1

What is Zakāt? Relate its literal and technical definitions.

3.2 References from the *Qur'ān* and *Hadīth*

There are clear injunctions in the *Qur'ān* relating to *Zakāt*. Its obligation is never shrouded in any ambiguity. Besides, its specifics are clearly highlighted in the Holy Book. These are among many others in respect of directives to pay *Zakāt* include Q2: 110, Q2:177 and its being an act of righteousness as contained in Q6:141. *Qur'ān* 9:103 mentions the time for *Zakāt* of produce; its being a quality of believers is contained in Q23: 1-4; paying it from a pure source is the kernel of Q2: 267-268; the focus of Q9:60 are the beneficiaries; Q9:34-35 and Q3:180 warns of the consequences of its non-payment.

Also, there are several prophetic traditions on this subject matter. Ibn 'Umar relates that the Prophet says Islam is built on five pillars and he mentions $Zak\bar{a}t$ as one of them. Abu Hurayrah also narrates how a Bedouin Arab came to the Prophet asking him to guide him to a specific deed that can make him enter paradise. He replies "Worship Allah and do not associate anything with Him, observe $Sal\bar{a}t$, give $Sal\bar{a}t$, perform $Sal\bar{a}t$ and fast in Ramadan..." As narrated by Ibn Abbās, it was also one of the guidelines given to Muʻādh bn Jabal on his mission to Yemen. He was to invite them to Islam gradually starting from the belief in the unity of Allah and prophethood of Muhammad; afterwards, he is to let them know that $Sal\bar{a}t$ has been enjoined on them. Specifically, he was told that, "...if they obey you in those, then let them know that Allah has enjoined compulsory Sadaqah in their wealth, which you should collect from the rich ones amongst them and return (distribute) to their poor ones..." There are specific traditions too which mention the kind of horrible fate which awaits those who refuse to pay their $Sak\bar{a}t$ and honour their obligations.

These references to the primary sources of Islamic principles have addressed different aspects of *Zakāt* among which are its obligation, timing, source, recipients, consequence, status and the like which signifies the fact that *Zakāt* occupies a very vital position in Islam. Besides, since it is one of its fundamental aspects designed to treat specific problems, lucid guidelines are provided for the givers, collectors and administrators.

Self-Assessment Exercise 3.2

Enumerate SEVEN specific issues on Zakāt as contained in the primary sources of Islam.

3.3 Implication of Default in Giving Zakāt

The payment of *Zakāt* is a test of one's loyalty to Allah with regards to wealth and possessions. It is also a test of sacrifice to ascertain whether one is narrow-hearted or niggardly. The Islamic state is duty-bound to collect *Zakāt* from them even if it has to use force. It is possible, however, to have those who may believe in its obligation but decline to pay despite being qualified. There could also be another group who may deny its being compulsory and thus refuse to pay.

As regards the first group, if they live in an Islamic state, it will be taken by force or compulsion. This could resort to even waging war against them because it is a serious defiance of the law of Allah and His messenger. This has support in the practice of Abu Bakr, the first caliph, when he waged war against the defaulters of $Zak\bar{a}t$. He declared that: 'By Allah, I will fight one who separates between $Sal\bar{a}t$ and $Sal\bar{a}t$ and $Sal\bar{a}t$ is a financial obligation..." (Muslim). Some Companions like Umar, initially disagreed with him, but they later supported him when the true perception of $Sal\bar{a}t$ became clear to them. As regards, the other group that does not believe in the obligation, they are regarded as unbelievers and apostate unless the knowledge of its obligation is obscure to them or they have no access to learn about the concept of $Sal\bar{a}t$. In such situations, avenues will be created to enlighten them.

One of the primary roles of $Zak\bar{a}t$ is to allow for circulation of wealth. So, if one withholds it, it will deny the rightful recipients their entitlements. This, if it gets to the extreme may lead to disruption of peace and order as the suffering class may decide to revolt against the affluent few. Apart from this, the defaulter will be denied of the reward and blessing of payment. In addition, it is also contained in the $Had\bar{\imath}th$ that the gold or silver of the person who has them but fails to pay their $Zak\bar{\imath}t$ will be melted into slabs and heated in the hell fire. Thereafter, his sides, forehead and back will be branded with them. When the slabs become cool, they will be heated up again and branding will continue in proportion to his default. In the same way, the owner of camels who does not discharge what is due in respect of them will be thrown on his face in a wide level plain to be trampled upon by the camels. These camels will be strong and fat. They will trample on him and tear him apart with

their teeth. When the last of them would have passed over him, the first of them will begin the process all over again. One who owns cows and goats but does not discharge his obligations in respect of them will be thrown on his face in a wide level plain when none of the animals will be missing and none will be without horns. They will gore him with their horns and will trample on him and when one side has finished the other side will begin. It is also said that snake will bite them in hell fire to the extent of the treasures they have kept and refused to pay.

Self-Assessment Exercise 3.3

Discuss the spiritual implications of non-giving of Zakāt.

4.0 CONCLUSION

The meaning and profuse mention of *Zakāt* in the primary sources of Islam are clear indications that it is central to societal welfare and far from being of any direct or indirect benefit to Allah. It is a divine design aimed at ameliorating the poverty of the poor masses and down trodden within Muslim society. Understanding its significance and various meanings will definitely have psychological impact on the giver and the recipient. Its underlying meaning of purity encapsulates the impact it is to create in the society. Its spiritual significance includes that the Benefactor and the Beneficiaries would be cleansed from the evils of possession or otherwise and frees the society from the evil consequence of both.

5.0 SUMMARY

The object of this unit has been the literal and technical meanings of $Zak\bar{a}t$. The essence of both makes it have broad application and coverage. The relationship between the two is explained to balance its meaning. There are specific references in the $Qur'\bar{a}n$ and $Had\bar{\iota}th$ on different aspects of $Zak\bar{a}t$ of which some are highlighted. Thereafter, the implications for non-payment and the $Shar\bar{\iota}'ah$ ruling are also discussed to further establish the importance of $Zak\bar{a}t$ as a great pillar of Islam.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Discuss the meaning of *Zakāt* in its broad perspective.
- **2.** Explain the similarity between the legal rulings on *Zakāt* and the penalty for non-payment.

7.0 REFERENCES/FURTHER READINGS

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UNIT 2: Significance of Zakāt

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Inner dimension of *Zakāt*
 - 3.2 Spiritual cum moral role
 - 3.3 Socio economic role
 - 3.4 Political cum institutional role
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

The significance of $Zak\bar{a}t$ to the Ummah cannot be underestimated. A case in point is that it is fiscal devotion to God, which involves spending of money, and has direct concern for welfare of the Muslim society. In this unit we shall unlock the inner dimensions; spiritual, social, moral, economic and political significance of this important pillar of Islam – A`z- $Zak\bar{a}t$.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- a. Discuss the significance of Zakāt.
- b. Expatiate on its inner dimensions.
- c. Identify its socio-moral impacts in the society.
- d. Give a critical account of its economic cum political significances.

3.0 MAIN CONTENTS

3.1 Inner Dimension of Zakāt

It is pertinent to realize that the ruling on $Zak\bar{a}t$ further demonstrates the mercy of Allah. As He does not require man to exhaust his meagre resources or all his wealth and property, a 2.5% is fixed. This is only harmonious with the Islamic principle of moderation and middle course. This is just like $Sal\bar{a}t$, $Siy\bar{a}m$ and Hajj where there are specifics with respect to time, place and quantity. A Muslim is not asked to observe $Sal\bar{a}t$ for twenty-four hours, or fast for the whole year or perform Hajj every month or year. Also, $Zak\bar{a}t$ intends to establish that Allah is the Owner of all resources and man His custodian. It is thus the demand of the original owner that a fraction of this free bounty be given in His cause, not for His personal use but for that of other humans as a test of loyalty of being the custodian.

Deliberately, Allah does not create men equal and the same holds for all other creatures so that a balance could be maintained. It should be noted that there is a deep wisdom behind inequality of the fingers. It is a natural law in human society that no matter how much individuals strive; they can never attain or achieve resources in the same quantity and magnitude. But when these fingers are bent, there is visible equality. Analogically, if all fingers were created equal, then its function will be limited as many activities of men will be impaired.

Similarly, if all men are rich, it will definitely provide no room for some services to be rendered, it is even the position of the $Qur'\bar{a}n$ that men will become rebellious on earth but the fact that some control more resources make it easier to direct and employ those who will discharge some general assignments for which they are paid. Therefore, one may say that it is a deliberate plan of Allah that there are blocs of the have and have-nots in the society. Without the under privileged, there can never be a mutually supporting society. Taking this reality into consideration, the $Qur'\bar{a}n$ is consistent in juxtaposing both $Sal\bar{a}t$ and $Sal\bar{a}t$. A negligence of one will defeat the other. The major concern of both is to balance the human society which can only come to play with their simultaneous impact.

The natural differences in men make them achieve more than one another. In his exposition, Khan (1991) has it that: "Men differ in intelligence and physical strength, hence in their

capacities to earn and to save. This makes them rich or poor, then haughty or meek. To help the poor, therefore, the religion of God taught Alms-giving throughout ages. Indeed, the two biggest themes of all religions have been prayer and Alms."

Self-Assessment Exercise

Examine the inner dimensions of *Zakāt* in Islam?

3.2 Spiritual cum Moral Role of Zakāt

Zakāt is not a mere charity or philanthropic exercise but a compulsory fiscal worship enjoined by Allah. Farūqī buttresses this point where he says, "Payment of Zakāt brings about spiritual rehabilitation and economic empowerment to the society. The dignity of the receiver is safeguarded by Allah as it is a right He personally recognizes from the wealth of the rich, thus what they collect is not charity but an entitlement or a kind of share of Allah's bounty." This implies that if one complies with the rulings guiding its payment one will be rewarded and if otherwise, there will be punishment. There is the feeling of being fulfilled in the true worship because it implies obedience to the Creator. The feeling of servant-hood and destitution to God is also there even while in affluence because He is the only self-sufficient. This inner feeling serves as the greatest impetus that makes man constantly feel obliged to give Zakāt. It makes him overcome the materialistic tendencies. Being aware that Allah will not accept an unlawful wealth in His cause, he becomes cautious in purifying the source of his wealth. This will prevent him from trampling on other people's right as it will be selfcontradictory to rob them of their dues and only return to lavish it on them as charity. This spiritual feeling is the greatest significance of $Zak\bar{a}t$ – both the giver and recipient are in peace.

In addition, *Zakāt* helps to expunge sins, pushes away misfortune and brings mercy. It is contained in the tradition of the Prophet that charity cleanses one from sins and that when it is given, it falls in the hand of Allah first before that of the recipient. Considering the shades of meaning, it means any wealth sincerely given out for the sake of Allah will be blessed. The supplication of the recipient will also increase the blessings. Its giving will also cleanse the

giver from sins and being accused of stinginess. Such giver will be praised and prayed for by the collectors and beneficiaries. They will also serve as witnesses for him on the last day as somebody who obeys Allah by giving out his wealth to help the society.

On the moral ground, Zakāt trains and develops sense of monetary sacrifice and sympathy. It involves fellow feeling, love, kindness, gratitude and generosity and safeguards from fire of envy, rancour and stinginess. The giver is purified from selfishness and greed and the recipient from resentment and envy. The former is protected from stinginess which can kindle evil reaction from the less privilege if there is no proper moral education. He is by obligation enjoined to part with a portion of his wealth. It is only plausible then that the poor loves and appreciates the rich who has sacrificed his personal wealth for him. At the long run, there will be mutual love from both parties as the giver gives and the receiver appreciates. The aftermath of this will be security of life and property because there is no frustrated person due to penury to violently deal with the buoyant by disrupting his business or attacking his personality. On the other hand, the poor is also safeguarded and cleansed from the fire of envy which not only devours good deeds as mentioned by the Prophet but also punishable in the hereafter. This is because it is an indirect hatred for Allah who bestows such favour on those who He likes.

Self-Assessment Exercise 3.2

Relate the spiritual and moral benefits of $Zak\bar{a}t$.

3.3 Socio - Economic Role

At the core of Islam is the promotion of social justice. Its directive on $Zak\bar{a}t$ is based on specific stipulations, whereby the well-to-do pays it for onward distribution amongst the destitute, the poor and other beneficiaries. This according to Al-Fārūqī is "a sort of social insurance whereby member of the society enjoy basic necessities of life...Becoming a millionaire in an Islamic society is not out of place so far the conditions for acquiring wealth and that of $Zak\bar{a}t$ are met. This will be regarded as a special blessing of Allah on His servant who in turn is expected to show same on fellow men."

Zakāt also helps to promote the brotherhood spirit of Islam, which regards all believers as one family. Giving it will bridge the gap between the poor and the rich. Both will recognize their divinely placed status without resenting or blaming the other. So, when the giver does so, it does not count himself as doing any favour to the beneficiary; rather he regards it as a social responsibility. This spirit is more decent and protective of the dignity of the destitute than dolling out coins to them as charity while standing or moving around as beggars. There is no way such society will not be socially balanced as the well –to-do carries out this as a trust.

In addition, *Zakāt* promotes cooperation, humanitarianism and welfare. The society becomes a network whereby wealth is properly circulated. This goes to the extent of the recipient at another end becoming givers. It is purely helping others to prosper to reduce dependency. This will eventually bring about equality in the society.

Economically, Zakāt is an instrument for social stability and empowerment. Its various kinds provide an avenue for people to diversify their material pursuits. By so doing, it prevents the society from over reliance on just one means of living. It opens channel for agriculture, merchandise and other modern alternatives. Its distribution strategies go a long way to promote equitable circulation of resources. This also helps to cater for every sector of the economy as establishing a peaceful society is the goal of Islam. This peace commences with individuals and then the society at large. In addition, Islam lays emphasis on the purity or source. Thus, people are prevented from amassing wealth from illegal means like embezzlement, monopoly, hoarding etc.

Another role *Zakāt* plays in this regard is that the centralisation of its collection will on one hand allow knowing the economic strength of the community and on the other hand it allows for proper distribution so that some will not be disadvantaged. Aside, the state or the organization may identify people's area of need and empower them accordingly. Moreover, it helps to overcome the scourge of materialism, a sort of cancer, which manifests itself in aesthetic tastes and obsession. Man has been created to be a combination of matter and spirit. Allah has created abysmal desires in him to the extent that the entire earth may not be sufficient to satisfy his single desire. Hence, we have the rich getting richer with the end

justifying the means amidst fleet of cars, array of clothes and magnificent mansions; while the poor gets poorer and is consigned to hell of depression. As a concept, it forecloses any deep, significant, transcendental consideration of the worldly affairs. It breeds greed and avarice, narrow- mindedness and cruelty, selfishness and money worship, exploitation and monopoly, colonialism and unending strife and war. It is thus the great role of *Zakāt* to cleanse man of this material tendency by giving him limitations.

Self-Assessment Exercise 3.3

Show how the socio-economic role of *Zakāt* is most significant.

3.4 Political cum institutional role

Besides its other roles, the declaration of $Zak\bar{a}t$ as one of the state's responsibility implies a political role. This helps to ensure prompt collection and proper distribution. By so doing, it places the task of attaining other roles of $Zak\bar{a}t$ through the state's education for the populace. The power granted the government to penalize the defaulters helps to checkmate them.

Also, the way $Zak\bar{a}t$ is institutionalized can assist in its management. The stated rules guiding the payment, the collection and distribution help to state and protect the right of all the parties involved. By so doing, it does not accommodate oppression in any form as each party knows what to do.

Self-Assessment Exercise 3.4

What will you describe as the benefits of political role of Zakāt?

3.0 CONCLUSION

We may conclude from the fore - going that $Zak\bar{a}t$ role varies from stabilizing the society and helping to unify its members. As a spiritual exercise it is an impetus or a form of inner drive to make the Benefactor alive to his responsibility as a Custodian of divine provision for him or her. Morally, it engenders expression of genuine mutual fellow feeling by both the Benefactor and the Beneficiary. Thus one purifies his mind and heart from the arrogance of

possession and the other from the fire of envy. The socio-economic role is a practical demonstration of social justice as the buoyant is obligated to spend with the sense of due responsibility and the recipient is to collect with intention to improve his lot and become empowered. The political role aims at sustaining the institution and its management.

4.0 SUMMARY

This Unit discusses the various roles of $Zak\bar{a}t$ such as making individual to be conscious of its obligation, desirous of rewards and fearful of the penalty in this world and the punishment in the Hereafter. The Unit also expounded moral impact of Zakat as emptying the heart of the well-to-do from stinginess, materialism and the like and that of the Poor from hatred and envy. The unit also discussed how its socio-economic roles, political and institutional roles promote cooperation, stabilize the society and empower its members.

TUTOR-MARKED ASSIGNMENTS

- 1. Identify and discuss the $Zak\bar{a}t$ role you consider as the most important.
- 2. State the significance of any two roles of $Zak\bar{a}t$ and establish a logical link between them.

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UNIT 3: Relation between Zakāt and other Pillars of Islam

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Relationship in the primary source
 - 3.2 Goals and Conditions
 - 3.3 Responsibility of the State
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings
- 8.0

1.0 INTRODUCTION

To realize the desired results envisioned by Islam none of its aspects should be practiced in isolation. All the parts are integrated as a system. A society of $Zak\bar{a}t$ payers without $Sal\bar{a}t$ is not imaginable as the latter is even a duty before the former. Besides, it prepares the mind of the payer for a nobler goal. In this light, this unit is poised to discuss the connection between $Zak\bar{a}t$ and other Pillars of Islam. The variables, which will be compared, will include the conditions, which make them valid, reference to the primary sources of Islam, their objectives, complimentary roles and responsibility of the state.

4.0 OBJECTIVES

It is expect that at the end of this unit you will be able to:

- 1. Relate Zakāt to other pillars of Islam.
- 2. State their goals and conditions.
- 3. Explain their direct complimentary impact on the Observers.

3.0 MAIN CONTENTS

3.1 The relationship in the Primary Source

Reading through the $Qur'\bar{a}n$, one will observe a regular mention of $Zak\bar{a}t$ and $Sal\bar{a}t$; this tends to underscore their close relationship and significance. For example Q2:43, says: "And observe $Sal\bar{a}t$ and pay the $Zak\bar{a}t$ and bow down with those who bow"

This verse is one out of the eighty-two (82) others wherein the $Qur'\bar{a}n$ mentions the observance of \bar{s} in concurrence with $Zak\bar{a}t$. Ibn Abbās was reported to have said that "three verses were revealed accompanying three others, the acceptance of one is dependent on the observance of its accompanying one", they are:

A. "Obey Allah and his messenger..." (Q4:59).

B "And establish *Şalāt* and give *Zakāt*..." (Q2:43)

C"And that you should give thanks to me and your parents... (Q31:14)

There is hardly such regular reference between it and fasting or pilgrimage or between \$\int_{al\bar{a}t}\$ and the two. The five pillars of Islam are its cornerstones around which every other enjoined practice revolves. Each is targeted towards a specific goal but dependent on others to achieve the global objective of the religion. The first pillar with its six principles serves as a foundation upon which the correct link with Allah is established. It serves as inner condition, which decides the genuineness of all man's action. All other pillars are physical to a large extent but linked with the first for validity and acceptability. Noteworthy, however, is the constant way in which the \$Qur'\bar{a}n\$ juxtaposes \$\int_{al\bar{a}t}\$ and \$Zak\bar{a}t\$ as if they are twins; whereas, one is purely spiritual while the other is monetary but both have social contexts. At \$\int_{al\bar{a}t}\$ time, people of different backgrounds are mobilized for worship. In the case of \$Zak\bar{a}t\$, there is a direct or indirect relationship between the giver and the recipient.

Self-Assessment Exercise 3.1

How will you describe the relationship between Zakāt and Şalāt through its primary sources?

3.2 Relationship in the Goals and Conditions

The goal of worship in Islam is submission and humility before the Lord of all the worlds. The first pillar teaches that this Lord is one and unique. The second teaches humility and constant remembrance while the third, $Zak\bar{a}t$ helps to overcome greed. The essence of fasting is discipline and ability to be able to control appetites and desires. In the case of Hajj, it trains one to sacrifice and be forbearing.

As earlier mentioned, the relationship between $Zak\bar{a}t$ and $Sal\bar{a}t$ covers the perspective of what both imply by way of meaning as they have literal and technical meanings. This helps to comprehend their objectives, which are primarily purification in all its kinds. While a genuinely observed $Sal\bar{a}t$ to Allah cleanses the soul from all lowly characters, the $Sak\bar{a}t$ purifies the wealth given to man and its source. It cleanses the heart of the giver from selfishness, greed and miserliness and that of the receiver from envy and jealousy. Thus, the standard of the society is elevated to the heights of decency and purity. In addition, it is the strong belief of a Muslim that he does not own his body, thus he uses it to bow and prostrate for his Creator. He also believes that he does not own his wealth; hence he readily gives it out to its owner, Allah on demand through $Sak\bar{a}t$. Consequently, the $Sak\bar{a}t$ and for economic stability through $Sak\bar{a}t$.

Some of the conditions, which determine the validity and correctness of $\S al\bar{a}t$, $\S iy\bar{a}m$ and Hajj, are Islam, maturity, sanity and timing. In the case of $Zak\bar{a}t$, it is said to be obligatory on the young and the insane. This is premised on Q9:103 which says, "Of their goods take alms so that you may purify and sanctify them..." This directive is treated as inclusive of the old, young, sane and insane. Jurist like Ibn Hazm says the cleansing of the wealth is applicable to all because the evidence is not restrictive. In a tradition, the Prophet has also exhorted that, "Trade with the money of the orphan, lest it is eaten up by $Zak\bar{a}t$." (Aţ-Tabrānī).

This $Had\bar{\imath}th$ is explicit that there is $Zak\bar{a}t$ on the money of an orphan who is young while a trustee is managing his wealth. The injunction aims at preventing the owner from becoming poor having been rich. It is true that children and the insane are exempted from $Sal\bar{a}t$, fasting and Hajj but the case with regards to $Zak\bar{a}t$ is different. Here, the wealth is already available

and being managed by a competent person, thus there is no question of 'unconscious or immature mind', which may lead to wrong judgment. Secondly, if the original owners of the estate, that is the parents of the orphan, or if the insane had been sane; they would have given their $Zak\bar{a}t$. So, the age or insanity should not prevent the spiritual purification of wealth that has reached the $nis\bar{a}b$. Some exemptions, which women enjoy as regard $Sal\bar{a}t$, fasting or $Sal\bar{a}t$, are absent in $Sal\bar{a}t$. This is another evidence for the peculiar nature of $Sal\bar{a}t$.

Therefore, its payment is obligatory on all well-to-do Muslims, be it young or old, sane or insane, male or female whose wealth have reached the $nis\bar{a}b$ and been in their possession for a year except for peculiar cases like farm produce and some form of transactions. In addition, the legal implication for non-observance of either is same. That is, the culprit will be asked to repent within some days, after which he may be subjected to a capital punishment by a truly established Islamic government.

As a matter of fact, the economic aspect of Salat is directly translated through Salat which is a major economic means of establishing social justice. Imagine a people who have all stood up to observe Salat together. Among this congregation are the Poor, the Needy and the Weak. They have all shared the brotherhood of standing together before Allah to worship Him. It is then the duty of the well-to-do among them to assist Allah by sharing a minimum portion of their divinely bestowed wealth with the less privileged within the congregation and outside it. By this singular act, they would have demonstrated their understanding of the Quranic recitation of the Salat that those who have should spend their wealth in the cause of Allah.

On a general note, the payment of $Zak\bar{a}t$ does create a good atmosphere for the continuous observance of $Sal\bar{a}t$. It serves as a security against theft, armed-robbery and unemployment, which can threaten the peace of the society. Of course, when people are pushed to the wall due to dire needs, they can resort to any thing to redress the situation. But if the $Zak\bar{a}t$ is paid accordingly, it will cater for the economic welfare of the have-nots or the unemployed. They will then be at home to serve their Creator and think of what will benefit the society. In a situation where people are groaning under a terrible economic hardship, the weaklings may

discard the worship of Allah and the urchins can take to any form of aggressive attack on the well-to-do.

Self-Assessment Exercise 3.2

Correlate the objectives of Zakāt with that of Şalāt.

3.3 Responsibility of the State

Şalāt and Zakāt are basic requirements in the establishment and preservation of an Islamic ummah. The Qur'ān lends credence to this while talking about the obligations of an Islamic state. "Those who, if we establish them in the land, will observe Şalāt and pay the Zakāt, and enjoin good and forbid evil, and with Allah rests the final issue of all affairs" (Q22:41) Understandably, the other pillars are not mentioned. As mentioned earlier, the first pillar is the nucleus of all affairs in Islam. Thus, its non-mention does not rule out its vital role in discharging the basic roles of an Islamic state. Şiyām and Hajj are more personal and hardly affect others directly. Although, unlike Şalāt, which is daily and creates avenue for constant interaction amongst the worshippers; Zakāt is annual but its benefit can be of use around the year, since most givers are not likely to give it at the same time. More so, one of its benefits is the welfare of the society.

Self-Assessment Exercise 3.3

Establishment of Zakāt is obligatory on the state, discuss.

4.0 CONCLUSION

The juxtaposition of both $Zak\bar{a}t$ and $Sal\bar{a}t$ in the $Qur'\bar{a}n$ signifies that their status and benefits are almost similar. $Sal\bar{a}t$ remains an act of worship through words and some bodily movements; $Zak\bar{a}t$ is principally submission to Allah through giving of wealth. Commitment to a course is imbued in the mind of the worshipper. The personal sense of responsibility, which makes a Muslim to regularly observe his $Sal\bar{a}t$ at the stipulated time, has the same

spirit in *Zakāt*. Besides, *Zakāt* goes further to drive the vehicle of Islam socio-economically and of course in practical terms.

5.0 SUMMARY

This unit delves into the relationship, which exists between $Zak\bar{a}t$ and other pillars. It reveals that there is a stronger relationship between $Zak\bar{a}t$ and $Sal\bar{a}t$. It draws inference from the primary sources of Islam, correlates their socio-economic goals and their place in the central functions of an established state of Islam. The social justice of Islam is practically demonstrated by $Zak\bar{a}t$ and $Sal\bar{a}t$. The latter gathers people of different backgrounds while the former bridges the gap between the members with regards to welfare.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Enumerate the areas of relationship between Zakāt and Şalāt.
- 2. Expound practically how these aspects are related.

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UNIT 4: Differences between Zakāt and Şadaqāt. CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Differences in Status
 - 3.2 Differences in their Objectives
 - 3.3 Differences between Zakāt and Sadaqah
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
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1.0 Introduction

Islam takes the reality in human society into cognizance by stipulating specific binding injunctions and others which are also meritorious but left to individuals who may desire to avail of it. This, on one hand allows for general participation and on the other hand compulsory compliance so that there will be no vacuum in addressing some vital welfare concerns; this is because everybody's job is nobody's job. In this light, this unit sets to treat classification of $Zak\bar{a}t$ with focus on the objectives of Sadaqah and the differences between it and $Zak\bar{a}t$.

2.0 Objectives

The students at the end of this unit will be able to:

- A. Differentiate in the Status of Zakāt vis-a-vis Sadagāt.
- B. Discuss the concept of *Sadaqāt*.
- C. Compare and contrast *Zakāt* and *Sadaqāt*.

3.0 Main Contents

3.1 Status of Zakāt and Sadaqah

Charity in Islam may either be obligatory or voluntary. The compulsoriness of a particular act places all devotees on the same footing. Such acts that are declared obligatory always have their communal place in promoting peace, brotherhood and stability. This could be seen in the roles of *Şalāt*, *Zakāt*, *Şiyām* and *Ħajj*. On the other hand, the voluntary acts only provide 'extra-miles' for the worshipers to move at their own pace and have improved self-development.

In the realm of $Zak\bar{a}t$, its compulsoriness is generally acceptable by all scholars, while Sadaqah is agreed to be voluntary. There is also $Zak\bar{a}t$ al-fitr, which could also be regarded as voluntary or voluntarily compulsory. There is no capital punishment for its non-payment and can therefore not be placed on the same footing with $Zak\bar{a}t$. It is defined as charity and it enlists all charitable acts, such as gifts, speeches and actions. Judging from the name however, it is a charity done sincerely to please Allah. It aims at inculcating in the heart of a servant of Allah that he should willingly give out what Allah has given him as an appreciation to fellow human being who may not be lucky as he is. Beyond this, Prophet Muhammad has said that it is a form of light.

Self-Assessment Exercise 3.1

How do you differentiate between the status of Zakāt and Sadaqāt?

3.2 The Concept of Sadaqāt.

Sadaqah aims at broadening the scope of those who can carry out charitable activities as well as the comprehensive manner by which it could be done. The multifaceted nature of Sadaqāt grants one the opportunity to get more purified, rewarded and safeguarded from evils. Its main impetus stems from a willing heart to assist fellow man. Besides, it makes one to care for even animals, bird and other creatures as anything done for them by way of feeding or

providing drinks is charity. One can therefore say that the reach out of Sadaqah is broader than that of $Zak\bar{a}t$.

Encouraging this practice, the glorious *Qur'ān* says:

"They ask you what they should spend (in charity) .Say: What ever of your wealth you spend shall be for the parents and for the near of kin and the orphans and the needy and the traveller; and whatever good you do, verily, God has full knowledge of it." (2:215)

"A kind word and the covering of faults are better than a charity followed by an injury" (Q2:261-263)

"0 you who believe! Do not cancel your charity by reminders of your generosity or by injury, like those who spend their substance to be seen by men but do not believe either in God or in the Last Day." (2:264)

"You shall not attain righteousness unless you spend on others of that which you love, and whatever you spend, verily God has knowledge of it." (3:92)

The Prophet is also reported to have said that: "Verily, charity extinguishes Allah's anger ... (Tirmidhī)

In some other reports, he says that it increases life span, it frees one from boastfulness, angels pray for the giver, every act of goodness is charity and so on. In fact, in *Sahih al-Bukhari*, he enjoins that every Muslim must give *Şadaqah*. On enquiry that, "O Allah's Messenger, what about the one who does not have?" He states that the person should work so as to benefit him and others". On a further enquiry, he mentions that the person should assist the one who is weak or in need; and if this is not also possible he should engage in righteous deeds and desists from evil. All these, he says, will serve as charity. The following according to the Prophet, constitute charitable acts:

- 1. Maintaining justice between two people.
- 2. Giving helping hand for a ride.
- 3. Assisting someone to carry load.
- 4. Removal of harmful objects on the road.

- 5. Good speech.
- 6. Trekking to the place of *Şalāt*.
- 7. Saying of *Allahu Akbar*.
- 8. Saying Subhānallah
- 9. Saying *Al-hamdulillah*
- 10. Saying *Lā ilāha illallah*
- 11. Saying *Astaghfirullah*
- 12. Commanding for good.
- 13. Forbidding evil.
- 14. Guiding the blind and assisting the deaf and dumb get communicated
- 15. Sexual intercourse between legally married couple.
- 16. Smiling to gladden a brother's heart.
- 17. Planting crops which man, animals or birds eat and benefit from.

Islam discourages taunts, after giving *şadaqah*, or taking it back. As regard the former, it regards such *şadaqah* as oblivious while in the case of the latter, it is like swallowing one's vomit after vomiting.

Self-Assessment Exercise 3.2

Discuss the concept of *Şadaqah*?

3.3 Comparison between Zakāt and Şadaqah

The first distinction is that $Zak\bar{a}t$ is a pillar of Islam while $\S adaqah$ is not. Being a pillar implies that one who intentionally discards it could become an apostate or even an unbeliever and there are some penalties for such defaulters. One who refuses to pay $Zak\bar{a}t$ will be fought and compelled by the state to pay it because it is Allah's due. After all, in human society, the government of the day does not toy with those who refuse to pay their tax not to talk of commandment of Allah. There are no sanctions or penalties on whoever decides not to give $\S adaqah$. He could only be admonished to do so while extolling the virtue of doing so.

The second is that $Zak\bar{a}t$ is obligatory while $\S adaqah$ is voluntary. This obligation applies to the wealthy Muslims alone. Anybody can give out Sadaqah. The religious implication of this is that one who pays the $Zak\bar{a}t$ will be rewarded while the defaulter will be chastised in the hereafter.

The third difference is that $Zak\bar{a}t$ has its guided scope or limit on who gives, who takes and what is given. These limitations are absent in Sadaqah. $Zak\bar{a}t$'s limit and prescribed beneficiaries help to draw a dividing line between those who are really rich and the level of their buoyancy. The $nis\bar{a}b$ helps to caution and guide the rich who might want to be stingy. Unlike $Zak\bar{a}t$, which has limited items upon which it is payable, Sadaqah is not limited to any amount or people; hence, there might be at times where it may even be more than $Zak\bar{a}t$, because the latter is only 2.5 percent. It is both tangible and intangible. There are countless of things upon which it could be given. In some traditions of the prophet, he regards smiling to gladden a fellow brother's heart and sexual intercourse between the married ones as Sadaqah. The former bothers on human relation while the latter unveils the importance and sensitivity of sexual relation in a matrimonial home.

The fourth is that $Zak\bar{a}t$ is an annual obligation while Sadaqah can even be momentary. This implies, in the case of cash or kind, that the $Zak\bar{a}t$ must be in the possession of the owner for a Sadaqah (twelve calendar months) and is to also be paid annually. This aims at organising, monitoring and reducing the rigours of the payers and collectors. Were it to be anytime, weekly or monthly, it will definitely impose hardship on both sides. It may even discourage the givers or affect the economic booming. Moreover, if the poor or other recipients were to always wait for the end of the year; this will definitely affect some realistic welfare concerns. Hence, Islam exhorts Sadaqah as a stop-gap and all-time welfare package. This allows, on one hand, those whose wealth may not attain the Sadaqah to equally contribute to the cause of assisting fellow men. On the other hand, the well-to-do will be at liberty to expend on people for the welfare of the society in whatever way they so desire.

The fifth point is that in the event of death before the payment of the *Zakāt* for someone who is qualified, it is to be paid from his legacy before the inheritance is shared. *Şadaqah*

will only be paid in such circumstance if the person has made it a kind of vow. Otherwise, his wealth will not be touched no matter the plentitude.

Self-Assessment Exercise 3.3

Enumerate the differences between Zakāt and Şadaqah.

.

4.0 Conclusion

The Islamic way of life apart from encompassing all aspects of life also allows every Muslim to participate in all acts of good deeds based on their financial or physical capability. The classification of $Zak\bar{a}t$ into two or three as the case may be is a demonstration of this as the entire Muslim member of the society is mobilised to promote and participate in welfare concerns. The obligation of $Zak\bar{a}t$ aims at forestalling probable negligence by all as everybody's job after all may be nobody's job. Sadaqah is voluntary but broader than $Sak\bar{a}t$ in items and beneficiaries and allows for immediate solution to the indigents' problem.

5.0 Summary

We have in this unit discussed the classification of $Zak\bar{a}t$ into obligatory, voluntarily obligatory and voluntary. The status of each determines the Benefactor or the Beneficiary. Our discussion on the concept and objectives of $\S adaqah$ unveils its spiritual and social values. Its broad nature allows every Muslim to be dedicated to the societal welfare no matter the circumstance. We also elaborated on the differences between $Zak\bar{a}t$ and $\S adaqah$ through which we are able to realise the specific guiding principles and limited scope of $Zak\bar{a}t$ but general and unlimited nature of $\S adaqah$.

6.0 Tutor-Marked Assignments

- 1. Discuss concept of Şadaqāt.
- 2. Identify and discuss FIVE basic distinctions between Zakāt and Şadaqah.

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Unit 5 : Zakātu 'l –Fiţr

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Meaning and Importance
 - 3.2 Obligation and Condition
 - 3.3 Collection in the Modern times
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 Introduction

Ramadān is like a soul purification season where man is expected to restrain himself from what is not only unlawful but even some lawful things like food, drink, etc. His humanity may, however, not allow him to completely distance himself from some sins. Hence, the $Zak\bar{a}tu$ 'l-fiţr is ordained as an opportunity to further cleanse him. This unit will focus $Zak\bar{a}tu$ 'l-fiţr as one of the acts of charity in Islam relating to $Zak\bar{a}t$. The areas of attention will include its meaning, obligation, conditions, recipients, collection and the modern challenges.

2.0 Objectives

At the end of the lesson, you should be able to:

- a. Give the different names of Zakātu `l-fiţr and define it.
- b. State its conditions and recipients.
- c. Discuss its modern challenges

3.0 Main Contents

3.1 Meaning and Importance of Zakātu 'l-fiṭr

Zakātu 'l-fiţr' derives its title from the period of its payment, which is annually on completion of Ramadān fast. The festival on the first day of Shawwāl, after the 29th or 30th day of Ramadān fast is called Eid al- fiţr while the official charitable act, which marks its end, is called Zakāt al-fiţr. It is also known as Zakāt al-Şawm that is the charity of cleansing the fasting person. It is also known as Şadaqatu 'l-fiţr i. e. charity for breaking fast.

A prominent Companion, Wakī'u bn al-Jarrāh expressed the opinion that:

"Zakatu `l-fiţr for the month of Ramadān is like prostration of forgetfulness to Şalāt. This implies that it is a kind of atonement for some acts of forgetfulness which one might have committed that against the spirit of fasting like the proper use of the tongue or lowering the gaze."

Ibn Abbās, another celebrated Companion of the Prophet, has also related that, the Prophet made the charity of *Zakātu `l-fiţr* compulsory as a purification for the fasting one from indecency and obscenity; and food for the needy; whoever gives it before prayer (*Eidu `l-fiţr*) it is an acceptable charity of breaking the fast; he who gives it thereafter has only given just a charity. (Abu Dāwud)

It relates with $Zak\bar{a}t$ in some regards. One is in its being given annually on the last days of $Ramad\bar{a}n$ fast. Two, it has a fixed measurement upon which it is applicable. Three, it serves an immediate purpose and targeted welfare. It is to make people happy by providing them what to eat. Four, its scope of giver is broader than $Zak\bar{a}t$, which is limited to a set of well-to-do believers. The condition for this is purely a left over of the staple food or its equivalent. Five, it purifies the soul and fast for acceptability to Allah. It is however not an institution like $Zak\bar{a}t$ where the state must administer and even fight the defaulters. This is left to individual jugdement.

The first objective of *Zakātu `l-fiţr* is the cleansing of the one who has fasted from all indecent talks or deeds he might have engaged in. A Muslim is ordinarily expected to live in the month of *Ramadān* in a perfect state of abstaining from all sinful acts inwardly and outwardly. But the human nature and the environment might at times affect him negatively,

so the *Zakātu `l-fiţr* provision is a mercy from Allah to purify those spiritual or physical impurities.

The second objective is humanitarian. It aims at carrying every believing members of the community along the same mood of happiness. This is understandably logical. These are people who have been for about 29 days fasting together where destitution of none is really visible. So, on the first day when everybody is allowed to eat, it could be too uncomfortable on those who could not get anything to feed on. By this provision, Islam only officially legislates this charity but beyond that, it expects the blood of faith to make them extend hands of love and welfare as at and when due. It thus enjoins that the *Zakātu `l-fiţr* be given out even a day or two before the festival so that the destitute can also psychologically get set for the *Eid*.

As regards when to give it out exactly, the consensus of the jurists is that it should be at the end of *Ramadān* but they differ on the exact time. Scholars like al-Thawri, Ahmad and Ishāq say it should be after sunset on the eve of *Eidu `l-fiţr*; Abu Hanifah, al-Layth and others say it should be at the appearance of *fajr* of '*Eīd* day. The generality of scholars, however, allows giving of *Zakātu `l-fiţr* a day or two prior to the '*Eīd*. Ibn 'Umar was said to have done so. Another opinion even says it can be given out at the beginning of *Ramadān* but compulsorily after the sunset of the last day of *Ramadān*. If however, somebody who has the means but incapacitated by a cogent factor like unavailability of what to give at the right time, he may still give it thereafter.

Self-Assessment Exercise 3.1

What is Zakātu 'l-fiţr' and what can you say about its significance?

3.2 Obligation and Condition

It was made obligatory in the month of Sha'bān, the second year after *Hijrah*. Its payment is incumbent on every individual Muslim. This is inclusive of the young and the elderly, male and female, freeborn and slave. This is based on the *Hadīth* narrated by Ibn 'Umar that:

The messenger of Allah makes Zakātu `l-fiţr compulsory in Ramadān; a şā 'of date or şā 'of grain for every slave, freeborn, male, female, young and old Muslims, he enjoins that it be given before people go for the prayer.

The implications of this *Hadīth* among many others include:

- 1. It differentiates it from the compulsory *Zakāt* by specifically mentioning it as *Zakātu `l-fiţr*.
- 2. Its payment is only valid in *Ramadān*.
- 3. The use of the word *farada* in the Arabic text shows it is compulsory. Although, in this context, it will mean necessary or required as explained in *subul al-salām*. It is however posited by Ishāq that it is compulsory by consensus. There are some shafiites who regard it as *Sunnah*. There are others who say it was initially obligatory but abrogated by the commandment on *Zakāt*.
- 4. It is to be given by all the slave, freeborn, men, women, young, old, rich and poor. Although that of the young ones is contested because the fast itself is not in the first instance compulsory on him. It is however argued that just as $Zak\bar{a}t$ is due in his wealth if he is a minor, so it is for this if what he has can pay it; otherwise his father or guardian is bound to pay on his behalf. The same has been said of the slave but that if he cannot afford it, his master pays on his behalf. The husband also pays for his wife if she cannot afford it.
- 5. The measurement is a $\S \bar{a}$ 'as four 'mudus'; a *mudu* is two hand full of an average man put together.
- 6. Dates and grains are mentioned specifically as staple food and the kind expected to be given out. It is to be raw and uncooked. Gari, corn, millet or guinea-corn are the staple food in some localities.
- 7. This is to be given out before the observance of the $'E\bar{\imath}d$ prayer.

The issues identified from the above are the basic aspect of *Zakātu `l-fiţr*. It can however be drawn from the above positions that its obligation is not like that of *Zakāt*. Three conditions determine its obligation:

- 1. It is binding on a freeborn Muslim. An unbeliever cannot give it.
- 2. Availability of food for one's family or dependents for a night and a day.
- 3. Giving it out before the observance of the 'Eid prayer. It is to be given out on behalf of self, wife, children and other dependent relatives like house help.

Moreover, the recipients of this $Zak\bar{a}t$ are as highlighted in Q9:60 in respect of the eight beneficiaries of $Zak\bar{a}t$. The poor is however given the priority because they are the first set as mentioned in the verse. Scholars like Abu Hanīfah, Ibn Sīrīn and others permit giving it to the $Dhimm\bar{\imath}s$ i.e. non-Muslims living in a Muslim state.

Self-Assessment Exercise 3.2

Discuss the conditions and obligations of Zakāt.

3.3 Collection in the modem times

In the modem times, beside individuals, which directly give these food items, there are many organizations, which shoulder the task of managing the *Zakātu 'l- fiţr*. They print tickets which people buy, and they, on their behalf, get it to the poor. Another good development is the printing of pamphlets to enlighten people on the current value of each food item based on locality.

There has also arisen payment of Zakātu 'l- fiţr by its monetary equivalent. This has been an area of debate between the traditional and contemporary scholars of Islam. The traditionalists say that Zakātu 'l- fiţr can only be as stipulated by the Prophet, that is, in grains and the like. The contemporary scholars agree with them but posit that the environment and circumstance might warrant these items to be given in the value of money. Their first reason is premised on the wisdom behind the whole issue of Zakātu 'l- fiţr itself, which aims at making the recipient enjoy the period of the festival. If he is given raw food alone and he is

not able to get money to buy other ingredients, then the purpose will be defeated as he will still not be happy. Another is that the circumstance of the recipient may require money instead of raw food. Amongst the scholars who support monetary value for *Zakātu `l- fiţr* are Sayyid Sābiq and Yusuf al-Qaradāwī.

Another attending issue in the modern time is that the operation of this type of *Zakāt* and its collection in some places and by some people, especially in these modern times is being shrouded in some misconceptions. One is the prohibition of some staple food like 'gari', 'yam flour' and the like. They believe that it must be grains alone. This may be untenable because there are some places where some kinds of food items or grains are not even available, does it them mean that *Zakātu 'l-fiţtr* will not be given? Looking at its objective also, which is feeding the indigent on the festival of *Ramadān* completion, a staple food in a particular area will be the most appropriate. The Prophet could be said to have simply used a universal scale, which does not prohibit other food items. In addition, staple foods vary from one place to another.

Also, some collectors have attached some form of supplications written on papers for the givers to swallow; this has no basis in the traditions of Islam. Another one is the practice of giving everything to some *imams*, *mallams* or *Afas* (Islamic teachers). There is no cause for alarm if such persons so given help to disburse or share to the poor since it is expected that they be at the centre of attention in the community. However, if the *Imams* or the *Afas* are entitled, they are qualified to eat thereof. But if not, they are to also pay theirs and share along with others.

Self-Assessment Exercise 3.3

Identify TWO contemporary issues on Zakātu `l-fiţr.

4.0 Conclusion

Zakātu'l-fiţr is a charitable duty which a Muslim carries out at the end of annual Ramaātan fast. It is a means of spiritual purification in two perspectives. It cleanses the fasting Muslim from some minor sins he might have committed during his fast. It also frees the mind of the poor Muslim beneficiary from the likely ill feeling which might preoccupy his thinking about how to enjoy the Eid festival. The Zakātu'l-fiţr can thus be described as a rapid response to poverty. Its link with the basic requirement that it should be from staple food shows the dire concern Islam attaches to the problem of hunger. Unlike Zakāt, the head of the family or the one responsible for himself is obligated to pay it after ensuring that their needs have been catered for. This, apart from locally alleviating poverty also helps to maintain family tie.

5.0 Summary

This Unit considers Zakāt al-fitr as it correlates with Zakāt. It discusses its obligation, means and goal of making the poor happy on the occasion of Eidu `l-Fitr festival. In other words the conditions guiding its obligation as well as the recipients who are entitled to it are presented in the Unit. The other issue given attention was mode of collection in the modern times.

6.0 Tutor-Marked Assignments

- 1. How is *Zakātu `l- fiţr* related to *Zakāt*.
- 2. Zakātu 'l-fiţr helps to alleviate poverty, discuss.
- 3. Correlate Zakātu 'l- fiţr with the fast of Ramadān.

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MODULE 4:

- Unit 1 Zakāt on Minerals and Rikāz
- Unit 2 Zakāt of Livestock and Farm produce
- Unit3 Zakāt of Cash, Articles of Merchandise and other Modern Monetary Transactions
- Unit 4 Beneficiaries of Zakāt

Unit 1: Zakāt on Minerals and Rikāz

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Dutiable Properties
 - 3.2 Zakāt on Minerals
 - 3.3 Zakāt on Rikāz
 - 3.4 Sea Products
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

All that is in the heavens and on earth belong to Allah (SWT). Out of those things on the earth are many other precious materials underneath the earth, which Allah (SWT) has bestowed man special knowledge to discover, extract and utilize for different purposes. It is in this light, this unit sets out to focus *Zakāt* on Minerals and *Rikāz*. It will specifically address minerals, buried treasures and sea products.

2.0 OBJECTIVES

Students will be expected at the end of this unit to be able to:

- 1. Enumerate dutiable properties.
- 2. Explain minerals as ratable property in the context of Zakat.
- 3. Discuss the place of $Rik\bar{a}z$ as a treasure different from lost but found property.
- 4. Explain the *Zakāt* on sea products
- 5. State the $Zak\bar{a}t$ rates on them.

3.0 MAIN CONTENTS

3.1 Dutiable Properties

Islam takes cognizance of the myriads of things man possesses or transacts as business and lays down guidelines on how to assess them in order to fulfil zakat obligations on them and pay them when they are due. Such dutiable properties may be grouped into six thus:

- i) Nagd: This includes paper currency, gold and silver.
- ii) Merchandise: This includes articles used for trade.
- iii) Livestock: Cows, oxen, buffalos, sheep, goats, camels.
- iv) Mineral resources
- v) *Rikaz*: This refers to relic which is exhumed.
- vi) Farm produce

Self-Assessment Exercise 3.1

Enumerate the various items upon which Zakāt is due.

3.2 Zakāt on Minerals

Minerals refer to all that are extracted from the earth. This is referred to as *ma'adin* in Arabic. These are things other than the earth, which Allah as part of His bounties has created for the use of mankind. This includes petroleum, solid salt, gases, tin, sulphur, diamond, iron, ore, lead, silver, gold, copper etc. The payment on minerals is not annual but depends on

extraction and filtration so far it reaches the $nis\bar{a}b$ of 85 grams of gold value and 2.5 % is paid.

Self-Assessment Exercise 3.2

What is the *Zakāt* on minerals?

3.3 Zakāt on Gold and silver

At the time of the Prophet, there was no paper currency as we have it today. It was gold and silver that served the currency of exchange. These were minted into dirham and dinar for silver and gold respectively. Silver was more circulated than gold and these had made scholars to prefer silver as standard to fix *nisāb* for paper currency because they believe it will raise the minimum of *nisāb* while gold lowers it. These two are not really in circulation as before but they are invaluable in the face of ever fluctuating paper currency which strengthens some economy at the expense of others. The *nisāb* for gold is 20 dinār as contained in one of his sayings that: "No Zakāt on you is due until it reaches 20 dinār." (Abu Dawud). The *nisāb* for silver is 40 dirhams. This finds support in the following Hadīth of the Prophet: "There is no Zakāt on less then five oqiyah." (Muslim/Bukhari). Dinār in the context of Islamic register is one mithqal. This is a unit of weight which weighs four and one quarter of a gram. This brings the *nisāb* to 85 grams. In the case of silver, an oqiyah is equal to fourty dirhams; thus the *nisāb* will be 200 dirhams (595 grams).

*[Gold: 20 dinar = 85 grams; silver: 200 dirhams = 595 grams]

Self-Assessment Exercise 3.3

Discuss the value of gold and Silver as standard for Zakāt of paper currency.

3.4 Zakāt on Rikāz

This refers to treasure-trove, i. e. buried treasure. In another word it is "an ancient treasure belonging to pre-Islamic age excavated from one's own property or found in an unclaimed land. If it belongs to the Islamic age, it has to be returned to its owner". It however enlists all that people of the past put in the earth. It could also mean both buried treasures and minerals

like gold, silver, used metals, etc. Most scholars also believe that whatever is found on the earth surface could be $Rik\bar{a}z$. This is also premised on the prophetic saying that "...But things found in deserted roads or villages are charged, as in the case of $Rik\bar{a}z$, one-fifth."

The payable $Zak\bar{a}t$ by the finder is one-fifth according to Jurists. This is based on the $Had\bar{\imath}th$ which says "One-fifth is obligated on $rik\bar{a}z$ " This kind of $Zak\bar{a}t$ does not require $nis\bar{a}b$ as the finder does not incur any expenditure and it is not like minerals or other forms of $Zak\bar{a}t$. It has been said that items like diamonds, which do not melt in the fire do not have any share for $bayt\ al-m\bar{a}l$.

Self-Assessment Exercise 3.4

Describe *Rikāz* and mention the rate of its *Zakāt*.

3.5 Sea Products

These include extractions like marble, pearls and the like. It is the view of Abū Hanīfah that nothing is due on all extractions from the sea. This corroborates the argument of those who say that during the time of the Prophet the companions who extracted materials from the sea did not usually pay any charge on it. There is however a solid opinion that 'Umar bn Khaṭṭāb says that there should be a charge of one fifth on every jewel extracted from the sea. There is however another view that the Prophet did not give a specific directive on the issue, therefore it should be left to the <code>ijtihād</code> of qualified scholars who should looked at the efforts involved and thereafter draw inference from other relevant categories of <code>Zakāt</code>.

Considering the great level fishing has reached in economic transactions, it is attributed to 'Umar bn 'Abdu 'l-'Az $\bar{\imath}$ z, that he says: "there will be no $Zak\bar{a}t$ on fish till it reaches 200 dirhams in value as $nis\bar{a}b$ of money.

Self-Assessment Exercise 3.5

Zakāt on sea product is voluntary, discuss.

4. 0 CONCLUSION

Amongst the favours of Allah are minerals or treasures buried in the earth.

These include gold, silver and copper, lead, etc etc. $Rik\bar{a}z$ (treasure trove) exhumed from its hidden location and sea produce are other items related to minerals for $Zak\bar{a}t$ purposes. Islam instituted $Zak\bar{a}t$ as a way by which the proceeds of these items should circulate. The rates to be paid varied from one item to another but can said to be average of 10 percent in respect of mineral that has reached ratability proportion called $nis\bar{a}b$.

5. 0 SUMMARY

This Unit delved into the obligation of $Zak\bar{a}t$ on minerals, gold and silver, $rik\bar{a}z$ or treasure trove. Extractions from the sea are also discussed because of their processing nature which is close to that of other minerals.

6. 0 TUTOR-MARKED ASSIGNMENTS

Discuss minerals, *rikāz* and sea products as ratable *Zakāt* property; delve on their nisāb among other things.

3.0 REFERENCES/FURTHER READINGS

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Unit 2: Zakāt on Livestock and Farm Produce

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 General Conditions for livestock
 - 3.2 Zakāt Rates for Livestock
 - 3.3 Place of Agriculture
 - 3.4 Ratable Crops
 - 3.5 The Nisāb
 - 3.6 Conditions for 'ushr
- 4 Conclusion
- 5 Summary
- 6 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 Introduction

The possession of all things by Allah is ever revealed by everything in nature so that man cannot at any time claim original ownership. So, when Allah directs on livestock and agriculture, it is very evident that He wants man to serve Him through the fulfilling of some obligations on these creations. Hence, this unit will expatiate *Zakāt* on Livestock and Farm **Produce.** It will consider the general conditions for livestock, rates, place of agriculture and *'ushr*.

2.0 Objective

At the end of this Unit, you should be able to:

- 1. State the general conditions of zakat of livestock and crops
- 2. List ratable animals and crops for zakat.
- 3. Mention the conditions for 'ushur.
- 4. Shed light on their $nis\bar{a}b$.

3.0 Main Contents

3.1 General Conditions for Livestock

The inclusiveness of livestock amongst items upon which $Zak\bar{a}t$ is payable has further justified the broadness of Islam in its economic scope and environmental consideration. By specifically mentioning some animals, it shows that Islamic business as long as it is lawful and safe can proceed in any realm. On the other hand, it foresees that society could be generally rural, agrarian or husbandry. Since the goal of $Zak\bar{a}t$ is welfare and purification, it enlists these set of wealth for payment of Allah's due in them in form of $Zak\bar{a}t$. In respect of livestock, it stipulates some conditions, which include the following:

- 1. The rich or poor whose animals reach *nisāb* will pay *Zakāt* of the animals. The *nisāb* for camel, cattle and sheep have been specified as five, thirty and forty respectively.
- 2. Ownership of the animals must have passed year duration.
- 3. The grazing should have been natural; that is without the owner laboring to get feed or hay for the animals.
- 4. Such animals should not be the one being used by the owner for cultivation, personal transportation or other kind of work.

Self-Assessment Exercise 3.1

State the general conditions guiding the *Zakāt* of animals.

3.2 Zakāt Rates for Animals

The animals that can be rated for Zakāt include camel, cattle, sheep, goat, oxen and buffalo. A major condition in this wise is that they must be domesticated. Thus all wild animals even if they are lawful are excluded. The male and female of these animals are to be treated alike. All other domestic animals are exempted. The following tables show the rate of each based on the kind and quantity.

Table 1: Zakāt on Camel

Number of Camels	Zakāt Rate	
5-9	1 sheep	
10-14	2 sheep	
15-19	3 sheep	
20-24	4 Sheep	
25-35	Female camel between 1 and 2 years old	
36-45	Female camel between 2 and 3 years old	
46-60	Female camel between 3 and 4 years old	
61-75	Female camel between 4 and 5 years old	
76-90	2 female camels between 2 and 3 years old	
91-120	2 female camels between 3 and 4 years old	
***The rate after this for every 40 camels is a 2-year female camel;		
and for each 50 camels 1 three-year female camel.		

Table 2: Zakāt on Cow

Number of cows, etc	Zakāt Rate	
30 –39	1 one year-old cow	
40-59	1 two-year-old cow	
60-69	2 one-year old cow	
70 –79	1 one-year old and 1 two-year old	
80-89	2 two-year-old	
90-99	3 one-year-old	
***For every 30 thereafter is 1 one-year-old or 1 two-year-old for		
every 40.	•	

Table 3: Zakāt on Sheep

Number of Sheep	Zakāt Rate	
40-120	1 goat	
121-200	2 goats	
201-300	3 goats	
301-400	4 goats	
401-500	5 goats	
After which it will be one goat for every 100		

Self-Assessment Exercise 3.2

How are the *Zakāt* rates on animals calculated?

3.3 Place of Agriculture

The provision Islam made on agricultural produce shows the importance Islam attaches to the occupation as source of livelihood for mankind. Viewing agriculture as a vital means of economic sustenance is another proof of the global perception of the religion. *Qur'ān*, the divine scripture of the religion says for instance:

"O you, who believe, give of the good things which you have (honourably) earned and of the fruits of the earth which we have produced for you" [Q2:267]

It states further in Q6:141:

"...and give away Allah's due at the harvest time"

This due is either $^{1/}_{10}$ or $^{1/}_{20}$ depending on whether it is irrigated or not. This too is a mercy of Islam that the one who labours to get his crops grown through irrigation or any artificial means is relieved. One of the general conditions of $Zak\bar{a}t$ payment is that it should be annual. But in the case of crops, the harvest time is stipulated. There is no contradiction here as it is a peculiarity of farm produce to have their harvest seasons, which is a divine arrangement to allow for their availability throughout the year.

In addition, there is the wisdom of preventing them from getting them spoilt or imposing extra burden on the farmer to store them if it were made annual.

Due to the increasing urbanization, just as people are becoming negligent about other dutiable properties, this too appears not to receive required attention as most agriculturists are ignorant of the rules or just blatantly negligent. Another possible contributing factor could be the notion that $Zak\bar{a}t$ is due on the well-to-do, thus the farmer, who because he is dwelling in a hut but has his produce up to the $nis\bar{a}b$ may be tempted not to pay the $Zak\bar{a}t$. There is

therefore the dire need to carry out enlightenment especially in the rural areas where most are farmers.

Self-Assessment Exercise 3.3

Discuss the significance of Zakāt of agricultural produce and the rates to be paid.

3.4 Zakat of Some Crops

Zakāt is mandatory on wheat, barley, dates, raisins, rice, lentils, maize, groundnuts, sugarcane, dry fruits, carrot, melons, oranges, mango, cocoa, pistachios, coffee, cashews, honey, etc. It is generally upheld that any liable farm product should be edible and naturally storable without any recourse to refrigeration. Some jurists also say that it is payable on vegetables and fruits which are not stored. If they are however sold, the proceeds will be treated like commercial goods.

It is however, the opinions of *Imām* Mālik and some others that there is no *Zakāt* on honey because there is no sound evidence or consensus about its obligation as well as the similarity between it and milk upon which there is unanimous voice of its exclusion from ratable lists. Some regard it like rain water which could be availed of by anybody. The *Hadīth* of the Prophet as reported by Tirmidhī, which says "One leather bag of honey out of every ten leather bags is obligatory" is one of the evidences of those who deem it ratable.

Self-Assessment Exercise 3.4

List the crops upon which *Zakāt* is payable.

3.5 Nisāb on Farm Produce

Before any farm produce could be ratable, it should be up to five wasq. Unanimously, a wasq is equal to sixty $s\bar{a}$ and so $nis\bar{a}b$ in this measurement will be three hundred $s\bar{a}$. In contemporary equivalent, the $nis\bar{a}b$ for farm product will either be 825 litres or 652.8 kilograms. The crops, which cannot be measured by capacity, like cotton, their rates will be determined by their value. In calculating the $nis\bar{a}b$, if the harvested crops are of different

kinds, they should be treated separately. The one which falls short of the $nis\bar{a}b$ will not be Zakatable.

Another major requirement is that the farm product should be seasonal and be ready for harvest. The due after the $ni\bar{s}ab$ is established will be either $^{1/}_{10}$ or $^{1/}_{20}$ of the produce. This finds support in the $Had\bar{t}h$ of the Prophet (SAW) that:

"It is compulsory to give away $^{1/}_{10}$ of the farm produce if the land is irrigated by spring or rain or river naturally, and $^{1/}_{20}$ if it is irrigated by drawing out water from the well."

In the case of honey, most supporters of its obligation agree on ratio ten percent while those produced having production costs is put for five percent. Al-Qar \bar{a} \bar{w} \bar{i} differs as he is of the opinion that there is no reported $nis\bar{a}b$ on honey. He thus opines that an estimate of five wasq as applicable to an average grain such as wheat should be considered.

Self-Assessment Exercise 3.5

How is the $nis\bar{a}b$ on farm produce determined?

3.6 Conditions for 'Ushr

'Ushr is the terminology for the $^{1/}_{10}$ (or $^{1/}_{20}$) Zakāt payable on agricultural produce.

The following conditions are outlined for 'ushr

- 1. Its deduction should be from the total produce.
- 2. It should take effect as soon as the crops are usable in any form.
- 3. The one who buys the crop garden before 'ushr time will be liable for its payment.
- 4. The farmer is responsible for payment of 'ushr on his crops.
- 5. Harvest season is the time for '*ushr* and not passage of one year. Hence, if a particular crop is harvested twice or more than that in a year, it shall be so determined.
- 6. In the event of combined natural or artificial irrigation, the one that is done more determines the *Zakāt* payment option.

Self-Assessment Exercise 3.6

What is 'ushr and what its conditions are?

4.0 CONCLUSION

The obligation of $Zak\bar{a}t$ on both harvested crops and some animals helps to further emphasize the comprehensiveness of Islam and that everything belongs to Allah. It also shows that agriculture is highly placed in Islam as means of economic empowerment and feeding. It opens avenues for those who do not deal in physical cash to equally worship Allah through their wealth as well as another avenue to circulate wealth. It therefore makes a special provision on the rulings guiding their $Zak\bar{a}t$ which is neither inclusive of all crops nor animals.

5.0 SUMMARY

In this unit the broad scope of *Zakāt* is explained to enlist animal husbandry. The mercy of the Creator is also demonstrated as not all animals are obligated for *Zakāt* but few ones like camel, cattle and sheep. Farm produce is another aspect looked into in the Unit as the place of agriculture cannot be underestimated into a global economy. We enumerate the conditions and rates guiding both livestock and farm products.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Distinguish between the conditions applicable to $Zak\bar{a}t$ of livestock and farm produce.
- 2.Discuss the *Zakāt* rates for both livestock and farm products.

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UNIT 3: Zakāt of Cash, Articles of Merchandise and other Modern

Monetary Transactions

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0Main Contents
 - 3.1 Zakāt of Cash and Currency
 - 3.2 Zakāt of Articles of Merchandise
 - 3.3 Stocks and Shares
 - 3.4 Public Tax
 - 3.5 Zakāt Exemptions
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

Islam is aware that materials of business and transactions varies. It provides guidelines for the payment and collection of Zakāt *on* them. Some of them are minerals and treasure troves, livestock and agricultural produce already discussed in the two Units above. This unit will address items such as cash, commerce, stocks and others which attract *Zakāt* payment, the rates payable and the conditions governing their payment. We have also identified public tax and zakat excemptions for discussion in this Unit.

2.0 OBJECTIVES

At the end of this Unit you should be able to:

- Explain the *Zakāt* of cash in hand or in bank
- Discuss the Zakāt of articles of merchandise
- Discuss Zakāt rates of some modern transactions such as stocks.
- Differentiate between Zakāt and public tax.
- Mention the *Zakāt* exemptions.

3.0 MAIN CONTENTS

3.1 Zakāt of Paper Currency

This could be cash at hand or in bank. Generally, most people's property and other material possessions are usually tied down in money that they keep at home. The denomination and value of these monies vary from one country to another. Looking at the natural trend in exchange of currency, there is no stability as regard the value attached to a currency. In fact, some countries' currencies like dollars have been imposed as the international standard of determining other currencies. In the wisdom and justice of Islam, the value of gold and silver has been stipulated as the only means of determining the minimum taxable limits (*nisāb*). One is not expected to pay *Zakāt* on all his money except on the net balance after he would have met all permissible expenses.

The minimum rate to be paid is 2.5%. If one's money is not up to $nis\bar{a}b$, one is exempted from payment. It may however happen that his money initially is many times more than the $nis\bar{a}b$ but if after lawful expenses within the year, it is lesser than the $nis\bar{a}b$, such a person is not qualified. The current value of silver or gold should be used to assess the $Zak\bar{a}t$ of money and not any so-called hard currency which are determined by political will.

Self-Assessment Exercise 3.1

Account for *Zakāt* provision on money?

3.2 Zakāt of Merchandise

Apart from cash which could be readily at hand when $Zak\bar{a}t$ is due, proceeds from commercial transactions like land, animals, heavy trucks, taxi cars, buses, planes, canoe, houses, food provisions, fabric, spare parts and business centre and so on are to be calculated and added before the 2.5 percent is deducted. This is convenient instead of having to be determining each on its merit, which automatically may not qualify some as having reached $nis\bar{a}b$. To protect the owner's interest, that is why only the revenue on rental properties is Zakatable because they are considered as permanent assets. The owner will simply add their returns to his cash and thereafter determine the 2.5 percent. In the event of any other earning within the year, the calculation is also done along with that of the cash.

Self-Assessment Exercise 3.2

Zakāt on merchandise is different from Zakāt on paper currency, discuss.

3. 3 Zakāt of Stock and Shares

The payment of *Zakāt* on stock and merchandise is compulsory. This is because they are means, in the modern times, through which people transact business and make huge sums of profit that may even be more than other dutiable properties. Stocks and shares might not have fully existed during prophet's time as we have it today just like the advancement in banking system and its attendant operations. But he stipulates the basic rules that will ever be relevant. One of such is the narration by Samra *ibn* Jundub that the prophet used to ask them to offer *Zakāt* on items meant for sale. Since most shares and stocks have capital gain underneath, *Zakāt* will be binding based on the market value of such transactions. If for example, somebody buys a share of ten thousand naira which at the Zakatable time has the value of thirty thousand naira. The calculation will be based on the thirty thousand naira because the share has become a trading article. If however, the share aims at getting the annual dividend, then there is the exemption for one to subtract the value of the items exempted from *Zakāt* after which the calculation is then made.

Self-Assessment Exercise 3.3

How will you describe Zakāt on Stock and shares?

3.4 Zakāt and Public Tax

Tax is state's entitlement and cannot replace $Zak\bar{a}t$. It is imposed by government upon citizens to take care of its cost of services been rendered. It could be increased and modified at will to broaden or limit its scope. It is also possible for the state to suspend or abolish it as a whole. There is also a variance in amount, disbursement and liability between $Zak\bar{a}t$ and tax. Although both are meant to be collected by the Islamic state, while tax is deducted across all working class whose money may not be up to the $nis\bar{a}b$, $Zak\bar{a}t$ is restricted only to the well-to-do whose money reaches a particular limit. $Zak\bar{a}t$ is a religious duty and Allah's due. So, any Muslim who lives in a place where tax is imposed should not regard it as his $Zak\bar{a}t$.

Self-Assessment Exercise 3.4

How is Zakāt different from public tax?

3.5 Zakāt Exemptions

Some exemptions in $Zak\bar{a}t$ are indications of Islam being dynamic and considerate in the rules laid down for enforcement. It is in the $Qur'\bar{a}n$ that Allah does not want to impose difficulties on man. The exemptions in $Zak\bar{a}t$ being discussed here cover different items and properties. Some of these exemptions are conditional, temporary or subject to differences of opinions amongst the jurists. These among many others include whatever is below the $nis\bar{a}b$, unmarketable vegetable or fruits, private residence, personal clothing, furniture in use, war equipment, forbidden animals, implements for earning living, state revenues collected from taxes because the right to them is for the whole society and not owned by specific person, property put in public trust like for the poor (e, g schools, orphanages, etc) unlawful wealth, etc.

Self-Assessment Exercise 3.5

List TEN items which are exempted from $Zak\bar{a}t$.

4.0 CONCLUSION

It is indeed an evidence of Islamic comprehensiveness that it provides details on items upon which $Zak\bar{a}t$ is due. Besides, it also helps to circulate money and stabilize the economy by allowing the owners of wealth to invest it throughout the year and thereafter paying the $Zak\bar{a}t$. It foresees the likely economic domination of one country over another; hence it stipulates gold and silver as standard for assessment as they are more stable than any other form of wealth.

Islam is not against lawful pursuit of business. Thus, it allows a Muslim to deal in modern transactions as long as they fall within the confines of *Shari'ah*. Also, Islam is not against payment of tax meant for development but that it should not be muddled up with the real $Zak\bar{a}t$.

5.0 SUMMARY

This unit has treated five items ratable for Zakat purposes both through ages and in our contemporary times. The items include money, commerce, stocks and shares. Differences between public tax and $Zak\bar{a}t$ are also highlighted in the Unit and items that do not attract $Zak\bar{a}t$ enumerated.

6.0 TUTOR-MARKED ASSIGNMENTS

- **1.** Discuss the modalities of paying $Zak\bar{a}t$ from cash in hand, banknotes and stocks.
- 2. How are investments in shares and merchandize properties are treated in $Zak\bar{a}t$.
- 3. Write notes on:
 - (i) differences between Zakāt and State tax
 - (ii) Items that do not attract Zakāt

7.0 REFERENCES/FURTHER READINGS

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UNIT 4 Beneficiaries of Zakāt

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 The Eight Beneficiaries
 - 3.2 The Poor and the Needy
 - 3.3 The Collectors and Converts
 - 3.4 The Slaves and Debtors
 - 3.5 The Wayfarer and Cause of Allah
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

Specifically, Allah has Himself stipulated who the recipients of $Zak\bar{a}h$ should be. This, apart from showing His concern and mercy for these people, is an identification of those mostly in need. The categorization of these people into eight is comprehensive as it enlists all aspects requiring serious attention. In this unit therefore, it is our concern to identify these beneficiaries and explain what each represents.

2.0 OBJECTIVES

By thend of this unit you will be able to:

- Mention the eight classes of the beneficiaries.
- Define and explain what each represents.
- Identify other areas covered by these categorizations.

3.0 MAIN CONTENTS

3.1 The Eight Beneficiaries

The *Qur'ān* identifies eight eligible beneficiaries of *Zakāh* in Q9:60

"The alms are only for the poor, the needy, those who collect them, those whose hearts are to be reconciled, to free the captives and the debtors, for the cause of God, and for the travellers; a duty imposed by God. God is All-Knowing, All-Wise."

These classes as identified by the Glorious $Qur'\bar{a}n$ many centuries ago are not circumscribed by time or environment. They are ever relevant to any given society. There may however, be some circumstances which warrant that some new strategies be adopted as in the case of whose hearts are to be reconciled or 'fi sebilillah'. The modern setting of the society will definitely require that entitlement of these groups be channelled on some projects.

Self-Assessment Exercise 3.1

Mention those recognized by the *Qur'ān* as entitled to *Zakāt*.

3.2 The Poor and the Needy

The poor and the Needy are referred to as *al-Faqīr* and *al-Miskīn* respectively. *Al-Fakīr* connotes a state of destitution whereby one outrightly lacks material possessions and means of livelihood. *Al-Miskīn* on his own part only suffers insufficiency. This, unlike the *al-faqīr* who does not have at all, does not only have what is enough to cater for basic needs. In modern economic explanation, the earnings of the poor are environmentally not up to the living cost and thus they live below average cost of living. This implies that the living cost in an environment is a parameter to determine the poverty level. The peasant who dwells in a hamlet can not be treated as somebody who lives in the urban setting. This being the case, a rich person in an environment may either become poor or a needy in another. It has also been opined that whatever is given to the poor should sustain them throughout the year.

Since, the needy does not only have what is required to fulfill basic needs, the kinds of person which belong here include bachelors or spinsters not having enough to get married, an apprentice wanting to work on his own but not having means to get equipment. Employees whose emolument are meager to cater for their basic needs like family upkeep, medical fees, rent and the like are to be supported with $Zak\bar{a}t$ money under this category. Educational supports like tuition, study materials, transportation, feeding and so on are to be extended to students who cannot afford them and have nobody to bail them out

Self-Assessment Exercise 3.2

Differentiate between the Poor and the Needy with respect to Zakāt.

3.3 The Collectors and the Converts

The collectors are those appointed by an Islamic government or community as workers to collect, register and distribute $Zak\bar{a}t$. Taking the weakness and natural inclination of man into consideration, these people are assured by Allah that they have a share in the collection. In this case, poverty or needfulness is not the factor but the efforts involved in getting others fulfill the obligation. The littleness or hugeness of the wealth, if the collectors are not taken care of can make them negligent or even be tempted to divert some portions for their needs. This will definitely reduce the impact of $Zak\bar{a}t$ as there may not be enough to be given to the various beneficiaries. Besides, it will earn them the wrath of Allah because they are embezzling His money in the true sense of the word. As a foresight and a practical step to prevent this ugly situation, a portion is set aside for them. It is only logical too to at least appreciate or compensate them for their time. Their share can serve as their salaries or compensations.

On the other hand, the Converts are referred to as those whose hearts are being reconciled to the religion of Islam. Al-Qarđāwī says they include "persons who have recently been brought to Islam, or who need to strengthen their commitment to this faith, and individuals whose evil can be forestalled or who can benefit and defend Muslims." This position enlists other than converts but emphasizes the winning of souls or having lovers or friends of the *ummah* who may not necessarily become Muslims immediately but are ready to fight on the side of Islam. The case of Şafwān bn Ummayyah is sighted whom the Prophet gave many camels loaded

with goods after the battle of Hunayn. This eventually led him to becoming a committed Muslim. *Imām* Shāfi'ī emphasized that *Zakāt* fund can only be given to a Muslim and he quotes the Prophet's directive to Mu'ādh bn Jabal that "...to be taken from the rich among them and rendered to the poor among them." He argues that the gift to some unbelievers could have been from war proceeds or personal property of the Prophet.

In his own view, Al-Qardāwī argues that the term (al-Mu'alaff) used is applicable to both Muslims and non-Muslims and could thus be given to reconcile their hearts. Qatādah is said to have said that, "Those whose hearts were reconciled were often pagan Bedouins whom the Prophet used to reconcile through giving Zakāt in order to bring them to faith." Another position says that the reconciliation of heart was when Islam was not strong and that it is no more applicable today and thus annulled. However, as long as there are always genuine hearts to be reconciled and the fact that there is clear verse of the Qur'ān which contradicts this, the reconciliation is held while annulment s refuted. The right to determine this should be left to the state and it has been recommended the portion of this reconciliation could be given as aids to non-Muslim organizations or individuals who support the cause of Islam and can prevent harm from coming to Islam. Fundamentally, new comers to Islam, especially these days must be well catered for as they usually face serious sanctions from their former co-religionists. This share of Zakāt should be utilized to properly settle them down for a comfortable new life that will make them become committed Muslims.

Self-Assessment Exercise 3.3

Discuss the wisdom for the Zakāt that is given to the workers and the converts.

3.4 Slaves and Debtors

The slaves here imply two categories of people. The first are those under contract to pay their masters. The second is the one who is totally under slavery. In the two instances, *Zakāt* fund can be used to liberate them if their freedom is attached to monetary value. This provision is inclusive of Muslim war prisoners who have fallen into the hands of the enemies. Some of our contemporary Scholars like Shaltūt have extended the meaning of slavery to those under

oppressive system like colonialism. Al-Qarđāwī disagrees and says another aspect of *Zakāt* takes care of this better. This aspect of *Zakāt* disbursement teaches the Islamic goal of fighting slavery. It does not want fellow men to enslave others as all are the servants of Allah. It sees the enslavement of others as dehumanisation and this is against the spirit of worship which regards all men as equal. The welfare concern here is not only financial but moral and psychological.

As regards those indebted, they are the ones who are unable to pay debts incurred for basic lawful venture without any extravagance. These categories of people include those who have borrowed money for personal expenditures like marriage, residence, medicals, liability to others and so on. They should be bailed out by the state through the *Zakāt* fund and other means. Included here are those who suffer natural disasters or accidents and are consequently indebted for borrowing to attend to basic needs. This has been regarded as a special insurance which does not only cater for subscribers, to cushion the effect of financial catastrophes. To grant anyone this portion of *Zakāt*, some conditions have been attached. The debtor should really be in need to offset the debts, the incurred debt must have been for Islamic purposes, the debt must have been due and it should be due of fellow men and not obligations to Allah.

Self-Assessment Exercise 3.4

Debtors deserve Zakāt more than the converts, discuss.

3.5 Wayfarer and Cause of Allah

These are the last two categories upon which $Zak\bar{a}t$ is payable. The Wayfarer or traveller ($Ibn Sab\bar{\imath}l$) refers to somebody who may be rich or poor but stranded outside his locality by running out of funds or basic materials to sustain himself. Through Mujāhid, al-Tabari has reported that, "The Wayfarer is the traveller, rich or poor, who has lost his means of expenditure or depleted them while on the road. Helping this person is obligatory." The essence of grouping the wayfarer along with other beneficiaries is to show the encouragement for travelling in Islam. Al-Qarđāwī identifies four vis-a-viz travelling for

work and opportunity, to seek knowledge and reflect over creations of Allah, for *jihād* in Allah's cause and to perform *Hajj*. The essence of this provision is to build social solidarity or a sort of social insurance. One who has ever been stranded will appreciate this provision better. Such individuals are cut off from their families, relatives, friends and finances. They are upset and psychologically not at ease. This *Zakāt* opportunity will give them succour and assist them to proceed on their travel for a noble cause or return home to re-prepare.

The last category is an all encompassing one. It is *Fī Sebīlillah*. This encapsulates all endeavours to promote the cause of Allah in all ramifications. It is an aspect which shows the depth of Quranic use of language to have an all-time relevance. Generally, it is said to refer to the one who fights for the cause of Allah. These causes are many and not restrictive. It means financing of *jihād* activities to propagate Islam and defend Islam from enemy attacks, managing mosques, Islamic centres, schools and the like which are established to promote Islam.

Self-Assessment Exercise 3.5

Why is it important to give *Zakāt* to the wayfarer and in the cause of Allah?

4.0 CONCLUSION

The categories of recipients of $Zak\bar{a}t$ as enumerated in the divine revelation are inclusive of all kinds of welfare concerns. Specifically, the holy book mentions the poor, the needy, the collector, the convert, the slave, the debtors, the wayfarer and in the cause of Allah. The sharing formula for each is to be determined by the state based on the available wealth, items or materials. The mention of the beneficiaries in order of preference shows that some are more in need than others and this teaches that the needier should be attended to before any other person. They are in different ways unique financial, social, moral and psychological insurances.

5.0 SUMMARY

This unit discusses the eight headings to which $Zak\bar{a}t$ should be disbursed and lucidly explained the nature and essence of each. Specifically, the poor, the needy, the collector, the convert, the slave, the debtors, the wayfarer and in the cause of Allah are the eight headings. The unit also touches on the discussion of the sharing formula for each which to be determined by the state based on the available wealth, items or materials.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Enumerate the beneficiaries of Zakāt.
- 2. Explain the wisdom and conditions for giving *Zakāt* to the debtors.
- 3. Which of the beneficiaries will you regard as deserving the *Zakāt* most? State why.

7.0 REFERENCES/FURTHER READINGS

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Module 5

- Unit 1 Zakāt as a Socio-economic System
- Unit 2 Zakāt and Poverty Alleviation
- Unit 3 Women and Zakāt
- Unit 4 Administration of Zakāt/
- Unit 5 Zakāt and Modern Challenges

UNIT 1 Zakāt as a socio-economic System

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Basics of economic system in Islam
 - 3.2 Zakat as a Social Institution
 - 3.3 Zakat as Economic Institution
- 4.0Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
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1.0 INTRODUCTION

It rather contains guidance in every sphere of life including socio-economic fields:

The obedience from Servants of Allah is required not only in worship, but also in their economic activities, even though it is at the price of some apparent benefits, because these apparent benefits may go against the collective interest of the society". This unit will look at *Zakāt* as a socio-economic System. It will enumerate the basics of economic system of Islam and treat *Zakāt* as both social and economic institutions.

2.0 OBJECTIVES

At the end of this unit you are expected to be able to:

- 1. Highlight the basics of Islamic economic system.
- 2. Explain Zakāt as an instrument of national development.
- 3. Discuss Zakāt as a tool of economic empowerment.

3.0 MAIN CONTENTS

3.1 Basics of economic system in Islam

To comprehend the socio-economic nature of $Zak\bar{a}t$, there is the need to know the basic principles of Islam. These include the following:

- 1. **Ownership**: From the point of view of Islam, all wealth and its resources belong to Allah. *Qurān* 24:33 alludes to this when it says "Give them of Allah's wealth which he has bestowed on you" As such, man is psychologically prepared to realize that he owns nothing and if he is thus given anything by the owner who is Allah, he should be disposed towards spending or giving it in the cause of Allah without any arrogance or show. He is not to see himself as doing anything spectacular if for example he has to give *Zakāt* to promote social welfare.
- 2. **Custodianship**: Man is a vicegerent and a custodian of Allah's wealth on earth. He is thus expected to lawfully pursue it and willingly expend it in His cause without any form of miserliness or withholding. Hence, if he is enriched to attain the status of a *Zakāt* giver, he should feel happy complying with the rulings guiding it.
- 3. **Natural inclination to love wealth**: The *Qur'ān* states that man's love for wealth is strong. (Q100: 8). this explains the secret why man is always striving to acquire wealth in various ways to cater for himself and his family. Were it

not for this natural craving, he would not have bothered to bear the various stress involved in sustenance. Allah imbues this nature in man so that he will acquire what he needs to act as a true vicegerent on earth. Among which is that he has to attend to the needs of the poor and the needy.

- 4. Another economic foundation of Islam is that it does not show contempt to wealth and so it supports acquisition of wealth through lawful means. Islam thus cherishes people who feed themselves from their labour. It goes further to say that labourers should be paid their wages before their sweat dries off. One who does not work to earn will not be able to fulfill the pillar of Islam which enjoins *Zakāt*.
- 5. **Individual ownership**: As part of the golden principle of Islam, it allows individuals to own wealth but with some limitations vis-a-vis lawful earning and spending. By it, it recognizes the natural differences in people and does not support the socialist concept which arrogates all resources to the government. It allows the use of talents and potentials to the best ability. The institution of $Zak\bar{a}t$ itself is a negation of socialist and capitalist concepts of ownership. With the prevalence of the former, there will be no need for $Zak\bar{a}t$ whereas man will always have insatiable needs. The latter too will not restrict their illegal acquisition. This principle will give meaning to $nis\bar{a}b$ and help to address societal welfare in a practical sense.
- 6. **Communal welfare**: The Islamic economic system allows individuals and community to interact and transact. Islam makes *Zakāt* obligatory so that individuals can discharge their duties towards the members or communal affairs of the society. It allows individuals to progress economically but with a due sense of commitment to the progress of the society.
- 7. **Prohibition of** *Riba* **and unlawful means**: The current economic meltdown or downturn which is largely due to interest has vindicated Islam. It has shown the

evil of *riba* in a growing economy. Hence, as a basic principle, Islam prohibits all transactions that are based on *riba*, gambling, hoarding, monopoly and the like. One who wants to pay *Zakāt* must definitely not get it from *harām*. If he does so, whatever he gives out regardless of the amount will be valueless and unacceptable in Islam. The wisdom here is that *Zakāt* is aimed at improving the welfare of the society, so if these unlawful means are accommodated, it means we are causing pain for some to satisfy others. This is because all *riba*, gambling and the like always have those who suffer for it.

Self-Assessment Exercise 3.1

Enumerate the basics of economic system of Islam.

3.2 Zakāt as a social Institution

Beyond just being a pillar of Islam and through due consideration of the beneficiaries, it is evident that *Zakāt* has a great concern for the society. As an institution, it has various aspects which address the need of individuals and groups. In the first place, it cleanses individual of selfishness which does not allow him to have a broader vision for humanity. He becomes more concerned about himself seeking quick means and immediate benefits. If he is not cleansed of the selfishness, he will query the wisdom behind helping the orphan, the poor, the needy and others. He will absolve himself of their plight and count on his personal effort and intelligence.

In the words of Mawdūdī (1985), such a person might say "why should I take on the responsibility of helping an orphan? His father should have made provision for him... what has it got to do with me if a traveler is in trouble? He should never have left home without having made all the necessary arrangements. People in trouble should help themselves..." Selfish attitude of such an individual may make him exploit the poor. His participation in any social work will be determined by the profits that may be accruable to him. In a situation like this, wealth will accumulate only in few hands and the destitute will be further impoverished. The vantage status of the rich will afford them to take advantage of any loan opportunities

even with huge interest but make the poor pay indirectly by exorbitant sale of products of their businesses.

It is thus evident from the above that all members of the society are like passengers traveling together in the same bus, no one will normally wish that an accident should occur. So, the same is the society. The spirit of $Zak\bar{a}t$ makes the well-to-do help other. The wealth circulates and the benefits derivable are very enormous. One of which is that it brings about national development. Those in whose possession the power of wealth lies and gives out for the sake of Allah will act as custodians and the recipients as those entrusted to them.

Self-Assessment Exercise 3.2

How is Zakāt a social institution?

3.3 $Zak\bar{a}t$ as an economic institution

Although $Zak\bar{a}h$ aims at giving out specific percentage of one's wealth to a specific set of people at a specific time it, on the other hand, establishes the equilibrium of Islam. As against communism which denies individuals from having personal pursuits to own wealth based on ability, it allows individuals to engage in lawful business and become prosperous. It only rules that when the wealth gets to a particular taxable limit, the due of Allah which is meant to cater for other members of the society must be given. This allows for healthy and natural striving to earn. It does not turn individuals into slaves of the nation whereby people's capacity and natural differences are jettisoned.

Also, it liberates the society from the scourge of materialism which is orchestrated by capitalism. The latter allows individuals to be rich by whatever means at the expense of the society and encourages monopoly, fraud and materialism at its peak. Furthermore, $Zak\bar{a}t$ guides against evil by purifying hearts of men from excessive and unlawful acquisition of wealth. Islam declares the monopolists as wrongdoers and the one who hoards as a sinner whom Allah will renounce. To prevent accumulation of resources in a few people's hand, Islam institutionalizes $Zak\bar{a}t$ at a fixed rate. By this, those concerned will give for the sake of Allah. This act of giving makes them realize their loyalty to Allah. Thus their mind will

become free from abuse of their wealth. They will rather use it to empower fellow men to be meaningfully engaged and freed from shackles of economic downturn.

Self-Assessment Exercise 3.3

How will you describe Zakāt as an economic institution?

4.0 CONCLUSION

As a divine institution, $Zak\bar{a}t$ is poised to develop the nation for social and economic stability. Its latent social and economic values are the avenues by which every member of the society is protected from both economic oppression and deprivation. The givers and recipients feel responsible to Allah in their handling of wealth. Its role as a social- economic system allows for equitable circulation of wealth. It is futuristic as it safeguards the likely misfortune which may befall the rich who becomes poor.

5.0 SUMMARY

This unit has expounded *Zakāt* as a socio-economic system whereby the haves and have-nots cooperate in developing the nation. It discusses *Zakāt* operation within some basic economic principles of Islam like individual ownership, prohibition of *riba* and others as stipulated by Islam and differentiated from either capitalism or communism.

3.0 TUTOR-MARKED ASSIGNMENTS

- 1. Zakāt is a socio- economic institution, discuss.
- 2. Enumerate the points which qualify $Zak\bar{a}t$ as a socio-economic system.

7.0 REFERENCES/FURTHER READINGS

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UNIT 2 Zakāt and Poverty Alleviation

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Perspectives on Poverty
 - 3.2 Causes of poverty
 - 3.3 Effects of poverty
 - 3.4 How Zakāt alleviates poverty
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 **INTRODUCTION**

Poverty today has become a global phenomenon. Its effect on every aspect of human endeavour is very grievous. This unit will define poverty, identify its various perspectives, enumerate its causes, and discuss its effects and how institution of *Zakāt* alleviates it.

2.0 OBJECTIVES

By the time you have thoroughly assimilate this unit you should be able to:

- 1. Define poverty in the Islamic context
- 2. State its various perspectives.
- 3. Enumerate its causes.
- 4. State how *Zakāt* tackles the problem.

3.0 MAIN CONTENTS

3.1 Perspectives on Poverty

In Islam, poverty is referred to as *al-faqr* while the one who is poor is called *al-Faqīr*. It connotes absence of material possessions and means of livelihood. People who fall within this group earn or live below average cost of living. Poverty is not a new phenomenon as it has always been part and parcel of human society. Its depth is dependent on the kind of economic machineries operating and the prevailing situation.

There is the group which regards it as a grace of Allah. This they say, He bestows on those He loves so that their hearts will be devoted to him in total worship. To them, it is not in any way an evil or problem to be tackled. They go to the extent of declaring the world as evil from which the sage must seek shelter with Allah in poverty so that the heart will be preoccupied preparing for the joy of the hereafter. They glorify poverty and see it as a necessary punishment for the body which will aid the development of the soul. Al-Qaradawi quotes one of their maxims thus: "When you see poverty proceeding towards you say: 'welcome to the motto of the pious persons and when you see the wealth proceeding towards you say: 'A sin which punishment hastened."

From the perspective of this stand, it is futile to seek for solution to poverty. Also, it will endanger peaceful living and proper utilization of natural potentials to pursue lawful sustenance. One would have even expected these proponents to absolutely abstain from any form of food or drink as they are also wealth in a form meant to empower the body. Unfortunately, their so-called self-abnegation is partial.

The second groups are the fatalists. It is their stand that poverty is an evil but a destiny of Allah. It is by His will that people become poor, if He does not want, they cannot become. Thus, there is no need seeking solution for what Allah has decreed. This fatalist's view is actually fatal. It riots against the natural tendency of man to struggle. It will also create an extremely unbridled gap between the rich and the poor. It is very likely too that at a point in time, there will be explosion of crime which may ruin the society as a whole.

The third perspective on poverty considers it as an evil and a trial. It considers it as requiring remedy. Thus, there emerge preachers who call on wealthy ones to give alms to the

poor so that they can attend to some basic needs. Although these alms givers are promised rewards with Allah but they are not under obligation to give out alms not to talk of specifying the amount. The implication of this is that if all the so-called rich in such a society unashamedly refuse to give alms, the poor will remain in their abject penury and die as such.

The fourth stand could be referred to as 'Quranic group'. This is deduced from the story of Qarun, one of the followers of Musa in the Quran. . He is extremely rich but counts on his intelligence and spends it lavishly with utter disregard to the injunction of his Creator. It is the view of this group that poverty is self-made, a luck or destiny. It does not see the extreme prosperity of the well-to-do and their manipulation of means of economy as having anything to do with poverty. This is purely the capitalist point of view where the end justifies the means. Without any doubt, this will breed unbridled quest for materialism and impoverishment of the poor ones.

The fifth perception identifies the rich people as the architect of poverty and should thus be uprooted. It mobilizes the masses to hate the rich ones some of whom might have accrued their wealth lawfully. There is a high level incitement of envy and jealousy against them. Thus, the state has the power to confiscate their resources. Further still, individuals are never allowed to own properties because it causes poverty for the generality. This also conflicts the natural inclination of man to acquire materials for personal use.

The last perspective is that of Islam. "Islam considers poverty as a problem that does not require solution only but it is also considered a dangerous calamity which needs to be fought and tackled. Its solution is possible. It is not destiny or the Divine will." It is clear from this view that poverty is seen as a serious problem with possible solutions to avert its multifaceted dangerous consequences.

Self-Assessment Exercise 3.1

Enumerate various perceptions on poverty critically.

3.2 Causes of Poverty

Considering all the stated views, one can conveniently state that the causes of poverty encapsulate the following:

The perception about poverty itself can be a cause or even worsen poverty level. One who believes that it is an evil or a destiny will not make any genuine effort to tackle the problem. Thus, if people with such views are in the majority, there is no way it will not affect the well-being of the society.

Also, the accumulation of wealth or control of resources by a few individual who do not consider the welfare of the masses as anything will definitely cause poverty. The less privileged will not have assess to wealth or get empowered to pursue lawful earnings. Ignorance and level of education can cause poverty. People who are ignorant or uneducated may not be able to avail themselves of scientific or improved methods or skill to improve their economic pursuits in a growing fading soil and damaging ozone layers. On the other hand, they will not know their right dues from companies or government.

'Dirty politics' can be a cause of poverty, this occurs when a clique mobilizes the populace with 'paltry tips' to pursue a cause of vying for a post or wining election. If at the end of the day such a person wins, he will definitely want to reap his investment by embezzling fund or vouching out fund for projects and abandoning it thereafter.

Personal laziness and lacking initiative to strive can induce poverty. Such individuals may rely on begging or crook means of making ends meet. Such individuals may not want to engage in laborious job or less profitable one for no genuine reason. The misplaced priority of any government may inadvertently impoverish some members of the society while others live in luxury. This is aided when there is no proper transparency and probity.

The last but not the least is the design of Allah that some people should be poor. This is to serve as a further test for human beings to see who will be envious or elegant.

Self-Assessment Exercise 3.2

Identify and discuss FIVE causes of poverty.

3.3 Effects of poverty

First and foremost, it affects true service to Allah. An individual whose basic needs are not catered for may not be really disposed to better frame of mind while worshipping Allah as his mind may continue to waver. In another way, he can become slaves to fellow men who will capitalize on his penury to exploit him in various ways. He may be lured into immorality like fornication, adultery, corruption and the like.

It can lead to a general decline in health and less resistance to illness. People will not be able to get healthy and good food to eat; they will not be able to live in a good environment that is devoid of what can cause ill health; in the event of even sickness, they will not have access to good health care or hospital for better treatment. They will resort to self-treatment with either fake drugs or means that worsen their state. There will also be declining productivity, increase in unemployment, rise in ignorance, moral deterioration and increase in crime rate.

Self-Assessment Exercise 3.3

What are the consequences of poverty?

3.4 How Zakāt alleviates poverty

Islam institutionalizes $Zak\bar{a}t$ as its third pillar as a means among other things to cater for poverty which is a threat and danger to faith, morality, human thought, family and society. The $Zak\bar{a}t$ institution comes next to belief in the unity of Allah, Messenger hood of Muhammad (S.A.W) and observance of $Sal\bar{a}t$. By the $Zak\bar{a}t$ institution, Islam has established from the outset that there must be concern for the need of the poor. It therefore makes it compulsory for the well-to-do to give out a required percentage of their wealth in that respect. It is not what they just give out as alms whenever they feel, or any amount they desire or even withhold it.

Moreover, as a concern for the poor, there is a specific provision on whom the recipients of $Zak\bar{a}t$ are in Q8:60.

"Zakāt is for the poor, and the needy and those who are employed to administer and collect it, and the new converts, and for those who are in bondage, and in debt and service of the cause of Allah, and for the wayfarers, a duty ordained by Allah, and Allah is the All-Knowing, the Wise".

On this list, the poor are given the first attention. So, the law of $Zak\bar{a}t$, in its scale of preference has the poor on a priority list. In the traditions of the prophet (SAW) too, he also mentions them first or even alone. When he sent Mu'adh bn Jabal to Yemen, he instructed him to collect $Zak\bar{a}t$ from the rich and give it to the poor. In addition, the $Zak\bar{a}t$ to be given to the poor covers a wide range of people among which are the orphans, widows, old people, feeble minded, blind, physically challenged, chronically ill that do not have people to care for them.

Furthermore, the coverage of items upon which $Zak\bar{a}t$ is payable also provides the opportunity for the need of the poor to be taken care on time. Hence, the commoners can easily get what suits their need. Since all the payers may not all necessarily pay at the same time, it provides a continuous strategy of tackling poverty as people may not also become poor at the same time.

Zakāt is seen as a right of the poor and a debt upon the rich in Islam. Both are aware who pays and who receives. To facilitate the willingness of the rich to give the Zakāt, several ayahs of the Qur'ān and sayings of the Prophet are stated, wherein there are promises of reward and the consequence of non-payment in the hereafter. Psychologically, the rich are inwardly prepared to alleviate the plight of the poor.

Also, the injunction on Zakāt al-fitr is another targeted poverty alleviator. Apart from its communal effect which is very great, it also helps to evaluate the poverty level on a grass root level. Since most people often give their Zakāt during Ramadān, the generated statistics of the poor as at the end of the fast will assist in channeling some portions of the Zakāt funds.

As part of its permanent solution, however, Islam orders every individual of the society to work so that they can satisfy their needs. It believes in the protection of individual dignity and foresees complacent people awaiting $Zak\bar{a}t$ fund. Hence, it out rightly condemns begging as well as those claiming what is not their entitlement. Warning against the consequence of

both, the Prophet, in the *Hadīth* book of Muslim says: "Whoever asks people for their money so as to get rich, he is asking for flames of fire..." And in another place he mentions that those who give are better than those who receive. Also, while encouraging the dignity of labour, 'Umar bn al-Khattab exhorts that it is better for people to get ropes and become hewers of wood than going about begging whether they are given or not.

Self-Assessment Exercise 3.4

How does Zakāt practically tackle the problem of poverty?

4.0 CONCLUSION

The concept of society in Islam is communal whereby all live under the hegemony of Allah using His *Shari'ah* to rule and guide their lives. It is therefore antithetical to its spirit that wealth concentrates in some few hands thus causing socio-economic problems. This will definitely hinder economic development, promote avarice and excruciating poverty. Hence, it is a golden achievement of *Zakāt* that it prevents concentration of wealth in just few hands by stipulating that the qualified members should pay Zakāt as a divine due. Circulation of wealth is practically put in place which necessarily and gradually alleviates the plight of the poor.

5.0 SUMMARY

This unit looks at how *Zakāt* alleviates poverty. The fact that the Poor is mentioned as the first beneficiary is an evidence for its eradication. The unit also highlights six views on poverty and criticizes them accordingly. The Unit presents Islamic perception of poverty as a problem and believes that it could be solved. Causes and consequences of the urgly social phenomenum are also discussed. A convenient conclusion is drawn that Zakāt is a major antidote for problem of poverty.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Outline the *Zakāt* steps in alleviating poverty.
- 2. Define poverty and discuss the various views on it.

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UNIT 3: WOMEN AND ZAKĀT

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Obligation and Specifics
 - 3.2 Giving Zakāt to Husband
 - 3.3 Giving *Zakāt* on Dowry
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

The precious status of women makes Islam legislate some specifics as permissible or prohibited for women. Besides, books of jurisprudence have always designated some pages for women affairs as well as the ones that are even general describing how they are to carry out theirs. One of such cases is that of $Zak\bar{a}t$. Apart from being bound by the entire rulings on $Zak\bar{a}t$; there are still some peculiar things in respect of women. This unit thus looks at the obligation of $Zak\bar{a}t$ in relation to some specifics for women, her paying $Zak\bar{a}t$ to her husband and on her dowry.

2.0 OBJECTIVES

Having studied this Unit thoroughly you should be able to:

- 1. State the *Zakāt* obligatory specifics for women.
- 2. Discuss the ruling on a woman paying *Zakāt* to her husband.
- 3. Explain the *Zakāt* on a woman's dowry

3.0 MAIN CONTENTS

3.1 Obligation and Specifics

The importance of $Zak\bar{a}t$ also lie in the fact that unlike $Sal\bar{a}t$, $Siy\bar{a}m$ and Hajj which have some levels of exemption for women due to monthly period, pregnancy, breastfeeding, or post natal blood, it is compulsory for her to give $Zak\bar{a}t$ regardless of all these situations. Since $Zak\bar{a}t$ is a fiscal worship, the fact that women are also enjoined to pay it show that they have right to transact some business that can enrich them or to which they can be heirs and become owners of properties. The following verses are often quoted in respect of $Zak\bar{a}t$:

"...And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty. On the day when heat will be produced out of that (wealth) in the fire of hell, and with it will be branded their foreheads, their flanks and their backs. This is the (treasure) which you buried for yourselves: taste you, then, the (treasures) you buried." (Q.9: 34-35).

It has been explained by some exegetes that the hoarding means refusal to spend it in the cause of Allah, which includes $Zak\bar{a}t$. As it is well known that women are used to jewels, there comes a report by Abdullah bn 'Amr bn 'Āṣ. He related that a woman came to the Messenger of Allah with her daughter. On the daughter's wrist were two heavy gold bracelets. The Messenger asked her, "Do you pay $Zak\bar{a}t$ on this?" She replied, "No." The Messenger said: "Would it please you that Allah will encircle you with two bracelets of fire?" The reporter commented that she took them off and threw them down in front of the Messenger, and said: "They are for Allah and his Messenger." (Ahmed, Tirmidhi). In another $Had\bar{t}th$ reported by Abu Hurayrah, obligation of assessing $Zak\bar{a}t$ dues on property is reported from the Messenger of Allah as follows:

"For the owner or possessor of gold and silver who does not fulfill its obligation, on the Day of Resurrection it will be cast into sheets of fire and be branded on his forehead, side and back. Whenever it cools it is to be repeated for him in a day whose length is the length of fifty thousand years, until the judgement is rendered among the people." (Muslim)

The $Had\bar{\imath}th$ above and some others have made jurists to differ in their opinions of whether $Zak\bar{a}t$ is obligatory on gold or silver permissible for a woman. To Abū Hanīfah and Ibn Hazm, it is mandatory if they are up to the $nis\bar{a}b$. But the Malikites, the Shafiites and the Hambilites say it is not obligatory. Some of them opine that it will only be binding if such jewelries are kept for trading, reserved for would be son's wife dowry or exigencies. The Shafiites added that if a woman inherits what reaches a $nis\bar{a}b$ but is never aware of the ownership until after a year, the $Zak\bar{a}t$ will be paid.

One of the proofs upon which the other schools base their opinion is the one related by Al-Bayhaqī that Asmāu bint Abu Bakr used to adorn her daughters with gold. Although its value was around fifty thousand dinars, she did not pay $Zak\bar{a}t$ on it. One may therefore conclude that a woman whose jewelry is basically for adornment may not pay $Zak\bar{a}t$ on it but according to Khamīs: "If the woman possesses it as a treasure and for storage in the name of adornment, while she only puts them on to protect them from getting lost then it has become a currency deposit satisfying no direct need of its own. Hence, $Zak\bar{a}t$ is compulsory on it." The opinion that it is compulsory if it is up to a $nis\bar{a}b$ appears safer based on the various traditions where punishment by hell is mentioned to show how grievous it is not to pay the $Zak\bar{a}t$. However, there are no $Zak\bar{a}t$ on diamonds, pearls, rubies, corals or any kind of precious stone unless they are used for trade.

Self-Assessment Exercise 3.1

What can you say about the obligation of $Zak\bar{a}t$ on a woman's jewel?

3.2 Giving Zakāt to Husband

A woman can give part of her $Zak\bar{a}t$ to her husband so far he falls within the $Zak\bar{a}t$ beneficiaries. This is because she is not under obligation to spend on him. The story of Zaynab, wife of Abdullah Ibn Mas'ud, buttresses this when she came to inquire "whether it is permissible for women to spend the $Zak\bar{a}t$ on their husband and the orphans under their protection". (Bukhārī/ Muslim)

The Prophet's reply was that "They will receive double rewards (for that): one for helping relatives, and the other for giving $Zak\bar{a}t$ ". A man or husband cannot give $Zak\bar{a}t$ to those he has the obligation to cater for like his parents, children, wife, and the like. By giving them $Zak\bar{a}t$, he has indirectly benefited himself. If his wife is however a debtor, she may be given part of the portion meant for debtors.

There are however two other views. One forbids while the other discourages women giving her husband part of her $Zak\bar{a}t$ except she is sure that part of it will not get back to her in any form. Attempt was made to explain that the case of Zaynab was in respect of voluntary charity. One may want to draw a conclusion that one of the objectives of $Zak\bar{a}t$ is to bring ease and alleviate poverty. Hence, the intention of the woman comes first. If it is to give $Zak\bar{a}t$ and not an attempt to help the husband carry out the obligation of caring for the family, there should be no objection for her to give him. By virtue of the husband becoming a recipient, it means the $Zak\bar{a}t$ so given becomes his personal wealth which he should be able to use as he may so desire. It may almost be impossible for him that such $Zak\bar{a}t$ does not get back to the wife by way of feeding or clothing.

On the other hand, to avoid the debate whether she can give her husband her $Zak\bar{a}t$ or not, one would have preferred that the wife willingly helps the husband if she knows he is in need before the season of $Zak\bar{a}t$. If by then, she still has what is up to $nis\bar{a}b$, she can then proceed to pay it to the collector.

Self-Assessment Exercise 3.2

A wife can pay part of her Zakāt to her husband, discuss.

3.3 Giving Zakāt on her dowry

A woman is to pay $Zak\bar{a}t$ on her dowry on the condition that she has taken possession of it and it has reached $nis\bar{a}b$ and has been with her for a year. This is because her dowry is like any other benefit she may get from her business. The underlining principle remains purification. So, it is a misconception to believe that since it is given as a nuptial gift she is not to pay it. The general rule is that any means of wealth in one's possession should fulfill the $Zak\bar{a}t$ conditions. In the event of divorce before consummation she will only pay on the half if it measures $nis\bar{a}b$.

Self-Assessment Exercise 3.3

Should a woman pay Zakāt on her dowry?

4.0 CONCLUSION

In Islam a woman's gender is not a barrier to her religious duty and service to her creator. The status the religion accorded her is unequalled. Her inclusion amongst the $Zak\bar{a}t$ payers is recognition of her right to own and dispose property as she wills. Besides, it also shows that she has role to play in the economic well-being of the society. She may even be more qualified to the payment of $Zak\bar{a}t$ than her husband who may on the other hand be a recipient. Apart from other general rules, there are specifics with respect to her jewel, dowry and giving of either to her husband.

5.0 SUMMARY

In this Unit $Zak\bar{a}t$ is presented as a pillar of Islam obligatory on a Muslim woman. The unit has looked into this issue with specific focus on her jewelry, dowry and their disbursements. It explained that taking possession and the use for which either her dowry or jewelry is put

into determines the Zakāt she has to pay. It also indicates that her husband may be a beneficiary, one way or the other.

6.0 TUTOR-MARKED ASSIGNMENTS

- 1. Discuss the specific role of a woman in the obligatory duty of $Zak\bar{a}t$.
- 2. Compare the various views on Zakāt in a woman's dowry and jewelleries.

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UNIT 4: ADMINISTRATION OF ZAKĀT

CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Role of the State
 - 3.2 Role of Individual in *Zakāt* Assessment
 - 3.3 Roles and Qualities of *Zakāt* Workers
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

As an institution, management of *Zakāt* funds requires some strategies for it to achieve desired impact in the society. Hence, our concern in this unit is the Administration of *zakāt*. The sub headings to be treated include roles of the state, individuals and the workers.

2.0 OBJECTIVES

At the end of this unit you should be able to:

- State the role of the government in *Zakāt* management.
- Discuss the function of the collectors in its assessment
- Explain the roles of individuals in its administration.

3.0 MAIN CONTENTS

3.1 Role of the State

Zakāt, being a religious obligatory duty, the state is divinely-bound to establish its proper and prompt collection. It is States responsibility to also distribute same to the beneficiaries or punish defaulters. It is thus the duty of an Islamic state to establish an arm for the management of Zakāt in its ministry to be provided with professionally trained personnel. As should have been noted Zakāt is an obligatory religious charity that should not be left to the implementation of individuals. It is also not a tax to be taken by the state for prosecution of an obscure project. It is such a great pillar meant to help the society and fulfillment of the obligation rests on the shoulder of the state.

In other words, to prevent oppression of the government, self-interest of the collectors, and insincerity of the givers and to achieve proper monitoring and transparency in distribution of $Zak\bar{a}t$, Allah defines the limits of collection and the manners of distribution. The minimum amount due on different ranges of properties has also been stipulated.

The state is expected to have a separate $Zak\bar{a}t$ treasury for proper distribution as wanted by Allah. It is its duty to establish effective modern ways to facilitate the collection. There is unanimity among scholars that those who refuse to pay can be penalized and can even be collected by force if the payer will not pay willingly.

It is also a binding duty of the state to create adequate avenues to enlighten all the members of the society, especially the payers and the workers on the virtue of payment and perils of default or dishonesty in collection and distribution of $Zak\bar{a}t$.

Self-Assessment Exercise 3.1

What is the duty of the state in the collection of *Zakāt*?

3.2 Individual Role in Zakāt Assessment

Individuals who are qualified have great roles to play in its success. They are to be honest in declaring their assets to the collectors as whatever is left behind has serious consequence in the hereafter. Besides, it is a fiscal worship requiring sincerity like the one in other ways of

worship. The individual should adopt the option of the *Zakāt* workers helping him to assess the properties. His role is to give them details on his wealth. The individual is not to start distributing his *Zakāt* personally. This on one hand may make him withhold some aspect of it most especially if it is huge and he does not have the spiritual strength to let go of all entitlements. Secondly, if individuals take up the task of personal sharing, it will bring about the lopsidedness in the distribution and defeat the objective of equitable consideration for the stipulated beneficiaries.

The individual may however set a day aside for his annual $Zak\bar{a}t$. For example, if he chooses 10^{th} of every $Ramad\bar{a}n$, it means his $Zak\bar{a}t$ will always be assessed and payable on that day. Scholars have recommended the month because of its spiritual and meritorious atmosphere. It is not ordinarily easy for people to give out money but the spiritual terrain of the month has effect on the hearts.

In addition, the calculation of the *Zakāt* especially for someone who delves into different areas of the economy should be left to the *Zakāt* workers who are trained for such. As such, an example of a payer who has monies all over in different banks does not require that he withdraws them; he will simply add his cash balances and some it up with the balances in all his accounts.

It will also do an individual a great good to enlighten himself about the institution of *Zakāt* by getting relevant materials from reliable sources. This will at least put him on a sound footing to discharge his duty accordingly.

Self-Assessment Exercise 3.2

What are the expected roles of an individual in *Zakāt*?

3.3 Role and Qualities of Zakāt Workers

The major facilitators in the collection and distribution of $Zak\bar{a}t$ are its Workers. Going over Q9:60, they are the third in the categorisations. It, on one hand classifies them as autonomous group that is why they are granted a percentage of the $Zak\bar{a}t$ and to disallow them from imposing any other duty on the givers for their services.

There will be job specification for the Workers which among many others will include collection, documentation, public relation and information gathering, education, distribution, follow ups and reviews. There will also be the need for division of labours with regards to different *Zakāt*able items like livestock, minerals, money, etc.

There are also eligibility conditions for these Workers of which the basic ones among many others are Islam, sanity, trustworthiness, professionalism and efficiency.

The salary of these workers is their share of the $Zak\bar{a}t$. It should be commensurate with the market value of their service. They are prohibited from taking gift from $Zak\bar{a}t$ payers and such is regarded as bribe. They are required to be kind to the rich and even pray for them.

Self-Assessment Exercise 3.3

Explain the administrative role of Collectors of *Zakāt*.

4.0 CONCLUSION

The state should be involved in the administration of *Zakāt* by enforcing its proper and prompt collection, the distribution of same to the beneficiaries or punishment of defaulters in line with divine guidance in each respect. It is also necessary for the State to provide professionally trained personnel. The State can also create adequate avenues to enlighten Zakat payers and workers.

Individuals are to be honest in declaring their assets to the collectors. It is the role of individuals to give $Zak\bar{a}t$ workers details on his wealth. The individual is not to start distributing his $Zak\bar{a}t$ personally. It will also do an individual a gread deal of good to set a day aside, say in Ramadan, that his annual $Zak\bar{a}t$ will always be assessed and payable.

Major facilitators in the collection and distribution of *Zakāt* are its Workers. They are to be granted a percentage of the *Zakāt*. Their duty will include collection, documentation, public relation and information gathering, education, distribution, follow ups and reviews. There will also be the need for division of labours with regards to different *Zakāt*able items like livestock, minerals, money, etc. To qualify for the work a Worker should. be Muslim, sane, trustworthy, professionally trained and efficient.

5.0 SUMMARY

This unit discusses the role of the state in organizing proper and prompt collection and payment of $Zak\bar{a}t$, and use of force against defaulters if need be. It then highlights the role of individuals in being honest in their declaration of assets to collectors. An account of the role of Zakat workers and their eligibility and qualifications concludes the Unit.

6.0 TUTOR-MARKED ASSIGNMENTS

Discuss the role of various groups that should be involved in an ideal system for the administration of $Zak\bar{a}t$.

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UNIT 5: ZAKĀT AND CONTEMPORARY CHALLENGES CONTENTS

- 1.0 Introduction
- 2.0 Objective
- 3.0 Main Contents
 - 3.1 Zakāt in the early days of Islam
 - 3.2 Present Modus Operandi
 - 3.3 Restoring the Institution of *Zakāt*
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Readings

1.0 INTRODUCTION

This unit will address *Zakāt* and Contemporary Challenges. In the cause of our discussion we will look at *Zakāt* from the window of its early days so as to establish how it worked as a system in the past. It will also treat its present modus operandi to x-ray deviations from the original sources. Lastly, action plan on restoration of spirit of *Zakāt* shall be suggested.

2.0 OBJECTIVES

At the end of this unit you should to be able to:

- narrate how Zakāt was operated in its early days.
- analyze its present operation.
- suggest action plans for restoring the spirit of Zakāt.

3.0 MAIN CONTENTS

3.1 Zakāt in the early days of Islam

As general to other pillars of Islam, the *Qur'ān* simply states the obligation of *Zakāt* and some other aspects without going into details. The Prophet (SAW) broadened its scope of collection and distribution. He fixed the amount, the *nisāb*, and the conditions for *Zakāt*. He was very meticulous in making sure that it was justly collected and distributed. He gave very frightening *Hadīth* on the consequence of not paying *Zakāt*. Amongst his *Zakāt* workers were al-Muhājir bn Abī Ummayah Ibn al-Mughīrah (sent to Syria), Zayād bn Labid (sent to Ḥađramawt), 'Adī bn Ḥātim (sent to tribe of Asad), Malik bn Nuwayrah (sent to tribe of Ḥanzalah), al-Zabriqān bn Badr and Qays bn Āṣim (sent to tribe of S'ad), al-'Alāī bn al-Khađramī (sent to Baḥrayn); 'Alī bn Abī Tālib (sent to Najrān) and many others. He used to send them to different parts of the Islamic state and they were warned strictly against taking gift in the cause of their assignment. He frowned at an incident when one of them returned withholding a little aspect which was actually given to him as a gift.

Abū Dāwud and Muslim relate this incident in respect of one Abdullah bn Lutbiyyah when he returns and says: "This is for you and this is given to me as a gift". The prophet mounted the *minbar*, praised Allah and said "Why is it when we send a worker, he returns saying: "This is for you and this is given to me as a gift, why can't he sit in his parent's house and expect whether they will give him the gift or not. I swear by the one in whose hand is the soul of Muhammad, none of you will ever bring such on the day of resurrection except that he carries it on his knees. If it is a camel it will be ..., if it is a cow, it will be ... and if it is a goat, it will be bleating. Then he raises his two hands up saying: "O Allah! Have I delivered". He said it twice'.

Thus, what is taken beside $Zak\bar{a}t$ as personal is regarded a fraud. This guidance is to prevent people from getting corrupt and not doing their jobs properly.

Due to the great importance attached to the task of collection and the foresight to prevent temptation, the collectors are designated as part of the beneficiaries. This will allow them to do their job conscientiously. The Prophet extols the virtue of the truthful and just Collector as being like the fighter in the cause of Allah till he returns. After the demise of the Prophet, the operation of $Zak\bar{a}t$ received great boost in the hands of his Companions and their followers. The era of Abu Bakr and 'Umar 'Abdu 'l-'Azīz were noteworthy. One of the major challenges before Abu Bakr on his ascendance to the throne is that some Muslims decided to stop paying $Zak\bar{a}t$ since the Prophet had died. He single-handedly resolved to fight them because they differentiated between $Sal\bar{a}t$ and $Zak\bar{a}t$. He declared that $Zak\bar{a}t$ was the right of Allah. It has become proverbial to cite the reign of 'Umar bn 'Abdu 'l-'Azīz as a period when people enjoy abundance of wealth to the extent that when $Zak\bar{a}t$ was mobilized there were no beneficiaries. One of the reasons attributed to it is the prudent implementation of $Zak\bar{a}t$ to alleviate poverty.

Self-Assessment Exercise 3.1

How will you describe the operation of Zakāt in the early days of Islam?

3.2 Present Modus Operandi

There have been several beautiful presentations and discussions on $Zak\bar{a}t$ in recent times but with apparent very little or no effect as most Muslims still suffer economic deprivation which their living in lands of surplus and natural resources fail to arrest. The main cause of this unsatisfactory situation is the deviation from the right path of effective implementation of Zakāt injunctions. This reflects in different ways.

First, there is no Islamic government to enjoin or enforce the institution, so individuals or groups are left to use their discretion. The few Muslim countries lack the will power to implement the $Zak\bar{a}t$ in its entirety as they at times fall prey to the global economic system.

Second, there is also the attitudinal dimension. This is as a result of ignorance and quest for materialism. Individual Muslims hardly feel obliged to carry out this duty like *Şalāt*. They go scot free as we live in the so-called free world and there is nobody to challenge or apprehend them.

Third, where few individuals even want to pay, they do it based on their personal calculations without consultation with any other person because they do not want people to know the extent of their wealth. Consequently, they either under-rate or withhold payment or deceive by giving out some huge amount which fall short of Allah's due as $Zak\bar{a}t$ in their wealth. Some of them cannot differentiate between it and Sadaqah. There are also others who gather their resources from Sadaqah source. Fourth, the established foundations except for few in some non-Muslim countries lack the professionalism required for its collection and distribution.

Self-Assessment Exercise 3.2

Write what you know about the present practice regarding *Zakāt* amongst the Muslims?

3.3 Restoring the Institution of Zakāt

Through our insight into the Prophetic time and a review of the current $Zak\bar{a}t$ practice, we have seen that the latter due to ignorance and modern challenges has deviated from the genuine practices. The absence of Islamic state is a major factor in the passive effect of this institution. Therefore, taking the great roles and objectives of $Zak\bar{a}t$ into consideration, the need to revive it in the face of present negligence could not have

been dire now than any other time. To do this, there will be the need for the following steps to be taken.

- a. Enlightenment: There should be effective and consistent programme through all available media to reawaken the Muslims and non-Muslims alike about the great roles of *Zakāt* in alleviating poverty and circulating wealth as well as individual roles in paying their *Zakāt*. There should be pamphlets, books and bill boards with catchy statements like 'pay your *Zakāt*', 'Fulfill Allah's Zakat obligation' Pay *Zakāt* you owe Allah', etc.
- **b. Scholars and Capacity Building:** The need for the Scholars to update their knowledge in the current dispensation is vital so that they will be able to discharge their duty and lead the *ummah* to the true spirit of Zakāt stipulations.
- **c. Role of Organisation:** The various bodies or Muslim groups who have established foundations should make efforts to ensure that the collections can be properly channeled and be better utilized.
- **d. Professionalism:** Different training opportunities should be created so that *Zakāt* Workers will be effective and efficient in the task of collection and distribution. Spiritual and moral programmes should also be included so that they will be trustworthy and ethical in their job.
- e. Assessment Approach: In the face of the attendant modern challenges, there is the need by the *Zakāt* Specialists to study each community based on its peculiarity and come forth with clear Zakatable items and specific amounts to pay. The Scholars need to reach a consensus on aspects where there are different views so that the payers will not be confused or get discouraged.

- **Security:** There should be adequate protection for *Zakāt* Money and its workers. Modern means of transactions should be used for proper documentation to prevent fraud or loss. Defaulters who mismanage the fund should be brought to book.
- **g. Communication:** For transparency, the contributors should be carried along on how these wealth are utilized even if they do not ask for that. This becomes necessary in the face of corruptions which have entangled every sector of the society. This will encourage the contributors to do more and also caution the workers from embezzlement.
- **h. Remuneration:** The *Zakāt* Workers should be adequately remunerated as finance operational staffs or even better than those in the financial industry. Allah Himself has apportioned for this cause what can sustain their service.
- i. Islamic State: To operate the institution of $Zak\bar{a}t$ in its full force, there is the need for an Islamic State. So, efforts towards it should be the concern of every true Muslim. This starts by individual Muslims living as true Muslims and thereafter calling others to the ideals of Islam. They should make sure that they elect a God fearing leader, so that there will be proper exercution of Zakat and good utility of its proceeds. The current economic melt down has shown that man made laws are temporary and lack comprehensive solutions.
- posses the *nisab*, despite that, accountability, transparency and good utility of the proceeds to the welfare of all and soundry including the payers, will be very encouraging for them to do more. The government, for exermple, can provide enabling environment for doing bussness for Zakat payers. Their shope rents could be subsidized and other bills while those that default should not befit from the subsidy. In the same vain, government can document individual places of bussness and bank accounts so as to ascertain his *nisab* and amount payable for Zakat. This means that the government should have a total controle of the banks by regulation.

Self-Assessment Exercise 3.3

Suggest practical steps to revive the institution of *Zakāt*.

4.0 CONCLUSION

The great role and impact of $Zak\bar{a}t$ requires that its contemporary management be critically looked into. The absence of Islamic leadership in many lands has dealt a great blow to this institution. The modern transaction is another challenge which requires proper and regular enlightenment to make people pay their $Zak\bar{a}t$. All rulings about $Zak\bar{a}t$ are relevant to all time and clime; hence the modern settings are not determinants. The ignorance and unbridled quest for material things are also impediments for proper $Zak\bar{a}t$ payment, collection and disbursement. Also, the collection and distribution are central to it. These are basic responsibility of an Islamic state wherever it is established. This power is entrusted in the state because of the nature of man in finding it difficult to always part with his wealth. The peril of this is that the legitimate recipients in the society will suffer deprivation while the individual will suffer perdition in the hereafter. To prevent these awful ends, both the Collectors and the payers are sensitised and remunerated as the case may be with a view to achieving the welfare concern of Islam.

5.0 SUMMARY

The practice of $Zak\bar{a}t$ during the time of the Prophet and his noble companions serves as a model for all time. This unit further discusses the present modus operandi and states that the role of $Zak\bar{a}t$ cannot be downplayed especially when all human economic systems are suffering meltdown. Ten steps for repositioning it in the economic scheme of affairs are recommended to restore the institution of $Zak\bar{a}t$. It is also one of its kernels the Islamic state is duty bound to collect and disburse. The Collectors represent the state on one hand and may not necessarily be the distributors but their honesty in this wise is indispensible. The sincerity, cooperation and correct understanding of the

individual payers will increase the Zakāt treasury and thus help in largely promoting communal welfare and eradicating poverty.

5.0 TUTOR-MARKED ASSIGNMENTS

- 1. What are your views on the current situation of Zakāt among the Muslims?
- 2. Identify the missing links between $Zak\bar{a}t$ at the time of the companions and its operation today.
- **3.** List strategic steps of reviving the lost glories of *Zakāt*.

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