

32- Your Dhuhr, Asr or Isha Salah is now completed! Alhamdulillah, all praise be to Allah!

33- Note: All of **Fajr** must be read out loud for men praying in congregation. **Dhuhr** and **Asr** must be made in complete silence and under your breath. The first two **Rak'ahs** of **Maghrib** and **Ishaa** should be read out loud, the remaining are to be read in silence.

The third Pillar Poor Due (Zakat)

Zakat is the amount of money that every adult, mentally stable, free, and financially able Muslim, male and female, has to pay to support specific categories people.

In Islam, one of the most important principles, is that all things belong to God, and hence wealth therefore is held by human beings in trust.

The word **Zakat** means both 'purification' and 'growth'. Our possessions are purified by setting aside a proportion for those in need. This category of people is defined in surah at-Taubah (9) verse 60:

“The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers; a duty imposed by Allah. Allah is knower, Wise.” (The Holy Qur'an 9:60).

When is Zakat Due ?

Conditions for obligating zakat

1- Passage of One Lunar Year: **Zakat** is obligatory after a time span of one lunar year passes with the money in the control of it's owner. Then the owner needs to pay 2.5% (or 1/40) of the money as Zakat. (A lunar year is approximately 355 days).

2- Deduction of Debts: The owner should deduct any amount of money he or she borrowed from others; then check if the rest reaches the necessary **nisab**, then pays Zakat for it.

If the owner had enough money to satisfy the **nisab** at the beginning of the year, then the money increased (in profits, salaries, inheritance, grants...etc.), the owner needs to add the increase to the **nisab** amount owned at the beginning of the year; then pay Zakat, 2.5%, of the total at the end of the lunar year. (there are small differences in the fiqh schools here).

A pious person may also give as much as he or she pleases as **sadaqa**, and does so preferably in secret. Although this word can be translated as ‘voluntary charity’ it has a wider meaning. The Prophet said: “even meeting your brother with a cheerful face is charity”.

To whom is zakat given?

Zakat is distributed among eight asnaf (categories) of people, namely:

- 1- Fakir: One who has neither material possessions nor means of livelihood, he does not have his own food.
 - 2- Miskin: One with insufficient means of livelihood to meet basic needs.
 - 3- Amil: One who is appointed to collect zakat.
 - 4- Muallaf: One who converts to Islam, Who is a new Muslim?
 - 5- Riqab: One who wants to free himself from bondage or the shackles of slavery.
 - 6- Gharmin: One who is in debt (money borrowed to meet basic, halal expenditure)
 - 7- Fisabillillah: One who fights for the cause of Allah, Or the needy students of Sharia sciences.
- Ibnus Sabil – One who is stranded in journey.

Allah ﷻ says :

((إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ)) [التوبة: 60]

“The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers; a duty imposed by Allah. Allah is knower, Wise.” (The Holy Qur’an 9:60).

Allah ﷻ also says :

((وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ)) [البقرة: 110]

“You shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat). Any good you send forth on behalf of your souls, you will find it at Allah. Allah is seer of everything you do” (The Holy Qur’an 2:110).