In the Name of Allah, Most Gracious, Most Merciful

Zakaat - Ushr - Sadaqah

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In modern time we need to rethink intellectually about Zakaat on wealth, where work system is changed where many human are working in industries instead of lands. With the invention of modern systems, more and more Robots and Machines are working and human are being laid off. Work system is changed. Zakaat must be taken by Government to distribute among the poor/needy with full accountability, (Ref: Al_Quraan_009.102-104). If any government is taking TAX then Net Zakaat to be paid will be differences (Zakaat – Tax), if TAX is less than Zakaat. If one is willing to pay more must go ahead to please Allah more. Zakaat Rates could be as follows:

- (a) **2.5%** annually on Wealth/Savings/unused items including clothing (not on regular use)/jewelries (not on regular use)/properties on which one is not collecting rent or not on businesses properties.
- (b) 5 % on all items which are produced by the interaction of labour and capital both at the time of production.
- (c) 10 % on items which are produced either by labour or capital BUT not both at the time of production.
- (d) 20 % on items which are produced neither as a result of capital nor labour at the time of production.

Nisaab:

The statutory exemptions in wealth, livestock and agricultural production are fixed as:

Wealth: 87 grams (7.5 tolas) of gold / 612 grams (52.5 tolas) of silver or its equivalent in total (1 tola = 11.5 grams).

Production: 1119 kilograms (5 Wasaqs) of dates or their equivalent.

Livestock: 5 camels / 30 cows / 40 goats or their equivalent.

Righteousness:

It is NOT righteousness that you turn your faces towards the East and the West, **BUT** righteousness is this that one should believe in Allah and the last day and the angels and the Book and the prophets, and give away wealth out of love for Him to the near of kin and the orphans and the needy and the wayfarer and the beggars and for (the emancipation of) the captives, and keep up prayer and pay the poor due; and the performers of their promise when they make a promise, and the patient in distress and affliction and in time of conflicts-- these are they who are **TRUE** (to themselves) and these are they who guard (against evil), (Al_Quraan_002.177).

Allah will Sure Multiply the Charity:

If you lend unto Allah a goodly loan, **He (Allah) will multiply it for you** and forgive you; and **Allah is the Multiplier (of rewards)**, Forbearing, (Al_Quraan_064.017).

Give Charity (NOT Luxury) to the Relatives (if government is not helping them enough, help educate their kids), Needy, Appointed Officials over them, Those doing Fulltime Dawah, Captives, Those in Debts, in the way of Allah and the Travelers:

So give what is due to **relatives**, the **needy**, and the **traveler**, (Al Quraan 030.038).

Charities (NOT Luxury) are only for the **poor** and the **needy**, and the **officials** (appointed) over them, and those whose **hearts are made to incline (to truth)** and the (ransoming of) **captives** and those in **debts** and **in the way of Allah** and the **travelers**; an **ordinance** from Allah; and Allah is knowing, Wise, (Al Quraan 009.060).

(Charity is) for the poor who are confined in the way of Allah (including those who are Doing FULLTIME Dawah) - they cannot go about in the land; the ignorant man thinks them to be rich on account of (their) abstaining (from begging); you can recognize them by their mark; they do not beg from men importunately; and whatever good thing you spend, surely Allah knows it, (Al Quraan 002.273).

If one gets Booty, pay a FIFTH of shares to relatives and orphans etc.:

And know that out of all the **booty** that you may acquire (**in war**), a **FIFTH** share is assigned to Allah, and to the Messenger, and to near relatives, orphans, the needy, and the wayfarer, if you do believe in Allah and in the revelation We sent down to Our servant on the Day of Testing, the Day of the meeting of the two forces. For Allah hath power over all things, (Al_Quraan_008.041).

If one gets produce of Gardens/Farm pay the Due:

And He it is Who produces gardens, trellised and un-trellised, and palms and seed-produce of which the fruits are of various sorts, and olives and pomegranates, like and unlike; eat of its fruit when it bears fruit, and pay the due of it on the day of its reaping, and do not act extravagantly; surely He does not love the extravagant, (Al Quraan 006.141).

O you who believe! spend (benevolently) of the **good things** that you earn and or what We have brought forth for you **out of the earth**, and do not aim at what is bad that you may spend (in alms) of it, while you would not take it yourselves (unless you have its price lowered/reduced), and know that Allah is Self-sufficient, Praiseworthy, (Al_Quraan_002.267).

How Much to Spend:

... And they ask you as to what they should spend. Say: **that which is superfluous** (**in excess**). Thus does Allah make clear to you the communications that you may ponder, (Al_Quraan_002.219).

Rasool Allah (Peace-Be-Upon-Him) used to collect Zakaat to pay the Needy:

And of them there are those who blame you with respect to the alms; so if they are given from it they are pleased, and if they are not given from it, lo! They are full of rage. And if they were content with what Allah and His Messenger gave them, and had said: Allah is sufficient for us; **Allah will soon give us (more) out of His grace and His Messenger too;** surely to Allah do we make our petition, (Al_Quraan_009.058-059).

And others have confessed their faults, they have mingled a good deed and an evil one; may be Allah will turn to them (mercifully); surely Allah is Forgiving, Merciful. **Take alms out of their property, you would cleanse them and purify them thereby, and pray for them**; surely your prayer is a relief to them; and Allah is Hearing, Knowing. Do they not know that Allah accepts repentance from His servants and takes the alms, and that Allah is the Oftreturning (to mercy), the Merciful? (Al_Quraan_009.102-104)

True Islaamic Government has to Collect Alms (tax) from the Rich to Give Charity to the Needy etc. In Non-Islaamic Country where there is no social services, if there is some local Muslim Community performing this duty and keeping all the records for check and balances, then they can collect otherwise, as a third option you can directly pay the Needy etc. True Islaamic Government must be organized to have good knowledge of the Needy etc. All in ONE National ID Card is a good option for the check and balances of all, they must learn present tools available and around the globe and improve it where ever it is possible:

Take alms out of their property, you would cleanse them and purify them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing, (Al. Quraan 009.103).

True Islaamic Government need to have the following:

There must be an all in one single Identity Card for accountability of each person to know who is real needy and there must be checks and balances for this purpose.

There must be fully functional Price Controlled Utility Stores available to provide Basic Foods and other Basic Necessities to their low income citizens.

Educate their citizens, which include kids for FREE. Schools, Colleges and Universities of International Standards need huge amount of funds, which may not be possible without Collective Efforts. Without Effective Communication, Islaamic Government may not be able to effectively educate their citizens.

There must be Health Centers & Hospitals with Free Medicine to look after the Health of their citizens.

Low Rental Housing Scheme based on Family Income so no one is sleeping on the streets. It is Islaamic Government's duty to make sure no one is in Poverty, having hardship and sleeping on the street.

Security of Citizens: For all the above reasons as well, True Islaamic Government may need trillions of dollars of budget per year, so they need Perfect Security with Perfect Defense from Land, Sea and Space as well. In the past many states failed to protect their citizens due to very tiny budgets and no or very little future development programs.

Remember:

Luxury is not allowed in Islaam. Computers and Cars are not a Luxury BUT a necessity. Now a day, even middle school students need Computers and Internet. However if any one goes for BMW or Mercedes Car THEN it will come into Luxury and Ferrari Car will be like crossing the boundary limits. A good alternative option to cars is effective **Public Transport** running frequently within **10** minutes at least, and that will reduce pollution as well.

Prepare for the Heaven and not for this world only:

And certainly Allah made good to you His promise when you slew them by His permission, until when you became weak-hearted and disputed about the affair and disobeyed after He had shown you that which you loved; of you were some who desired this world and of you were some who desired the hereafter; then He turned you away from them that He might try you; and He has certainly pardoned you, and Allah is Gracious to the believers, (Al_Quraan_003.152).

Also Remember: Your Hajj from Halaal Income may not be accepted if your Salaat is not accepted and Your Salaat may not be accepted if your Zakaat or Sadaqah is not accepted:

Also Zakaat and Sadaqah are an essential part of the Salaat, since neglecting Zakaat and Sadaqah is like neglecting Salaat, according to the following Ayaats.

Have you considered him who calls the judgment a lie? That is the one who treats the orphan with harshness, and does not urge (others) to feed the poor, so woe to the praying ones, who are unmindful of their prayers, who do (good) to be seen, and withhold the necessaries of life, (Al_Quraan_107.001-007).

Zakaat Calculator: Zakatcalc.xls

Hadeeth on Charity:

The Prophet Muhammad (peace be upon him) said: "If anyone gives in charity something equal to a date from his honestly earned money--for nothing ascends to God except good--then God will take it in His Right (Hand) and bring it up for its owner as anyone of you brings up a baby horse, until it becomes like a mountain...Nothing ascends to God except good." - Sahih Al-Bukhari, Volume 9, Number 525B

The Prophet Muhammad (peace be upon him) said: "Blessed is the wealth of a Muslim from which he gives to the poor, to orphans and to needy travelers." - Sahih Al-Bukhari, Volume 2, Hadith 544

The Prophet also said: "Charity given to a relative it serves a double purpose, being both charity and a connecting link." - Al-Tirmidhi, Hadith 606

The Prophet Muhammad (peace be upon him) said: "Give charity without delay, for it stands in the way of calamity." - Al-Tirmidhi, Hadith 589

Zakat-ul-Fitr:

Zakat-ul-fitr is per head payment **equivalent** to cost of around **3 kilograms (1 Saa) of the main foods** (wheat/rice) of the **region and status of the family**, depending on the place and status of the family) paid during the month of Ramadan by the head of the family for himself and his dependents to the Zakat collector (amil).

Read Al-Quraan, the Miracle of Miracles and free from contradictions and errors

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