

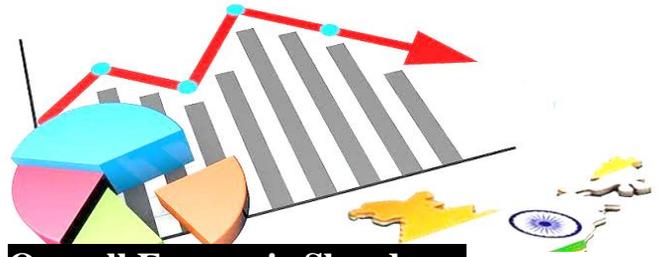


## **Zakat and Sadquat: In times of Coronavirus**

**By KM Rivazuddin**

We are living in extremely challenging times. Never in the history of mankind, has it faced such a situation, where the normal life is fully disrupted. Roads have become empty, shopping malls are wearing dreary looks, people are scarred, shops are closed, cities are locked down. The overall climate is of an impending gloom. The global situation due to coronavirus is really shattering and its impact is far and wide. Under these circumstances, let us see, what is the role of *zakat* and *sadquat*. Whether it can bring some relief to the affected persons or will it help avoid a bigger catastrophe.

In these challenging times, the need to give zakat and voluntary charity, *sadquat*, is much greater than the normal time. Those who are rich and above *nisab* level, will wonder at the economic slowdown all around. Definitely it is a matter of concern. Their incomes have come down, overall there is slowdown in economic activities, the future outlook is grim. When they have suffered such huge losses, how can they be in a position to give zakat, they would wonder. They also would feel that if they give away *zakat/sadquat*, it will shrink their already stressed wealth. This would be compounding the problem. These are perfectly normal thoughts, which come in the minds of every zakat giver and that is the reason why he feels to restrain himself from giving away zakat. Even otherwise in normal times, people grow selfish, develop justifications and rationales for not parting with the money.



## **Overall Economic Slowdown**

In the present conditions, one thing is very clear. The rich have suffered, the poor have suffered. Each and every person has suffered. However, the poor have suffered much harsher than the rich. The rich have a cushion despite the losses, whereas the poor have absolutely no cushion. They are deprived of basic needs of life. Under these circumstances, the rich have to look at the pathetic condition of the poor and give a helping hand to them so that they can cope with the situation. Even if the rich have suffered huge losses, that does not give them exemption from zakat payment as long as they are above *nisab* level. Essentially, zakat is the right of the poor and it should be paid out irrespective of booming economy or slowdown economy.



## **Compliance Level of Zakat**

Zakat, being a third pillar of Islam, is a mandatory duty which each Muslim has to perform or it is an obligation which each Muslim has to discharge. However, the extent of compliance with this mandatory requirement is far from satisfactory. In fact, it is the most neglected duty. If we see, all the acts of worship, viz., Salat, Zakat, Roza and Hajj, we find that there is high degree of compliance, almost 100%, with mandatory requirement of Roza during the month of Ramzan. We also find that fair degree of compliance with the requirements of Hajj by people who are liable to perform it. Further, if we attend Friday prayers, we find almost 100% compliance. However, what about other days, Fajr,

Zohar, Asr, Maghrib and Isha? The compliance ratio in these Salats ranges between 3% to 30% in different mosques. That means default ratio of Salat is very high. When such a high degree of default is there, what can you expect in the performance of monetary obligation of Zakat?



There is high degree of correlation between Salat and Zakat. If Salat performance is high, it reflects high performance of zakat and vice versa. When, large number of people default on Salat, it is quite obvious that they default on Zakat also. This being so, the extent of backwardness, poverty, wretchedness of Indian Muslims has aggravated with the passage of each year. Non-payment of zakat has exposed the wealth to all types of risks and therefore, it gets eroded gradually.

Coronavirus is one such disaster which has impacted our wealth to a great extent. If at all we want a protection from all such evil things, then, it is better that we offer *sadqua* from time to time and pay our Zakat in time.

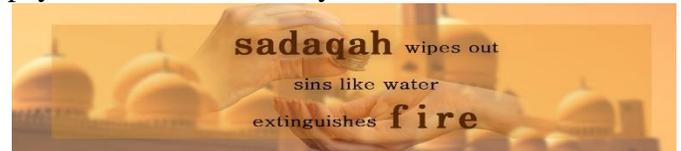


### **Advance Payment of Zakat**

Each person paying zakat has to establish his zakat liability on a particular date each year. One has to take stock of wealth he holds on that date. Let us say, a person has decided 1<sup>st</sup> Ramzan as his annual date. Year after year, he has to take stock of his wealth and calculate his zakat liability on that particular date.

This time, Ramzan is commencing in the last week of April 2020. At that time, most of the people would make zakat payment during the month of Ramzan.

However, a bigger catastrophe is at our doorsteps. If we wait for Ramzan month, what will happen to the poor and needy during next 30-35 days till the onset of Ramzan month? Therefore, it is time for us to make the payment of zakat well in advance, so that the timely benefit reaches the poor and needy. Relief reaching them in time is most important. Time is of great essence in this testing times. All such advance payments can be deducted at the time of making final payment of zakat liability.



### **Voluntary Charity: Sadqua**

Apart from Zakat, there is another alternative i.e. *Sadqua*. It is a voluntary payment. There is no time limit for offering *sadqua*. The essence of *sadqua* is to build a character full of generosity, kindness, caring for others, fellow-feeling, generate overall happiness in the society. *Sadqua* has great rewards to the donor. It averts the risks and dangers to the life and property of the donor. It serves as a token of thankfulness to God for grant of His blessings.

*Sadqua* can be built up through small amount, may be some coins. This small change can bring a big change in the society. In fact, in each home, there should be a *Sadqua* Box or Charity Box. Each time, you go out of the house, drop a coin. When you return home, drop a coin. When you are performing a marriage, offer *sadqua*, when you are going for examination, offer *sadqua*, when you are going on a long travel, offer *sadqua*, when you are undertaking a project, offer *sadqua*. Thus, there are varieties of occasions, when *sadqua* should be offered. It should be offered not only by you, but also all family members. In fact, children should participate at the time of offering *sadqua*. This builds up a characteristic of generosity amongst the children right from childhood. The collected amount from the Charity Box can be opened in the presence of ladies of the home and let them decide who are the poor destitute women or widows to whom this charity would be given.

This idea of *Sadqua* is at the core of Quran's verses which lay considerable impetus on the good virtues of giving away and its rewards the people receive in this life and the Hereafter for their selfless offerings.

“Do they not know that it is God who accepts repentance from His servants, and receives their charitable offerings, and that, indeed, it is God who is the All-Relenting, the Merciful.” (Quran: 9:104).

Be it zakat or *sadqua*, both amount to service to human beings. Service to human being is a service to God. Let us re-dedicate our wealth to God. We are merely its custodian, its trustee. It is He who has endowed us with this wealth. Let us live upto His expectations in performance of our duties and obligations. The two elements of zakat and *sadquat* are the best tools to fight against the impending gloom.

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Offering charity was a regular practice about 50-60 years back. Mother used to make always extra chapatti. At the call of *fakir*, children used to rush with that extra chapatti to offer it to him. However, nowadays, with improvement in standard of living, we are staying in flats, condominium, housing societies, where *fakirs* are not allowed. With the result, new generation of children does not know what is generosity, what is charity. They know how to give tips in a hotel or restaurant. But know not, how to build charity box and whom to give it. This reflects very bad of our time.



### **Cultivation of Habit of Generosity**

Thanks to coronavirus, we need to go back to our roots and retrieve the great habit of generosity (*sakhawat*). Let us become compliant with our mandatory duties of Salat, Zakat, Roza and Hajj. There cannot be any default or defect or delay in performance of these duties. Let us abide by its rules. These are the KRAs (Key Responsibility Areas) of a Muslim and each Muslim should aim at performance par excellence. When the mandatory duty of zakat is performed to 100% level combined with liberal payment of *Sadquat*, it will bring a great deal of relief to those who are severely affected by the impending gloom.