Qabeelat Wasat
DETOX: Fiqh of Fasting & Zakat
Professional Notes
CHAPTER TWO: FIQH OF ZAKAT

PART 1 | WEALTH IN ISLAM

Is wealth a good or bad thing?
Islam does not see wealth as something inherently evil or bad. In fact, Islam views money as something as valuable. That is why Allah swt tells us in Surat Al Nisaa Ayah 5, “Do not give the foolish your wealth which Allah made a means of support [but] provide [for] them with it and clothe them and speak to them words of kindness,” because those without wisdom cannot safeguard wealth properly.

What is the relationship between wealth and Islam?
The Prophet (S) also said, “The best thing is the good wealth coming from a halal source in the hand of a righteous person.” And the Prophet (S) used to make dua to protect him poverty. He would also make the dua “I ask you Allah to give me huda (guidance), tukka (god consciousness), afaq (to be not interested in what others have and to be satisfied with what I have) and al ghina (rich, contentment with what you have and you’re in not in need of it, wealth).” (narrated by Muslim)

The Prophet (S) also said that there are 4 types of people, and the best of them is the one whom Allah has given wealth and knowledge. And this person spends that money according to the knowledge that he has. All of the ten sahabah who were promised Jannah were businessmen and they were rich men.

“And seek by means of what Allah has given you the Hereafter, and do not neglect your portion of this world.” (Al-Qasas- 28:77)

So Islam does not view money or wealth as bad, but as a tool. Money is a very good servant, but a very corrupt master. The dunya should never be in your heart, but it should be in your hand and you can use wealth for a good purpose. Zakah helps us ensure that money never enters our heart by encouraging believers to give for the sake of Allah.

If you look at the 10 Sahaba who were given the glad tidings of Jannah, they were all businessmen. AbdurRham bin Auf, if I were to lift a rock I would see a piece of gold under it. His wealth was millions of dollars. He would divide his gold with axe, that’s how he divided his zakah.

Aisha said my father used to be rich man until he became khalifa.
DID YOU KNOW?
Abdullah Ibn Mubarak would pay for the Hajj of people who travelled with him.

Is giving wealth obligatory other than the zakat? There is a debate but the majority of the scholars say no. However, Allah swt has haqq over you and your wealth, such as the obligation of supporting one's relatives (right to support wife, parents, children; that is haqq from you). Those who take care of their family, Allah swt will take care of them. And those who cut off their family, Allah swt will cut them off. Your neighbor also has a right other than you. The Prophet (S) said it is not right for a believer to go to sleep while his neighbor is hungry. However, they are not defined by percentage the same way that zakah is.

THE QURAN RULE:
When does wealth lead to arrogance, pride and disbelief?
Karun, for example, who was destroyed at the time of Musa (pbuh), was owner of great wealth in Egypt. He was very arrogance and would boast about his possessions, denying Allah’s role in gifting him this wealth.

When you give for the sake of Allah and you keep money out of your heart, it is a reminder that what you have is only from Allah swt.

BONUS: ULTIMATE RICH
Purifying your intention so that as you’re making money you’re also making reward, so you don't just become materially rich but also spiritually rich.

We are taught that it is important to earn your provision. All of our great scholars worked. Imam Ahmed was a baker for a time, cleaned animals. Abu Hanifa used to make and sell milk. Sufyan Al Thawri was a real estate agent.

We should also have high standard of ethics in our business. Recommended reading ‘Prophet with Ethics.’

PART 2| THE MILLIONARE OR THE MONK
Is it better to be patient and poor or thankful and rich?
Ibn Qayyim says this question is irrelevant. This is because what makes one good is not their wealth; the importance is whether one is thankful and whether one is patient. Both the rich and poor need to be patient and be thankful to Allah swt.

The Prophet (S) was rich, poor, and middle-class throughout his life. He (S) is an example for the whole ummah: the poor, rich, and those in the middle.

The ultimate wealth and richness is the contentment of the heart. A man was passing by someone who used to live in a tent outside Egypt, who was so sick that he lost all 4 limbs, and he heard him saying inside his tent “To you Allah is all praise, I thank you”. The man walked in and asked what is he thankful for. He was told, “I am thankful for the tongue which remembers Allah.”

PART 3| INTRO TO ZAKAH
DEFINITION
Linguistically
Zakah comes from the word ‘zakaa.’ This is a noun that means blessing, purification, increase, and goodness.

Technically
It is the obligatory amount one must give to its rightful recipients of the wealth that has met specific conditions.

It is a specific amount from specific types of your wealth that are obligated to give from to certain specific recipients (8 categories of recipients that will be discussed later).

Status In Islam
Zakah is the third pillar of Islam.

STAGES OF ZAKAH
Zakah, like Sawm, went through stages.

In the beginning, zakah was obligatory upon every Muslim to give something for the sake of Allah swt. However, the amount, frequency of giving, and the specific recipients were undecided. Zakah as we know it did not become obligatory upon Muslims until Medina period. So we know that Muslims must have had to give something during the Makkah time from the following verses in Surat Al Mudathir, as this surah was revealed in Makkah.

“About the criminals, [And asking them], “What put you into the Saqar?” They will say, “We were not of those who prayed, nor did we used to feed the poor.” (74: 41-44). Giving to the poor is mentioned in so many Makkan surahs, including Surat Al Haqqa, Al Maun, Al An-aam, Ar Rum.

“And he did not believe in Allah and give food to poor,” Surah al-haqqa
Surah al-Ma’oon
Surah Ar-Rum “give your relatives, the poor people, the travlere,” their due.
Sruah al-Anam, Mecca, “give the due right…”

How often, who are the recipients, the type of wealth, and the precise amounts were later decreed in Medina.

THE PUNISHMENT FOR NOT GIVING ZAKAH
“O you who have believed, indeed many of the scholars and the monks devour the wealth of people unjustly and avert [them] from the way of Allâh. And those who hoard gold and silver and spend it not in the way of Allâh - give them tidings of a painful punishment.” (Al-Tawbah, 9:34)

“The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], “This is what you hoarded for yourselves, so taste what you used to hoard.” (Al-Tawbah, 9:35)

Abu Huraira reported Allah’s Messenger (may peace be upon him) as saying: “No owner of the treasure who does not pay Zakat (would be spared) but (his hoards) would be heated in the Fire of Hell and these would be made into plates and with these his sides, his forehead would be cauterized till Allah would pronounce judgment among His servants during a day, the extent of which would be fifty
thousand years. He would then see his path, leading either to Paradise or to Hell." (Muslim). This punishment, the scholars say, could be in the grave or while waiting for their Judgment on the Day of Resurrection.

“And no owner of the camels who does not pay Zakat (would be spared) but a soft sandy plain would be set for him and they (the camels) would be made to pass over him till the last of them would be made to return till Allah would pronounce judgment among His servants during a day the extent of which would be fifty thousand years. He would then see his path leading him to Paradise or leading him to Hell.”

**PART 4 | BENEFITS AND WISDOMS OF ZAKAH**

**IT COMPLETES A PERSON's ISLAM**

Those who do not give Zakat have committed a great sin.

“Whoever is made wealthy by Allāh and does not pay Zakāh on his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous snake with two poisonous glands. It will encircle his neck and bite his cheeks saying, ‘I am your wealth, and I am your treasure.’” (Bukhāri).

This punishment that is described is before that individual enters Hellfire, imagine then how severe the punishment of Jahannam would be.

It is third pillar and great obligation in Islam.

**Is the one who does not give Zakat Muslim or Kaafir?**

If one denies that Zakat is an obligation, such as the Muhtideen after the Prophet (S) death who refused to give their zakat to the khalifah Abu Bakr (R), would be considered Kufār.

If one believes it is obligation but does not give it out of stinginess, laziness, or fear of wealth, this individual is not considered kufr but he is considered a sinner. Some sahabah considered that leaving the zakat is kufr, but this is not a strong opinion because the hadiths above. They say the one who did not pay zakah will be shown whether their abode is heaven or Hell, meaning there is a possibility for either destination (If he is kaafir, Jannah would not be an option).

Abdullah Ibn Umar said the Prophet (S) one day approached us and said, “Oh Muhajareen, 5 things if you happened to have them and I ask Allah to protect you from them: There is no people who will open practice moral indecency that Allah will send to them diseases they never experienced before; And no one will start cheating in their business unless Allah will make their life and economy so hard and will give them unjust ruler over them; And if you stop giving zakah from the wealth, Allah will stop the rain from falling from the sky for them and Allah will send rain only for the animals to survive; And whoever they betray the covenant of Allah and the Prophet (S) above them unless Allah will bring an enemy from outside them to take over their land and take what they have; And if they did not rule
themselves with the book of Allah and they choose from Allah have sent to them, unless Allah swt will turn them against each other” (reported Ibn Majah) All five of these exist in our ummah today.

IT SHOWS GRATITUDE FOR THE BLESSINGS OF ALLAH

IT PURIFIES ONE’S HEART FROM STINGINESS AND MISERLINESS
Zakah helps an individual realize that their wealth are not his, but truly belongs to Allah (swt) and He has the right to direct the money goes to as He (swt) wills.

IT IS A COMFORT FOR THE POOR AND NEEDY AND ASSISTS IN FULFILLING SOME OF THEIR NEEDS
It ensures that the poor are taken care of. It adds balance to society by bridging the gap between poor and rich. It is also set up in a way that it does not hurt the giver of the wealth financially. Scholars say that zakah is the haqq al faqeer, the right of the poor person. So one shouldn’t feel like he is doing a favor to anyone because it is the poor’s right. The rich shouldn't feel arrogant giving the money and the poor shouldn't feel shy accepting the money.

IT BRINGS THE WHOLE MUSLIM COMMUNITY CLOSER TOGETHER

IT PURIFIES A PERSON’S WEALTH

IT ENCOURAGES YOU TO INVEST AND CONTRIBUTE TO SOCIETY

PART 5| THE BASICS OF ZAKAH
ZAKAH IS OBLIGATORY ON THE ONE WHO MEETS THE FOLLOWING CRITERIA:

Muslim
Interesting fact: the amount of zakah from Muslim is more than the amount taken from jizyaa taken from non-Muslim

Must he reach age puberty?
Insane person inherits lots of money, does wali give the zakah?

Zakah should be taken from boys and insane (by a wali), and given to those who deserve it. Al Hasan, Jabir bin Abdullah, Aisha all gave fatwa about the zakah of the young boy or the insane, that it must be given on their behalf.

What about the zakah of previous years? Someone for years did not give zakah, should go back through time and calculate it. This is the right of money, and it has the right to be purified through zakah. One way to complete is tawbah for missed zkaah.

Free
So a slave does not have to pay zakah. This can hopefully allow them to save money to free themselves.

Meets the Nisab (minimum amount)
The nisab is different from one kind of wealth to another.

Possession for a whole hijri year (except in case of produce)
You calculate the zakah percentage based on the hijri lunar calendar, and not the Gregorian calendar. If the money is not possessed for the whole hijri year, there is no zakah on it.

**DID YOU KNOW**  
Zakah is mentioned alongside Salah 27 times in the Quran. It is mentioned only 3 times without salah:

1. “...But My mercy encompasses all things. So I will decree it [especially] for those who fear Me and give zakah and those who believe in Our verses” (Surat Araf, 7:156)  
2. “...But what you give in zakah, desiring the countenance of Allah- those are the multipliers” (Rum 30:39)  
3. “Those who do not give zakah, and in the Hereafter they are disbelievers” (Surat Fussilat 41:7)

The word sadaqah (5 times) or sadaqat (7 times) came 13 times in the Quran.

Sadaqah comes from work sidiq which means truthful - shows purity of intention. Sadaqa is proof that one is a truthful believer.

Zakat and Sadaqah when mentioned together - zakat means obligatory money (one of the pillars), while sadaqah means general donation. But when sadqah mentioned by itself Allah means zakah. If you put them together they are separated from each other, but if they are separate, they encompass each other.

Example: the word Muslim (action) and Mumin (belief in heart). Islam and Iman carry different meanings, but Islam mentioned by itself also encompasses belief in heart.

**Why does Allah swt frequently mention zakah and salah together?**  
Salah is the link to the Creator, while Zakah is the link to the creation. The believer is good to the Creator and the creation.

It was observed that Ibn Taymiyya would give sadaqah every time he would pray Jummah at the masjid. When asked why, Ibn Taymiyya said “The Salah is a dua and the sadaqah is your means [to have the dua accepted].

**PART 6| TYPES OF WEALTH ZAKAH IS OBLIGATORY ON**  
**ZAKAH IS OBLIGATORY ON THE FOLLOWING ASSETS:**  
**Gold, silver and money**  
Collected every 12 months of hijri calendar.

Money today takes the same ruling as gold and silver

Surah At tawbah verse 103

In the earlier days in Islam, money was only gold and silver (for the most part). Some may have used skin that is stamped that represents a certain number of dinar or silver, used when travelling and not safe to carry gold of silver, piece of leather can represent 10 dinar. It can be used as a check.
Gold today - if you possess 85 grams gold or 595 grams silver (or what equals it) there is zakah on you. $3205.35 is 85 grams gold (based on June 6th), this was based on pure gold of 24 karats. *Nisab value changes from year to year because gold value changes constantly. If you have $3205.35 for a whole year, must give 2.5% of it.

How do you know, especially if money is circulating?

a.) Most popular way followed - Choose one day in the year e.g Ramadan 20 (cannot choose Gregorian calendar, must be lunar calendar); look at how much money you have and give zakah on it. Choose 1 day, check amount, if reaches nisab, find out how much the nisab equals in dollars (or whatever currency, what is 85 grams worth in this currency?)

b.) Another way - choose 1 day in year, bring bank statement for last 12 months. Then look at minimum amount you had in account. Then pick least amount out of the 12. That was the minimum amount you had for an entire year.

Some scholars can go with nisaab of silver - 595 grams silver= around $1700. Since silver is cheaper than gold, this would be in the best interest for the poor, because more people will be paying zakah if going off silver. Vast majority scholars go with gold because gold more stable, more pure, and it is the backbone of the economy.

Gold 18 k, 21 k, how do you calculate
(Weight of gold X karat X price of gram X 2.5) / 24

e.g. (100 gram gold X 18 karat X how much 18 karat worth ($50) X 2.5 ) / 24 = 2812 \rightarrow the amount of zakah you must give

85 grams of gold = 2.99 ounces
595 grams of silver = 20.98 ounces

Livestock
This livestock refers to s’amitu al-anam (the livestock that you have them not for work, e.g.

Agriculture Produce
Not every kind of agriculture has zakah on it (e.g. some fruit, some vegetables, honey, oil). Makeel (grain, corn, barley, dates, raisins, olives) has zakah on it. And you give the zakah based on when you collect it (aka if you pick it twice a year, you give zakah on what you collect each time?)

The majority of the scholars say you have to give 2.5% (e.g. lets say on barley) in the form of the actual good. However, some of the Hanafi and the Hanbali say that you can give the same amount in the form of money, as that is in the best interest of the poor person.

However, if you sell mangoes for example, if you sell mangoes, the zakat will be over the business of selling mangoes and not the mangoes themselves (so the money you make from the mangoes, and not the mangoes themselves).

Businesses and shares
The four madhabs agree on the zakat on businesses. Collected every 12 months of hijri calendar.
WHAT ABOUT ZAKAH ON DEBTS?

I lend person money do I give zakah on what I lend to him?

Hanafi scholars have golden rule: no zakah on money that you have no control over e.g. no access to it. One of the conditions of zakah is to possess the money. So, if you don’t have the money, you don’t give zakah on it. Scholars differentiate between a person who you know for sure can pay you back and a person who is probably not going to be able to pay you back. If 100% sure he will pay you back, you give zakah on that money because it is as if you have it. But if you are almost certain he won’t be able to pay you back, don’t have to pay zakah on it.

You marry and your husband tells you the mahr is 10K; he never paid it to you yet, but one madhab says you must pay zakah on it because you know he has ability to pay you the mahr.

Some say you only pay the zakah the year you receive it.

I am in debt, do I pay zakah or just pay off my debt? (I took out a loan, do I give zakah on that loan?) If this loan is an investment loan and you put in for example a house or college, no zakah. But if starting a business, must pay zakah.

If you use money to pay debt, then left with leftover money that doesn’t reach nisab then no zakah. Mortgage may take 30 years to pay, should still pay zakah.

WHAT ABOUT ZAKAH ON UNLAWFUL MONEY?

Zakah is meant to purify money, but it can never purify haram money (e.g. if someone’s money is coming from stealing, money from selling alcohol or haram, money gained from riba). The Prophet (S) said, “Allah swt will not accept sadaqah from the money that is stolen; For Allah is pure and only accepts what is pure.”

If money is haram in of itself (e.g. a wine business or by pig farm) or stolen money, the majority of scholars agree that you cannot pay zakah on it; rather, one is supposed to give back this stolen money and give away/end the haram business.

If the money is not haram in of itself, but because of the way that it is earned (e.g money made from usury), there is a difference of opinion among the scholars. Imam Malik and Imam Abu Hanifa considered giving zakah on that, because that would harm the society by depriving the poor of this money. Hanbali and Shaafi said there is no zakah on it and you do not calculate it as part of the zakah; instead one must give it away (give it to public benefits).

PART 7| ZAKAH ON GOLD, SILVER, & MONEY
THE AMOUNT DUE ON GOLD AND SILVER IS 2.5%

Take, [O Muhammad (ṣallallāhu ‘alayhi wa sallam)], from their wealth a charity by which you purify
them and cause them increase, and invoke [Allāh's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. (Al-Tawbah, 9:103)

The price of gold as of January 2011 is 29 euro (GBP) or $45 (USD) per gram. The nisab in gold is 85 grams of gold, which equals 2465 Euros (GBP) or $3205.35 (USD) today. (3843 is the number in the detox binder) The nisab in silver is approximately 595 grams of silver, which equals 432 (GBP) or $702 (USD) (binder says 702; Sh. Waleed said 1700 in the class). The nisab changes as the price of gold changes.

This is based on pure gold, 24 carrots. For gold less than 24 carrots, there is a different formula:

\[
\frac{(\text{Weight of Gold} \times \text{Carrots} \times \text{Price of Gram} \times 2.5)}{24}
\]

You do not have to give the zakah in gold or silver; you can give what is equal to it in the form of money.

**Nisab In The Prophet’s Time**

Nisab Of Gold During The Prophetic Era Was 20 Dinars. Nisab Of Silver During The Prophetic Era Was 200 Dirhams

**White Gold**

If white gold is referring to Platinum, there is no zakat on it. If it is referring to actual gold that is mixed or painted with something else, there is zakah on it.

**THE AMOUNT DUE ON MONEY IS ALSO 2.5%**

Money has the same rules like gold; so if you have had over the nisab for over a lunar year, than you pay zakah on it. Percent is 2.5% if using the lunar calendar, 2.57 percent when using the Gregorian calendar. Most scholars agree and the recommended way is that you choose one day of the hijri calendar, and every day on that year you give the 2.5% of your account on that day (if it is above the nisab).

Another option (more disagreement about this method) is that you get your bank statement for the whole year and you pick the month statement with the least amount, and if it’s higher than the nisab than you pay 2.5% of that.

Historically speaking, typically currency was by gold and silver in Muslim societies. However, there are cases of individuals using Al-Jaroood (piece of animal skin and stamp in it a certain way to represent certain dinar amount, used when travelling unsafe distance)

**“METALS” (AL RIKAAZ)**

Al Rikaaz is any valuable metal that is naturally developed in the earth.

Imam Al Nawawi and Imam Al Qurtabi said you give zakah on these. However, there is debate on what kind of metals:

- **Imams Malik and Shaafi** said the only metal that you give zakah on it is gold and silver.
- Abu Hanifa said there is zakah on any metal that can be shaped by fire and is valuable (e.g. copper found on your land).
- **Hanafi** say that there is no nisab on Al Rikaaz and you give 1/5 of it for the sake of Allah in the general public funds.

- **Hanbali** say anything that has value, even if it is not metal, has zakah on it (e.g. oil, gas, coal, sea salt, etc.); only the Hanbali says it and they treat it the same way as gold and silver (give 2.5% and the same nisab as gold/silver)

However, this only applies to Rikaaz found on personal land; no zakah on metals found on government/public land or money belonging to a non-profit organization/public fund.

**DID YOU KNOW?**
Almost every computer and mobile phone contains some amount of silver.

**PART 8| ZAKAH ON JEWELRY**

**NO ZAKAH ON JEWELRY WHICH CONSISTS OF GEMS OR PEARLS AND HAS NO SILVER OR GOLD IN IT**

**THERE IS ZAKAH ON GOLD AND SILVER JEWELRY WHICH IS NOT WORN**
As discussed above

**SCHOLARS DIFFER REGARDING ZAKAH ON GOLD/SILVER JEWELRY WHICH IS WORN & USED FOR ADORNMENT**

**The Different Positions**
Hanafis say there is zakah on gold/silver jewelry, which is worn and used for adornment. This is the opinion of Abdullah Ibn Masood (R), Imam Sufyan Al Thawri, Ibn Abas (R), Abdullah Ibn Amr Abn Al As, Imam Al Zuhuri, etc. The strongest opinion is the Hanafi opinion due to the many evidences, which support this position.

The malikis, shaafs and Hanbalis say there is no 2.5% Zakah on the gold/silver jewelry that is worn and used for adornment. This is the position of companions such as of Umar (R), Jaabir (R), and Aisha (R). Their evidence is that it takes the same ruling as the wealth that you use (e.g your house). Aisha (R) said the zakah of gold and silver is to let it be used by someone else.

The third opinion is that of Imam Ahmad, Taymiyya, and Tarmidhi, is that jewelry being used has zakah on it, but it is different than that of gold/silver. The zakah is that you have to give once in your lifetime.

**Specific Anecdotes**
There is evidence that the Prophet (S) required zakah on the gold/silver that is worn/used. Imam Al Nasa’I reported that Abdullah Ibn Al As reported said: that a woman came from Yemen to the Prophet (S) and in one of her hands there was two thick bracelets of gold. The Prophet (S) asked her whether she gives Allah’s right upon that gold; she replied no. Then the Prophet (S) do you want Allah swt to replace it with two bracelets of Hellfire.’ So she took it off.

Additionally, Aisha (R) was wearing big rings made of silver. She told the Prophet (S) that she just got it and I got it to beautify myself for you; he (S) asked her whether she gives Allah’s right over it and she said no. He asked her would you like Allah to replace it with a ring made of fire; she replied no and took it off.
However, it is not possible that the bracelets met the nisaab in the first story and Aisha (R) did not have it for over a year, so the Prophet (S) was probably referring not to the 2.5% zakat but to the adab of sadaqah when you have the means to purchase these items.

PART 9| ZAKAH ON BUSINESSES & SHARES

ZAKAT ON BUSINESSES
Merchandise Goods Are Those That Are Kept For The Purpose Of Buying And Selling In Order To Make A Profit
Anything that you invest in, sell, or trade there is a zakah on; that is the position of the 4 madahab. This can include property, food, drink, etc.

Imam Ibn Hazim said there is no zakat on trade, but it is very weak opinion.

If the value of the goods reaches the Nisab for monetary assets and the goods are in one’s possession for a year, Zakah is obligatory and 2.5% of the total value is to be given.
One uses both the money in the businesses’ account and the cost of the goods for sale to calculate the percentage once a year; the business related items that are not for sale are not included in the zakah calculation. To calculate a zakat on one’s factory, gas station, shops, etc., you do not include machines/equipment.

For service businesses, you do not have zakat on the service; only the money in your account on that day you calculate the zakat every hijri year.

Copyrights are not included in the zakat, but how many printed copies of the book (for example) and the money that is made is calculated in the zakat.

ZAKAT ON STOCKS
Types of Stocks
There are stocks that you trade (constantly buy/sell); for these you calculate 2.5% on the day of the hijri calendar you give zakat each year.

If your stocks are long-term stocks, the zakat will be only on the profit if it reaches the nisab and not on the actual stock itself. If a person has shares in a business, and the value of the shares reaches the nisab and a year has passed over that amount, 2.5% is due on them

REAL ESTATE
If you have land or property for the sake of selling/trading/etc., you calculate 2.5% of the amount on the day of the hijri calendar you give zakat each year. For property you are renting out, you do not give zakat on the value of the property itself but you do on the rent if it meets the nisab and a year has passed.

However, if the land is for your use and not for business reasons, there is no zakat on that (according to the strongest opinions among the scholars)

Can I move my zakat from one country to another?
The default rule is that zakat must be given where it is collected/ where the person lives.
Rasul (s) said to Mu’adh bin Jabal - inform the people that zakah should be taken from rich amongst them give to poor amongst them. Not permissible to give zakah to poor people overseas when there
are poor people in your community. If there are sufficient funds in your community, then take care of local people, and then ok to transfer zakah out of country.
Rasul (s) used to collect zakat and bring it to Medina.

One exception by some Hanafi and Maliki scholars - should give in country where you live unless you have family that is poor in another country, because the ulu al qurba have rights. But should make sure that taking zakah out of country will not harm poor of society.

PART 10 | RECIPIENTS OF ZAKAH

“Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler- an obligation imposed] by Allah. And Allah is Knowing and Wise. “ (Surat At-Tawbah 9:60).

THE RECIPIENTS OF ZAKAH ARE 8

1. **The Poor (Al Faqeer):** A Muslim who does not have enough to cover basic needs (shelter, health, food, clothing, etc.). This is defined by social standard and the necessity of life at this time, not by language or sharia or history

2. **The Needy (Al Maskeen):** A Muslim that can only barely cover basic expenses and necessity of life

3. **Zakah Workers:** The individuals who collect the zakah (these individuals has to be assigned by the Wali Al Amr- in charge of government, not applicable to relief organizations like IR)

4. **Those Whose Hearts Are To Be Reconciled To The Faith:** This applies to someone who is Muslim, but is struggling with their faith and money could be an incentive for them to be financially and religiously stable. Also, can be given to a non-Muslim when financial stability could be an incentive to accept Islam. Another category of acceptable individuals is giving it to someone to turn their heart so they will not harm or attack the Muslims. Zakat cannot be used for lobbying, however.

5. **Slaves who wish to buy their freedom**

6. **Those in debt:** Only applies to those who are in debt for a correct reason (E.g. to facilitate marriage for someone who cannot afford to otherwise, paying off student loan; Incorrect reason: e.g. not to be given to someone with gambling debt)

7. **In the cause of Allah:** Traditional jurists limited this to jihad fisibillilah to support Muslim armies.

Debate among scholars whether fisibillilah include paying for another’s Hajj if they could not afford it: Imam Ahmad and Hanbalis said fisibillilah it includes Hajj, Imam Shaafi/Malik/Hanifa said it does not include hajj. Many of the Tabieen said that
fisibillilah can include anything that benefits the general public (e.g. government building infrastructure for society).

Muslim Council issues fatwa in 1985 and 1996 include Muslim organizations active in dawah and representing Islam in non-Muslim countries, as jihad does not simply refer to the jihad of the sword (The Prophet (S) said have jihad against the Mushrikeen with your tongues and with your wealth).

8. **Wayfarers:** The traveller who runs out of money (even if he is rich in in his country, allowed to give him enough money to return to his country)

**WHO DESERVES ZAKAT THE MOST**

Shaafi Madhab, Imam Ibn Hazm, Imam Ahmed says one should try to give zakat to all of the 8 categories if they exist in your society. However, the vast majority of Muslim jurists (including Hanafi, Maliki, Hanbali, and many Shaafis) say that giving to every category is not necessary.

Cannot invest the zakat all in one category while neglecting the rest. The sunnah is to give zakat so they don’t have to come back and ask for more money. A man told Rasul (s) he found out he had given money to a prostitute and also thief – he was told, it is better to give someone money who doesn’t deserve money, rather than withhold money from someone who does deserve it.

Ibn Sabil was a traveler and run out of money, it was said, it is okay to give him zakat to help him get back to his country.

**ZAKAH CANNOT BE GIVEN TO:**

1. The family and descendants of the Prophet (S)
2. Those people that one is responsible for, e.g. parents and children

**CAN ZAKAT BE GIVEN TO FAMILY MEMBERS**

Scholars say that if a family member fits into one of the 8 categories and they are not one of the relative in which it is obligated Islamically to support them (e.g. you have to support your wife financially), then giving to them is highly recommended. For example, a wife can give her husband zakah if he fits into one of the 8 categories; The Prophet (S) said that it would be both sadaqah and silt rahim (maintaining family ties).

**Can a woman give Zakat to her husband**

Yes, a wife can give her husband zakah if he fits into one of the 8 categories; The Prophet (S) said that it would be both sadaqah and silt rahim (maintaining family ties).

The wife of Ibn Masood (R) asked the Prophet (S)- my husband claim that he and their children have more right to my zakah, is this true? And He (S) replied yes and that the best Zakah you can give is that to your family.

**Dispute whether given family members is allowed in case of poor/needy**

However, difference of opinion on whether zakah can be given to parents, grandparents, spouse, and children. The dispute in all these cases is whether one can give them zakah if these family members are poor or needy; however, the scholars all agree that you can give them of the zakah if
they are from the other 6 categories. E.g. you can pay your father’s debts as part of your zakah (but difference of opinion on whether zakah can be used to support father if poor/needy).

Imam Abu Hanifa said that you couldn’t give to spouse, parents, grandparents, children, or grandchildren if poor/needy, but can give to relatives other than this. Imam Malik said cannot give to parents, but can give to grandparents or children. Husband cannot give to wife if she is poor as part of zakah. Shaafi Madhab said that anyone that you are obligated to support Islamically you cannot give zakah to. The Hanabala said you couldn’t give to parents or children. Imam Ahmad and Ibn Taymiyyah said anyone is allowed to give zakah to because it meets the category regardless of who they are (children, spouse, parents, etc.).

The majority opinion said that you avoid your parents and children because you are supposed to support them financially; however there is no ijmaa on this (no consensus).

PART 11| ZAKAT AL-FITR
ZAKAT AL FITR
What is it?
Zakat al-Fitr is what a person gives at the end of Ramadan as a means of purification for the mistakes committed and in order to enrich the poor on the day of Eid.

Recipients of Zakat al-Fitr
The recipients of Zakat Al Fitr are the same as those for Zakah, except the zakat workers and ‘those whose hearts are to be reconciled to the faith”. This is the position of the majority of scholars. Some Hanabala, Ibn Tayimyya, Ibn Qayyim said you can only give it to the poor and needy. This is because it resembles kufaara, and many of kufaara are feeding the needy (just as zakat al fitr is means a means of purification.

Amount of Zakat Al-Fitr
The amount is one sa (approximately 3kg) of staple food such as rice, dates, wheat, etc.

Obligation
Zakat al fitr is obligatory upon every Muslim, male or female, young or old (even infant), free or slave who has the ability

Zakat Al-Fitr must be paid before the Eid prayer. It can be given a day or two before Eid. Hanafi madhab allows for it to be given the first day of Ramadan (not restricted to just a day or two before Eid; the differences of opinion with its flexibility can be seen as a rahma). Maliki and Hanbali restrict it to giving it no sooner than 1 or 2 days before Eid. Shaafi say you only allowed to give zakat-al-fitr on the day of Eid.

Can you give Zakat al f itr in the form of money
Abu Hanifa, Umar Ibn Abas, Imam Zuhri, Imam Bukhari said can be given in the form of money.

Shaafi, Maliki, Hanbali said has to be in the form of food. As evidence, they use the Prophet’s statement “it should be given as a food to the poor people.” Abu Said Al Khudri (R) said “I give it in the form of food in the Prophet’s time, and will continue giving it in the form of food.”
Sh. Basam said we should look at the best interest of the poor in terms of the form of the zakat (food or money).

**Do you pay Zakat al-fitr on behalf of a fetus**  
The majority of scholars say it is not an obligation.

**Do you pay Zakah al Fitr for a person who died in Ramadan**  
If they have fasted some of the days, yes you should pay out of the money they left behind.

**I forgot to pay Zakat al-fitr before Eid Prayer**  
Can still give Zakat al-fitr; a lot of jurists say can be given until Maghrib of Eid but highly recommended given before the Eid Prayer.

**DID YOU KNOW?**  
About two thirds of the world’s population considers rice to be their staple food.

401K, retirement funds, scholars have 2 positions:  
1.) No zakah of 401K until you receive it; when you receive it, give zakah for 1 year only.  
2.) Pay zakah every year after u deduct the tax and penalty.

**PART 12| SADAQAH IN ISLAM**  
**THE VIRTUES OF SADAQAH**  
"The likeness of those who spend for Allāh’s sake is as the likeness of a grain of corn, it grows seven ears, every single ear has a hundred grains, and Allāh multiplies (increases the reward of) for whom He wills, and Allāh is sufficient for His creatures’ needs, All-Knower). (2:261)  
"Those who (in charity) spend of their goods by night and by day, in secret and in public have their reward with their Rabb (only God and Sustainer). On them shall be no fear nor shall they grieve” (2:274)

Abu Umamah (rasyAllāhu ‘anhu) narrated that Allāh’s Messenger (ṣallallāhu ‘alayhi wa sallam) said: “O son of Adam, it is better for you if you spend your surplus (wealth), but if you withhold it, it is evil for you. There is (however) no reproach for you (if you withhold means necessary) for a living. And begin (charity) with your dependents; and the upper hand is better than the lower hand.” (Muslim, 2256)
The Prophet (allâlhu ‘alayhi wa sallam) also said: “The believer’s shade on the Day of Resurrection will be his Ṣadaqah.” (Aḥmad)

Abu Hurayrah (radyAllâhu ‘anhu) narrated that the Prophet (ṣallallâhu ‘alayhi wa sallam) said, “Every day two angels come down from Heaven and one of them says, ‘O Allâh! Compensate every person who spends in Your cause’, and the other (angel) says, ‘O Allâh! Destroy every miser.’” (Bukhâri)

Allah swt is The Most Generous and loves those who are generous. The Prophet (S) said, ‘Any Muslim who provides clothes for another Muslim, Allah swt will clothe him on the Day of Judgment. Anyone who feed a person who is hungry, Allah swt will provide him food from Jannah on the Day of Judgment. Anyone who provides water to quench the thirst of another Muslim, Allah swt will quench his thirst on the day of Judgment” (Imam Ahmad).

The Prophet (S) narrated that there was a man in previous nation that when the angels look at his record they find nothing good in it, except that he gives his workers extra time to repay the debt and reduce the debt. So Allah swt will give him a break on the Day of Judgment, so Allah excused from Hellfire and entered him into Paradise.

“There is no good in the one who does not host others” (S). Ali Ibn Talib said to gather my friends around food is more beloved than making ihtikaaf for one month.

The Prophet (S) said the best sadaqah is that of the young person and also does not have much money.

Know that anytime you give someone sadaqah, it is that person who has done us a favor. Because though we may have improved his dunya, he has improved our akhira. And whatever you give for the sake of Allah, Allah swt has promised it will be replaced in the dunya and/or akhira.

**Even providing sadaqah to animals will be rewarded**

The Prophet (S) said whenever you provide seeds for the beard, that for every seed the bird eats, Allah swt will give you hasanat and take away sin from you.

Any time someone comes in your community asking you money, HE is the one doing you a favor. The poor person has done a favor on us because when you give sadaqa to the poor, you fix his dunya but he improves your akhira. Which one is better?

Bukhari talked about Ṣifnâ when no one would accept the money given as sadaqah. It will be a loss of reward, because sadaqah extinguishes Allah’s anger just like water extinguishes fire.

Rasul (s) was so generous, he never said no to anyone; he was like the wind, and he carried his goodness to everyone. One time he was given a very beautiful robe, and was so happy, showing it to his companions. One of sahaba said give it to me. He took it off and gave it to him without a thought. Sahaba asked the man later, he answer was he wanted it to be for his death robe.

The Prophet (S) had a valley full of sheep. A man saw it and liked it. Rasul (s) asked him do you like it? It is all for you. This man was a non-Muslim. This man went to his people and said that man must be a Prophet.
The family of Rasul (s) was the most generous people. Abdullah bin Jafar was so generous that once a woman came to him and said I am poor, can you give me something? He gave her so much money in a pouch. Servant told him it was too much, you don’t even know her. I don’t know her but I know myself. He was told, but she would have been happy with just a little! He said, but I wouldn’t have.

ADAB (Etiquettes) OF SADAQAH

1. Give from the purest and best of your money
2. Do not hold the recipients of the sadaqah hostage to your desires/commands because you gave them sadaqah
3. Better to give sadaqah in secret (in public okay if for the purpose of encouraging others)
4. Give for the sake of Allah in the times of ease and in the time of hardship
5. Do not count your sadaqah, count your sins
6. Give to the closest first then branch out
7. Train your family, children, loved ones to give in the sake of Allah

THE USE OF THE WORD SADAQAH VS ZAKAH
Zakah refers to the obligatory amount one must give to its rightful recipients of the wealth that has met specific conditions. Sadaqah refers to the general donation.

However, when you put two words together in the same sentence, each word carries its own individual meaning. When the words are separate, each word can carry both meaning. So for example, sometimes the use of sadaqah is used in the Quran by itself in reference to the obligatory Zakah. Sometimes the word Zakah is mentioned by itself, but it meant to be general donation.

DIFFERENCES BETWEEN ZAKAH AND SADAQAH
-Zakah is enjoined on specific things such as gold and silver, whereas Sadaqah can be in any form (Even a date stone).
-Zakah is subject to conditions such as Nisab, whereas sadaqah has no conditions attached to it.
-Zakah is given to certain categories of people, whereas Sadaqah can be given to them and others.
-Whoever dies and owes Zakah, it must be taken from their estate. As for sadaqah, there is no such need.
-The one who withholds Zakah will be severely punished. There is no punishment for withholding Sadaqah.

TYPES OF SADAQAH
Sadaqah Jariyah

Sadaqah to others (tangible and intangible)

Sadaqah to oneself (every good deed is Sadaqah)

e.g. invest in building a masjid - everything that happens in the masjid, you get ajr for that, generation after generation.

Rasul (s) said, whenever you provide food for birds, for every seed the bird eats you get hasana

Hadith, the best dirham you spend is the one you spend on your family
PART 13 | FAQ ON ZAKAH (rest of the questions are placed in appropriate sections)

Zakah that has not been paid for many years

Who qualifies as poor in the UK/USA/Canada:
This is not defined by language or sharia, but by the cultural or societal standard (e.g. below the federal poverty line or who is considered by social services as poor)

Is it better to give my Zakah in Ramadan
It is permissible but it is not obligatory

Is it allowed to delay Zakah in order to invest the money
No it is not permissible for an individual to do this, but can delay to cash the money/goods when the price is better and not depreciated.

Permissible for an organization such as Islam Relief who has collected zakah money as long as these conditions are met: no one currently needs the Zakat money, the money is invested in only halal endeavors, the money is invested in low-risk investment, this investment can be liquidated very quickly, and it has to be with the permission of and following the regulations of the government agency in charge of supervising the organization (if it is a Muslim country).

Can I give my Zakah to a poor person so they can perform Hajj:
Debate among scholars whether fisibillilah include paying for another’s Hajj if they could not afford it: Imam Ahmad and Hanbalis said fisibillilah it includes Hajj, Imam Shaafi/Malik/Hanifa said it does not include hajj. Many of the Tabieen said that fisibillilah can include anything that benefits the general public (e.g. government building infrastructure for society).

Do I have to pay Zakah on my car and house:
No

Can Zakah be used to build mosques: Cannot be used for the masjid as a building, but if it is a center active in spreading dawah than yes you can. This can also apply to institutions where you learn deen for the purpose of dawah.

Can Zakah be used for dawah purposes:
Muslim Council issues fatwa in 1985 and 1996 allow Muslim organizations active in dawah and representing Islam in non-Muslim countries, as jihad does not simply refer to the jihad of the sword. The Prophet (S) said have jihad against the Mushrikeen with your tongues and with your wealth).

Can I give zakat on 401-K?
One opinion is that one does not give zakah on 401K until they receive it; when they receive it, give zakah for one year only.

Other opinion says you give zakah every year, but you deduct the tax and the penalty.