

## Contents

|  |           |
|--|-----------|
| <b>1- Zakah</b>  | <b>17</b> |
| • The Linguistic Meaning of Zakah                          | 17        |
| • The Juristic Meaning of Zakah                            | 17        |
| • The Meaning of Sadaqah                                   | 18        |
| • Zakah in Previous Shari'ahs and Religions                | 19        |
| • Charity in the Bible In the Old Testament                | 22        |
| • In the New Testaments                                    | 22        |
| • Additional Narrations from the New Testament             | 23        |
| • Differences Between Zakah in Islam and Other Religions   | 23        |
| <b>2- Zakah During the Makkan Phase</b>                    | <b>26</b> |
| • That which You Give in Zakah Seeking Allah's Countenance | 26        |
| • Glad Tidings for the Believers Who Give Zakah            | 27        |
| • Successful Believers                                     | 28        |
| • Woe to Al-Mushrikūn who do not Give Zakah                | 28        |
| • What has Caused You to Enter Hell?                       | 29        |
| • We Tried the People of the Garden                        | 29        |
| • Not Encouraging the Feeding of the Poor                  | 32        |
| • Not Treating the Orphans with Kindness                   | 32        |
| • Those who Repulse the Orphan and Refuse Al-Maa'oon       | 33        |
| • Rights of the Beggar and the Poor                        | 33        |
| • The Known Right for the Beggar and Unfortunate           | 34        |
| • Spendthrifts are Brothers of the Shayatin                | 34        |
| • Pay the Due on the Day of its Harvest                    | 35        |



|  |    |
|--|----|
| <b>3- Zakah During the Madinan Phase</b>                                 | 36 |
| • Giving Zakah Joins People as Brothers in Religion                      | 36 |
| • Those who Give Zakah are on True Guidance                              | 37 |
| • When Gold and Silver will be Heated in the Fire of Hell                | 37 |
| • Take Sadaqah from their Wealth in Order to Purify Them                 | 38 |
| • Those who Pay Zakah are the Party of Allah                             | 38 |
| • If We Give them Power in the Land                                      | 39 |
| • Those who Covetously Withhold  | 40 |
| <b>4- Obligation and Merits of Zakah</b>                                 | 41 |
| • A Pillar of Islam  | 41 |
| • Obligation of Paying Zakah   | 41 |
| • Whoever Likes to See a Man of Paradise                                 | 42 |
| • Willingly Giving Zakah   | 43 |
| • I Order you to Do Four Things  | 43 |
| • To Give a Pledge for Paying Zakah                                      | 44 |
| • Plates of Fire will be Heated for Them in the Fire of Hell             | 44 |
| • Zakah as a Purifier of Property  | 46 |
| • Those who have the Most will have the Least on the Day of Resurrection | 46 |
| • The Right Hand of Allah is Full and Overflowing                        | 47 |
| • Stones Heated in the Fire of Hell                                      | 47 |
| • I Submit my Face to Allah  | 48 |
| • A Pair of Things   | 49 |
| • One of the Siddiqueen and Martyrs                                      | 50 |
| • If they Withhold Zakah, Rain will be Withheld                          | 50 |
| • Explanation  | 50 |
| • Zakah is a Sign of Sincerity   | 51 |
| • If they Repent and Accept Islamic Monotheism                           | 52 |
| • Explanation  | 52 |
| • Fighting Those who Reject Paying Zakah                                 | 53 |
| • Two Bracelets of Fire  | 53 |
| • This will be your Portion of the Fire                                  | 54 |

|  |    |
|--|----|
| • Denying Zakah Equals denying Faith   | 54 |
| • The Punishment of One who Withholds Zakah                                      | 55 |
| • Paying Zakah Fulfills One's Obligation   | 55 |
| • Explanation  | 56 |
| <b>5- Who is Obligated to Pay Zakah</b>  | 57 |
| 1. The one who is a Muslim   | 57 |
| 2. Who has a Nisab   | 58 |
| 3. Zakah on the Holdings of Infants and the Mentally Handicapped                 | 59 |
| • The Insolvent Debtor   | 60 |
| • Conclusion   | 62 |
| • Zakah Owed by a Deceased Person  | 62 |
| <b>6- Conditions for Zakah</b>   | 63 |
| 1. Niyah (Intention)   | 63 |
| 2. Ikhlas (sincerity)  | 63 |
| 3. Nisab   | 64 |
| 4. Assets That Do Not Have A Specific Owner                                      | 65 |
| 5. Property in Public Trust  | 66 |
| 6. Unlawful Wealth   | 66 |
| 7. Passage of a Year   | 69 |
| 8. Paying Zakah in Advance   | 70 |
| 9. All Assets that Increase in Value are Subject to Zakah                        | 71 |
| • Getting More Cash at Various Times   | 71 |
| 10. Zakah Must be Paid after Paying Debt   | 72 |
| 11. Surplus from Basic Needs   | 72 |
| • Conclusion   | 75 |
| • They Preferred Giving to the Needy<br>Rather than Attending to their Own Needs | 76 |
| <b>7- The Categories of Wealth that Zakah is Due on- Amounts and Ratios</b>      | 79 |
| • Zakah on Gold and Silver   | 79 |
| • The Ratio of Zakah on Gold and Silver  | 82 |

|   |     |
|---|-----|
| • Combining Gold and Silver                                     | 83  |
| • Zakah on Jewelry  | 83  |
| • Men's Jewelry is Subject to Zakah                             | 86  |
| • Gold and Silver Utensils, Antiques, Decorative Objects etc    | 87  |
| • Zakah on Diamonds, Pearls and Precious Stones                 | 88  |
| <b>8- Paper Money</b>   | 90  |
| • Background  | 90  |
| • IOU (Investor Owned Utilities)                                | 91  |
| • Zakah on Paper Currency                                       | 91  |
| • Zakah on Bonds, Traveler's Cheques and other Cash Equivalents | 91  |
| • Zakah of a Debt   | 92  |
| • Two Kinds of Debt   | 94  |
| • Zakah on the Employee's Remuneration Fund                     | 94  |
| • Zakah on Life Insurance                                       | 95  |
| <b>9- Livestock</b>   | 97  |
| • Zakah on Camels   | 98  |
| • Nisab for Camels  | 99  |
| • Ages of Camels  | 102 |
| • Zakah on Cows and Buffalos                                    | 103 |
| • Nisab for Cows and Buffalos                                   | 104 |
| • The Nisab for Cattle  | 104 |
| • Zakah on Sheep  | 105 |
| • Nisab for Sheep   | 106 |
| • Is Zakah due on Baby Animals?                                 | 108 |
| <b>10- Conditions of Animals Given as Zakah</b>                 | 109 |
| • Neither an Old, nor a Defective Animal                        | 109 |
| • Explanation   | 109 |
| • A Person Freely Gives a Most Prized Possession                | 111 |
| • Condition of Naturally Pastured                               | 112 |
| • Where Charity Should be Collected                             | 113 |
| • Explanation   | 114 |

|   |     |
|---|-----|
| • Working Animals   | 114 |
| • Zakah on Horses   | 114 |
| • Conclusion  | 116 |
| • Other Naturally Pastured Domestic Animals                   | 117 |
| <b>11- Zakah on Fruits and Grains</b>                         | 118 |
| • Two Beautiful Parables                                      | 119 |
| • More Examples From Quran                                    | 120 |
| • Do not Aim at that which is Bad to Spend                    | 122 |
| • Allah's Messenger ﷺ gave Examples of Charity with Dates     | 123 |
| • Nisab of Dates  | 124 |
| • 'Ushr is Imposed on the Yield of the Land                   | 125 |
| • The Lawfulness of Estimating the Amount of the Date- Fruits | 126 |
| • The Estimator Should Leave One-Third                        | 127 |
| • Sale of Fruits before They Ripen                            | 127 |
| • Different Types of Dates                                    | 128 |
| • Zakah of Grapes   | 128 |
| <b>12- Zakah on Grains</b>                                    | 129 |
| • Parable of Charity with Grain                               | 129 |
| • Nisab of Grains   | 129 |
| • Zakah is Obligated only on Four or Five Food Items          | 130 |
| • Explanation   | 130 |
| • Zakah on Honey  | 131 |
| • Zakah on Olives   | 133 |
| • Zakah on Vegetables   | 135 |
| • Combining Grains and Fruits                                 | 135 |
| • Are Debts and Expenses Deductible?                          | 136 |
| <b>13- Zakah on Rented Land</b>                               | 138 |
| • Legal Status of Renting Land                                | 138 |
| • To Rent the Land for Gold and Silver or Currency            | 139 |
| • Conclusion  | 140 |

|  |     |
|--|-----|
| <b>14- Zakah on Buried Treasure and Precious Minerals</b>      | 142 |
| • Legitimacy of Zakah on Buried Treasure and Precious Minerals | 142 |
| • A Story of Buried Treasure                                   | 143 |
| • Whatever is Found in Abandoned Sites                         | 143 |
| • The Linguistic Meaning of Ma'din                             | 144 |
| • The Rate Imposed on Minerals                                 | 145 |
| • Nisab and Passage of One Year                                | 146 |
| • Distribution of Khums  | 146 |
| • Extractions from the Sea                                     | 147 |
| • Another Kind of Extraction                                   | 147 |
| • Conclusion   | 148 |
| • Zakah on Fish  | 149 |
| <b>15- Zakah on Trade</b>                                      | 150 |
| • Truthful Merchant  | 150 |
| • Business or Trading is an Honest Profession                  | 150 |
| • The Obligation of Zakah on                                   | 151 |
| • How Zakah on Trades is Paid                                  | 153 |
| • Further Explanation for Paying Zakah on Trade                | 154 |
| • How to Pay Zakah on Commercial Wealth                        | 155 |
| • Method of Evaluating Commodities for Zakah Payment           | 155 |
| • Loans (or Debts) are of Two Kinds                            | 156 |
| • When Commercial Borrowing is Deducted                        | 156 |
| • Conclusion   | 157 |
| • Zakah on Manufacturing Equipment                             | 157 |
| • Tools and Equipments in Stock Markets                        | 159 |
| • First: Companies Zakah                                       | 160 |
| <b>16- Stocks Zakah</b>  | 162 |
| • Shari'ah Ruling Regarding Dealing in Stocks                  | 162 |
| • Method of Paying Zakah in Respect to Stocks                  | 162 |
| <b>17- Zakah on Shares</b>                                     | 164 |

|  |            |
|--|------------|
| • Brief History of Joint Stock Companies                                     | 164        |
| • The Status of the Stock Exchange   | 165        |
| <b>18- Zakah on Land</b>   | <b>168</b> |
| <b>19- Zakah on Exploited Assets</b>   | <b>170</b> |
| • Meaning of Exploited Assets  | 170        |
| • Zakah on Rental Property   | 170        |
| • The Ratio of Zakah on Rental Property                                      | 172        |
| • Leaving the Land for a Time of Need  | 172        |
| <b>20- Miscellaneous Topics</b>  | <b>173</b> |
| • Zakah on the Monthly Salary  | 173        |
| • Various Amounts of Money from Monthly Salary                               | 173        |
| • Different Types of Money   | 174        |
| • Giving Zakah in the Form of Food, Clothing etc                             | 174        |
| • Transferring Zakah to another Place  | 175        |
| • Are Zakah and Sadaqat (charity) Particular to Ramadhan?                    | 176        |
| • Zakah on Wealth that is Kept for Marriage                                  | 178        |
| • A Time Will Come When No One Will Accept Zakah                             | 178        |
| • All Good Deeds are Charity   | 179        |
| <b>21- Those Entitled To Receive Zakah</b>                                   | <b>182</b> |
| • Fuqara – Masakin   | 182        |
| • The Amount of Zakah Given to a Poor Person                                 | 185        |
| • Conclusion   | 188        |
| • What is Considered Sufficient  | 188        |
| • Is Zakah Given To a Person Who Can Work?                                   | 191        |
| • Giving Zakah to Orphans  | 191        |
| • The Giving of Zakah to One's Husband and to Orphans under One's Protection | 193        |
| • The Virtue of the One Who Strives to Sponsor a Widow                       | 194        |
| • Those Employed to Collect Alms   | 195        |
| • Collecting Zakah is a Great Responsibility                                 | 196        |
| • Gifts to Officers  | 196        |

|   |     |
|---|-----|
| • Rich People Permitted to Take Charity                       | 197 |
| • Granting Provision to Employees                             | 197 |
| • Those Who Work and are Honest in Collecting Sadaqah         | 198 |
| • Pleasing the Zakah Collectors                               | 198 |
| • Invoking for the One Who Gives Charity                      | 199 |
| • Not Appointing the Prophet's ﷺ Family to Administer Charity | 199 |
| • Duties of Workers in Zakah Organizations                    | 200 |
| • Al-Mu'allafatu Qulubuhum                                    | 201 |
| • Giving to Those Whose Hearts are Inclined Towards Islam     | 201 |
| • Point of View of Umar ؓ                                     | 204 |
| • Share of Heart Reconciliation Today                         | 205 |
| • The Riqab – Freeing Slaves                                  | 206 |
| • If a Man Kills his Slave or Mutilates Him                   | 208 |
| • Islam Preceded other Cultures in Eliminating Slavery        | 210 |
| • Why Islam did not Abolish Slavery Permanently               | 212 |
| • Freeing Muslim Prisoners with Zakah                         | 213 |
| • Al-Gharimun (The Indebted)                                  | 214 |
| • Position of Borrowing in Islam                              | 216 |
| • Seeking Refuge with Allah from Being in Debt                | 216 |
| • Wealthy People Procrastination in Repaying Debts            | 217 |
| • Zakah and the Debts of the Deceased                         | 217 |
| • Disregarding a Debt and Considering it as Zakah             | 218 |
| • Giving Loans from Zakah                                     | 219 |
| • In the Cause of Allah (Fi Sabilillah)                       | 219 |
| • Explanation of Fighting for His Sake                        | 222 |
| • Conclusion  | 222 |
| • Giving Zakah to a Person Seeking Knowledge                  | 223 |
| • Spending Zakah for Building Masajid                         | 224 |
| • Ibn As-Sabil (Wayfarer)                                     | 224 |
| • Importance of the Category of Wayfarer                      | 225 |
| • Wisdom behind this Attention                                | 227 |
| • Seeking of Allah's Bounty                                   | 227 |

|  |     |
|--|-----|
| • Travelling for Seeking Knowledge                         | 227 |
| • Travelling for Jihad                                     | 228 |
| • Traveling for Hajj                                       | 229 |
| • Prohibition of Useless Journeys                          | 230 |
| • Certain People, Though Well-off, can still Receive Zakah | 230 |
| • Giving Charity to a Wealthy Person Unknowingly           | 231 |

## 22- People Forbidden for Zakah

|                                      |     |
|--------------------------------------|-----|
| • The Wealthy                        | 232 |
| • Atheists and Disbelievers          | 232 |
| • Allah's Messenger ﷺ and his Family | 232 |
| • Fathers, Sons and Wives            | 234 |

## 23- Miscellaneous Topics about those who Entitled to Receive Zakah

|   |     |
|---|-----|
| • A Poor Man Takes Zakah on the Pretense that He will Distribute It | 235 |
| • Giving Zakah to a Person who wants to Marry                       | 236 |
| • Private Representative  | 237 |
| • Giving Zakah to the Debtor or Creditor                            | 237 |
| • Should We Inform the Recipient that it is Zakah                   | 238 |
| • Distributing Zakah to a Brother or Uncle                          | 238 |
| • Giving Zakah to One's Married Daughters                           | 239 |
| • Paying Zakah to the Sister  | 239 |
| • Virtues of Giving Charity to Near Relatives                       | 239 |
| • Buying Something Back which was Given in Charity                  | 240 |
| • Appointing Someone to Pay Zakah on Your Behalf                    | 241 |
| • Zakah that is Paid to the Office of Zakah                         | 241 |
| • Giving Zakah to a Single Family                                   | 242 |
| • Who has Priority in the Distribution of Zakah                     | 242 |
| • The Preferability of Giving Zakah to Good People                  | 242 |
| • Paying Zakah to People who have Committed Crimes                  | 243 |
| • Paying Zakah on what was in the Past                              | 244 |

## 24- Abstaining from Begging











