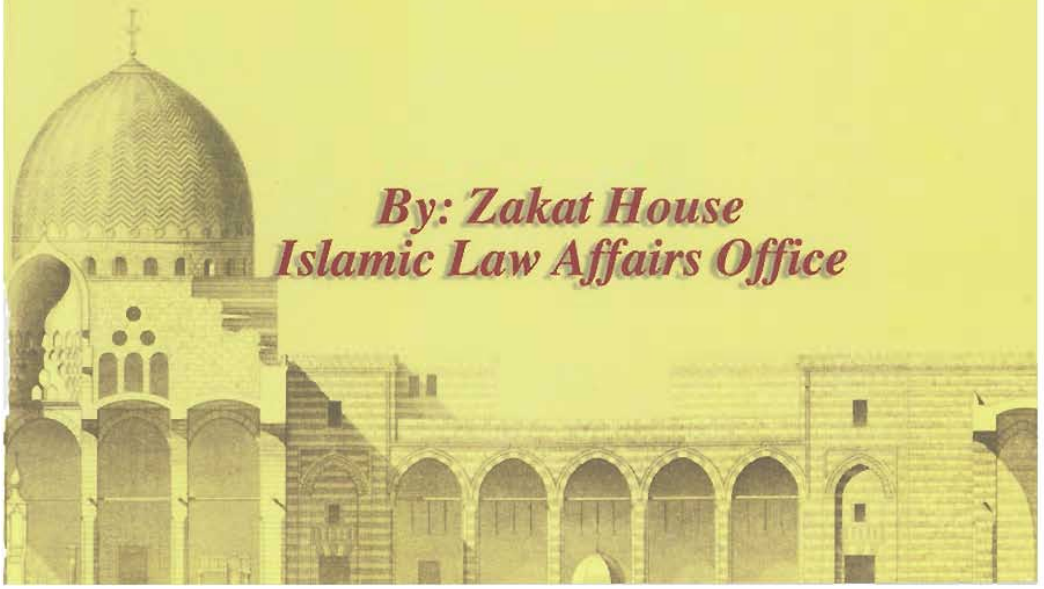
ZAKAT HOUSE

Independent Government Authority
STATE OF KUWAIT

Zakat Rules



By: Zakat House
Islamic Law Affairs Office

ZAKAT HOUSE

Independent Government Authority

STATE OF KUWAIT

بيت الزكاة

هيئة حكومية مستقلة

دولة الكويت

Zakat Rules

أحكام الزكاة

By:

Zakat House

Islamic Law Affairs Office

إعداد : مكتب الشؤون الشرعية في بيت الزكاة

Translated By: Hind Mohammed Al-Ojairy

From: **Zakat House**

Public Relations And

Information Department

ترجمة : هند محمد العجيري من إدارة العلاقات العامة والإعلام في بيت الزكاة

First Edition
1422 A.H.
2001 A.D.

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On the authority of Abu Abd Al-Rahman; Abdullah●, the son of Umar Ibn Al-Khattab● (may Allah be pleased with them both)[1], who said: The Messenger of Allah (may the blessings and peace of Allah be upon him)[2] said:
"Islam has been built on five (pillars): testifying that there is no god but Allah and Muhammed[3] is the Messenger of Allah, performing the prayers, paying the Zakat, making the pilgrimage to the House, and fasting in Ramadan."

(A Hadith *Related*[4] by Bukhari▼ & Muslim▼)

عن إبن عمر رضي الله عنهما قال:

قـــال رســـول الله ﷺ : «بنـي

الإسلام على خمس، شهادة أن

لا إله إلا الله، وأن مـــحـــمـــدا

عبده ورسوله، وإقام الصلاة،

وإيتـــاء الزكـاة، وحج البـيت،

وصوم رمضان».

(رواه البخاري ومسلم)

● **A Companion** i.e. Sahabi is the one who lived at the time of Prophet Muhammed (peace be upon him), saw him and believed in him as a messenger from Allah, and died a muslim.

1. **May Allah be pleased with him (i.e.) (M.ABP.W).** In Arabic, Radiyah Allahu Anhu or (Anhum). May Allah be pleased with him (or with them) said whenever a companion of the Prophet Muhammed is mentioned by name.

2. **Peace be upon him (P.BU.H):** In Arabic, "Salla Allahu Alaihi wa sallam" means "may the peace and blessing of Allah be on our Prophet Muhammed." It is said on all occasions. In conjunction with the preceding phrase, it opens any speach, essay, or activity, and is uttered when the Prophet's name is mentioned. (P.BUH) is a sign of respect. Besides its being an act of following the tradition of Islam.

In The Name Of Allah[1]
Most Gracious
Most Merciful

"And be steadfast in prayer; Practise regular charity; And bow down your heads with those who bow down (in worship)"

(Al Baqra/43)
A *Surah*[2] in the *Qur'an*[3]

بِسْمِ اللَّهِ الرَّحْمَٰنِ الرَّحِيمِ

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ﴿٤٣﴾﴾

(البقرة / ٤٣)

---

1. **Allah**: Is the name of Almighty The Creator and The Divine Majesty; The One and Only God Muslims believe in and worship.

2. **Surah** is a group of **verses or "*ayahs*"** of the Holy Qur'an, linked by thematic content. Each *surah* makes up a unit. *Surahs* are the words of Allah, The Creator, revealed by Arch angel Gabriel. There are 113 Surahs in the Qur'an.

3. **Qur'an** is the final revelation of Allah to the Prophet Muhammed (peace be upon him), conveyed in Arabic and passed on to his companions, memorized verbatim and publicly, privately and continuously recited by them and their descendants to the present time. It was given its present written form by order of "Uthman ibn Affan, The Third Caliph. (May Allah be pleased with), in the year 24 - 25 A.H. / 646 - 647 A.C.

3. **Muhammed:** Peace be upon him, is the last Prophet. He was born in Mecca in the Arabian Peninsula, and migrated to Madina, where he lived and died. He is also called Ahmed, the name was given to him by Prophet Jesus (peace be upon him) when he gave glad tidings of an Apostle to come after him - whose name shall be Ahmed. Muhammed peace be upon him was sent to all people, to call them to Islam. Islam calls on people to believe in one god, "Allah", like the previous religions; Judaism and Christianity. Qur'an is the Holy book and miracle of Muhammed, peace be upon him.

4. **Related: (v). Relation (n): (i.e) Narration.**
   In Arabic "Riwaya"
   A. Relation of a "**Hadith**" - Tradition.
      Hadith: The verbalized or spoken form of a tradition of the Prophet Muhammed (P.B.U.H.), constitutive of his sunnah.
   B. The reporting of words, deeds, descriptions of attitudes of Prophet Muhammed, (Peace be upon him).

▼ **A scholar:** A scholar in Arabic is *'Alim'*, one who has comprehended one or some branches of Islamic Faith. This knowledge should enable him to gather, learn, understand and absorb it.

Acknowledgements

I would like to thank **Dr. Eisa Zakie,** The Legislative Advisor at Kuwait Awqaf Public Foundation, and a Member Of Zakat Shari'ah Authority, for revising and verifying the translation's accuracy in rendering into English Islamic legal terminology as stated in the original Arabic document "Ahkam Al-Zakat (Zakat Rules), one of the publications of Zakat House of Kuwait.

I appreciate the collaboration of Zakat House translation team, who was able to accomplish its difficult assignment in a professional manner.

Public Relations and Informations Department
and
Legal Affairs Office

I pray to Allah Almighty that He may reward every one.

I hope that the translation of this book would benefit English speaking people to gain some knowledge about Zakat ordinance, which is one of the main preoccupations of Zakat House.

Chairman of Zakat House Shari'ah Authority
Dr. Ajeel Jasim Al Nashmi
(State of Kuwait)

Preface

Translation is not an easy task; this is all the more so when the two languages involved in the translation process are linguistically far removed from each other and their speaking communities belong to two diverse cultures. Such is the case when translating an Arabic text into English. The burden becomes heavier when the assignment involves rendering into English religious work, similar to the present one, because of the problem of "lexical gaps". This is essentially a cultural problem arising when concepts and terms in the source text find no translation equivalent in the target text.

Whoever ventures to translate texts about Islamic Faith and Jurisprudence should possess, in addition to his mastery of the source and target languages, a deep understanding of all aspects of Islamic Faith, a requirement which is too difficult to be met by one person.

Considering this fact, Public Relations and Information Department of Zakat House, found a convenient solution. Translation has been carried out by a group of people of varied academic backgrounds which both overlap and complement one another.

Translation of Zakat Rules publication has been undertaken by certain processes which were based on the principle of "division of labour", where each person has been entrusted with a particular task.

According to this procedure, the translator has drawn on the knowledge and expertise of the Legal Affairs Office of Zakat House, regarding the contextual meanings of Shari'ah, (Islamic Law) terminology. This is in addition to the translator's research of such terminology in reference books and specialized dictionaries. The translator has also consulted the Arabic Language specialist - of Public Relations And Information Department at Zakat House - for clarification of meanings.

This is the first time Zakat House ventures into translating 'Zakat Rules' into English. We hope that such translation would benefit English native speakers, Muslims and non-Muslims alike, by helping them gain an idea about the greatness of Islamic Laws, particularly in this area of Zakat with all its unique contribution to social justice through its redistribution of the resources in the Muslim community.

Points Related to the Translation:

1. Translation of the meaning of the Ayahs, i.e. Verses of the Holy Quran, is taken from Ali, Yusif, **'The Holy Qur'an: Translation and Commentary.'** Islamic Propagation Centre International, April 1993.

2. Translation of the meaning of "Hadiths" (i.e.) tradition of Prophet Muhammed, peace be upon him has been executed in one of the following manners:

   A: Copied from the translated texts of reliable references available.

   B: Translated by the team itself.

   C: Taken from reliable translated texts with modifications by the translator through additions and deletions.

3. Preserving the meaning and spirit of the original publication (Ahkam Al-Zakat) (Zakat Rules) has been our main concern while translating.

4. Some Islamic terms in the original text have been kept as they are, such as: Nisab, 'Zakat' and 'Mustaghallat'. Explanatory notes have been given for each of them.

5. The name Allah, has been kept as it is in Arabic, instead of the word God.

6. Proper names have been transliterated. Names are registered in Names Index which is divided into three groups:
   (●Companions, ✷Successors and ▼Scholars).

7. Words in glossary are arranged according to their English alphabetical order, whether they are originally Arabic or English, having similar meanings in Arabic.
   Their equivalent Arabic meanings are provided. A brief definition/ meaning in English is added to each entry.

8. Quoted Arabic texts from The Holy Qur'an and Hadith are kept with the English, for Arabic readers.

9. Translation was revised by:
   Dr. Eisa Zakei, The Legislative Advisor at Kuwait Awqaf Public Foundation, and a Member Of Zakat House Shari'ah Authority.

General Manager Of Zakat House

A Translation Of

Islamic Law Affairs Office Introduction

Praise be to Allah. Peace be upon His messenger Muhammed, his kin, companions and those who follow him.

Muslim scholars, consented on conditions of deeds acceptance by Allah as: They are ***Devotion*** i.e., performing a deed to Allah, and ***Correctness***, i.e conforming with "***Shari'ah***"[1], Islamic Law.

Generally, acts of worship, of which ***Zakat***[2] (paying ***alms***), Al Fitr Zakat, "***Fidyah***," i.e. expiation "of breakfasting in Ramadan, Vows, Penances, and **Adahi**, i.e. **"Sacrifices"**, should fulfill these two conditions, in order to be accepted by Allah.

Devotion, is a secret between Man and his Lord.

Correctness of actions is defined as being consistent with the fundamentals of Islamic ***Fiqh***[3], which is the subject of this publication. We managed to present it smoothly and easily, to enable readers with no professional Fiqh knowledge to understand it. Zakat House exhalted goal is to spread full awareness of Zakat ***ordinance***[4] within the framework of Shari'ah.

This humble effort of The Islamic Law Affairs office is meant to accomplish this goal.

Finally, we pray to Allah (***SWT***)[5] to accept our righteous deeds, and may He forgive our shortcomings.

Praise be to Allah.

Manager of Islamic Law Affairs Office

---

1. **Shari'ah:** The collective name for all the laws of Islam, including Islamic religious, ethical and jurisprudential systems.

2. **Zakat: Alms.**

   a) The obligatory sharing of wealth with the poor and the community at the yearly rate (2.5%) of appropriated wealth above a certain minimum.

   b) Another definition: (Literally "growth" and "purification") it is a compulsory monetary contribution paid by every muslim, possessing more than a certain amount of wealth. This results in the transfer of resources from the rich to the poor and to other welfare activities. Zakat is the third pillar of Islam.

3. **Fiqh:** Islamic Jurisprudence.

4. **Ordinance:** a divine commandment, obligated on a Muslim according to Islamic Shari'ah. A Muslim is considered a sinner if he does not obey it. On the other hand, he is rewarded by Allah if he obeys it (e.g. performing five prayers a day, fasting the month of Ramadan, paying Zakat (alms) with certain stipulations. 'Wajib' is another meaning for ordinance i.e the law or deed which is due / owing.

5. **SWT:** An abbreviation for: "**Subhanahu Wa Ta'ala.**" It is an invocation, usually uttered whenever Allah is mentioned. It means may He be praised, and may His Transcendence be affirmed.
   Ta'ala: to transend everything, an act of which only Allah (S.WT) is capable of.

Chapter: 1
Definition
Of Zakat

Zakat[1] in Arabic:

In Arabic, the term 'Zakat' means blessing, purity, growth and uprightness. If a person is called "Zakie" - a derivation from the word Zakat - it means he is 'virtuous'.

Zakat is also used to describe the for growth of plants. "Zaka" here stands for their healthy increasing and growing. Thus Zakat implies purity as well.

Zakat in Shari'ah:

"***Zakat***" - in Islamic Law - is a specific share of money, ordained by Allah (SWT) for deserving recipients mentioned in The Holy Qur'an. The word Zakat is also used to mean an allocated amount of apportioned money, for an assigned group of people.

The term "Zakat", is also used to mean the amount given and deducted from the property subject to Zakat. It is called Zakat because it increases the sum of money from which it is taken and safeguards it against harm. Ibn Taimiyah▼ said in this context "The soul of the Zakat payer becomes purified, and his money increases in blessing".

In the language of the Qur'an and ***Sunnah*** [2], 'Zakat' may be called alternatively "***sadaqa***"[3]. Allah (SWT) says in The Qur'an:

---

1. **Zakat:** See page XVIII
2. **Sunnah:** The path and example of Prophet Muhammed (peace be upon him) consisting of all that he said, did, approved of, or condemned.
3. **Sadaqa:** A: Zakat
   B: Charity is another meaning.

((Of their goods take alms
That so thou mightest
Purify and sanctify them;
And pray on their behalf.
Verily thy prayers are a source
Of security for them:
And God is One
Who heareth and knoweth.))

(Tawba Surah / 103)

﴿خُذْ مِنْ أَمْوَٰلِهِمْ صَدَقَةً
تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا وَصَلِّ
عَلَيْهِمْ ۖ إِنَّ صَلَوٰتَكَ سَكَنٌ لَّهُمْ ۗ
وَٱللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾﴾

(التوبة / ١٠٣)

In a *correct Hadith*[1],

the Prophet Muhammed (P.B.U.H.) said to Mu'ath● when he sent him to Yemen: "Tell them that there is a charity due upon them to be taken from their rich and to be given back to their poor".

قال رسول الله ﷺ :
«أعلمهم أن الله افترض عليهم صدقة في أموالهم تؤخذ من أغنيائهم وترد على فقرائهم».

"*Sadaqa*" is taken from the root "sidq", i.e truthfulness. Ibn Al Arabi ▼ says in his book, "The Rules Of The Qur'an", "Sadaqa" is taken from truthfulness where actions conform to words and beliefs.".

"*Musadiq*", is a term, drived from the word "sidq", as well. Thus, "Musadiq", is the one who collects Zakat.

---

1. **Correct Hadith: Correct Hadith** or **/Tradition**
   Sahih Hadith or / **Tradition**
   Sound Hadith or / **Tradition**
   are similar in meaning. Correct hadith is any hadith whose veracity is absolutely without question.

▼ **Ibn Al Arabi:** A scholar. See page XI.

Chapter: 2
Status Of
Zakat In Islam

Zakat in The Holy Qur'an

Zakat is the third of Islam's five pillars. It is one of the pillars without which the faith cannot be maintained. Zakat withholders are fought. Whoever denies it becomes a non-believer. Zakat was obligated in the second year of *Hijrah*[1].

The word 'Zakat', occurrs thirty times, in different places of the Qur'an.

Zakat is a means for obtaining Allah's Mercy.

"But My Mercy extendeth
To all things. That (Mercy)
I shall ordain for those
Who do right, and practise
Regular charity, and those
Who believe in Our Signs;"

(Al Araf Surah/156)

﴿وَرَحْمَتِي وَسِعَتْ كُلَّ شَيْءٍ فَسَأَكْتُبُهَا لِلَّذِينَ يَتَّقُونَ وَيُؤْتُونَ الزَّكَوٰةَ وَالَّذِينَ هُم بِآيَاتِنَا يُؤْمِنُونَ ﴿١٥٦﴾﴾

(الأعراف / ١٥٦)

Furthermore, Zakat is a condition for gaining victory with Allah's grace.

"God will
Certainly aid those who
Aid His (cause); for verily
God is Full of Strength,
Exalted in Might,
(Able to enforce His Will)
(They are) those who,
If We establish them
In the land, establish
Regular prayer and give
Regular charity."

(Al Haj Surah/40-41)

﴿وَلَيَنصُرَنَّ اللَّهُ مَن يَنصُرُهُ ۗ إِنَّ اللَّهَ لَقَوِيٌّ عَزِيزٌ ﴿٤٠﴾ الَّذِينَ إِن مَّكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ﴾

(الحج / ٤٠ ـ ٤١)

1. **Hijrah:** The departure of Prophet Muhammed (peace be upon him) from Mecca to Yathrib (later known as Madinat Annabiy (the city of the Prophet); designation for the Islamic Lunar Calendar which began on the day of that departure from Mecca (July, 622 AC).

Zakat is an instrument for inducing brotherhood in religion.

"But (even so), if they repent,
Establish regular prayers,
And practise regular charity,
They are your brethren in Faith:"

(Al Tawba Surah/ 11)

﴿فَإِن تَابُوا۟ وَأَقَامُوا۟ ٱلصَّلَوٰةَ وَءَاتَوُا۟ ٱلزَّكَوٰةَ فَإِخْوَٰنُكُمْ فِى ٱلدِّينِ ۗ﴾

(التوبة / ١١)

Zakat is an attribute of believing Society.

"The Believers, men
And women, are protectors,
One of another: they enjoin
What is just, and forbid
What is evil: they observe
Regular prayers, practise
Regular charity and obey
God and His Apostle.
On them, will God pour
His mercy: for God
Is Exalted in power, Wise."

(Al Tawba Surah / 71)

﴿وَٱلْمُؤْمِنُونَ وَٱلْمُؤْمِنَٰتُ بَعْضُهُمْ أَوْلِيَآءُ بَعْضٍ ۚ يَأْمُرُونَ بِٱلْمَعْرُوفِ وَيَنْهَوْنَ عَنِ ٱلْمُنكَرِ وَيُقِيمُونَ ٱلصَّلَوٰةَ وَيُؤْتُونَ ٱلزَّكَوٰةَ وَيُطِيعُونَ ٱللَّهَ وَرَسُولَهُۥٓ ۚ أُو۟لَٰٓئِكَ سَيَرْحَمُهُمُ ٱللَّهُ ۗ إِنَّ ٱللَّهَ عَزِيزٌ حَكِيمٌ ﴿٧١﴾﴾

(التوبة / ٧١)

Paying Zakat is a sign of those who frequently attend mosques.

"The mosques of God
Shall be visited and maintained
By such as those who believe in
God and the Last Day, establish
Regular prayers, and practise
Regular charity"

(Al Tawba Surah / 18)

﴿إِنَّمَا يَعْمُرُ مَسَٰجِدَ ٱللَّهِ مَنْ ءَامَنَ بِٱللَّهِ وَٱلْيَوْمِ ٱلْءَاخِرِ وَأَقَامَ ٱلصَّلَوٰةَ وَءَاتَى ٱلزَّكَوٰةَ﴾

(التوبة / ١٨)

Offering Zakat is a mark of the believers who will inherit paradise.

"Who are active in deeds Of charity;" (Al-Muminun Surah/4)	﴿وَٱلَّذِينَ هُمْ لِلزَّكَوٰةِ فَٰعِلُونَ ۝٤﴾ (المؤمنون/٤)

Zakat in Sunnah

Status of Zakat is elaborated in "Sunnah", i.e. The Prophet's Tradition.

Ibn Omar● may Allah be pleased with them heard the prophet (P.B.U.H.) saying: "I have been ordered to fight people until they say that none has the right to be worshipped but Allah, and that Muhammad is His Messenger, and they uphold the prayers, and pay the Zakah. If they do this, their lives and properties will be safe, except for what is due to Islam, and their accounts are with Allah". (Sahih Hadith Related by Al-Bukhari▼ and Muslim▼)	عن إبن عمر رضي الله عنهما أن رسول الله ﷺ قال: «أمرت أن أقاتل الناس حتى يشهدوا أن لا إله إلا الله وأن محمدا رسول الله. ويقيموا الصلاة ويؤتوا الزكاة فإذا فعلوا ذلك عصموا مني دماءهم وأموالهم إلا بحق الإسلام وحسابهم على الله». (حديث صحيح)

Another Tradition reads as follows:

Jarir bin Abdullah● narrated: "I gave the pledge of allegiance to the Prophet (P.B.U.H) for offering prayer perfectly giving Zakat, and giving good advice to every Muslim." (Related by Bukhari▼)	قال جرير بن عبدالله : «بايعت رسول الله ﷺ على إقام الصلاة وإيتاء الزكاة والنصح لكل مسلم». (رواه البخاري)

Chapter: 3
On Exhortation
To Offer Zakat

Some Hadiths on Exhortation to Offer Zakat:

Abu Al Darda'●, may Allah be pleased with, said:

The Messenger of Allah (P.B.U.H) said: "Five (Islamic duties), he who preforms them, while believing in them, enters Paradise. Who preserves the five prayers[1], their ablution, their bowing, their prostration, and their timings, and he fasts Ramadan, and makes the pilgrimage[2] to the House[3], if he is able to do so. And he gives out Zakat willingly"

(A Fair Tradition[4]
Related by Al Tabarani▼)

عن أبي الدرداء رضي الله عنه قال: قال رسول الله ﷺ: «خمس من جاء بهن من إيمان دخل الجنة، من حافظ على الصوات الخمس، على وضوئهن وركوعهن وسجودهن ومواقيتهن، وصام رمضان، وحج البيت إن استطاع إليه سبيلا، وأعطى الزكاة طيبة بها نفسه..».

(حديث حسن رواه الطبراني)

Abu Aiub●, may Allah be pleased with said that:

A man asked the Prophet (P.B.U.H): Tell me of a deed, that will make me enter Paradise. He said: "You should worship Allah, and ascribe no partner with Him, offer the ordained prayers perfectly, and pay the Zakat. And keep the good relations with your Kith and Kin."

(Related by Bukhari▼ and Muslim▼)

عن أبي أيوب رضي الله عنه أن رجلا قال للنبي ﷺ : «أخبرني بعمل يدخلني الجنة، قال: «تعبد الله لا تشرك به شيئا، وتقيم الصلاة المكتوبة، وتؤتي الزكاة، وتصل الرحم».

(رواه البخاري ومسلم)

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1. **Prayer** (sing) in Arabic is called **salah**.
2. **Pilgrimage**: (i.e.) **Hajj**. it is the fifth pillar of Islam, performed at Mecca, in Saudi Arabia, on the ninth and tenth days of Dhul Hijja - the last month of the lunar year.
3. **The House: Ka'ba** is a square stone building in the great mosque at Mecca – Saudi Arabia – towards which all Muslim face in prayer.
4. **A Fair Tradition: Fair hadith, fair tradition, hasan hadith and hasan tradition** are similar in meaning. A fair tradition is any hadith whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or tradition of Prophet Muhammed peace be upon him.

Amr Ibn Murra Al Juhani●, may Allah be pleased with said:

A man from Qadha'ah, came to the Messenger (P.B.U.H) and said: I have testified, that there is no god but Allah, and that you are the Messenger of Allah. I performed the five prayers, I fasted the month of Ramadan and prayed in the depth of its nights I paid Zakat. The Prophet (P.B.U.H) then said: "He who dies holding on doing these matters is one of the saints or martyrs."

(A Fair Tradition Narrated by I Bazzar▼, Ibn Hibban▼, and Ibn Khuzaima▼ in his Sahih Book)

عن عمرو بن مرة الجهني رضي الله عنه قال: جاء رجل من قضاعة إلى رسول الله ﷺ فقال: «إني شهدت أن لا إله إلا الله، وأنك رسول الله، وصليت الصلوات الخمس، وصمت رمضان وقمته، وآتيت الزكاة، فقال رسول الله ﷺ: «من مات على هذا كان من الصديقين والشهداء».

(حديث حسن رواه البزار وابن حبان وابن خزيمة في صحيحه)

Chapter: 4
Warning Against Withholding Zakat

Some Hadiths on Withholding Zakat:

Abu Huraira● reported Allah's Messenger (may peace be upon him) as saying:

"If any owner of gold or silver does not pay what is due on him, when The Day of Resurrection[1] would come, plates of fire would be beaten out for him, these would be heated in the fire of Hell and his sides, his forehead and his back would be cauterised with them. Whenever these cool down, the process is repeated during a day the extent of which would be fifty thousand years, until judgement is pronounced among people, and he sees whether his path is to take him to Paradise[2] or to Hell[3]."

(Narrated by Bukhari▼ and Muslim▼)

عن أبي هريرة رضي الله عنه قال: قال رسول الله ﷺ: «ما من صاحب ذهب ولا فضة لا يؤدي منها حقها إلا إذا كان يوم القيامة صفحت له صفائح من نار، فأحمي عليها في نار جهنم، فيكوى بها جنبه وجبينه وظهره، كلما بردت اعيدت له ﴿في يوم كان مقداره خمسين ألف سنة﴾ حتى يقضى بين العباد، فيرى سبيله إما إلى الجنة وإما إلى النار».

(رواه البخاري ومسلم)

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1. Day of Resurrection: In Arabic: Akhirah. Judgement, eternal end of Judgement in Paradise or Hell.
2. Paradise: In Arabic "Jannah" The Garden i.e. paradise, the eternal abode of the meritorious humans who have been granted the reward of Allah on The Day of Judgement.
3. Hell: In Arabic "jahannam". The eternal fire, which is the ultimate recompense of the life of disobedience and sin.

Abdullah Ibn Masood●, (may Allah be pleased with), related that The Prophet Muhammed (P.B.U.H) said:

"Whoever does not pay Zakat due on his wealth, on The Day of Judgement, it will become a bald - headed male snake, until it encircles his neck.

Then the Prophet (P.B.U.H) read us the equivalent to this in the Holy Qur'an:

And let not those
Who covetously withhold
Of the gifts which God
Hath given them of His Grace,
Think that it is good for them:
Nay, it will be the worse
For them: soon shall the things
Which they covetously withheld
Be tied to their necks
Like a twisted collar,
On the Day of Judgment."

(Sound Tradition) Narrated by Nisa'ee▼, Ibn Khusaima▼ and Ibn Maja▼)

عن عبدالله بن مسعود ﷺ، عن

رسول الله ﷺ قال: «ما من أحد لا

يؤدي زكاة ماله إلا مثل له يوم القيامة

شجاعا أقرع حتى يطوق به عنقه». ثم

قرأ علينا النبي ﷺ مصداقه من كتاب

الله ﴿ولا يحسبن الذين يبخلون بما

آتاهم الله من فضله هو خيرا لهم بل

هو شر لهم سيطوقون ما بخلوا به يوم

القيامة﴾.

(حديث صحيح، رواه النسائي
وابن خزيمة وابن ماجه واللفظ له).

Ali Ibn Abi Talib●, (may Allah be pleased with) said: "The Prophet Mohammed (P.B.U.H.) damned the usury[1] devourer, the usury giver, its witness, and the clerk who writes it in, the woman who tattooes others, and the one who requests to be tattooed herself, the Zakat withholder, the muhallil[2] and the muhallal-lah[3]."

(Narrated by Ahmed▼ and Nasa'ee▼ A Fair Hadith.)

عن علي إبن أبي طالب ﷺ قال:

«لعن رسول ﷺ وسلم آكل الربا

وموكله، وشاهده، وكاتبه، والواشمة،

والمستوشمة، ومانع الصدقة،

والمُحَلِّلُ، والمُحَلَّلُ له».

(حديث حسن رواه أحمد والنسائي)

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1. Usury = In Arabic Riba.

   There are two kinds of *riba*:

   A: Riba Annasi'a: postponed usury. It is taking interest on a loan, in return of delayed debt paying.

   B: Riba Alfadl: Excess usury which is obtaining a greater amount than what has been given, when exchanging six kinds of commodities: (Dates-wheat-barley-salt-silver and gold). It is also applicable to any type that may share the similar reason i.e (illat Arriba).

   Illat Arriba, is also of two sorts:

   1- Storable and nourishing food, which would be measured by Sa'

   2- Anything that can be weighed and used as price, such as gold and silver.

2. **Muhallil:** The one who marries a thrice devorced woman to dismiss her, so that she may return to her former husband.
3. **Muhallal-lah:** The husband who his thrice divorced wife marries another man, in order to dismiss her, so that he may marry her again; on condition that neither the wife and her second-husband nor the first and the second husband agree, on purpose, on a collusion to let the second husband, marry the wife, for a certain period of time, so that she gets her divorce from the second husband and can re-marry the first one.

Chapter: 5
Conditions For Zakat To Become Obligatory

Islam ordained Zakat, and laid down a set of conditions which, if they apply, Zakat becomes **due**[1]. These conditions are decreed to facilitate payment of Zakat by the money owner so that he may pay it whole-heartedly, taking into consideration the rights of the poor. Thus the sublime objectives of Zakat will be realized. These conditions are as follows:

1- *Absolute Possession*:

This means the owner's ability to act freely with what he possesses, without having any outstanding obligations towards others.

No Zakat is paid for ***"Dhimar" money*** i.e. the money, which is not in the possession of its owner, and the location of which is unknown. Zakat is also not due in respect of the deferred sum of dowry, considering a woman's inability to dispose of it conclusively, nor in respect of debts owed by an insolvent debtor. But if one receives some of the money owed to one, payment of Zakat shall have to be effected for one year only, regardless of the number of years such money was not in one's possession.

Zakat is not obligatory; if:

The owner's money remains out of reach for years.
The dowry continues to be unpaid by the husband,
Or the debts remain unpaid by an insolvent debtor,
i.e. the incapable of paying.

2- Growth:

Growth of wealth, whether ***real*** i.e. ***natural*** or ***presumed*** is a requisite for Zakat payment. ***Natural growth*** may be by breeding or trading. Presumed means the wealth's potential capacity for growth, such as the case of gold, silver, or currencies which are likely to increase through ***investment*** and trading.

Zakat is due in respect of both (natural and ***presumed***) kinds of wealth. Yet Zakat is not ***obligatory***[2] in respect of personal possessions necessary for one's living because they do not grow, neither in real nor presumed terms.

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1. **Due**: in Arabic is called "wajib."
2. **Obligatory**: owing, due, binding, compulsory, and a must, can be other synonyms for wajib (i.e.) obligatory.

3- Reaching *Nisab*:

Nisab is a legally determined amount of wealth; possession of wealth less than the nisab frees the owner from the obligation of Zakat. ***Nisab of gold*** is twenty ***mithqals***, a measurement of weight which equals eighty-five grams of pure gold, whereas the nisab for silver is two-hundred Islamic *dirhams*, amounting to 595 grams of pure silver.

4- *Wealth Exceeding Basic Needs:*

Personal possessions and other necessary personal properties are not subject to Zakat payment, such as one's house, clothing, tools of one's craft or means of transport such as cars for personal use, and furniture. The same applies to money earmarked for payment of one's debt, for a debtor needs such money to avoid imprisonment and humiliation.

5- Expiry of One Lunar Year on Possession of Wealth in Hand:

Once the wealth is one's possession, which is equal to or above the legal nisab, has completed one lunar year i.e. Hawl, in possession, it shall be subject to Zakat payment, at the rate of 2.5%. However, it is permissible to observe the ***calendar year*** instead of the lunar year if it proves to be difficult, or unfeasible to do so because of a company's or an establishment's budget being based on the calendar year. However, the increase of a calendar year over a lunar year should be taken into consideration when paying Zakat. Thus if the rate is based on a calendar year, it shall be 2.577%.

Chapter: 6
Zakat On Money And Jewelry

Definition of Money

Money here means all currencies, whether in the form of banknotes or coins, or whether in the currency of the country of the Zakat payer or in any other foreign currency.

Obligation of Money Zakat

The obligation to pay Zakat in respect of money owned meeting the conditions mentioned in chapter five is evident in both the Holy Qur'an and the Prophet's Sunnah (tradition). It is also the consensus among scholars. Evidence from the Qur'an is as follows:

"And there are those
Who bury gold and silver
And spend it not in the Way
Of God: announce unto them
A most grievous penalty

On the Day when heat
Will be produced out of
That (wealth) in the fire
Of Hell, and with it will be
Branded their foreheads,
Their flanks, and their backs.
This is the (treasure) which ye
Buried for yourselves: taste ye,
Then, the (treasures) ye buried!"

(Al Tawba Surah / 34-35)

﴿ وَٱلَّذِينَ يَكْنِزُونَ ٱلذَّهَبَ
وَٱلْفِضَّةَ وَلَا يُنفِقُونَهَا فِى سَبِيلِ
ٱللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ ﴿٣٤﴾
يَوْمَ يُحْمَىٰ عَلَيْهَا فِى نَارِ جَهَنَّمَ
فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ
وَظُهُورُهُمْ ۖ هَٰذَا مَا كَنَزْتُمْ
لِأَنفُسِكُمْ فَذُوقُوا۟ مَا كُنتُمْ
تَكْنِزُونَ ﴿٣٥﴾ ﴾

(التوبة / ٣٤-٣٥)

Evidence from Sunnah is the saying of the Prophet (P.B.U.H.):

"If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection would come, plates of fire would be beaten out for him; these would then be heated in the fire of Hell and his sides, his forehead and his back would be cauterised with them".

وأما السنة فقوله ﷺ: «ما من صاحب
ذهب ولا فضة لا يؤدي منه حقها، إلا
إذا كان يوم القيامة صفحت له صفائح
من نار فأُحمي عليها في نار جهنم
فيكوى بها جنبه وجبينه وظهره...».

Throughout the ages, Muslims' consensus of opinion has been firm on the obligation of Zakat in respect of gold and silver currencies; the same holds true for other currencies.

Conditions for Zakat on Money:

Zakat in respect of money becomes obligatory once such money owned meets the conditions mentioned earlier

Money Gained During a Lunar Year:

If one has got a *nisab* from the beginning of the lunar year, then his money increased, either by way of profit or any other means, such as by way of inheritance, grant, salary, or allowance, he should add such increase to the nisab in his possession and pay Zakat in respect of both on completion of the year, even though a complete lunar year has not passed yet while possessing the additional money obtained.

A Practical Example To Calculate Money Zakat:

How much would the Zakat be for one thousand Kuwaiti Dinars, which completed a lunar year in one's possession?

Solution:

If we suppose that one gram of gold equals four Kuwaiti Dinars, and since gold nisab is eighty five grams of pure gold, (refer to Zakat obligation conditions in chapter five), then

85 Grams × 4 KD = KD 340

Three hundred forty is the money **nisab**:

Since the sum of one thousand Kuwaiti Dinars is more than three hundred forty, and as 2.5% is the percentage taken from the money that has reached nisab, then the sum of Zakat is

KD 1000 × 2.5% = KD 25

Jewelry Zakat

Zakat is not due on a woman's jewelry meant for personal use if its amount does not exceed that worn by a woman of similar social status. Anything in excess of that shall be subject to Zakat payment, including jewelry not worn because of being out of fashion or for any other reasons, for such excess amounts to hoarding and saving.

In the case of gold or silver jewelry, Zakat amount is determined only on the basis of the weight of pure gold or silver in either type of jewelry. No consideration should be made of the market value of such jewelry, nor of any increase of their value as a result of craftsmanship, precious stones with which the jewelry is studded or any other pieces added which are not made of gold or silver.

This is different from gold or silver possessed by traders. What should be considered, in paying Zakat for jewelry of gold or silver, is the overall value, including the craftsmanship and the value of any precious stones added to the pieces of jewelry they, i.e. traders, keep for trading.

Prohibited Ornament Zakat:

Zakat is obligatory in respect of gold and silver jewelry which is ***haram***[1] i.e. prohibited to be worn in certain cases such as all ornamental gold jewelry worn by a man (for gold is prohibited to be worn by men), like a gold bracelet or watch.

The case is different when a man uses a silver ring. He doesn't have to give Zakat for. It is "***halal***"[2], permissible for him, on condition that the silver ring, doesn't exceed three grams in weight.

Likewise, all the jewelry of a woman meant to be used by men shall be subject to zakat. Men's jewelry are prohibited to be used by women, though.

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1. **Haram:** A. What Allah (S.W.T.) has explicitly forbidden humans to do and for which He specified a penalty.

   B. The law, or deed which is forbidden / prohibited.

2. **Halal:** That which Allah (S.W.T) or His Prophet (P.B.U.H.) have decreed legitimate.

There are other ornaments which are prohibited for both men and women to use, such as utensils, pots, vases, or any object made of gold or silver. Prohibited ornaments or accessories are also included.

In conclusion, what is prohibited, whether of gold or of silver, is subject to Zakat once it reaches nisab, either on its own or when combined with other forms of wealth in one's possession.

A Practical Example To Calculate Jewelry Zakat:

We know that obligatory Zakat on jewelry is calculated according to the weight of the pure gold element therein. What is meant by 'pure gold' are gold bullions or bars that equal 24 carat gold.

As for the impure gold, other alloyed metals should be excluded from the calculation to arrive at the net gold weight.

In order to find out the pure gold weight, and the amount of Zakat due on gold jewelry the following equation is followed:

Weight of gold x criterion of purity (14, 18 or 22 carat) x price[1] of one gram (on the day Zakat falls due) × 2.5% ÷ 24

1. Price of gram on the day Zakat falls due: is refered to as price of gram in other books.

Chapter: 7
Commercial And Industrial Wealth Zakat

Definition of Commercial Wealth:

By Zakat in respect of ***Commercial wealth***, is meant Zakat in respect of all properties intentionally bought for trading, irrespective of whether they were bought from abroad or locally, or whether in the form of foodstuffs, agricultural products, livestocks, or in other form.

They may be goods in a commercial shop owned by one or a group of people. All these forms of wealth are termed in Islamic Law **"Urudh at-tijara"** (*Articles of Trade*).

The tools and equipment used by companies and establishments whose work is limited to manufacturing articles for the order of others, are not subject to Zakat, for such tools and equipment are not considered 'articles of trade'. An example of this is the case of contracting companies. Such companies are considered 'industrial' companies, although this description is not common. Every company which engages in industrial production for others, such as iron and steel companies, are considered industrial companies on the same footing as a blacksmith's or a carpenter's shop. However, should these industrial companies purchase goods and materials with the intention of selling them to others after processing and manufacturing them, they will become articles of trade, their net value (after discount of the processing/ manufacturing cost) becomes subject to Zakat payment.

The Difference Between Articles Possessed for Personal Use and Articles of Trade:

Possession goods and articles which are meant for personal use and keeping and not for trading are not subject to Zakat. They are known in accounting as "fixed assets". When they are bought by a merchant or a company, they are meant to be kept because they constitute means of production. Examples of these are machines, buildings, vehicles, equipment, lands which are meant for re-sale or trading. The same applies to utensils, cabinets, shelves on which goods are displayed, offices and furniture... etc. Zakat should not be levied on ***fixed assets*** and should, therefore, be discounted from the Zakat amount due.

When due Zakat conditions are completed, Zakat is obligatory in respect of articles of trade, that is articles meant - when bought - for trading in and known in accounting as '***circulating assets***'. Examples of these articles of

trade are goods, commodities, machines, vehicles, and lands bought for trading in.

Conditions For Zakat on Trade Commodities:

Conditions applicable to Zakat in respect of money apply to articles of trade as well (See chapter five), in addition to two other conditions which should be realized simultaneously, namely ***action,*** i.e. ***amal*** and ***intention,*** i.e. ***niyyah***. By action is meant the act of purchase and by niyyah is meant the intention of realizing profit through re-sale of what has been purchased. Obtaining of either of these additional conditions without the other, in the case of articles of trade, is not enough to qualify an article to become an article of trade subject to Zakat payment.

To illustrate further by an example, if a person purchases a car with the intention of keeping it for his own personal use, but to sell it at profit if such a chance occurs, such car will not be considered as an article of trade and thus will not be subject to Zakat. On the other hand, if a person purchases a number of cars for the intention of trading in them and realization of a profit, and then singles out one of them for his own personal use, such car will be considered an article of trade, and thus will be subject to Zakat payment. As said earlier, the key issue here is the intention of the purchaser at the time of purchase. Thus, if the original intention is personal use of the object bought, the object is not considered an article of trade, even if he wishes to sell later on at a profit, for this has not been his original intention at the time of purchase. Likewise, an article of trade purchased with the intention of re-sale at a profit remains subject to Zakat payment even if it has been accidentally and personally used.

Change of the original intention affects classification of the article purchased. Thus if a person purchases an article with the intention of re-selling it, then - and before re-selling it - changes his intention to keep it permanently for personal use, such change of intention will change the status of the article from an article of trade on which Zakat is obligatory into a personal belonging on which Zakat is not obligatory. Again, if the object bought has been bought with the intention of keeping it for personal use, then the purchaser changes his intention so that the object becomes an article of trade, then he sells it, such object will not be subject to Zakat payment.

How to Pay Zakat on Commercial Wealth:

Once Zakat falls due, the commercial company, or the Muslim merchant, should take stock of his trade, i.e. the goods he has, evaluate the available commodities, add to their value whatever cash he has, whether such commodities have been utilized in his trading or not, add whatever receivables hoped to be paid, then deduct from the total value of the aforementioned items any outstanding debts owing to others. With the expiry of one lunar year of possession of the commercial wealth in hand, the balance shall be subject to Zakat at the rate of 2.5%. This could be summed up in the following formula:

Amount of Zakat = value of goods in stock[1] + cash
(whether in hand or in the bank) + *good debts*[2] - accounts payable × 2.5%

Method of Evaluating Commodities for Zakat Payment

Now, on the basis of which price should a merchant evaluate his available goods? Should such valuation be based on the purchase price[3] of these goods, or should it be based on the ***market price***?[4]

If we say that he should evaluate his goods on the basis of their purchase price, those prices may have gone down. They could have become lower than the purchasing price. Thus the merchant may have to pay Zakat dues on the basis of a higher price. Prices could have also gone up, resulting in the merchant paying Zakat dues on the basis of his capital without including the profits realized, which should legally be included in the calculation of Zakat.

Therefore, a merchant should evaluate his commercial wealth on the basis of their current market price, irrespective of whether such price is higher or lower than the purchase price. The decisive factor in determining the valuation is the current market price.

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1. In stock: available.
2. Good debts: expected or likely to be paid debts, i.e. receivable.
3. Purchase price: costing price of goods on buying day.
4. Market price: price of goods on the day Zakat falls due.

Valuation of articles of trade for retailers should be based on retail prices, whereas valuation of such goods for wholesalers should be based on wholesale prices. However, for those who engage in both retailing and wholesale, the valuation of those goods should be based on the average of retail and wholesale prices.

Payment in Kind or Cash of Zakat Dues in Respect of Goods

In principle, Zakat in respect of articles of trade should be paid in cash according to the value of goods once Zakat falls due, as mentioned earlier, and not in kind. This is based on a narrated story about;

Omer bin Al-Khattab may Allah be pleased with who told Himas*: "Pay Zakat on property". Himas answered "I have nothing but leather water containers". Omer replied "Evaluate them then pay Zakat thereon" (in cash).	عن عمر بن الخطاب رضي الله عنه قال لحماس: «أدّ زكاة مالك، قال: ما لي إلا حجاب أدم، قال قومها ثم أد زكاتها.»

However, Zakat in respect of goods may be paid in kind out of the goods themselves to facilitate matters for people.

Commercial Debts:

Commercial transactions can be carried out on the basis of either cash or credit. The question is, How does a merchant deal with commercial debts?

First: Debts Owed to the Merchant

Scholars divide these debts into two kinds:

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* A successor: In Arabic Tabi'ei. One who accompanied one or more of the companions of Prophet Muhammed (Peace be upon him) and took Islamic knowledge from. Though Himas was born at the time of Prophet Muhammed, he did not see or learn from him directly. Thus scholars consider him a companion.

1. *Good Debt:*

It is either a debt recognized by a debtor capable of paying it, or a debt which a debtor does not acknowledge but in respect of which there is evidence to prove it, and the creditor recuperate it if he pursues legal action. These debts are known as "good debts".

In such case the merchant or the commercial firm should pay Zakat every year in respect of such debt, along with the Zakat amount paid in respect of its other assets.

2. *Bad/Doubtful Debt*

It is a debt which is denied by the debtor and in respect of which there is no evidence to prove it. Or it is an admitted debt owed by a procrastinator or an ***insolvent*** debtor. These debts are known as doubtful debts. Such debts are not subject to Zakat payment by a merchant or a commercial firm until they have actually been received. Once they have been received, no matter how many years they remained outstanding, they are subject to Zakat payment for one year only.

Second: Debts a Merchant Owes to Others

Debts a merchant or a commercial company owes to others are deducted from the amount of Zakat due; the creditors to whom these debts are owed should pay the Zakat due on the amount of debts, as explained above.

Zakat on Industrial Wealth:

The Zakat rules applicable to Industrial wealth are the same as those which apply to commercial wealth. In both cases, the goods purchased with the intention of re-selling are evaluated on the basis of their market value. Cash in hand or in the bank is added to the balance, along with any receivable debts. Then debts payable should be deducted from the total; and the resulting balance will be subject to Zakat payment. However, when these rules are applied, one difference between industrial and commercial wealth is observed. Whereas Zakat in the case of commercial firms is taken on the basis of the value of goods, including both their cost and the profit, in indus-

trial wealth the amount of Zakat is paid on the basis of profit only, without including the capital, which is often turned into fixed assets. Fixed assets are not subject to Zakat, such as machines, equipment and the buildings housing the factories. These are considered 'means of production' and are not subject to Zakat payment.

It should be taken into consideration that the raw materials used in a factory are subject to Zakat if they have been around for one complete lunar year or if they have been added to a hawl of a similar nisab such as money or articles of trade[1], i.e. Zakatable asset regardless of whether such raw materials have been in store and are yet to be used, or were manufactured/ processed but were not sold by the time Zakat fell due. Zakat on such raw materials shall be based on the value of raw materials therein, and not on the value added to such raw materials through manufacturing.

1. **Articles of trade:** Such as in the case of a clothing factory which has raw materials that had been around for six months, then were turned clothes. These should be added to the preceding year's Zakat, and no count of a new lunar year is considered.

Chapter: 8
Zakat Of Companies, Stocks And Bonds

First: Companies Zakat:

A: Because joint-stock companies have independent legal personality, the payment of their Zakat dues is effected in with one of the following arrangements:

1- Issuance of a law obligating companies to pay Zakat.

2- The company's articles of association provide for payment of its Zakat dues.

3- A decision is taken by the General Assembly to pay Zakat.

4- Personal consent of the shareholders to pay Zakat (i.e. through a power of attorney from the shareholders authorizing the company to pay Zakat)

This view is founded on the principle known as ***'al-khulta'*** (literally[1] 'mingling or mixing) recognized by the tradition of the Prophet (Peace be upon him) in the context of Zakat of livestock, a principle which some respected Islamic schools of jurisprudence thought of generalizing to include fields other than livestock. This view was adopted by the First Conference on Zakat which was held in kuwait on 29 Rajab 1404 (30.4.1984) at the invitation of Zakat House.

The best way for the company is to pay its Zakat dues by following one of the four arrangements mentioned above.

If none of these four arrangements is adopted, the company should calculate its Zakat dues, then attach to its annual budget a statement showing the amount of Zakat due on each share, thus making it easy for the shareholder to find out how much zakat is due on his shares.

B: A Company's Zakat dues are calculated in the same way a natural person calculates his Zakatable wealth. It should pay its legal Zakat dues according to the nature of its various Zakatable property, be it in the form of cash, livestock, agricultural products, articles of trade or otherwise.

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1. **Al Khulta:** Is a principle which views properties of partners as though they are owned by a single person. Example: Zakat nisab is applicable on 45 sheep owned by three, assuming that each one owns 15 sheep. As the 45 is more than 40 which is the amount of sheep nisab, so a sheep is due on the 45 together. If the properties of each partner is viewed singly, none of them reaches nisab and thus 15 sheep is not liable to zakat payment.

In conclusion, it is to be noted that Zakat is not due in respect of shares owned by the Government (i.e.) Treasury, charitable ***awqaf (endowments),*** Zakat institutions or charitable societies.

Second: *Stocks* Zakat:

Shari'ah Ruling Regarding Dealing in Stocks:

A stock is part of a company's capital and it is subject to making profit or loss according to the result of a company's operations. A stock-holder is considered a partner in the company, owning part of its assets proportionate to the number of shares he owns in the total company's capital stock. He could sell his share(s) whenever he likes.

When first issued, a stock has a nominal value which is determined on the first day of issue. It also has a market value which depends on supply and demand in the stock market in which stocks circulate and change hands.

From an Islamic legal perspective, the ***legitimacy*** or illegitimacy ***of*** certain ***stocks*** depends on a company's business activity. Should the main purpose of the company be illegitimate, such as dealing in riba (usury), manufacturing and trading in alcohol beverages. Participation in and purchase of such company's stocks is prohibited. The same holds true if the company deals in illegitimate forms of sale, such as ***al-eina***[1] and al ***gharar***[2].

Method of Paying Zakat in Respect of Stocks

The stockholder shall not be liable for payment of any Zakat dues in respect of his stocks, if the company pays such dues on his behalf under one of the four arrangements mentioned earlier. This is to avoid paying Zakat dues twice.

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1. **Al-eina sale:** Is to sell a commodity to some one at a delayed high price; then the seller buys that commodity from the first purchaser at a lower price, with the intention of keeping the original high price as a debt to the first buyer. In this case, the commodity is actually intended to be a means to getting money from others..
2. **Al-gharar (aleatory) sale:** A type of sale, which involves risk or uncertainty, such as the sale of an unborn animal or a sale in which one of its countervalues is not known. These sales are prohibited by Shari'ah because they give rise to disputes among contracting parties.

If the company does not pay such Zakat dues, the stockholder should pay them as follows:

If his original intention at the time of purchasing his stock was to trade in them by buying and selling, then such stocks should be subject to Zakat at the rate of 2.5% of the market value of such stocks on the day Zakat falls due, as is the case with any article of trade.

However, if his original intention was to benefit from their annual yield, then he should pay Zakat as follows:

A. If it is possible for the shareholder to know, through the company or any other means, the share of each stock he owns in the Zakatable assets of the company, he should pay Zakat in respect of that share at the rate of 2.5%.

B. If it is not possible to know, he should add whatever yield he got of the stock to his other zakatable wealth, counting their same hawl (i.e. a lunar year) and nisab. Then he should pay Zakat dues thereon at the rate of 2.5%. By doing so, his Zakat obligation will have been discharged.

Third: *Bonds*:

Islamic Shari'ah Ruling on Dealing with Bonds

A bond represents a debt owed by a company or an issuing party, issued at a specific interest rate at the time of issue. This interest is not contingent on the profit or loss the company might realize, and the issuing company will have pay it once it falls due. A bond has a nominal value which is fixed at the time of its first issue, and a market value which is determined by supply and demand.

Dealing with these bonds is prohibited in Islam because it involves riba (interest) which is prohibited by Islamic Law because dealing in them, by purchasing and selling, involves selling a debt to a person/institution which is not responsible for its payment

Method of Paying Zakat in Respect of Bonds

Dealing with bonds is prohibited because they involve prohibited riba as said earlier. Yet Zakat is obligatory in respect of the capital of such bonds

every lunar year. A Bonds owner should combine the value of such bonds capital to his other forms of wealth which have met the conditions of nisab and the passage of one lunar year in his possession. Then he should pay Zakat at the rate of 2.5% of the capital without the interest. The interest accrued from such bonds is not legitimate and should be spent in charitable deeds and for the interest of the public, except in the building of mosques and the publication of the Qur'an. Spending the interest is for getting rid of this illegitimate money. But this spending should not be counted as part of the Zakat dues. Also, this interest money should not be spent on onself or one's family of Zakat recepients. It is better to spend such money on the needy, those suffering from famine and the like.

Chapter: 9
Zakat Of Mustaghallat

Definition of Mustaghallat:

Mustaghllat (pl. of mustghall) refers to wealth/assets which, on purchase, are not meant for sale or for trading in, but are meant for development in order to benefit from their yields/fruits by selling their products or by renting them.

Included under this definition are houses, buildings, factories, aeroplanes, ships, cars and other similar objects meant for benefiting from their products or yields. This also includes animals such as cows, buffaloes, sheep, livestock raised to benefit from their milk or wool. Thus the difference between mustaghllat and other forms of property or wealth is that mustaghallat are purchased or kept to benefit from their products, their personalty is fixed, whereas non-mustaghallat are properties purchased for the purpose of trading in and they change hands. Houses, buildings and the like may be mustaghallat or non-mustaghallat, depending on the intention of the purchaser at the time of purchasing them (i.e. whether the intention was to benefit from their yields only or to trade in them).

Methods of Paying Mustaghallat Zakat:

There are two views regarding ways of paying Mustaghallat Zakat among Muslim scholars.

First Opinion:

This opinion maintains that Zakat in respect of yields of mustaghallat should be paid after such yields have been received every lunar year. Once a lunar year has passed, a person should pay Zakat in respect of the income received during such lunar year and add such income to whatever money he already has in respect of which Zakat has become due. Like Zakat on money, the total should be subject to Zakat, at the amount of 2.5%. This is the opinion which we give preference to.

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1. **Mustaghallat:** All properties that are kept to make use of their product by selling or renting them, and are not intended to be sold primarily. (i.e. the benefit is taken by selling their products or by renting them.)

Second Opinion:

This opinion advocates payment of Zakat in respect of mustaghallat themselves in addition to what remains of their yields and products, as is the case in articles of trade. Thus, each lunar year the owner of mustaghallat estimates the value of the buildings, or other similar property he owns, and adds such value of mustaghallat to the yields he has received. Once the total amount reaches nisab, Zakat should be paid in respect of such *nisab*.

Matters Which Must be Considered

If Zakat falls due on mustaghallat and Zakat legal conditions have been met, Zakat should be paid in respect of the yields/income received therefrom. This is done after discounting expenses, costs, labour charges, maintenance costs, taxes, as well as the amount estimated to constitute the bare **minimum needed**[1] by the mustaghallat owner for his own sustenance, as well as that of his family members and dependents. And if the mustaghallat are in the form of a building for example which constitutes his only source of income. After this the person should pay Zakat at the rate of 2.5% in respect of the net of yields.

1. The minimum for living for that owner can be estimated as a quarter or one third of the yield of mustaghallat.

Definition of Livestock:

Livestock "an' am", are animals of great use for human beings. Livestock include camels, cattle including buffaloes, and sheep including lambs as well as goats. Almighty Allah elaborated their benefit in the Holy Qur'an:

"See they not that it is
We Who have created
For them - among the things
Which our hands have fashioned -
Cattle, which are under
Their dominion?
And that We have
Subjected them to their (use)?
Of them some do carry them.
And some they eat:
And they have (other) profits
From them (besides), and they
Get (milk) to drink.
Will they not then
Be grateful?"

(Yasin Surah / 71 - 73)

﴿أَوَلَمْ يَرَوْا أَنَّا خَلَقْنَا لَهُم مِّمَّا
عَمِلَتْ أَيْدِينَآ أَنْعَـٰمًا فَهُمْ لَهَا
مَـٰلِكُونَ ﴿٧١﴾ وَذَلَّلْنَـٰهَا لَهُمْ فَمِنْهَا
رَكُوبُهُمْ وَمِنْهَا يَأْكُلُونَ ﴿٧٢﴾
وَلَهُمْ فِيهَا مَنَـٰفِعُ وَمَشَارِبُ ۖ أَفَلَا
يَشْكُرُونَ ﴿٧٣﴾﴾

(يـسٓ / ٧١ - ٧٣)

Allah, (S.W.T), orders us to be thankful to Him for his grace of subjecting livestock to our benefit. Paying the obligated Zakat highlights our expression of gratitude for this blessing.

Traditions of our Prophet Muhammed (P.B.U.H.), indicate both Zakat amounts and their nisabs.

The Traditions also sternly warn against Zakat withholding. The Prophet (P.B.U.H.) said:

"whoever had camels or cows or sheep and did not pay their Zakat, those animals will be brought on the Day of Resurrection far bigger and fatter than before and they will tread him under their hooves,

قال ﷺ: «ما من رجل تكون له إبل،
أو بقر، أو غنم لا يؤدي حقها، إلا
أتي بها يوم القيامة أعظم ما تكون
وأسمنه، تطؤه بأخفافها، وتنطحه

and will butt him with their horns, and (those animals will come in circle): When the last does its turn, the first will start again, and this punishment will go on till Allah has finished the judgements amongst the people."

(Related by Bukhari▼)

بقرونها، كلما جازت أخراها،

رُدت عليه أولاها حتى يقضى

بين الناس».

(رواه البخاري)

Conditions of Livestock Zakat Obligation

In order for livestock Zakat to become obligatory, there are conditions which protect the interests of the poor, the needy and other Zakat deserving categories. They also preclude injustice to the owner of such livestock so that he may discharge his Zakat obligation willingly and wholeheartedly. These conditions are:

1. Reaching Zakat *Nisab*:

Nisab is the minimum limit which once attained Zakat becomes obligatory thereon. He who doesn't possess this minimum is not obligated to pay Zakat, for Zakat is obligatory on the rich. The nisab of camels is five; any number less than this number is exempt from payment of Zakat. The nisab of sheep is forty heads and anything less is exempt from Zakat. Cows nisab is thirty heads and anything less is exempt from Zakat.

2. Passage of One Lunar Year:

This means that one lunar year has passed since the start of ownership; no Zakat is due if the period is shorter than one lunar year.

a tradition of the Prophet (peace be upon him) in which he said: "No Zakat is due in respect of a wealth until one lunar year has passed since its possession".

قال رسول الله ﷺ: «لا زكاة في

مال حتى يحول عليه الحول».

The reason behind this condition is to allow such wealth to grow.

Offspring of Livestock are added to their mothers and follow their mothers' *hawl*[1]. Should ownership of livestock end during the hawl - through sale or

1. Hawl: passage of one lunar year in possession

other means - then it resumes thereafter through correct (i.e. legal) purchase or exchange and not for the purpose of Zakat evasion. Then counting of a new hawl should commence because of the stoppage of the original hawl by the transaction which halted/stopped ownership (i.e. selling, exchanging... etc). After that the new ownership should have its own count of a new hawl in order to comply with the aforementioned tradition of the Prophet (P.B.U.H.).

3. Must Not be Working:

No Zakat is due in respect of beasts of burden. These are camels and cows which are used in ploughing, watering, carrying of loads and the like. This ruling is based on

a tradition of the Prophet (P.B.U.H.) in which he said: "No Zakat is due on beasts of burden".	قال رسول الله ﷺ: «ليس على العوامل شيء».

For Zakat payment in respect of livestock, some scholars of Islamic jurisprudence stipulate that the livestock should be grazing (*"sa'ima"*), to become subject to Zakat payment: From a Shari'ah perspective, '*sa'ima*' means livestock which are satisfied with grazing on public pasture grass most of the year without a need to be fodder-fed. According to these jurists, no Zakat is payable in respect of livestock which are fodder-fed.

Other scholars maintain that even fodder-fed livestock should be subject to Zakat payment; this is the view adopted by the Zakat House Shari'ah Authority.

Kinds of Livestock Subject to Zakat:

1. Camels *Nisab* and Amount of Zakat

A. Camels nisab and amount of their Zakat are as follows:

Number of Camels	Amount of Obligated Zakat
1-4	Nill
5-9	One sheep
10-14	Two sheep
15-19	Three sheep
20-24	Four sheep

Number of Camels	Amount of Obligated Zakat
25-35	"***Bint Makhad***"[1] i.e. a she-camel, which completed a year and started its second year. It is called so because its mother is about to deliver. It has become pregnant again.
36-45	"***Bint Laboon***"[2] (a she-camel which completed two years and commenced the third. It is named as such because most likely its mother has delivered another he or she camel, and thus the mother has acquired milk.
46-60	"***Hiqqa***"[3] i.e. a she-camel which has finished three years and started the fourth. It is called hiqqa because it is mature enough to breed.
61-75	"***Jath'a***"[4] i.e a she-camel which has concluded four years and started the fifth.
76-90	Two "Bint Laboon"
91-120	Two "Hiqqa"
121-129	Tree "Bint Laboon"
130-139	One "Hiqqa" and two "Bint Laboon"
140-149	Two of "Hiqa" and two "Bint Laboon"
150-159	Three "Hiqqa"
160-169	Four "Bint Laboon".
170-179	Three "Bint Laboon" and one "Hiqqa"
180-189	Two "Bint Laboon" and two "Hiqqa"
190-199	Three "Hiqqa" and one "Bint Laboon"
200-209	Four "Hiqqa" and five "Bint Laboon"

1. Bint mukhad
2. Bint laboon
3. Hiqqa
4. Jath'a

B. **Thus whatever is in excess of 209 camels shall be subject to Zakat payment as follows:**

For each fifty additional camels, a hiqqa is due.

For each forty additional camels, one Bint Laboon is due.

It is to be noted that Allah, the Almighty, ordained a certain number of sheep as payment of Zakat in respect of camels which are less than twenty five heads; whereas each one of the other categories of wealth, which has become subject to Zakat payment, is taken from its own kind. This ordinance is meant to take care of the two parties involved: the poor (Zakat recipients) and the rich (Zakat payers). Whoever possesses five camel heads is rich; to levy thereon one camel as Zakat is unfair to the owner. On the other hand, not to levy anything thereon is unfair to the poor. Hence Allah's wisdom to levy Zakat on camels in this unique manner.

2. Cows Nisab and Amount of Zakat:

A: Cows nisab and the amount of their obligatory Zakat are as follows:

Number of Heads	Obligatory Zakat Amount
1-29	Nill
30-39	*"Tabee"*[1] a she or he calf. That has completed one year, and started the second.
40-59	*"Musinna"*[2] A cow which concluded two years and commenced the third.
60-69	Two he or she Tabee'
70-79	One Musinna and one Tabee'.
80-89	Two Musinna
90-99	Three Tabee'
100-109	One Musinna and two Tabee'
110-119	Two Musinna and one Tabee'
120-129	Three Musinna or four Tabee'

1. Tabee'
2. Musinna

Thus, what exceeds (129) heads of cow shall be subject to Zakat payment as follows:

For each 30 (thirty) additional heads, one he or she Tabee' is due.

For each 40 (forty) additional heads, one Musinna is due.

Buffaloes are a species of cows and should therefore be added to whatever an owner has of cows and pay the Zakat due in respect of the total.

3. Sheep Nisab and Amount of Zakat

A. The *nisab* of sheep Zakat and amount of their Zakat is as follows:

Number of Sheep	Obligated Amount
1-39	Nill
40-120	One she-sheep which is not less than one year of age.
121-200	Two sheep
201-399	Three sheep
400-499	Four sheep
500-599	Five sheep

B. Anything in excess of 599 sheep heads (five-hundred and ninety-nine) shall be subject to Zakat payment as follows:

Each one hundred additional heads of sheep shall be subject to one sheep head as Zakat.

Livestock Meant For Trading:

Livestock meant for trading are treated in the same manner as articles of trade. Thus, Zakat thereon is calculated on the basis of the value of heads owned and not on the basis of their number. Therefore, attainment of the aforementioned nisab is not necessary for Zakat to become obligatory; it is enough for the value of such livestock to reach the nisab stipulated for money; (see conditions of Zakat in chapter five), where the owner should add such value to whatever cash and other articles of trade he has and

subject the total to Zakat - whenever all other conditions of Zakat in respect of articles of trade are met - at the rate of 2.5%.

However, if the value of livestock owned does not reach money nisab but reaches nisab in terms of number, Zakat becomes obligatory thereon in the same manner as other livestock not meant for trading, at the rates previously mentioned.

General Rules

1. Average quality livestock are given out when paying Zakat. Zakat payer is not obligated to pay Zakat out of the best of his livestock. But the worst is not accepted as Zakat. Thus the sick and old livestock are not accepted as Zakat. Young livestock are to be counted with the mature ones.
2. When giving out livestock Zakat, it is permissible to pay Zakat dues as either livestock or in the form of money that is equal in value to the livestock due for payment.
3. No Zakat is obligatory in respect of animals owned except livestock, unless such animals are kept as articles of trade, in which case they should be treated as other articles of trade.

If one of the conditions of Zakat is lacking, such as nisab, an owner may choose to pay out Zakat as much as he wishes though it is not obligatory. It is viewed as a form of voluntarily paid charity. The same applies if the owner chooses to pay out, as livestock Zakat, an animal of older age than the obligatory age.

Chapter: 11
Plants And
Fruit Zakat

Evidence of Plants and Fruit Zakat Obligation

Plants and Fruit Zakat obligation has been confirmed by evidence from the Holy Qur'an, the Sunnah (i.e. traditions of Prophet Muhammed Peace be upon him) and *ijma'* (*consensus* i.e. *unanimity* of opinion of Muslim scholars). Evidence from the Holy Qur'an is as follows:

"It is He who produceth
Gardens, with trellises
And without, and dates,
And tilth with produce
Of all kinds, and olives
And pomegranates,
Similar (in kind)
And different (in variety)
Eat of their fruit
In their season, but render
The dues that are proper
On the day that the harvest
Is gathered."

(Al An'am Surah / 141)

﴿وَهُوَ ٱلَّذِىٓ أَنشَأَ جَنَّٰتٍ مَّعْرُوشَٰتٍ وَغَيْرَ مَعْرُوشَٰتٍ وَٱلنَّخْلَ وَٱلزَّرْعَ مُخْتَلِفًا أُكُلُهُۥ وَٱلزَّيْتُونَ وَٱلرُّمَّانَ مُتَشَٰبِهًا وَغَيْرَ مُتَشَٰبِهٍ ۚ كُلُوا۟ مِن ثَمَرِهِۦٓ إِذَآ أَثْمَرَ وَءَاتُوا۟ حَقَّهُۥ يَوْمَ حَصَادِهِۦ ۖ﴾

(الأنعام / ١٤١)

Evidence from the Sunnah is the Prophet's (P.B.U.H.) saying:

"One tenth, (10%) is obligated as Zakat on lands watered by rivers and clouds (i.e. rain) and half of a tenth (5%) is due as Zakat, in respect of land watered by Saniya"[1].

(Narrated by Muslim▼)

قال رسول الله ﷺ: «فيما سقت الأنهار والغيم العشور، وفيما سُقى بالسانية نصف العشر».

(رواه مسلم)

Concerning the consensus of opinion of Muslim scholars, it is evident that they have maintained that Zakat is obligatory at the rate of 10% or 5% in respect of all that which the land produces, in general; with some variations in details among them.

1 : Saniya: a camel or a cow used for drawing water out of a well.

Agricultural Products Subject to Zakat:

Muslim jurists have differed in opinion, both in the past and the present, regarding the obligation of Zakat in respect of agricultural products. Some of them maintain that Zakat is obligatory in respect of all that is taken as nourishment (i.e. food) and that can be stored. This means all that which people take, by choice and not necessity, as food, such as wheat, rice, corn, and the like. Thus, according to this group of jurists, no Zakat is due in respect of almonds, pistachios, walnuts and the like, for these are not among what people take as food for nourishment. Also no Zakat is due in respect of apples, peaches and the like for these are not among foodstuffs which can be stored.

Other jurists hold that Zakat is obligatory in respect of all that which may be dried, is durable and can be measureed.

Followers of the Hanafi school of Islamic jurisprudence hold that Zakat is obligatory in respect of all that can be grown on soil. This is the view adopted by the Zakat House Shari'ah Authority where it has been stated in the Regulations Governing Zakat Collection, which were prepared by the Authority: "Zakat is obligatory in respect of all that may be grown on soil and which has as its purpose investment in and development of land". This is the most fair and preponderant juristic opinion, supported by the Qur'an:

"Ye who believe!
Give of the good things
Which ye have (honourably) earned,
And of the fruits of the earth
Which We have produced."

(Al Baqara Surah / 267)

﴿ يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن
طَيِّبَٰتِ مَا كَسَبْتُمْ وَمِمَّآ
أَخْرَجْنَا لَكُم مِّنَ ٱلْأَرْضِ ﴾

(البقرة / ٢٦٧)

It is also supported by the verse quoted above, where pomegranate fruit is mentioned, whereas it can neither be stored nor dry-measured:

"It is He who produceth
Gardens, with trellises
And without, and dates,
And tilth with produce

﴿ وَهُوَ ٱلَّذِىٓ أَنشَأَ جَنَّٰتٍ
مَّعْرُوشَٰتٍ وَغَيْرَ مَعْرُوشَٰتٍ

Of all kinds, and olives
And pomegranates;
Similar (in kind)
And different (in variety):
Eat of their fruit
In their season, but render
The dues that are proper
On the day that the harvest
Is gathered."

(Al An'am Surah / 141)

وَٱلنَّخْلَ وَٱلزَّرْعَ مُخْتَلِفًا أُكُلُهُۥ وَٱلزَّيْتُونَ وَٱلرُّمَّانَ مُتَشَٰبِهًا وَغَيْرَ مُتَشَٰبِهٍ ۚ كُلُوا۟ مِن ثَمَرِهِۦٓ إِذَآ أَثْمَرَ وَءَاتُوا۟ حَقَّهُۥ يَوْمَ حَصَادِهِۦ ۖ

(الأنعام / ١٤١)

Nisab of Zakat in Respect of Plants and Fruit:

In an authentic tradition, Prophet Muhammed (peace be upon him) said:

"There is no sadaqah (Zakat) on that which is less than five awsuq".

(Hadith Hassan[1]).

قال رسول الله ﷺ: «ليس فيما دون خمسة أوسق صدقة» .

(حديث حسن)

Five *awsuq* equal (653) six-hundred and fifty-three kilograms of wheat and the like. As for grains and fruit which can be dried, the previous estimation is considered only after they become dry, not before.

Time When Zakat on Plants Becomes Due:

The passage of one lunar year is not observed in paying Zakat in respect of agricultural products. Instead, the season and the crop are considered. This is based on an Ayah from the Holy Qur'an where Allah (subhanahu wa ta'ala) says:

", but render
The dues that are proper
On the day that the harvest
is gathered."

(A n'am Surah / 141)

﴿ وَءَاتُوا۟ حَقَّهُۥ يَوْمَ حَصَادِهِۦ ﴾

(الأنعام / ١٤١)

Thus, if a land produced more than one harvest in a year, the landowner is obligated to pay Zakat for each crop produced.

1. **Hadith hasan:** is any hadith, whose main (text) is absolutely true, but whose reporters, are less degree in memorizing hadith or tradition of Prophet Muhammed peace be upon him

Obligated Amounts of Plants Zakat:

Obligated amounts of plants Zakat vary with the effort/cost spent in watering the plants as follows:

1. In case of **free watering,** Zakat dues amount to 10% of the crop.
2. In case of **resorting to irrigation techniques** which incur expenses such as the digging of a well and drawing water therefrom by machine/ equipment, or buying the water, Zakat dues amount to 5% of the crop.
3. When watering is done through **a combination** of the above two watering methods, Zakat dues amount to 7.5% of the crop.

General Rules:

1. Categories of the same species, whether plants or fruit, are combined together, but no different species shall be combined together.
2. If plants vary in their quality, Zakat is taken out of the average quality and above; it should not be taken out of plants the quality of which is below the average.
3. A person's various crops are added on together irrespective of the individual pieces of land where such crops have been grown.
4. Originally, a farmer is to pay his Zakat in kind, out of the crop itself. However, some scholars maintain that giving the equivalent value in cash instead is permissible. This is carried out by calculating the amount of Zakat due in respect of the crop, then paying in cash the market value of such amount.

Chapter: 12
Al Fitr Zakat

Definition of *Al Fitr Zakat*[1] and The Wisdom of Its Imposition:

Al Fitr Zakat is that Zakat imposed on account of concluding fasting the month of Ramadan. It is called also '***Al-Badan Zakat***' i.e. ***body Zakat***, to distinguish it from 'wealth Zakat' as it purifies the fasting person and sanctifies and his fasting as well. The wisdom behind imposing this Zakat is that it - inter alia - spreads happiness in society during Eid, especially among the poor and the needy.

Ruling Regarding Al Fitr Zakat:

Al Fitr Zakat is an obligation imposed on every Muslim, whether young or old, male or female. It derives its legality from the following "hadith":

Abdullah Ibn Omar, (may Allah, be pleased with) who said: "Allah's Apostle (Peace be upon him) enjoined on every Muslim - slave or free, male or female, young or old - payment of one Sa'[2], of dates or one sa' of barley as Al Fitr Zakat in Ramadan."

(Related by Bukhari▼)

روى عن عبدالله بن عمر رضي الله عنهما: «فرض رسول الله ﷺ زكاة الفطر من رمضان صاعا من تمر أو صاعا من شعير على العبد والحرّ والذكر والأنثى والصغير والكبير من المسلمين».

(رواه البخاري)

Conditions of Al Fitr Zakat Obligation:

Al Fitr Zakat is an obligation imposed only upon a Muslim who, on its due day, owns more than what sustains him and members of his family whom he is legally obligated to provide for, it as well being in excess of the cost of his dwelling, his ***mata'***[3] or personal effects, and basic necessities for the eve and day of the Eid. Being in debt does not absolve the Muslim from payment of *Al Fitr Zakat* unless such debt is ***hall***[4] and the debt absorbs one's entire money in hand and the claim in respect of its payment is current.

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1. **Al Fitr Zakat**: The amount a Muslim pays out as Zakat, in the month of Ramadan, before Eid prayers in order to purify his fasting.
2. **Sa'** : A measure of capacity which equals approximately two and a half kilos of contained rice.
3. **Mata'**: Clothes and furniture
4. **Hall**: A debt that can't be delayed.

People on Whose Behalf Al-Fitr Zakat is Obligated

A Zakat-payer is obliged to pay Al Fitr Zakat in respect of himself, his wife, all his dependent children whom he is obliged to provide for, and his parents if they are dependent upon him. He is not obliged to pay Al Fitr Zakat on behalf of his servants. However, it is permissible for one to volunteer to pay Al Fitr Zakat on behalf of his servants or some of those working for him or others after obtaining their permission. Zakat on behalf of a fetus is not obligatory unless it is born before sunset on the last day of Ramadan.

Amount Due as Al Fitr Zakat:

The obligated amount of Al Fitr Zakat, equals the capacity of the Prophet's sa' filled with rice or a similar foodstuff eaten as nourishment. Thus it is permissible to give as Al Fitr Zakat other foodstuffs taken as nourishment, such as wheat, dates, corn, flour, cottage cheese (dried yoghurt), powder milk, cheese, fresh or canned meat. This is due to the variety of nationals residing in Kuwait and their different needs.

Sa' is a measure of capacity of approximately two and a half kilograms of rice. Other foodstuffs differ from rice in their weight. Since payment of Al Fitr Zakat dues are based originally on a dry measure i.e. (sa'), the weight of these other foodstuffs should be taken into consideration when estimated and given as an alternative to rice.

Giving Out Al Fitr Zakat in Cash:

It is permissible to pay the equivalent of Al Fitr Zakat, which is originally paid in kind, to in cash. This year the cash equivalent has been determined to be KD One in respect of each individual. This alternative has been adopted by the Zakat House Shari'ah Authority on account of facilitating matters for the Zakat payer and the poor. Estimation of the equivalent value as one Kuwaiti Dinar is not fixed; it varies from one year to the next and from one country to another, depending on the cost of foodstuffs.

Time When Al Fitr Zakat Becomes Due:

Al Fitr Zakat becomes due at sunset on the last day of Ramadan, for it has been ordained to sanctify those who fast Ramadan. Since fasting of Ramadan ends at sunset on the last day of the month, Al Fitr Zakat falls due then.

Following the tradition of Prophet Muhammed, (peace be upon him), Al Fitr Zakat should be paid before Eid Prayers on Al Fitr day, the first day of Eid which marks the end of the month of Ramadan. This is is based on a hadith;

On the authority of the Prophet's tradition which has been narrated by Ibn Omar: "The Prophet (peace be upon him) ordered payment of Al Fitr Zakat before people leave (their homes) for (Eid) prayers".

(Related by a group of scholars)

حديث إبن عمر: «أن رسول الله ﷺ

أمر بزكاة الفطر أن تؤدى قبل خروج

الناس إلى الصلاة».

(رواه الجماعة)

It is permissible to pay Al Fitr Zakat in advance on the first day of Ramadan, especially if such advanced payment is made to a charitable institution, in order to give it enough time to distribute Zakat to deserving recipients at the prescribed time.

It is disagreeable to delay Al Fitr Zakat until after Eid prayer for its main purpose is to satisfy the needs of the poor on this particular day (i.e. the first day of Eid). If once it is delayed, part of the day will have passed without realizing this purpose. This is based on the following:

on the authority of a tradition narrated by Ibn Abbas (may Allah be pleased with): "The Messenger of Allah, (upon whom be peace) enjoined Zakat Al Fitr as a purification of the one who fasts from any indecent speech or act, and as food for the needy. If one discharges it before Eid prayers, it is an accepted Zakat, if he delays it until after Eid prayers, it is (considered) a sadaqa a type of charity".

حديث إبن عباس رضي الله عنهما قال:

«فرض رسول الله ﷺ زكاة الفطر طهرة

للصائم من اللغو والرفث وطعمة

للمساكين فمن أداها قبل الصلاة فهي

زكاة مقبولة ومن أداها بعد الصلاة فهي

صدقة من الصدقات».

1. Group of Scholars: Is an idiom known in Hadith Science which stands for a certain group of scholars. They are: (Abu Dawood, Bukhari, Ibn Maja, Muslim, Nasa'ee and Tirmithi.)

If the discharge of this obligation is delayed and paid after Eid prayers, but during the first day of Eid, the person delaying its payment shall not be charged with a misdeed. If payment of Al Fitr Zakat is further delayed until after sunset of the first day of Eid, the person delaying its discharge shall be considered a wrongdoer, and its amount shall remain a debt owing to Allah, the Exalted; and must be discharged.

Distribution of *Al Fitr* Zakat:

Al Fitr Zakat is distributed among the same eight categories of Zakat recipients as specified in a verse of the Holy Qur'an:

"Alms are for the poor
And the needy, and those
Employed to administer the (funds);
For those whose hearts
Have been (recently) reconciled
(To Truth); for those in bondage
And in debt; in the cause
Of God; and for the wayfarer:
(Thus is it) ordained by God,
And God is full of knowledge
And wisdom."

(Al Tawbah Surah/60)

﴿ إِنَّمَا ٱلصَّدَقَٰتُ لِلْفُقَرَآءِ
وَٱلْمَسَٰكِينِ وَٱلْعَٰمِلِينَ عَلَيْهَا
وَٱلْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِى ٱلرِّقَابِ
وَٱلْغَٰرِمِينَ وَفِى سَبِيلِ ٱللَّهِ
وَٱبْنِ ٱلسَّبِيلِ ۖ فَرِيضَةً مِّنَ
ٱللَّهِ ۗ وَٱللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾ ﴾

(التوبة / ٦٠)

As Al Fitr Zakat is a type of sadaqa, it is subsumed in the general meaning of the above verse. However, the poor and the needy should be given priority over the other categories of sadaqa, i.e. Zakat recipients, as the purpose of Al Fitr Zakat is to satisfy their needs on that particular day, i.e. eid day. This is based on the traditions of the Prophet (P.B.U.H.) which viewed it as

"Food for the needy";

قال رسول الله ﷺ: «طعمة للمساكين».

"Satisfy them on this day" and

قال رسول الله ﷺ: «أغنوهم في هذا اليوم».

"Relieve them from roaming (to beg their needs) on this day".

قال رسول الله ﷺ: «أغنوهم عن طواف هذا اليوم».

Therefore, when these two categories are present, they should be given priority over the other categories of Zakat recipients mentioned in the previous verse.

It is impermissible to pay Al Fitr Zakat, along with other types of Zakat, to one's father, grandfathers or great-grandfathers; nor to one's mother, grand-mothers or great-grandmothers, neither to one's sons, grandsons, or great-grandsons; nor to one's wife.

Nor is it permissible to pay Al Fitr Zakat to any category other than the categories prescribed in verse 60, Al Tawbah Surah, such as members of the Prophet's household, the rich, those able to earn their living or the infidel.

Transferability of Al Fitr Zakat:

Under certain circumstances, it is permissible to transfer *Al Fitr* Zakat to a city/country other than that in which the Zakat payer lives.

When the inhabitants of such city/country are in greater need of Zakat than the inhabitants of the city/country in which the person lives. It is also permissible to do so

when such transfer serves Muslims' public interest better or when it is in excess of the needs of the poor in the city/country in which the person lives.

If none of these circumstances obtain, transfer of Zakat from the city/ country in which the Zakat payer lives to another city/country becomes impermissible, as

the Prophet (peace be upon him) said about Zakat "taken from the rich among them and paid to the poor among them".

قال رسول الله ﷺ: «تؤخذ من أغنيائهم وترد على فقرائهم».

Appendixes

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Glossary

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Words	Arabic Meaning	English Meaning	Page
A			
Absolute Possession	ملك تام	The owner's ability to act freely with what he possesses, without having any outstanding obligations towards others.	23
Action	عمل	Amal.	34
Adahi	أضاحي	Sacrifices.	XVII
Al Badan Zakat	زكاة البدن	Body Zakat or Al Fitr Zakat. It is the Zakat imposed on account of concluding fasting the month of Ramadan. It is called Zakat Al Badan to distinguish it from wealth Zakat, as it purifies the fasting person, sanctifies him and his fasting as well.	67
Aleatory Sale	بيع الغرر	A type of sale, which involves risk or uncertainty, such as the sale of an unborn animal or a sale in which one of its countervalues is not known. These sales are prohibited by Shari'ah because they give rise to disputes among contracting parties.	42
Aleina Sale	بيع العينة	Is to sell a commodity to some one at a delayed high price; then the seller buys that commodity from the first purchaser at a lower price, with the intention of keeping the original high price as a debt to the first buyer. In this case, the commodity is actually intended to be a means to getting money from others.	42
Alfitr Zakat	زكاة الفطر	The amount a Muslim pays out as Zakat, in the month of Ramadan, before Eid prayers in order to purify his fasting.	67
Algharar Sale	بيع الغرر	A type of sale, which involves risk or uncertainty, such as the sale of an unborn animal or a sale in which one of its countervalues is not known. These sales are prohibited by Shari'ah because they give rise to disputes among contracting parties.	42
Allah	الله	Allah: Is the name of Almighty The Creator and the Divine Majesty: The One and Only God, Muslims believe in and worship.	IX
Alms	زكاة	Zakat.	XVII
Amal	عمل	Action.	34

Glossary

Words	Arabic Meaning	English Meaning	Page
An'am	أنعام	Livestocks.	51
Articles of Trade	عروض التجارة	Articles of Trade are all properties intentionally bought for trading, irrespective of whether they were bought from abroad or locally, or whether in the form of foodstuffs, agricultural products, livestocks, or in other form. They may be goods in a commercial shop owned by one or a group of people. All these forms of wealth are termed in Islamic Law as "Urudh attijara".	33
Awqaf	أوقاف	Endowments.	42
Awsuq	أوسق	Plural of wasaq. A measure of capacity which equals nearly one hundred thirty and a half kilograms.	63
Ayah	آية	Verse of the Holy Qur'an.	V
B			
Bad Debt	دين غير مرجو الأداء	It is a debt which is denied by the debtor and in respect of which there is no evidence to prove it. Or it is an admitted debt owed by a procrastinator or an insolvent debtor.	37
Binding	ملزم . واجب	Obligatory, owing, due, compulsory, and a must, can be other synonyms for binding.	23
Bint Laboon	بنت لبون	Bint Laboon a she-camel which completed two years and commenced the third. It is named as such because most likely its mother has delivered another he or she camel, and thus the mother has acquired milk.	54
Bint Makhad	بنت مخاض	Bint Makhad i.e. a she-camel, which completed a year and started its second year. It is called so because its mother is about to deliver. It has become pregnant again.	54
Body Zakat	زكاة البدن	Is Zakat Al Fitr which is imposed on account of concluding fasting the month of Ramadan. It is called also 'Zakat Al-Badan' i.e. body Zakat, to distinguish it from 'wealth Zakat' as it purifies the fasting person and sanctifies his fasting as well.	67

Glossary

Words	Arabic Meaning	English Meaning	Page
Bonds	سندات	A bond represents a debt owed by a company or an issuing party, issued at a specific interest rate at the time of issue. A bond has a nominal value which is fixed at the time of its first issue, and a market value which is determined by supply and demand. Dealing with these bonds is prohibited in Islam.	43
C			
Circulating Assets	أصول متداولة	Circulating assets are known in accounting as articles of trade, that is articles meant - when bought - for trading in.	33
Commercial Debt	ديون تجارية	Commercial Debts: are of two types First: Debts Owed to the Merchant, whether recognized; Good Debt or denied; Bad/Doubtful debt by a debtor. Second: Debts a Merchant Owes to Others.	36
Commerical Wealth	ثروة تجارية	Commercial wealth, is all properties intentionally bought for trading, irrespective of whether they were bought from abroad or locally, or whether in the form of foodstuffs, agricultural products, livestocks, or in other form. They may be goods in a commercial shop owned by one or a group of people. All these forms of wealth are termed in Islamic Law as Urudh attijara; (Articles of Trade).	33
Companion	صحابي	A Companion i.e. Sahabi is the one who lived at the time of Prophet Muhammed (peace be upon him), saw him and believed in him as a messenger from Allah, and died a muslim.	X
Compulsory	واجب	Owing, due, binding, obligatory, and a must, can be other synonyms for compulsory.	23
Consensus	إجماع	Unanimity of opinion of Muslim scholars; ijma'.	61
Correct Hadith	حديث صحيح	Or Correct Tradition are similar in meaning. Correct hadith is any hadith whose veracity is absolutely without question.	4
Correct Tradition	حديث صحيح	Or Correct Hadith are similar in meaning. Correct tradition is any hadith whose veracity is absolutely without question.	4
Correctness	صحة	Conforming with Shari'ah; Islamic Law.	XVII

Glossary

Words	Arabic Meaning	English Meaning	Page
D			
Day of Resurrection	يوم البعث	In Arabic: Akhirah. Judgement, eternal end of Judgement in Paradise or Hell.	17
Devotion	إخلاص	Performing a deed to Allah.	XVII
Dhimar Money	مال ضمار	Is the money, which is not in the possession of its owner, and the location of which is unknown.	23
Doubtful Debt	دين غير مرجو الأداء	It is a debt which is denied by the debtor and in respect of which there is no evidence to prove it. Or it is an admitted debt owed by a procrastinator or an insolvent debtor. Once they have been received, no matter how many years they remained outstanding, they are subject to Zakat payment for one year only.	37
Due	واجب	Owing, obligatory, binding, compulsory, and a must, can be other synonyms for due.	23
E			
Endowments	أوقاف	Awqaf.	42
F			
Fair Hadith	حديث حسن	Fair hadith, fair tradition, hasan hadith and hasan tradition are similar in meaning. A fair hadith is any hadith whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or traditon of Prophet Muhammed peace upon him.	13
Fair Tradition	حديث حسن	Fair hadith, fair tradition, hasan hadith and hasan tradition are similar in meaning. A fair tradition is any hadith whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or tradition of Prophet Muhammed (P.B.U.H.).	13
Fidyah	فدية	Expiation of breakfasting in Ramadan; according to the text mentioned in this book.	XVII
Fiqh	فقه	Islamic Jurisprudence.	XVII
Fixed Assets	أصول ثابتة	Goods and articles which are meant for personal use and keeping and not for trading. They are known in accounting as fixed assets.	33

Glossary

Words	Arabic Meaning	English Meaning	Page
G			
Good Debt	دين مرجو الأداء	Expected or likely to be paid debts i.e. receivable. It is either a debt recognized by a debtor capable or paying it, or a debt which a debtor does not acknowledge but in respect of which there is evidence to prove it, and the creditor recuperate it if he pursues legal action.	37
Growth of Wealth	زيادة / نماء المال	Growth of wealth: is of two kinds: 1. Real i.e. natural which may be by breeding or trading. 2. Presumed growth: means the wealth's potential capacity for growth, such as the case of gold, silver or currencies which are likely to increase through investment and trading.	23
H			
Hadith	حديث	A: The verbalized or spoken form of a tradition of the Prophet Muhammed (P.B.U.H.), constitutive of his sunnah. B: The reporting of words, deeds, descriptions of attitudes of Prophet Muhammed, (Peace be upon him).	XI
Hadith Hasan	حديث حسن	Is any hadith, whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or tradition of Prophet Muhammed peace be upon him.	63
Hajj	حج	Pilgrimage: Hajj. It is the fifth pillar of Islam, performed at Mecca, in Saudi Arabia, on the ninth and tenth days of Dhul Hijja - the last month of the lunar year.	13
Halal	حلال	That which Allah (S.W.T) has decreed legitimate.	29
Hall	حالّ	A debt that can't be delayed and must be paid imemdiately.	67
Haram	حرام	A: What Allah (S.W.T.) or the prophet peace be upon him has explicitly forbidden humans to do and for which Allah specified a penalty. B: The law, or deed which is forbidden / prohibited.	29

Glossary

Words	Arabic Meaning	English Meaning	Page
Hasan Hadith	حديث حسن	Fair hadith, fair tradition, hasan hadith and hasan tradition are similar in meaning. A hasan hadith is any hadith whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or tradition of Prophet Muhammed peace be upon him.	13
Hasan Tradition	حديث حسن	Fair hadith, fair tradition, hasan hadith and hasan tradition are similar in meaning. A Hasan hadith is any hadith whose main (text) is absolutely true, but whose reporters are less degree in memorizing hadith or tradition of Prophet Muhammed peace be upon him.	13
Hawl	حول	Passage of one lunar year in possession.	52
Hell	جهنم	In Arabic jahannam. The eternal fire, which is the ultimate recompense of the life of disobedience and sin.	17
Hijrah	هجرة	The emigration of Prophet Muhammed (peace be upon him) from Mecca to Yathrib (later known as Madinat Annabiy (the city of the Prophet); designation for the Islamic Lunar Calendar which began on the day of that departure from Mecca (July, 622 AC).	7
Hiqqa	حقة	A she-camel which has finished three years and started the fourth. It is called hiqqa because it is mature enough to breed.	54
(The) House	البيت الحرام	Ka'ba is a square stone building in the great mosque at Mecca – Saudi Arabia – towards which all Muslim face in prayer.	13
I			
Ijma'	إجماع (المسلمين)	Consensus i.e. unanimity of opinion of Muslim scholars.	61
Insolvent	معسر	Procrastinator.	37
In-Stock	متوفر	Available.	35
Intention	نية	Niyyah.	34

Glossary

Words	Arabic Meaning	English Meaning	Page
J			
Jath'a	جذعة	Jath'a i.e. she-camel which has concluded four years and started the fifth.	54
K			
Ka'ba	كعبة	Ka'ba is a square stone building in the great mosque at Mecca – Saudi Arabia – towards which all Muslim face in prayer.	13
Khulta	خلطة	Is a principle which views properties of partners as though they are owned by a single person. Example: Zakat nisab is applicbale on 45 sheep owned by three, assuming that each one owns 15 sheep. As the 45 is more than 40 which is the amount of sheep nisab, so a sheep is due on the 45 together. If the properties of each partner is viewed singly, none of them reaches nisab and thus 15 sheep is not liable to zakat payment.	41
L			
Livestock	انعام	An'am.	51
M			
Market Price	القيمة السوقية	Price of goods on the day Zakat falls due.	35
Mata'	متاع	Clothes and furniture.	67
May Allah Be Pleased With: (M.A.B.P.W.)	رضي الله عنه	May Allah be pleased with him (i.e.) (M.A.B.P.W). In Arabic, Radiyah Allahu Anhu or (Anhum). May Allah be pleased with him (or with them) said whenever a companion of the Prophet Muhammed is mentioned by name.	X
Mithqal	مثقال	A measurement of weight which equals eighty-five grams of pure gold.	24
Money	مال	In zakat issues money means all currencies, whether in the form of banknotes or coins, or whether in the currency of the country of the Zakat payer or in any other foreign currency.	27
Muhallal-Lah	محلل له	The husband who his thrice devorced wife marries another man, in order to dismiss her so that he may marry her again; on condition that neither the wife and her second-husband nor the first and the second husband agree, on purpose, on a collusion to let the second husband, marry the wife, for a certain period of time, so that she gets her divorce from the second husband and can re-marry the first one.	19

Glossary

Words	Arabic Meaning	English Meaning	Page
Muhallil	محلل	The one who marries a thrice devorced woman to dismiss her, so that she may return to her former husband.	19
Muhammed	محمد ﷺ	Muhammed: Peace be upon him, is the last Prophet. He was born in Mecca in the Arabian Peninsula, and migrated to Madina, where he lived and died. He is also called Ahmed. the name was given to him by Prophet Jesus (peace be upon him) when he gave glad tidings of an Apostle to come after him - whose name shall be Ahmed. Muhammed peace be upon him was sent to all people, to call them to Islam. Islam calls on people to belive in one god, "Allah", like the previous religions: Judaism and Christianity. Qur'an is the Holy book and miracle of Muhammed, peace be upon him.	XI
Musadiq	مصدق	Is a term, drived from the word sidq, as well. Thus, Musadiq, is the one who collects Zakat.	4
Musinna	مسنة	A cow which concluded two years and commenced the third.	55
Must	واجب ـ فريضة	Owing, due, binding, compulsory, and obligatory, can be other synonyms for a must.	23
Mustaghallat	مستغلات	All properties that are kept to make use of their product by selling or renting them, and are not intended to be sold primarily. (i.e. the benefit is taken by selling their products or by renting them.)	47
N			
Narration	رواية	Narration: Relation In Arabic Riwaya A. Relation of a Hadith - Tradition Hadith: The verbalized or spoken form of a tradition of the Prophet Muhammed (P.B.U.H.), constitutive of his sunnah. B. The reporting of words, deeds, descriptions of attitudes of Prophet Muhammed, (Peace be upon him).	XI
Natural Growth (of Wealth)	نماء حقيقي للمال	Increase of money either by breeding or treating and investment.	23

Glossary

Words	Arabic Meaning	English Meaning	Page
Nisab	نصاب	Nisab is a legally determined amount of wealth; possession of wealth less than the nisab frees the owner from the obligation of Zakat.	24
Nisab of Gold	نصاب الذهب	Nisab of gold is twenty mithqals, a measurement of weight which equals eighty-five grams of pure gold.	24
Niyah	نية	Intention.	34
O			
Obligatory	واجب	Owing, due, binding, compulsory, and a must, can be other synonyms for obligatory.	23
Ordinance	فريضة	A divine commandment, obligated on a Muslim according to Islamic Shari'ah. A Muslim is considered a sinner if he does not obey it. On the other hand, he is rewarded by Allah if he obeys it (e.g. performing five prayers a day, fasting the month of Ramadan, paying Zakat (alms) with certain stipulations. Wajib is another meaning for ordinance i.e. the law or deed which is due / owing.	XVII
Owing	واجب . ملزم	Obligatory, due, binding, compulsory, and a must, can be other synonyms for owing.	23
P			
Paradise	جنة	In Arabic "Jannah" The Garden i.e. paradise, the eternal abode of the meritorious humans who have been granted the reward of Allah on The Day of Judgement.	17
Peace be upon him: (P.B.U.H.)	ﷺ	In Arabic, "Salla Allahu Alaihi wa sallam" P.B.U.H. means may the peace and blessing of Allah be on our Prophet Muhammed." It is said on all occasions. In conjunction with the preceding phrase, it opens any speech, essay, or activity, and is uttered when the Prophet's name is mentioned. (P.BUH) is a sign of respect. Besides its being an act of following the tradition of Islam.	X
Pilgrimage	حج	Pilgrimage: Haj. It is the fifth pillar of Islam, performed at Mecca, in Saudi Arabia, on the ninth and tenth days of Dhul Hijja - the last month of the lunar year.	13

Glossary

Words	Arabic Meaning	English Meaning	Page
Possession Goods	عروض القنية	Possession goods and articles which are meant for personal use and keeping and not for trading are not subject to Zakat. They are known in accounting as "fixed assets". Examples of these are machines, buildings, vehicles, equipment, lands which are meant for re-sale or trading. The same applies to utensils, cabinets, shelves on which goods are displayed, offices and furniture... etc.	33
Prayer	الصلاة . الدعاء	Prayer in Arabic is called salah.	13
Presumed (Growth of Wealth)	زيادة مقدرة في المال	The wealth's potential capacity for growth, such as the case of gold, silver, or currencies which are likely to increase through investment and trading.	23
Purchase Price	السعر عند الشراء	Costing price of goods on buying day.	35
Q			
Qur'an	القرآن الكريم	Qur'an is the final revelation of Allah to the Prophet Muhammed (peace be upon him), conveyed in Arabic and passed on to his companions, memorized verbatim and publicly, privately and continuously recited by them and their descendants to the present time. It was given its present written form by order of "Uthman ibn Affan, The Third Caliph. (May Allah be pleased with), in the year 24 - 25 A.H. / 646 - 647 A.C.	IX
R			
Relation	رواية	Relation: Narration In Arabic Riwaya A. Relation of a "Hadith" / Tradition Hadith: The verbalized or spoken form of a tradition of the Prophet Muhammed (P.B.U.H), constitutive of his sunnah. B. The reporting of words, deeds, descriptions of attitudes of Prophet Muhammed, (Peace be upon him).	XI
Riba	ربا	Usury = There are two kinds of riba: Riba Annasi'a and Riba Al fadl.	19
Riba Alfadl	ربا الفضل	Excess usury which is obtaining a a greater amount than what has been given, when exchanging six kinds of commodities:	19

Glossary

Words	Arabic Meaning	English Meaning	Page
		(Dates-wheat-barley-salt-silver and gold). It is also applicbale to any type that may share the similar reason i.e. (illat Arriba). Illat Arriba, is also of two sorts: 1- Storable and nourishing food, which would be measured by Sa' 2- Anything that can be weighted and used as price, such as gold and silver.	
Riba Annasi'a	ربا النسيئة	Postponed usury. It is taking interest on a loan, in return of delayed debt paying.	19
S			
Sa'	صاع	A measure of capacity, which equals approximately two and a half kilos of contained rice.	67
Sa'ima	سائمة	Sa'ima means livestock which are satisfied with grazing on public pasture most of the year without a need to be fodder-fed.	53
Sadaqa	صدقة	A: Zakat. B: Charity is another meaning.	3
Sahih Hadith	حديث صحيح	Or Sahih Tradition are similar in meaning. Sahih Hadith is any hadith whose veracity is absolutely without question.	4
Sahih Tradition	حديث صحيح	Sahih Tradition is any hadith whose veracity is absolutely without question.	4
Salah	صلاة	Prayer in Arabic.	13
Saniya	سانية	A camel or a cow used for drawing water out of a well.	61
Scholar	عالم	A scholar in Arabic is 'Alim', one who has comprehended one or some branches of Islamic Faith. This knowledge should enable him to gather, learn, understand and absorb it.	XI
Shari'ah	شريعة	The collective name for all the laws of Islam, including Islamic religious and liturgical, ethical and jurisprudential systems.	XVII
Sound Hadith	حديث صحيح	Or sound tradition are similar in meaning. Sound hadith is any hadith whose veracity is absolutely without question.	4

Glossary

Words	Arabic Meaning	English Meaning	Page
Sound Tradition	حديث صحيح	Sound hadith Correct tradition or/correct hadith Sahih tradition or/sahih hadith are similar in meaning. Sound tradition is any hadith whose veracity is absolutely without question.	4
Stocks	أسهم	A stock is part of a company's capital and it is subject to making profit or loss according to the result of a company's operations.	42
Subhanahu Wa Ta'ala: (SWT)	سبحانه وتعالى	Subhanahu Wa Ta'ala. SWT: An abbreviation form. It is an invocation, usually uttered whenever Allah is mentioned. It means may He be praised, and may His Transcendence be affirmed. Ta'ala: to transcend everything, an act of which only Allah (S.WT) is capable of.	XVIII
Successor	تابعي	In Arabic Tabi'ei. One who accompanied one or more of the companions of Prophet Muhammed (Peace be upon him) and took Islamic knowledge from. Though Himas was born at the time of Prophet Muhammed, he did not see or learn from him directly. Thus scholars consider him a companion.	36
Sunnah	سنة	The path and example of Prophet Muhammed (peace be upon him) consisting of all that he said, did, approved of, or condemned.	3
Surah	سورة	A group of verses or "ayahs" of the Holy Qur'an, linked by thematic content. Each surah makes up a unit. Surahs are the words of Allah, The Creator, revealed by Arch angel Gabriel. There are 113 Surahs in the Qur'an.	IX
T			
Tabee'	تبيع	Tabee a she or he calf. That has completed one year, and started the second.	55
U			
Urudh attijara	عروض التجارة	Commercial wealth. It stands for all properties intentionally bought for trading, irrespective of whether they were bought from abroad or locally, or whether in the form of foodstuffs, agricultural products, livestocks, or in other form. They may be goods in a commercial shop owned by one or a group of people.	33

Glossary

Words	Arabic Meaning	English Meaning	Page
		All these forms of wealth are termed in Islamic Law as "Urudh attijara" (Articles of Trade).	
Unanimity	إجماع	Unanimity: (of opinion of Muslim scholars): consensus.	61
Usury	ربا	In Arabic Riba. There are two kinds of riba: A: Riba Annasi'a: postponed usury. It is taking interest on a loan, in return of delayed debt paying. B: Riba Alfadl: Excess usury which is obtaining a greater amount than what has been given, when exchanging six kinds of commodities: (Dates-wheat-barley-salt-silver and gold). It is also applicable to any type that may share the similar reason i.e. (illat Arriba). Illat Arrbia, is also of two sorts: 1. Storable and nourishing food, which would be measured by Sa'. 2. Anything that can be weighted and used as price, such as gold and silver.	19
V			
Verse	آية	Ayah of the Holy Qur'an.	V
W			
Wajib	واجب	Obligatory.	23
Wealth Exceeding Basic Needs	المال الزائد عن الحاجات الأساسية	One's house, clothing, tools of one's craft or means of transport such as cars for personal use, and furniture.	24
Z			
Zakat	زكاة	Alms a) The obligatory sharing of wealth with the poor and the community at the yearly rate (2.5%) of appropriated wealth above a certain minimum. b) Another definition: (Literally "growth" and "purification") it is a compulsory monetary contribution paid by every muslim, possessing more than a certain amount of wealth. This results in the transfer of resources from the rich to the poor and to other welfare activities. Zakat is the third pillar of Islam.	XVII

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	Group of Scholars: Is an idiom known in Hadith Science which stands for a certain group of scholars. They are: (Abu Dawood, Bukhari, Ibn Maja, Muslim, Nasa'ee and Tirmithi)	الجماعة: (رواه الجماعة) (أبو داود ـ البخاري ـ إبن ماجه ـ مسلم ـ الترمذي)	69
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Zakat House,
Islamic Law Affairs Office
And
Zakat House
Shari'ah Authority

Zakat House

Establishment

Zakat House, an independent government organization, was established under law No. 5 of 1982, on Rabi Al-Awal of 1403 A.H., corresponding to January 16, 1982. It is chaired by Minister of Endowments and islamic Affairs.

The establishment of Zakat House was considered as a pioneering stance to revive one of the pillars of Islam and its performance and to work on collecting and calculating zakat and charities within an efficient and permissible manner according to the convenience of rapid development in society and its needs.

Vision

To activate Zakat Obligation and the role of Charitable work in forwarding progress in the growth and development of society.

Mission

Zakat House is a charitable establishment that tries to implement the law of Zakat to collect and distribute zakat and charity, through implementing the most sophisticated technology and management. It also cares about improving the skills of its employees and providing the most suitable environment to encourage productive and creative work. Continuous communication and gaining the donors trust are vital in allowing Zakat House to continue to provide the best services. At the same time, trying to preserve the dignity of the needy by serving them the best ways available and improving their productive working abilities. These are the main considerations for our charitable activities.

Strategic Goals

1. Maintaining the highest performance possible in order to earn the donors' trust and to increase the number of donors.
2. Outstanding performance in distributing available resources lawfully (Islamic law).

3. Reaching the highest level of education and state of Islamic Zakat law and its role in the Muslim's life.
4. Investing all Zakat House service programmes to working on the problems society is facing.
5. Performing an effective role in organizing a voluntary work of the charitable organization activities.
6. Reaching a higher level of outstanding charitable work internationally.
7. To single out the organizational development for Zakat House system regarding the Islamic law and modern administrative sciences.

Objectives

- Collecting, distributing and spending Zakat money and charities in accordance with the Islamic Law.
- Performing general righteousness and charity works as prescribed by our Islamic religion.
- Raising the public awareness of Zakat ordinance and Zakat role in life, as well propagating the spirit of compassion and reciprocal responsibility among the society members.

However, Zakat House has been interested in the embodiment of these objectives in a practical manner throughout its various activities.

Some Important Departments At Zakat House

Development Resources Department:	(965) 5752577
External Affairs Department:	(965) 5752700
Social Service Department:	(965) 5752581
Public Relations and Information Department	(965) 5752585
Orphan Sponsorship	(965) 5752714
Islamic Law Affairs Office	(965) 5747444 Fax: (965) 5752712

Account Numbers with Kuwait Finance House : A / C

Al Zakat **"Alms"**	الزكاة	5800/2
Talib Al Ilm **"Student Fund"**	طالب العلم	12870/1
Kafil Al Yateem **"Orphan Sponsorship"**	كافل اليتيم	7474/1
Assadaqa Al Jariya **"On-going Alms"**	الصدقة الجارية	12971/6
Al Khairat **"Boons"**	الخيرات	5801 / 0
Al Masharee' Al Khairiya **"Philanthropy Projects"**	المشاريع الخيرية	13930 / 4
Tamween Al Usar Al Faqira **"Poor Families Supply"**	تموين الأسر الفقيرة	36995/4
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Islamic Law Affairs Office

The Islamic Law Affairs Office at Zakat House spreads the awareness of Zakat ordinance in co-ordination with Zakat House Shari'ah Authority. The Islamic Law Affairs Office controls and oversees the performance of Zakat House Departments to ensure their compliance with Islamic rules.

The I.L.A.O. is also a link between the Zakat House Departments, the Offices and the Zakat House Shari'ah Authority.

The I.L.A.O. provides Higher Administration and Zakat House Departments and Offices with Islamic rulings to their queries. In addition, the I.L.A.O. offers needed Islamic consultations.

The I.L.A.O. is administered by a manager who supervises some specialized researchers.

The I.L.A.O. follows Zakat General Manager.

Zakat House Shari'ah Authority

On Rajab 7th 1403 A.H. (April 30th 1989), The Zakat House Shari'ah Authority was formed. Constitution ruling was issued by Zakat House Board of Directors.

The Zakat House Shari'ah Authority's main tasks are to supervise and control Zakat House assigned work, guaranteeing their compliance with Islamic Laws, along with issuing Legal Islamic by-laws "Fatwa", and finally responding to Zakat House House Departments' and the public's questions.

The Zakat House Shari'ah Authority is made up of scholars, specialized in Islamic Sciences and Law.

تم بحمد الله