

Take Zakah (sadaqah/alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them; and Allah is All-Hearer, All-Knower.

AT TAWBAH 9:103

ZAKAH

THE OBLIGATION OF PURITY



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INTRODUCTION

Allāh ﷻ, through His wisdom and mercy, has given Man the ability to work and earn. Yet, we see around us the phenomenon of prosperity and poverty intertwined. One may ask as to why this is, and what purpose it serves.

As to why is there poverty and prosperity; we know for sure that wealth is a favour from Allāh on to whoever it is bestowed upon.

**“Do not desire what Allāh has favoured
some of His servants over others,
for men is the allotment of what they earn,
and for women is the allotment of what they earn.
But ask from Allāh for His favour.
Indeed Allāh is with all things the Knowing.”**

Qur’ān, an-Nisā’, 4:32

We also know that along with wealth (as with all of Allāh’s favours) comes responsibility and accountability;

**“O you who believe! Let not your wealth and offspring distract
you from remembering Allāh. Whoever does so are losers.”**

Qur’ān, al Munāfiqūn, 63:9

**“O you who believe! Spend from that which We have provided
you before such a Day comes wherein there is no bargaining,
nor friendship, nor use of mediums.”**

Qur’ān, al Baqarah, 2:254

I.e. there are a few do’s and don’t’s that need to be upheld for the favour of wealth to remain a favour and not become a means of punishment or trial.

“Those who spend their wealth in the path of Allāh and do not attach to what they spend any reminders (of the favour) nor any difficulty (by taking advantage) for them is their reward by their Lord. And neither will fear be over them, nor will they grieve.

Qur’ān, al Baqarah, 2:262

This however does not answer the second question - what purpose does it serve?

It is true that, had Allāh wished, He could have easily provided for everyone. Indeed this is mentioned in the Qur’ān as an excuse used by many to not give in His path.

**“And when it was said to them,
“Spend from what Allāh has provided You,
the unbelievers said to the believers, “(Why) should we feed
those who, had Allāh wished, He could have fed Himself.”**

Qur’ān, Yā Sin, 36:47

The truth behind this is the manifestation of Allāh’s Supreme Wisdom. While many of us may wish that Allāh had granted wealth to us all, if we stop and think about it, had every living person become rich - who would work? Which farmer would plough the field? Which producer would wish to produce? Who would wish to stack the shelves of the local shop? This shows that both poverty and prosperity are blessings of Allāh which allow the economical running of this world to continue. Had this not been the case no person would want to do a job which is menial, degrading, or exhausting, and this would create problems.

We also know that the distribution of wealth is not on the basis of proximity to Allāh. But this too is according to how Allāh wishes and has seen as best. The Messenger ﷺ has said:

“If the world were to be equivalent in value to the wing of a mosquito, Allāh would not have allowed even a drop of water to the he who denies Him.”

at-Tirmidhī, al Ḥākim, aṭ-Ṭabarānī, al Bayhaqī

This leads us back to the institution of wealth being a responsibility. Those who do as ordered will be able to benefit from their wealth in this life and in the eternal life. While those who do not, may benefit from their wealth in this life (this too is not guaranteed) but they will most certainly be at loss in their eternal life, hereafter.

We now should have noticed one usually overlooked truth. Wealth is something which in its entirety is given by Allāh. In the same way that man has no control of where and to whom was he born, he too has no control over opportunity, nor outcome. This coupled with the fact that Allāh is He Who has provided man with ability (be it physical and/or intellectual) in the first place, proves this truth. It is when recognising this truth that man will stumble upon the fact that Allāh is asking for what He has given in the first place. The repayment of a debt is universally accepted as a necessity. It is only fitting that the debt we all owe Allāh is also held in the same position.

This debt that we owe Allāh should in actual fact encompass our entire wealth, as everything was given to us by Allāh. With this in mind we understand why the Prophet ﷺ and many of the companions and the pious preferred to give all their wealth (or at least the part which was not to their immediate necessity, in Allāh’s path. The Messenger of Allāh ﷺ has said:

“If I had gold equivalent (in weight) to Mt. Uḥad, I would be pleased if (even) a small part of it did not stay with me for (even) three nights, except for that which I separate for debts.”

al Bukhārī

Allāh ﷻ has given us leeway in how much He is actually claiming back from us. Despite it being a debt on us to give everything to Him, He has stipulated small amounts as necessary. For this He will greatly reward us. In addition any surplus that we wish to spend in his way will be likewise rewarded and a means of gaining proximity to him.

There are many different types of charities and passing of money which we shall now outline.

Different Types of Charities and Payments and Their Rulings

Zakāh: This is the compulsory alms-giving which Allāh ﷻ has given the order for in the Qur'ān. Its status is Farḍ. Zakāh is only eligible upon mature, sane men and women who have the Niṣāb. Zakāh must only be given to the specific eight categories mentioned in the Qur'ān. If it is not given to any of them, then it will be void and necessary to re-pay.

There are rules relating to how much is given and also what types of wealth must the allotted portion be taken from and also which types are exempt. Details on this will be found in its section.

Note: Within the heading of Zakāh are the following mandatory alms:

- Khums - to give one fifth (20% of harvest)
- `Ushr - to give one tenth (10% of harvest)
- Zakāh as-Sawā'im (Zakāh of domestic animals)

These alms are also Farḍ, and are to be treated like Zakāh, but due to them being generally inapplicable to Muslims living in the West, they are being very briefly mentioned here. Anyone who these do apply to should contact their local scholars for full details.

Khums: If a farmer has natural means of irrigation for his crops, he must give 20% of his crop or its value as Farḍ alms. This is only said by some scholars, others say `Ushr is due.

`**Ushr:** If a farmer does not have natural means of irrigation, but must spend on either labour or machinery for this, he must give only 10% of his crop or its value as Farḍ alms.

Zakāh as-Sawā'im: The laws of Zakāh on a farmer of domestic animals are complex and vary from species to species. If one has either horses, camels, cows (or buffaloes), goats or sheep, then Zakāh has to be given based on the number of animals. The number of animals necessary for a change in Zakāh due varies tremendously. Anyone who farms these types of animals will need to contact a qualified scholar to calculate how much they owe.

Anyone farming animals besides these that are of a profitable nature (e.g. game, fish, ponies etc) will regard the animals as merchandise and give Zakāh at 2.5% of their market value.

Ṣadaqah: This is a general term for all charities besides the Farḍ, Zakāh. All acts of worship through financial expenditure are by broader definition classified as Ṣadaqah. Due to there being many types they have been divided into the following two categories both of which have separate rulings:

Ṣadaqah Wājibah: is charity which is binding in nature. This includes Ṣadaqah al-Fiṭr, etc. This form of Ṣadaqah is similar to Zakāh in that it must be spent on the same categories as defined by the Qur'an, except that it is not a condition for the beneficiary to be Muslim.

Şadaqah Nāfilah: is charity which is not binding in nature but is optional. This type includes alms given for the removal of difficulties, philanthropic (to give out of mercy to the less fortunate), the general giving of any Ḥalāl item to any one etc. This type does not need to be spent on the specified categories to be rewarding nor does it have to be spent on Muslims, although if spent on poor Muslims it would be more rewarding. This can also be bequeathed in one's will (in which case it would be only up to a third of the deceased person's entire estate).

This type also does not have the condition of having to be passed into the possession of someone, as it can be given to institutes (e.g. Masājid, hospitals, schools, orphanages, etc.). This is commonly referred to as **Lillāh** but is also a type of **Şadaqah Nāfilah**.

Waqf: This is to allot something as a trust for a certain cause. This can be during one's lifetime or bequeathed in one's will (up to the value of a third of one's estate). When executed, the donation becomes the property of Allāh ﷻ (and thus has specific rules regarding it), and its beneficiaries are to remain those named as the cause (e.g. the poor, orphans, students, the people of a certain locality, etc.)

Şadaqah Jāriyah: This Şadaqah is not a separate category but it is really any **Şadaqah Nāfilah** which is spent on a cause of long term benefit, and in essence is very similar to **Waqf**.

Qarḍ Ḥasan: This literally means to give a good loan. In the language of the Qur'an this term is used for **Şadaqah Nāfilah**. The rewards of Qarḍ Ḥasan are thus exclusive to Şadaqah. Loans

given to Islāmic institutes and then forgiven become this type of Ṣadaqah. Presently, this term is not used in accordance with its meaning in the Qur'ān, but is taken to mean **Qard** to an Islāmic charitable organisation - though this is rewarding in its own way.

Qard: This means a loan. Loan here means that two things must be upheld from the side of the creditor: the first that no interest can be charged or any other benefit (advantage) be taken in lieu of the loan; the second is that at no time can the creditor show any signs of self-glory, or remind the debtor of the rendered favour. This type of loan may be given to individual or institute, and is immensely rewarding for the creditor.

Hadiyyah: This means to give something as a gift - with absolutely no ulterior motive - but to acquire the pleasure/affection of the receiver for the sake of Allāh. This too is an act which reaps rewards. This has a reward similar to that of **Ṣadaqah Nāfilah** but when given to a family member (e.g. as a means of reconciliation) it will be additionally rewarding.

Fidyah: This is compensation for missing Ṣalāh or Ṣawm for a person who cannot perform them due to being in terminal illness or being deceased (in which case it is given out of a third of the wealth) or in the event of a person making a small mistake in Ḥajj. The amount for each missed Ṣalāh or Ṣawm, or each minor mistake in Ḥajj is to give 1.6kg of wheat or its value (i.e. the same amount given for Ṣadaqah al-Fitr) to the poor.

Kaffārah: This is major compensation. It applies in various situations such as if a person breaks a fast intentionally or an oath or kills someone, Kaffārah would then be binding as a redemption. There are five actions for which kaffārah will be necessary. These are:

- Intentionally breaking Ṣawm (fast)
- Breaking/violating Yamīn (an oath)
- Breaking Zihār (To consider one's wife as Ḥarām for oneself by comparing her to a Maḥram - anyone too closely related to be marriageable)
- Breaking Īlā' (To take an oath on not having conjugal relationships in future with one's wife)
- Being the direct cause of someone's death (this is coupled with the set punishments).

Though each of these five actions bring about Kaffārah, they fall into two types.

The greater Kaffārah: For redemption of this a person may free a slave (which is no longer applicable) or fast for sixty consecutive days. Failing that one may feed sixty poor people for a day (i.e. two meals a day, each meal is equivalent to a fidyah). This Kaffārah applies to:

- Intentionally breaking Ṣawm
- Breaking Zihār
- Being the direct cause of someone's death

Note: In the instance of not being able to feed sixty people in a single day then he may feed one person for sixty days, but in this case if he were to try to quicken payment of this by giving all the money in one day to one person, kaffārah would not be fulfilled, and his offering would only be equal to one day's feeding.

The lesser Kaffārah: For redemption of this a person may free a slave (which is no longer applicable) or feed ten poor people for two meals in one day, or give each one of them clothing. Failing this, he may fast for three consecutive days (The order is also different from the greater Kaffārah).

This Kaffārah applies to:

- Breaking/violating Yamīn (an oath)
- Breaking Īlā' (To take an oath on not having conjugal relationships with one's wife)

Uḍḥiyyah: This is also known as Qurbānī or sacrifice. It is Wājib upon all mature Muslims who, on the day of `Eid al-Aḍḥā, possess Niṣāb. Whoever qualifies for this is required to purchase a sheep or goat of more than one year in age, and slaughter that in the name of Allāh after the `Eid prayer preferably on the same day. The sacrifice can also be done on the two days after Eid. If one fails to make the sacrifice in these three days he will still have to donate the value of the animal (this remains Wājib).

From the meat he may eat himself and feed his family and also distribute meat amongst the poor Muslims. One is not responsible to give Zakāh or any necessary ṣadaqah for one's spouse nor one's mature children - they are responsible for themselves. One is however, responsible for only giving ṣadaqah al-fiṭr for one's minor children, neither Zakāh is given from their wealth, nor Uḍḥiyyah given on their behalf.

Note: One may slaughter goats or sheep, which constitute one sacrifice each, or one may slaughter a larger animal (i.e. cow, buffalo or camel) which will be counted as seven sacrifices each. In the event of living in a wealthy country, it is better that one sacrifices one part locally to fulfil the Sunnah of sacrificing oneself; and to arrange for the remaining sacrifices to be performed in a poorer country, where the poor may also partake of it.

These are the main types of charities in Islām. We will now discuss these in more details.

ZAKĀH

Zakāh means purity. As a technical term, the word designates the amount in cash or kind which Muslims with means must distribute annually among the rightful beneficiaries. The religious significance of Zakāh is much deeper than mere charity, as too is its humanitarian and socio-political value.

Zakāh was made compulsory in Makkah at the same time as Ṣalāh. This can be seen in the chapters of The Qur'ān where the laws of Zakāh are mentioned. The amount (generally 2.5%), distribution, etc. was defined in Madinah in the second year of Hijrah.

Zakāh is a Farḍ. A commandment. A necessary duty. Any person who denies it being Farḍ loses his Īmān. However, if he recognizes Zakāh being Farḍ but neglects this duty, he will be a transgressor of Allāh's law, subject to accountability and chastisement.

Zakāh purifies the property of the people and clears it from the portion which does not belong to it any more; i.e. the part which is a debt to Allāh. So when Zakāh is payable, it should be distributed immediately. If one fails to do so, one is obviously retaining something which does not belong to oneself. (Had this been somebody else's money, taking benefit from it without permission would be illegal both according to Shari`ah and UK - as well as every country's - laws.)

Zakāh not only purifies the property of the contributor, it also purifies his/her heart from selfishness and greed for wealth. And in return, it purifies the heart of the recipient from envy, jealousy, and malice. In its place it fosters goodwill and well-wishes for the contributor. As a result, the society at large becomes clean and free from class conflict, ill feelings, and similar problems.

Like charity, Zakāh too mitigates and minimizes the sufferings of the needy and poor members of society. While it is a protection for the less fortunate, it is at the same time an appeal to everybody to roll up their sleeves and improve their lot. To the needy one, it means that it is by nature an emergency measure and that one should not depend on it completely but must do something for oneself as well as for others. To the contributor it is a means of bonding with and looking out for an extended family member, a brother or sister, son or daughter in Faith.

In short, to all parties concerned it is both directly and indirectly a treasure and investment that compensates abundantly, in both the worlds.

THE ORDER OF ZAKĀH

Allāh ﷻ says in the Qur'ān:

“And perform Ṣalāh and give Zakāh.”

Qur'ān, al Baqarah, 2:43

“And they were not commanded but that they should worship Allāh, making pure for Him the religion, turning towards the Truth, and performing Ṣalāh and giving Zakāh, and that is the religion of the upright scriptures.”

Qur'ān, al Bayyinah, 98:5

“Take Ṣadaqah* (alms) from their wealth in order to purify them and sanctify them with it and pray for them.”

Qur'ān, at-Tawbah, 9:103

*Ṣadaqah here is a term that is used for its generic nature. Zakāh is included in its meaning.

These verses are examples of the order for Zakāh. In many places it can be noticed that Zakāh's order accompanies that of Ṣalāh. And as the status of Ṣalāh is known, the status of Zakāh can be gaged.

The Messenger of Allāh ﷺ was once asked: "O Muḥammad, tell me about Islām."

The Messenger of Allāh ﷺ replied, "Islām is to testify that there is no god but Allāh and that Muḥammad is the Messenger of Allāh, to establish prayers, to give Zakāh, to fast in Ramaḍān, and to make the pilgrimage to the House if you are able to make the way there." Muslim

This is the narration that has become the basis of the "Five Pillars of Islām", and in this narration we can see that Zakāh has clearly been defined as an integral part of faith.

THE VIRTUES OF ZAKĀH

As with all acts of duty, Allāh promises reward.

**"Those who spend their wealth in the path of Allāh
and do not attach to what they spend any reminders (of the
favour) nor any difficulty (by taking advantage)
for them is their reward by their Lord.**

And neither will fear be over them, nor will they grieve.

Qur'ān, al Baqarah, 2:262

This is an amazing blessing of Allāh. First He entrusts to us all our wealth (and everything else) then He asks for a small part back. And if we do this He doesn't just call it quits, He promises us further reward.

Abū Hurayrah ؓ reported that a Bedouin came to the Prophet ﷺ and asked him about what is Islām.

The Prophet ﷺ said, “Establish five prayers (Ṣalāh) in a day and night.”
 He (the bedouin) asked, “Are there any other besides these?”
 The Messenger replied, “No, unless what you wish to perform is as supererogatory (Nafl). And observe Ṣawm (Fasting) of Ramaḍān.”
 He (the bedouin) asked, “Are there any other besides these?”
 The Messenger replied, “No, unless what you wish to perform is as supererogatory.”
 The Messenger then mentioned the Zakāh.
 He (the bedouin) asked, “Is there anything else.”
 The Messenger replied, “No, unless you perform it as supererogatory.”
 He (the bedouin) as he turned away said loudly, “By Him in Whose Hand my soul is, I will never add anything to these nor deduct.”
 At this the Prophet ﷺ said, “He will be successful if he is truthful”.

al Bukhārī and Muslim

This narration denotes that if a person performs his duties, even if he does nothing more he can become successful, through Allāh’s Grace.

THE PUNISHMENT FOR NOT GIVING ZAKĀH

As with the all Islāmic duties, if one performs them, then one will be rewarded, but if one does not do so then one will be punished. Zakāh is the same. Just as rewards have been promised for those who give it, punishment has been promised for those who do not give it or disregard it.

Allāh ﷻ says in the Qur’ān:

**“...And those who hoard gold and silver
 and do not spend it in the way of Allāh,
 announce to them a most grievous penalty.**

**On that Day heat will be produced out of it in the fire of Hell,
 with it they will be branded on their foreheads**

**and their flanks and their backs.
This is the treasure which you hoarded for yourselves,
taste then the treasure that you had been hoarding.”**

Qur'an, at-Tawbah, 9:34-35

The Messenger of Allāh ﷺ has said:

"The nation that does not give Zakāh, Allāh ﷻ will bring about a drought on them (i.e. necessities of life will become scarce)". al Bukhārī

The Messenger of Allāh ﷺ has also said:

"The person whom Allāh ﷻ has bestowed with wealth, who does not give Zakāh, on the Day of Qiyaamah, his wealth will be turned into a venomous bald serpent which will wind around his neck and bite his jaws and say: "I am your wealth, I am your treasure". al Bukhārī

In a long narration Abū Hurayrah ؓ reported, that the Messenger of Allāh ﷺ said,

"Any person who possesses gold or silver and does not pay what is due on it (i.e. the Zakāh); on the Day of Resurrection, sheets of silver and gold will be heated for him in the fire of Hell and with them his flank, forehead and back will be branded. When they cool down, they will be heated again and the same process will be repeated during the day, the measure whereof will be fifty thousand years. (This would go on) until Judgement is pronounced among (Allāh's) slaves, and he will be shown his final abode, either in Jannah or to Hell."

It was asked, "How about someone who owns camels and does not pay what is due on him (i.e. their Zakāh)?" He ﷺ replied, "In the same way, the owner of camels who does not discharge what is due for Zakāh in regards to them (this includes their milk if sold), will be thrown on his face or on his back in a vast desert plain on the Day of

Resurrection and they will trample upon him with their hoofs and bite him with their teeth. Each time the last of them passes over him, the first will return over him, during a day the measure whereof will be fifty thousand years, until Judgement is pronounced among (Allāh's) slaves, and he will be shown his final abode either in Jannah or the Hell."

It was then asked: "O Messenger of Allāh ﷺ, what about cows and sheep (or goats)?" He ﷺ said, "If anyone possesses cattle and sheep does not pay what is due on them; on the Day of Resurrection, he too will be thrown on his face in a vast plain desert. He will find no animal with twisted horns, without horns or even with broken horns, and they will gore him with their horns and trample upon him. Each time the last of them passes over him, the first will return over him, during a day, the length of which will be fifty thousand years, until Judgement is pronounced among (Allāh's) slaves; and he will be shown his final abode either in Jannah or Hell."

It was then asked: "O Messenger of Allāh ﷺ, what about the horses?" Upon this he ﷺ said, "Horses are of three types. One, which is a burden for the owner; another which is a shield, and another one which makes its owner entitled to reward.

The one for whom these are a burden is the person who rears them for show or for pride or for causing injury to a Muslim. They will be a cause of torment for their owners.

The one for whom these are a shield is the person who rears them for the sake of Allāh ﷻ but does not forget the right of Allāh ﷻ concerning their backs and their necks (i.e., he lets a needy ride on them), and so they are a shield for him.

Those which bring reward to the one who rears them in pastures and

gardens are the ones that are used in the Cause of Allāh ﷺ (Jihād) by the Muslims. Whatever they eat from the fields and the gardens will be recorded on his behalf as good deeds so much so that their droppings and urine will be counted for an equal number of good deeds for him. Even when they break their tying rope and each height which they climb and every hoofprint which they leave will be counted as a good deed on behalf of the owner. When their owner leads them through a stream from which they drink, though he does not intend to quench their thirst, yet Allāh ﷻ would record for him the quantity (of water) of what they would drink on his behalf as good deeds.”

It was asked: “O Messenger of Allāh ﷺ, what about the donkeys?” Upon this, he ﷺ said, “Nothing has been revealed to me in regards to the donkeys in particular, except this one verse (Qur’ān, az-Zilzāl, 99:7-8),
“So whosoever does good equal to the weight of an atom (or a small ant) shall see it. And whosoever does evil equal to the weight of an atom (or a small ant) shall see it.”

al Bukhārī and Muslim

AN IMPORTANT WARNING

A very important point to bear in mind is that if anyone tries to use loopholes to escape Zakāh, he will be punished in a far more severe manner than those who do not pay Zakāh. As what such people are actually doing is trying to deceive Allāh ﷻ, and this can never happen.

Thus such people get the punishment of not giving Zakāh and in addition to that they are also punished for their taking the commandments of Allāh lightly and thinking themselves as being above Allāh’s Commandment and Order.

ON WHOM ZAKĀH IS FARD

Zakāh is a Farḍ duty upon all sane, adult Muslims. The only condition is that he/she owns **applicable wealth** which is to the value of the **Niṣāb** (Zakāh threshold).

PRECONDITIONS FOR WEALTH

Wealth which counts towards the Niṣāb must be:

- a. Fully owned.
- b. In excess of one's personal needs.
- c. It should be possessed for a lunar year.
- d. Of a productive nature.

Fully Owned means that the possession (e.g. stock) are one's own. If one is part owner then only the current market value of one's share is taken into account not the entire stock.

In Excess of One's Personal Needs means that items which are of personal use, e.g. house, car, utensils, equipment, clothes, etc, are not to be included in the calculation of Zakāh. (Refer to **Ḥawā'ij Aṣḥiyah** p.31) If one has any such items which are hired/rented out then the money generated will be added to what Zakāh is calculated from.

Possessing for a Full Lunar Year means that one at the beginning and end of a year must possess Niṣāb.

This term must not be misconstrued to mean that every penny has to be held on to for a full year before Zakāh would become Farḍ.

What a person ought to remember is that they must fix a date for when to start their Zakāh year. If one has not yet allocated such point then one should set one immediately when one has Niṣāb.

Thereafter if during the course of the year one's wealth increases or decreases even if by massive proportions (as long as one does not become totally penniless) at the end of that year provided he still has Niṣāb, he will give Zakāh on the amount he has (be it on person or owed) at that time i.e. money made and lost during the course of the year is irrelevant, only what is in possession at the year end will be looked at. In short he must commence and end a year with Niṣāb for Zakāh to remain Farḍ.

If he does become totally penniless during the course of the year, then his year beginning will be moved to the date of when he will re-accumulate the Niṣāb, and the Islāmic year which affects him will start from that date.

Of a Productive Nature means in a form from which one can derive profit or benefit, such as cash, merchandise for business, livestock, gold and silver, (whether in the form of jewelry or a form with which transactions can be made - even though this is rare it still forms the base of the world's currencies).

If items are not of a productive nature, e.g. property, cars, antiques, etc then there is no Zakāh on them as long as they remain in such a state. As soon as they are utilised in a way which generates income, the amount made will be added to what Zakāh is calculated from.

Note: Please remember the important warning, that one who places wealth in such forms for the reason of avoiding Zakāh is not fooling Allāh.

If one is wealthy and one adds whatever he can from this type of wealth to the calculation as supererogatory, one will find even more rewards with Allāh.

THE NIṢĀB

The Niṣāb is the term used to denote a threshold or line which separates those who are duty-bound to give Zakāh and those who are eligible to receive it.

The amount stipulated as the Niṣāb is fixed at a certain weight of gold or silver. The amount of gold that constitutes the value of Niṣāb is 87.48 grams (3.08 oz) while the amount of silver is 612.36 grams (21.6 oz). Because these values fluctuate it is necessary to find out their value at the time of calculating Zakāh.

For reference purposes on 26.01.2014. 10:00 GMT, the Niṣāb of gold was worth £2,163.03 and the Niṣāb of silver was equal to £237.61 - whereas the same time the previous year, the gold Niṣāb was worth £2,873.85 and silver was worth £396.95

One will have noticed that there is a massive difference between the value of the two. The one that is considered is always the lower of the two. i.e. silver.

This means that anyone who on 26.01.2014 had £237.61, whether on person, in savings, in business, or even owed, would be possessing Niṣāb and would be duty-bound to give Zakāh, while those who do not possess that much will be eligible to receive Zakāh.

THE RATE OF ZAKĀH

Zakāh is the giving of 2.5% of that wealth which is included in the calculation of Zakāh.

This means that all the wealth which one owns, which qualifies that Zakāh be given on them, will be added together and from its total 2.5% will be given as Zakāh.

There are other rates for other branches of Zakāh, e.g. on livestock animals and agricultural products have separate amounts. Due to the rates of Zakāh varying greatly in livestock anyone who is in these trades will need to consult a scholar to find the rate which affects them, which would be in addition to Zakāh that is applied on their trading stocks..

Zakāh on agriculture is fairly straightforward. Whether the crops are of an inedible nature (e.g. cotton, flowers, timber, etc) or are edible (fruit, vegetables, cereals, etc) and whether the land is naturally irrigated or manually, the due amount is a tenth (10%) of the harvest or its value in addition to what would thereafter be given on wealth.

THE NIYYAH (INTENTION) OF ZAKĀH

It is Farḍ (necessary) to form a niyyah for the fulfilment of Zakāh. The niyyah should be made when passing ownership of the wealth. If the niyyah is not made the Zakāh will not be valid.

Even if one separates the Zakāh from the rest of one's wealth and at the time of giving Zakāh one forgets to make the niyyah, the Zakāh will still be valid.

It is not necessary to reveal to the needy person to whom Zakāh is given that what is being given to him/her is Zakāh.

If one gives a eligible person money as a gift but makes the niyyah of Zakāh, the Zakāh will be valid, as long as it is not in lieu of any service.

WHO ARE ELIGIBLE TO RECEIVE ZAKĀH?

The recipients of Zakāh according to the Qur'ān are as follows:

"Zakāh is for the Fuqarā' (poor - who do not have the Niṣāb);
for the Masākīn (poor - who have nothing);
for the `Āmilūn (workers appointed) **upon it** (Zakāh's collection);
for the Mu'allafah al-Qulūb (hearts reconciled to the truth);
for the Riqāb (those in captivity - in order to free them);
for the Mughrimūn (those in debt);
for those Fisabilillāh (in the Way of Allāh);
and for the Ibn as-Sabīl (wayfarer);
A duty ordained by Allāh.
And verily Allāh is all Knowing, all Wise."

Qur'ān, at-Tawbah, 9:60

There are eight categories defined by the above verse. These eight categories are explained below:

1. **Fuqarā'**: People who are poor and who possess some basic needs but do not possess wealth equal to Niṣāb.
2. **Masākīn**: People who have nothing and are so needy that they are forced to beg to make ends meet.
3. **`Āmilūn**: Persons appointed by a representative of Shari`ah to collect Zakāh. It is not necessary that this be a needy person. This is in effect a wage. (Charity organizations who are transparent in nature (i.e. allow their accounts to be scrutinized) and who have scholars in regulating advisory positions, can also appoint people in such positions.)
4. **Mu'allafah al-Qulūb**: People who have recently accepted Islām, people who are close to accepting Islām, people whose ideologies are flawed and need rectifying, and people who can be stopped from apostasy are eligible to receive Zakāh. There is a difference in

opinion amongst the scholars as to which categories in this field are still applicable today, thus further consultation should be sought.

5. **RIQĀB:** Freeing slaves. This may seem an outdated place for Zakāh to be spent, however, in many countries even today, people are turned into slaves due to the debts accrued due to poverty.
6. **GHĀRIMŪN:** People who are in debt and do not possess any other wealth or goods with which they can repay that which they owe. It is conditional that this debt was not created for any un-Islāmic, unethical or sinful purpose.
7. **FĪSABĪLILLĀH:** Those persons that have to carry out the Farḍ deed of Jihād, and need funds to continue that Farḍ.

Note: Due to the broad meaning of the terms Fisabilillah and Jihād, many people are misled to believe that this includes all types of charitable deeds, which can be given Zakāh. The Commentaries of the Qurʻān and Aḥādīth of Rasūlullāh ﷺ do not support this view.

8. **IBNUS SABĪL:** Those persons who are Musāfir (travelers) and during the course of their journey lose wealth as to prevent them from continuing or completing their journey. Though such a person may have wealth at home, he/she may be given Zakāh in order to fulfill travel needs and to return home. Once they return home it is not necessary for them to donate or return the taken amount.

Note: All of the above persons must be Muslims (even the people who are close to accepting Islām must be those who accept Islām upon receiving it. In a situation where one has relatives who are needy and one wishes to spend on them then one is encouraged to do so with Ṣadaqah rather than Zakāh. One should remember that Zakāh has conditions on where it is spent, which prevent many Muslims also from becoming eligible to receive it.

TABLE FOR WORKING OUT ZAKĀH (Example)

TYPE OF WEALTH	VALUE ADDED FOR ZAKĀH	VALUE SUBTRACTED
NISAB EQUALS Date...../...../..... £800		
MONIES		
CASH ON PERSON	£2,000	
CASH IN SAVINGS	£12,000	
CASH TO BE RETURNED (LENT TO OTHERS)	£2,000	
a..... Lent to Ahmad - Jan 13 £1,500		
b..... Lent to Khalid - Mar 13 £500		
CASH ONE DOES NOT EXPECT TO REGAIN	IGNORE	
LONG TERM LOANS AND MORTGAGES	IGNORE	
ALL OTHER LOANS AND DEBTS OWED TO OTHERS		£1,000
a..... Borrowed from Zakir... May 13 £1,000		
b.....		
RENT, BILLS AND TAXES DUE NOW		£850
INTEREST ACCUMULATED (AND ALL HARĀM WEALTH)	MONEY TO DISPOSE	
GOLD AND SILVER		
VALUE OF GOLD Date..... June 12th 2013 £1,081 / oz		
VALUE OF SILVER Date...../...../.....		
GOLD IN ORNAMENTS / JEWELRY / COINS ETC	£500	
SILVER IN ORNAMENTS / JEWELRY / COINS ETC	£100	
POSSESSIONS FOR PERSONAL USE INCLUDING GEMS & STONES	IGNORE	
BUSINESS		
GOODS FOR SALE (CURRENT VALUE - NOT COST OR SELLING PRICE)	£12,000	
FLOAT (CASH IN HAND)	£1,250	
OVERHEADS TO PAY FOR PRESENT PERIOD (IF PAID IGNORE)		£1,000
RENT AND TAXES DUE NOW		£1,200
PROPERTIES FOR PERSONAL USE OR NOT INCOME-GENERATING	IGNORE	
TOOLS, MACHINES, UPHOLSTERY, ETC. NOT FOR SALE	IGNORE	
INCOME GENERATED FROM PROPERTIES ON RENT		
INCOME GENERATED FROM ALL POSSESSIONS		
PRESENT VALUE OF ALL FINANCIAL ASSETS FOR INCOME (E.G. STOCKS, BONDS, CURRENCY, SHARES ETC)	£2,000	
TOTALS	£31,850	£4,050
<i>TOTAL ELIGIBLE FOR ZAKĀH (VALUE ADDED MINUS VALUE SUBTRACTED)</i>		£27,800
ZAKĀH TO GIVE (2 ½ PERCENT OF TOTAL ELIGIBLE FOR ZAKĀH)		£ 695

TABLE FOR WORKING OUT ZAKĀH

TYPE OF WEALTH	VALUE ADDED FOR ZAKĀH	VALUE SUBTRACTED
NISAB EQUALS Date...../...../.....		
MONIES		
CASH ON PERSON		
CASH IN SAVINGS		
CASH TO BE RETURNED (LENT TO OTHERS) a..... b.....		
CASH ONE DOES NOT EXPECT TO REGAIN	IGNORE	
LONG TERM LOANS AND MORTGAGES	IGNORE	
ALL OTHER LOANS AND DEBTS OWED TO OTHERS a..... b.....		
RENT AND TAXES DUE NOW		
INTEREST ACCUMULATED (AND ALL HARAM WEALTH)	MONEY TO DISPOSE	
GOLD AND SILVER VALUE OF GOLD Date...../...../.....		
VALUE OF SILVER Date...../...../.....		
GOLD IN ORNAMENTS / JEWELRY / COINS ETC		
SILVER IN ORNAMENTS / JEWELRY / COINS ETC		
POSSESSIONS FOR PERSONAL USE INCLUDING GEMS & STONES	IGNORE	
BUSINESS		
GOODS FOR SALE (CURRENT VALUE - NOT COST OR SELLING PRICE)		
FLOAT (CASH IN HAND)		
OVERHEADS TO PAY FOR PRESENT PERIOD (IF PAID IGNORE)		
RENT AND TAXES DUE NOW		
PROPERTIES FOR PERSONAL USE OR NOT INCOME-GENERATING	IGNORE	
TOOLS, MACHINES, UPHOLSTERY, ETC. NOT FOR SALE	IGNORE	
INCOME GENERATED FROM PROPERTIES ON RENT		
INCOME GENERATED FROM ALL POSSESSIONS		
PRESENT VALUE OF ALL FINANCIAL ASSETS FOR INCOME (E.G. STOCKS, BONDS, CURRENCY, SHARES ETC)		
TOTALS		
<i>TOTAL ELIGIBLE FOR ZAKĀH</i> (VALUE ADDED MINUS VALUE SUBTRACTED)		
ZAKĀH TO GIVE (2 ½ PERCENT OF TOTAL ELIGIBLE FOR ZAKĀH)		

WHO CAN AND CANNOT ACCEPT ZAKĀH

As mentioned before the people who can receive Zakāh must be Muslims. It is not only acceptable but encouraged that a person spend his/her Zakāh money on family members. However, due to the welfare of some family members being a responsibility on a person these relatives specifically cannot receive Zakāh.

Zakāh cannot be given to:

- Parents, grandparents. i.e. biological ancestors.
- Children, grandchildren. i.e. biological descendants.
- Husband or wife. i.e. Spouse of current marriage.

Provided they do not possess the Niṣāb, Zakāh can be given to:

- Brothers, sisters, nephews & nieces. i.e. siblings and their offspring.
- Uncles, aunts (both paternal and maternal) and their offspring.
- Stepparents and grandparents. i.e. non-biological ancestors.
- Stepchildren and grandchildren. i.e. non-biological descendants.
- In-laws.

In addition to the above Zakāh cannot be given children of the Banū Hāshim, i.e. Sayyids. These are descendants of the Messenger ﷺ. Not accepting charity despite poverty is a specific rule applied to them, however if there are any in one's area who are poor, one should present them with gifts to fulfil their needs, so that they do not suffer.

Zakāh contributions cannot be given to institutions which do not give the rightful recipients (Maṣārif) possession of Zakāh, but instead use Zakāh funds for construction, investment or salaries. Similarly Zakāh will not be fulfilled by purchasing books or land for an institution.

One condition for the eligibility of receiving Zakāh is that the one who

is receiving it must be able to claim possession. It is for this reason that deceased people cannot be made the recipients of Zakāh to pay off their debts or to purchase their shrouds, and also why historically slaves were not allowed to accept Zakāh as it would fall into the ownership of their owners and not them specifically.

Young children who have wealthy parents cannot be given Zakāh, as their welfare is the duty of the parents. Older children (who have become physically mature) may be given Zakāh if they are poor and their parents have released them from their care.

WHAT IF ZAKĀH IS SPENT WRONGLY?

If one is careless in the way one distributes one's Zakāh, i.e. not take any precautions where one distributes it or goes against sound advice, then one will have to resubmit one's Zakāh in the event of it being given to a person who was not eligible to receive it. If, however, one did make an effort or one took sound advice, (or one placed it in the care of a reputable organization) then the duty of Zakāh will be deemed as fulfilled.

SUMMARY

Due to the current situation of society only using monetary notes and coins, it has become increasingly easier to calculate the Zakāh due on a person. For a person who neither farms animals nor is involved in agriculture, all that needs to be taken into account is the following:

The amount of one's own cash (be it on person, in the bank, or what one is owed. this can be money earned or income from

additional houses, properties, etc) as well as the value of any gold or silver jewellery which one is possessor of, (necklaces, watches, etc, but not the gems or stones within them), and also, if one is involved in trade, then the value of one's stock/merchandise at that time constitutes one's accountable total beyond the Ḥawā'ij Aşliyyah (Basic Necessities).

If one is owing any debts, it too should be calculated then deducted from one's accountable total.

Note: The possession of one's spouse or major children (mature according to Shari`ah) need not be included, as they are obliged to give Zakāh on their possessions. If they do not understand the Shari`ah's implications, the father should assist in its calculations.

Thereafter one has to make sure it reaches the threshold of Nişāb, (the value of 612 grams of silver or 87 grams of gold - the lesser of the two. If it is reached, Zakāh is an obligation, if it is not reached, then Zakāh is not an obligation.

Note: Due to the constant fluctuation of the value of gold and silver, one should endeavor to find out what is the rate at the time of calculating one's Zakāh. This is not difficult to ascertain, as details can be found from newspapers, jewelers, the internet etc.

Once it has been acknowledged that Nişāb has been reached, then 2.5% needs to be calculated and given.

AN EXAMPLE

Zayd had in Muḥarram last year £5,000 in his bank account, he knew that he had an amount totaling to more than what the Niṣāb was at that time. But in the month of Sha`bān, Zayd had hit a low and due to expenditure had only £50 to his name. This was not equal to Niṣāb

Zayd's situation then changed and in Muḥarram this year, he has £200 pounds in hand, and a further £4,000 in his bank account. He also has money owed to him by Aḥmad who owes him £80 and `Umar who owes him £100. Zayd himself owes Ādam £140, and also £100 to cover his rent for the present period, both of which he must deduct. Zayd thus has a total of £4,140.

Zayd also has a gold and crystal ornament at home. He had bought it three years ago for £1,200. He had taken it to the jewelers and had it valued. It was now valued at £1,300, but the gold content was valued at £1,000. So this would be the amount to add. Thus Zayd now has a total of £5,140.

Zayd is also into business and has been for five years. His trade stock has always fluctuated, but he has never fallen into bankruptcy. At the time of calculating Zakāh, Zayd has £7,000 worth of goods, which he had bought for £6,000, which he can sell for £10,000. Zayd must add £7,000 to his running total - this is the market value. Zayd now has accounted for all his possessions and has a full total of £12,140.

Thus Zayd has had a year wherein at its beginning and end he possessed Niṣāb. Thus Zakāh is an obligation upon him.

Zayd has also found out that the value of 87 grams of gold is £950, and the value of 612 grams of silver is £200. If anyone were to ask

Zayd what Niṣāb was he would say £200. Thus Zaid has found out that he definitely has Niṣāb, and that Zakāh is Farḍ on him.

Zayd now must calculate what 2.5% of his wealth is.

He works it out thus,

$£12,140/100 = \mathbf{£121.40}$ (this is one percent)

$£121.40 \times 2.5 = \mathbf{£303.50}$ (this is 2.5 percent)

Alternately he can also work it out as:

$£12,140/40 = \mathbf{£303.50}$ (this is 2.5 percent direct)

Thus Zayd has successfully calculated that he owes **£303.50** as **Zakāh**.

MISCELLANEOUS POINTS REGARDING ZAKĀH

ḤAWĀ'IJ AŞLIYYAH - ONE'S BASIC NECESSITIES

Things that are of immediate or ongoing necessity are called one's Basic Necessities, or Ḥawā'ij Aşliyyah. These are food, necessary clothing (for all relevant seasons and situations), shelter (one's house), the tools of one's trade or vocation, necessary household goods, and means of transportation.

Money required for the purchase of basic necessities and, if renting, the payment due towards these at the time of calculating one's Zakāh is *not* to be included in the assets upon which Zakāh is calculated.

Being in possession of Ḥawā'ij Aşliyyah does not affect eligibility for receiving Zakāh, whatever their value. Remember that extravagance in one's Ḥawā'ij Aşliyyah, as well as everything else, is detestable. The Qur'ān condemns the wasteful as 'the brothers of the devils' (17:27).

MORTGAGES AND LONG TERM LOANS

The issue of mortgages and long term loans often arises as those who have to pay off such large sums often find their savings to be far less than their debts. The question naturally would be asked, must such people pay Zakāh?

The generally accepted (although not unanimous) view is that anyone who has incurred a long-term loan, if paying in installments, and has no difficulty paying the installments and still is able to gather surplus savings (which afford him luxuries, holidays, parties etc.) is also required to offer Zakāh, and provided he has enough, is also required to perform Hajj. (This point is mentioned not to justify the taking of such loans, especially not those that involve interest, but due to such a large number of people who are involved in the repayment of such loans, the above signifies what their duties are in regards to Zakāh).

What qualifies as a long term loan? Regarding this issue opinions are divided. The general opinion is that of *`urf* (public conception), i.e. what people generally consider to be long term, would be the threshold. This has been considered by many scholars to be a full year. Therefore, anything payable within the year only would be deductible when calculating Zakāt.

If the loan is long term then it will be ignored when calculating Zakāh (i.e. such loans would not give one the status of being pennyless or qualify one as being in such a debt that one may avoid giving Zakāh or even qualifying to receive Zakāh). What would be deducted from one's calculation for Zakāh is the installment for the current term only.

ŞADAQAḤ

This is a general term for all charities besides the Farḍ, Zakāh. All acts of worship through financial expenditure are by broader definition classified as Şadaqah.

THE IMPORTANCE AND VIRTUES OF ŞADAQAḤ

**The parable of those who spend their substance
in the way of Allāh is that of a grain of corn:
it grows seven ears, and each ear hath a hundred grains.
Allāh gives manifold increase to whom He pleases:
and Allāh is abundant for all and He knows all things.
Those who spend their substance in the cause of Allāh,
and follow not up what they give with reminders
of their generosity or with injury,
for them their reward is with their Lord;
on them shall be no fear, nor shall they grieve.**

Qur'ān, al Baqarah, 2:261-2

**And the likeness of those who spend their substance,
seeking to please Allāh and to strengthen their souls,
is as a garden, high and fertile; heavy rain falls
on it but makes it yield a double increase of harvest,
and if it receives not heavy rain, light moisture suffices it.
Allah sees well whatever you do.**

Qur'ān, al Baqarah, 2:265

O you who believe!

**Give of the good things which you have (honourably) earned,
and of the fruits of the earth which We have produced for you,
and do not even aim at getting anything which is bad,
in order that out of it you may give away something,**

**when you yourselves would not receive it but with closed eyes.
And know that Allāh is free of all wants, and worthy of all praise.
Satan threatens you with poverty and orders you with vile
desires. Allāh promises you His forgiveness and bounties.
And Allāh is abundant for all and He knows all things.**

Qur'ān, al Baqarah, 2:267-8

In the first verse mentioned (261) we see that Allāh ﷻ grants seven hundred times the reward for anything spent in His path. He mentions no upper nor lower limit. He thereafter states (262) that if one spends in the correct manner the reward is increased even more so, i.e. it is with Him, and one will not fear nor grieve - this means one will, if Allāh wills, receive heaven in lieu of one's generosity.

TYPES OF ŞADAQAH

As mentioned before there are primarily two types of Şadaqah.

1. **Şadaqah Wājibah**
2. **Şadaqah Nāfilah**

ŞADAQAH WĀJIBAH

Şadaqah Wājibah is charity which is binding in nature. This can be because of Shar`ī commands or what one imposes upon oneself.

This type of Şadaqah includes:

1. Şadaqah al-Fiṭr
2. Nadhr
3. Fidyah
4. Kaffārah
5. Uḍḥiyah, Dam and Badanah

Şadaqah al-Fiṭr

This is a charity which is a duty upon every sane Muslim, who possesses the value of Nişāb beyond the basic necessities. Fathers are instructed to give Şadaqah al-Fiṭr on behalf of those children who have not reached of age.

Şadaqah al-Fiṭr is a very emphasized Sunnah (which according to many is the status of Wājib) which becomes due before `Eid Şalāh, although it is preferable to give it a few days before `Eid so that the poor actually receive it and are able to spend it on `Eid day.

Ibn `Abbās ؓ narrates:

“Rasūlullāh ﷺ made the charity of Fiṭr compulsory as a source of purification for fasts from futilities (time wasting) and obscenities and also as a source of food for the poor. Whoever pays it before the (`Eid) Şalāh it becomes (for him/her) an accepted purifier, and whoever pays it after Şalāh it remains (for him/her) a charity amongst charities.

al-Ḥakim, Abū Dawūd, Ibn Mājah

Şadaqah al-Fiṭr is a duty upon all those who had fasted as well as those who did not fast (for whatever reason). If one does not give the Şadaqah al-Fiṭr, it will remain due no matter how much time passes after `Eid.

The amount that must be given is equal to 1.6 kg of wheat or 3.2 kg of barley or its like. This does not mean that a person must distribute wheat or barley, one may give its equivalent value. (Because this fluctuates it is improper to specify a price, although it is usually between one and three pounds.)

Nadhr

Nadhr is an action which becomes necessary due to one imposing it upon oneself. This can be done if one wishes to express gratitude, and the action can take on a number of forms, including Şadaqah.

Nadhr (especially when relating to charity) is fundamentally of two types. One is generic and the other is conditional.

The generic type is when one takes an oath of giving something in charity without any strings attached. (e.g. Wallāh I will give £5,000 in charity!) If one does this then it is necessary to donate the stated amount.

The conditional type is when one takes an oath of giving something on the condition that a certain, wanted thing occurs. (e.g. Wallāh if I pass my exams, I will give £5,000 in charity!) Here too, one needs to give the stated amount (or do the stated thing).

The difference between the two is that if one cannot uphold the conditional Nadhr then one will perform the Kaffārah of breaking an oath and one will not be committing a sin by doing so. If one cannot uphold the generic Nadhr then one must still perform the Kaffārah of breaking an oath but one will be committing a sin for not upholding the Nadhr

Ibn `Abbās ؓ narrates:

The Messenger of Allāh ﷺ has stated, “Whoever imposes such a Nadhr upon himself which is not named (i.e. no condition is named with it) is allowed the Kaffārah of breaking an oath. Whoever imposes such a Nadhr upon himself which is relating to a sin is allowed the Kaffārah of breaking an oath (and is ordered to not uphold the Nadhr). Whoever imposes such a Nadhr upon himself which they cannot

uphold is allowed the Kaffārah of breaking an oath. Whoever imposes such a Nadhr upon themselves which they can uphold, they must uphold it.”

Abū Dāwūd, an-Nasa’i, al Bayhaqī, Ibn Mājah, aṭ-Ṭabarānī

Fidyah

As mentioned before, Fidyah is compensation for those Ṣalāh or fasts missed by a person who is terminally ill and physically incapable of performing them, or a person who did not offer them before passing away (in this case the money is taken from a third of the estate if the deceased bequeathed that fidyah should be given for his missed actions). Fidyah is also given as compensation for (minor) mistakes made in Ḥajj or `Umrah.

The amount for each missed Ṣalāh or Ṣawm, or each minor mistake in Ḥajj is to give 1.6kg of wheat or its value (i.e. the same amount given for Ṣadaqah al-Fitr) to the poor.

Kaffārah

As mentioned previously, there are two types of Kaffārah.

The greater Kaffārah: For redemption of this a person must fast for sixty consecutive days. Only if one is not able to do this can one feed sixty poor people for a day (i.e. two meals a day, with each meal being equivalent to one fidyah in value).

The lesser Kaffārah: For redemption of this a person may feed ten poor people for two meals in one day, or give each one of them clothing. Only if one is unable to do this, can one fast for three consecutive days (The order is different from the greater Kaffārah).

Note: In the instance of not being able to feed sixty people in a single day one may feed a single person for sixty days, or two people for thirty days, or three people for twenty days etc, but in these cases if one were to try to quicken payment of this by giving all the money in one go to the lesser number of people, kaffārah would not be fulfilled, and this offering would only be equal to one days feeding for the amount of people fed.

Uḍḥiyyah, Dam and Badanah

Uḍḥiyyah, as mentioned previously, is the sacrifice of an animal at the time of `Eid al-Adḥā. The details have been covered previously. There is another sacrifice that too is Wājib, that is of Dam.

Dam is of two types. one is like Uḍḥiyyah in the sense that it is a religious requirement on adult Muslims. The only difference is that it is specific to people who are performing Ḥajj. This Dam is called Dam ash-Shukr.

The second type of Dam, like fidyah, is a means of compensation for mistakes in Ḥajj, but the difference is the magnitude of the mistake. Fidyah is given in lieu of minor mistakes while Dam is in lieu of major mistakes. Dam, like Uḍḥiyyah, is the sacrifice of a sheep or goat. It can also be made a part (i.e. 1/7) of a larger sacrifice. (For full details of this please refer to Fisabilillāh publication - Ḥajj & `Umrah: Journey of a Lifetime)

Badanah is like Dam, but while Dam is the sacrifice of a sheep or goat, Badanah is the sacrifice of a large animal, i.e. a cow or camel. This is the largest penalty in Ḥajj, and is specific to three acts. (For full details of this please refer to Fisabilillāh publication - Ḥajj & `Umrah: Journey of a Lifetime)

ŞADAQAḤ NĀFILAH

This type of Şadaqah includes all voluntary contributions and charities one donates with no obligation but the acquiring of the pleasure of Allāh. Included within this field are non-time-related and non-action-related charities, and also such charities which may be linked to specific events which have not been made compulsory. Below are some examples of this type of Şadaqah.

1. Lillah
2. Waqf
3. Walimah
4. `Aqīqah
5. Şadaqah for the upliftment of difficulties
6. Şadaqah for the expiation of sins
7. Charity above the amount of Zakāh and Şadaqah Wājibah.

Lillāh

This is the general category of all voluntary contributions, even though its use today is separated from Şadaqah. The separation made by many charities is that Şadaqah is for feeding, clothing, or sheltering the poor and Lillah is for the construction and maintenance of Masājid, hospitals, schools, orphanages, etc. This differentiation is useful as Şadaqah Wājibah is not to be used in these areas. However, there is no Shar`ī difference between Şadaqah Nāfilah and Lillāh

This type of charity is extremely rewarding and significant as many of the Qur`ān's verses and the Aḥādith which describe the virtues of charity, in fact describe this.

Waqf

Waqf is to allot something as a trust for a certain cause. This can be during one's lifetime or bequeathed in one's will (up to the value of a third of one's estate). When executed, the donation becomes the property of Allāh ﷻ (and thus has specific rules regarding it), and its beneficiaries are to remain those named as the cause (e.g. the poor, orphans, students, the people of a certain locality, etc.)

This is like Lillah (of today's meaning) in many ways but is communal in benefit where as Lillah does not have to be. Like today's trusts, Waqf also requires the care of trustees over it.

Walimah

Walimah is the providing of food after the consummation of marriage. The actual Sunnah is for the bridegroom to sacrifice an animal (or whatever is within his capacity) and use the meat to feed (some of) the people of the locality, especially the poor, and close family members. The custom performed today of lavish settings with gourmet food for the rich which, like the wedding, is a means of showing off, is not keeping with the Sunnah, and may hold no benefit. (Please refer to Fisabilillāh Publication, *Wedding Customs*)

`Aqīqah

`Aqīqah is the sacrifice of an animal or two as thanks to Allāh for the birth of a child. With this too can members of the locality be fed, preference again is for the poor and close family members. (Please refer to Fisabilillāh Publication, *Upbringing of Children*)

Şadaqah for the Removing of difficulties

This type of Şadaqah is Lillah. One, at the time of donating, should ask Allāh ﷻ to make easy one's deliverance. This can be understood from the Ḥadith:

"Şadaqah soothes the Lord's anger and protects against a bad death."
at-Tirmidhī, al Bayhaqī

Şadaqah for the expiation of sins

This type of Şadaqah is also Lillah. One, at the time of donating, should ask Allāh ﷻ to forgive one's shortcomings. This can be understood from the verse:

"Indeed good deeds take away bad deeds."

Qur'an, Hūd, 10:114

Charity above the amount of Zakāh and Şadaqah Wājibah.

This type of Şadaqah is the essence of Lillah. Although not categorized as necessary, this type of charity, as long as from pure means and with pure intentions, is always accepted by Allāh ﷻ. It is also this type that Allāh ﷻ has described as a beautiful debt. As He treats this charity as a loan which He will repay in the hereafter.

**"Who is he that will loan to Allah a beautiful loan,
which He may multiply unto his credit many times?"**

Qur'an, al Baqarah, 2:245

**"Who is he that will loan to Allah a beautiful loan?
For (Allah) will increase it manifold to his credit,
and he will have (besides) a liberal reward.**

Qur'an, al Ḥadid, 57:11

QARḌ - LOANS

O you who believe! Fear Allah, and give up what remains of your demand for usury, if you are indeed believers. If you do not, take notice of war from Allah and His Messenger: but if you turn back, you shall have your capital sums; deal not unjustly, and you shall not be dealt with unjustly.

Qur'ān, al Baqarah, 2:278-9

The Messenger of Allāh ﷺ has cursed the consumer of Usury and the feeder. al Bukhārī, Muslim

The Messenger of Allāh ﷺ has, further to the above, also cursed the recorder of interest and the witnesses.

at-Tirmidhī, al Ḥākim, Ibn Ḥibbān, Abū Dāwūd, Ibn Mājah, an-Nasa'ī, al Bayhaqī, etc

The Messenger of Allāh ﷺ has said, “They delaying of repayment by a wealthy person (i.e. one who has means of repayment) is oppression.”

al Bukhārī, Muslim, at-Tirmidhī

The Messenger of Allāh ﷺ has said, “Beware of the supplication of the oppressed, as between it and Allāh there is no obstacle.”

al Bukhārī, Muslim, at-Tirmidhī

The Messenger of Allāh ﷺ has said, “The prayers of the oppressed are raised above the clouds and for them the gates of the heavens are opened. Allāh ﷻ will say, “By My Honour! I will definitely help you, even if after a while.”” *at-Tirmidhī, Ibn Ḥibbān, Ibn Khuzaymah, al Bayhaqī, etc.*

The taking of a loan is discouraged in Islām unless taken out of necessity. However the taking and also the paying of interest is strictly prohibited in Islām. The question will naturally arise that where then is a Muslim meant to take a loan from?

Institutes such as banks and building societies only give loans if they are able to charge interest. Even the “Shari`ah compliant” loans charge “fees/rates” which are actually higher than local interest rates*. The result is that more money than that loaned will always have to be repaid.

So what are the options for Muslims? Either they can continually pay rent and not own a property, or they can take an interest-free loan from someone who may give them the chance to pay for their own property. The latter option is unfortunately not available to all. Those who are in a position to help others in this or in any similar situation may wish to take into consideration;

Abū ad-Dardā’, `Abdullāh ibn `Abbās, `Abdullāh ibn Mas`ūd, and `Abdullāh ibn Amr ibn al-`Āṣ have all been reported to have said, “To give a loan is more beloved to me than to give Ṣadaqah, as I will receive the money and again give it in charity. Thus with one amount I can get (at least) two rewards.” al Bayhaqī, aṭ-Ṭabarānī, Ibn Abī Shaybah

This is obviously indicating that to give a loan is an act which is very rewarding in the fact that it actually compares to Ṣadaqah.

The conditions for a loan to be beneficial for the creditor are:

1. No Interest is taken.
2. No additional benefits are taken, i.e. The creditor should not make any conditions to take or even without making conditions to take any benefits from the debtor only because of the debt.

*The issue of Shari`ah compliant loans, in regards to whether or not they are permissible, is and will probably remain debatable. Some scholars do approve them as a last resort, while others say they are no better than conventional loans. Fisabillāh Publications recommends that people follow the scholars that they normally go to and not to change to another only because what they say tallies with one’s wants.

3. The creditor must not in anyway make the debtor feel as though he is in anyway inferior or indebted to and/or in the service of the creditor because of the debt.
4. The approach when collecting the debt/installment must be polite and understanding. If the debtor is genuinely unavailable to pay then one should seek ways to assist, and if it is necessary to defer the payment then to allow this to the creditor understandingly.

At the same time there are rules which also apply to the debtor.

1. Whatever agreements have been made must be stuck to.
2. If one is in the position to make payment then to delay them is oppressive. This promises punishment from Allāh.
3. Always keep the creditor up to date with events that may affect payment.
4. If one is in a position where the current payment is difficult either, arrange something with the creditor or arrange the money from close family/friends etc.

It is always necessary to write down transactions. Even if the two parties involved trust each other indefinitely, the agreements made in writing are to clear up any unclear areas should issues arise. This recording must be done and signed by both parties, with a neutral witness(s).

What should be included in the contract is the frequency and the amount of the installments, the method of payment, who pays the necessary procedure costs, etc. Also include important details that would settle disputes in different imaginable scenarios. e.g. if the contract has to be cancelled then at what rate should rental/usage charge be deducted from the paid amount. The paying for taken benefits can be seen from the following Ḥadīth:

The Messenger of Allāh ﷺ has said, “Do not hold down camels nor cattle (livestock that give additional benefits e.g. milk). Whoever wishes to buy may have two days of choice thereafter if he is happy with it he may buy it otherwise he should return it with a Ṣā` (measure) of dates (a payment for the benefits of it that one has taken).

al Bukhārī, Muslim

The above Ḥadīth mentions this in the first days of the contract, however, this can be implemented with mutual consent further into the transaction. If the creditor wishes to forgo the rental charge he/she may do so and it will be rewarding for them.

If a contract has to be cancelled (e.g. when the creditor is being paid off the cost of a house), then the original assets will return to the owner (e.g. the house to the creditor and the money to the debtor).

If the cancellation was made by the debtor, then the difference made by the usage of the item, or the costs incurred will be deductible from the debtor’s assets. (e.g. damage, rent, necessary service charges etc.) If however the cancellation was made by the creditor, then the costs of the transaction (e.g. charges for services) will be waived or at least lessened (in the case of rent to buy) from the debtor.

In the event of the debtor becoming bankrupt then Shari`ah does allow the bankrupt Zakāh money to clear out his debts.

For full details that take into account individual cases one should consult local scholars, as additional factors may need to be considered that have not been mentioned here.

(For the purpose of Zakāh, the creditor counts money lent as money owned, unless payment is over a long period of time, in which case as the money returns it will be added to the Zakāh calculation.

INTEREST

In Islām the taking and also giving of interest have been expressly forbidden. This presents problems in secular countries, wherein no loan or mortgage is ever done without it. In so far as taking loans which charge interest are concerned, it can only be said that unless it is a life-or-death situation one must stay away from such loans, to avoid the Wrath of Allāh ﷻ.

But what should one do about the interest accumulated in one's own bank account? This issue is also something that unfortunately affects many of us. What is established is that it is not at all permissible for one to utilise this for one's own benefit.

To avoid the anger of Allāh ﷻ, one should give the interest money accumulated to charity. This, while being the most practically beneficial way of disposing the money, is not going to be positively rewarding. But due to it being in accordance with Allāh's Will, in that this method of disposal saves one from further sin, it is still beneficial.

ḤARĀM INCOME

Included under this broad heading are earnings generated by not only the sales of Ḥarām items, but also Ḥalāl items acquired though Ḥarām methods (e.g. lying to get benefits, lying to increase the price of selling items etc).

Here the method of disposal is to return items to the rightful owners. If this is not possible because the owner is not known or any other legitimate reason, then the method of disposal is the same as that of interest money.

If one has spent a great portion of one's life in Ḥarām earnings to the extent that the majority of one's possessions are of Ḥarām origin, then what is the way of redeeming oneself in the Eye's of Allāh ﷻ?

The answer to this is often very difficult to digest. In short, the entire possessions of Ḥarām earnings must be disposed of in the same way that interest is disposed.

This presents the problem: how then are brothers/sisters in such a situation meant to live? For this the most accommodating way would be that they take into account how much of their wealth is of ill earnings, then turning to a Ḥalāl means of income, whatever immediate amount they can dispose of (in charity) they do. Then over as short a period of time as possible they try to pay off this debt they owe to Allāh ﷻ.