

MASĀ'IL OF ZAKĀH

When does the payment of Zakāh become Wājib?

Zakat is an obligation and paying it immediately is wājib, and its delay without a pressing need will render one sinful as is mentioned by Karkhī and Ḥākīm Shahīd in “Al-Muntaqā”, and this is also the exact opinion mentioned by Imām Abū Ja‘far from Imām Abū Ḥanīfah.

In a narration of Rāzī, zakāh can be delayed, so a person will only be sinful if he reaches the point of death without fulfilling his zakāh.

The first opinion is more correct.

And Allāh Ta‘ālā knows best

[Shāmī Vol.2 Pg.272, ‘Ālamghīrī Vol.1 Pg.170, Badā'i'Vol.2 Pg.2]



MASĀ'IL OF ZAKĀH

Zakāh on Money Saved for Building a House

If a person had saved money to build a house and within that period, the time to pay Zakāh came, then paying Zakāh on this amount which was saved is also necessary.

Ṭaḥṭāwī said: Zakāh is wājib on cash regardless of the reason for keeping it, whether for spending on maintenance or to allow it to increase [in value].

And Allāh Ta'ālā knows best

[Kitābul Masā'il by Muftī Salmān Mansūrpūrī Vol.2 Pg.220]



MASĀ'IL OF ZAKĀH

Zakāh on the Gold and Silver Embroidery

If a garment has [actual] gold or silver threads or flowers on it, then Zakāh will be obligatory on the value of the gold and silver according to the rules. By estimating the weight, Zakāh will have to be paid on its value.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.219]



MASĀ'IL OF ZAKĀH

Zakāh on a Debt which one expects to receive

If someone lends another money and he has not repaid for a few years, but he expects to receive it, then Zakāh can be paid on it yearly or one can defer the payment until they receive it. However, in this case, they will have to pay for all past years' Zakāh.

And Allāh Ta'ālā knows best

[Shāmī Vol.5 Pg.568 T. Furfūr]



MASĀ'IL OF ZAKĀH

Zakāh on a Debt which one is
Hopeless of receiving

If the debtor denies the debt (owning the money) and the owner does not have a legal (shar'ī) proof, then Zakāh will not be wājib on such a debt.

However, if the debt is eventually repaid, then Zakāh will be wājib for it on the passing of a year or by adding it with other niṣābs. Zakāh for the pervious years will not be wājib.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.226]



MASĀ'IL OF ZAKĀH

Zakāh on Commercial Plots and Flats

Zakāh is obligatory on the current value of plots and lands purchased with the intention of sale.

Hidāyah states: Zakāh is wājib on goods of trade regardless of what they are.

And Allāh Ta'ālā knows best

[Kitābul Masā'il by Muftī Salmān Mansūrpūrī Vol.2 Pg.216]



MASĀ'IL OF ZAKĀH

Zakāh on Jewellery kept (in advance) For a Wedding

Zakāh is wājib on the father or mother for the value of the jewellery which he or she bought and kept [in advance] for their son or daughter's wedding which is still in their ownership and has not been given to the child as yet.

If they have given it to the child and it is now in the child's ownership, Zakāh is not wājib as long as the child is non-bāligh (immature).

After the child becomes bāligh (mature), Zakāh becomes wājib [on the child] after the passing of one year provided that the conditions [for the wujūb of Zakāh] such as [meeting] the niṣāb (minimum threshold) etc. are fulfilled.

And Allāh Ta'ālā knows best
[Kitābul Masā'il Vol.2 Pg.220]



MASĀ'IL OF ZAKĀH

Zakāh on the Vehicles of a Transport Company

If a person runs a transport business and rents out his cars, buses or trucks, then Zakāh will not be obligatory on the value of these buses or trucks. Rather, Zakāh will be wājib on the profits earned from them, according to the rules.

Khāniyah states: If a brass pot was bought, and it is kept or it is rented out, Zakāh will not be wājib on it just as it is not wājib on a rented house.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.218]



MASĀ'IL OF ZAKĀH

Payment of the Money Order Fees
or the Cost for a Cheque or Bank
Draft from the Zakāh Money

It is **not** correct to pay for money order fees or the cost for a cheque or bank draft from the amount of Zakāh because ownership of the poor person who is entitled to it is not found. Rather, this is the bank or postal department's charge for their service.

(Therefore, those people who give Zakāh through a cheque and at the time of the cashing the cheque, the bank withdraws its required amount and then gives the [remainder] cash to the entitled person; whatever amount the bank had withdrawn, that amount of the owner's Zakāh is not valid. Rather, he would have to pay that extra amount.)

And Allāh Ta'ālā knows best
[Kitābul Masā'il Vol.2 Pg.222]



MASĀ'IL OF ZAKĀH

Zakāh is not paid simply by separating it

Baḥr states: He does not come out from the responsibility simply by separating his Zakāh wealth, rather it is necessary to pay it to the poor person.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.222]



MASĀ'IL OF ZAKĀH

Do Long-Term Loans Prevent Zakāh or Not?

Businessmen nowadays borrow large sums of money from banks. The amounts are sometimes so large that if they are considered as a hindrance to Zakāh, then Zakāh will not be obligatory on big capitalists (investors).

Therefore, the cautious opinion regarding business loans is that only the amount of money which is due as instalments yearly should be deducted from the original capital, and Zakāh should be paid after calculating the total remaining assets.

An example of this is: If the husband still owes the wife her mahr (dowry), this does not prevent Zakāh from being wājib. In the same way, this long-term loan will not be a barrier.

And Allāh Ta'ālā knows best
[Kitābul Masā'il Vol.2 Pg.225]



MASĀ'IL OF ZAKĀH

If One Did Not Have a Firm
Intention of Trade when
Purchasing an Item

If a person purchased an item to use, however, at the time of purchase he also had this intention that if I can make a profit, I will sell it, otherwise I will keep it, then Zakāh is not wājib on it.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.215]



MASĀ'IL OF ZAKĀH

If One Utilizes His Merchandise for Personal Use

The owner purchased an asset for resale, but in the meantime, he utilizes it for personal use or other reasons, still having the intention to sell it, then Zakāh is wājib on it.

However, if he decides to keep the merchandise for personal use and no longer intends to resell it, then there is no Zakāh on it.

And Allāh Ta'ālā knows best

[Shāmī Vol.2 P.272]



MASĀ'IL OF ZAKĀH

Is there Zakāh on Merchandise which was Purchased but has not been Received as yet?

If some merchandise was purchased with the intention of trade, but one has not taken possession of it, then there is no Zakāh.

[Kitābul Masā'il Vol.2 Pg.215]

N.B. If the buyer had organized the shipping, then when the shipping company takes possession, it is considered possession of the buyer. So Zakāh would be wājib.

[DISUI]

And Allāh Ta'ālā knows best



MASĀ'IL OF ZAKĀH

Items/Tools/Raw Material/Ingredients
used in Manufacturing:

Three types of items:

- 1) Those items which remain intact when using. For example, tools like an axe or file.
- 2) The original item is used up but its traces does not remain on the final product, such as soap or detergent of the laundryman.
- 3) Those items which are used up, however their traces remain in the final product, such as safflower and saffron for dyeing purposes, or oil used for tannery.

There is no zakāh on the first two items. However, in the last item, there will be zakāh. [Shāmī Vol.3 P.171]

Based on the text above, with regards to a food business:

- Zakāh is wājib on the value of stock such as ingredients and containers (used to package the final product), etc.
- Zakāh is also wājib on the value of finished goods which have not been sold yet.
- Zakāh is not wājib on the stove or other machinery.
- Zakāh is not wājib on cleaning products, once not for sale.



And Allāh Ta'ālā knows best

MASĀ'IL OF ZAKĀH

Zakāh on Ink Stored in a Printery for Printing

Usually, big printeries purchase a large stock of ink for printing. After the passing of a year, Zakāh will be wājib on this ink's value.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.1 Pg.215]



MASĀ'IL OF ZAKĀH

Zakāh on Money Saved for Hajj

If a person who possesses the niṣāb, saved money with the intention of performing Hajj and during that time, his yearly Zakāh time came around, then it would be necessary on him to pay the Zakāh on the entire amount saved for Hajj.

And Allāh Ta'ālā knows best

[Kitābul Masā'il Vol.2 Pg.216]



MASĀ'IL OF ZAKĀH

Unnecessary Possessions May Prevent One from Zakāh

If a person does not possess the niṣāb in gold, silver, cash, or merchandise, then he does not have to pay Zakāh.

However, if he has extra items which are not part of his yearly needs, like a vacant plot of land, clothes, kitchenware, vehicles, tools, etc., which he does not use; or things which are not deemed necessities in Sharī'ah, like a TV, collectors' items, etc. and the value of these things reach the niṣāb, he is not allowed to receive Zakāh.

And Allāh Ta'ālā knows best

[Imdādul Fatāwā 2/60, FDUZ
3/217]



MASĀ'IL OF ZAKĀH

Obligation of Zakāh

Zakāh is the 3rd pillar of Islam.

Zakāh is fard (compulsory) upon a person if he/she is:

1. A Muslim
2. Mature
3. Sane
4. Free
5. Owns wealth to the value of Nişāb (minimum threshold)

The wealth should be of a productive nature from which they can derive profit or benefit such as merchandise for business, currency, gold, silver, livestock, etc.



Nişāb: 612.35 grams Silver

And Allāh Ta'ālā knows best



MASĀ'IL OF ZAKĀH

A Brief Example on the Method of Calculating Our Zakāh

Add the following categories to calculate the total Zakātable assets:

1. Total Amount of Cash in Ones Possession
2. Total Value of Goods for Trade
3. Money Other People Owe Us.
4. Value of Gold and Silver Jewelry One Possesses

Add the following categories to calculate the total liabilities

1. Loans Owing
2. Debts owing to others.
3. Salaries Owing
4. Taxes Due
5. Utility Bills Due

**Zakātable Assets - Total Liabilities
= Net Assets**

**Zakāh due is only 2.5 % of Net Assets
(equal to or exceeding the Niṣāb)**

Note: A person may have other categories of assets or liabilities. We should consult a Muftī or an 'Ālim for guidelines on calculating our Zakāh correctly. And Allāh Ta'ālā knows best



MASĀ'IL OF ZAKĀH

Who Should We Pay Our Zakāh to?

1. The **faqīr** or such a poor person who has some wealth but it does not reach the Niṣāb threshold.
2. The **miskīn** or such a needy person who does not have anything whatsoever.
3. Those who have **recently accepted Islām** and are poor and we wish to bring their hearts closer to Islām and strengthen their resolve.
4. Those who are **in such debts** which bring them below the Niṣāb threshold.
5. Those who are in the **path of Allah**, for example, students of Dīn once they are in need.
6. A **traveler who is stranded** and does not have the Niṣāb with him or any access to his wealth at home.

[Sūrah Tawbah:60

Ma'āriful Qur'ān]

And Allāh Ta'ālā knows best



MASĀ'IL OF ZAKĀH

Where to Dispense Charity? Part 1

The most virtuous place to spend one's Zakāh is to give it to:

- the **closest relative** [siblings],
- and then the **next in line** [e.g. uncles, aunts, nephews, nieces, cousins, in-laws],
- then one's **neighbors**,
- then people of one's **locality**,
- **workplace**,
- and **city**.

And Allāh Ta'ālā knows best
[Nūrul 'Īdāh]



MASĀ'IL OF ZAKĀH

Where to Dispense Charity? Part 2

The great Ḥanafī Jurist and student of Imām Muhammad, 'Allāmah Abū Ḥafṣ Kabīr (d.217 AH) رحمه الله said:

"The charity (Zakāh, Ṣadaqah) of a person will not be accepted, while his relatives are in need, unless he firstly fulfills their needs."

And Allāh Ta'ālā knows best
[Nūrul 'Īdāḥ]



MASĀ'IL OF ZAKĀH

It Is Makrūh (Reprehensible)
To Send Zakāh to Another City:

It is reprehensible to transfer one's Zakāh to another city unless it is for:

- a relative
- someone more in need,
- someone more righteous,
- someone more beneficial to the Muslims for examples one who is learning the Dīn.

And Allāh Ta'ālā knows best

[Nūrul 'Īdāh, Ṭaḥṭāwī 'ala Durr]



MASĀ'IL OF ZAKĀH

Benefits of Zakāh & Charity

1. The primary benefit is the pleasure of Allāh Ta'ālā.
2. It Purifies us. (9:103)
3. It Purifies our wealth. (Ibn Mājah)
4. It increases our wealth. (9:103)
5. It extinguishes the anger of Allāh. (Tirmidhī)
6. It repels calamities (Tabarānī)
7. It protects against an evil death. (ibid)
8. Charity extinguishes sins just as water extinguishes fire. (Ibn Mājah)
9. Every man will be in the shade of his charity on the Day of Resurrection. (Aḥmad)



And Allāh Ta'ālā knows best

MASĀ'IL OF ZAKĀH

Humble Appeal to the Muslim Business Owners

For the sake of being more efficient and profitable, large businesses bring their operations to a halt, sometimes for one or two days, to facilitate stocktaking.

Let us be just as serious when it comes to taking out time to calculate our Zakāh correctly, striving for the pleasure of Allāh.

May Allāh grant us Tawfīq.



MASĀ'IL OF ZAKĀH

Warnings for Not Giving the Correct Amount of Zakāh That Is Obligatory On Us

Many of us take the obligation of Zakāh very lightly. It is very important that we do the **correct calculation** and give the **correct amount** of Zakāh that is due on us. Some of us give **only a portion** of the amount of Zakāh that is due on us and are contented that we have given our Zakāh. If we do not give the correct amount of Zakāh due on us then we are **inviting the punishment of Allah** to descend on us.

Nabī ﷺ prophesied 15 actions which his Ummah will perpetrate, and from amongst these he mentioned, **“When Zakāh is looked upon as a penalty**, then look for violent windstorms, earthquakes, men being swallowed by the earth, metamorphosis, stones raining down from the skies, and calamities following one another in rapid succession, like beads of rosary falling one after the other when its string is cut.” (At-Tirmidhī)

MASĀ'IL OF ZAKĀH

Land Purchased to Develop and Sell

If a person purchases a land with the intention to build houses on it and sell, but he has not started to construct anything as yet, Zakāh is still necessary on the value of the land every year.

And Allāh Ta'ālā knows best

[Maḥmūdūl Fatāwā Vol.3 Pg.494,
Fatāwā Qāsmiyah Vol.10 Pg.435]

