

Guide to FIQAH

Part 4

Fasting & Zakat

فقه الصيام والزكاة

Nadia Iblagh

Guide to Fiqh

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Introduction

All praise is due to Almighty Allah, and peace and blessings be upon His Messenger Muhammad ﷺ.

Islam is a complete way of life built upon firm foundations, among the greatest of which are the pillars of worship that purify the soul and organize both personal and social conduct. This book Fiqh of “Fasting and Zakat “is the fourth book in the **Guide to Fiqh Series**. It focuses on two essential pillars of Islam: fasting (Siyam) and zakat, both of which hold a central position in Islamic law and practice.

Fasting in the month of Ramadan is the fourth pillar of Islam. It is an act of worship that develops God-consciousness, self-discipline, and sincerity. Since fasting is governed by specific rulings related to its conditions, pillars, nullifiers, and valid excuses, it is obligatory upon Muslims to learn its rules in order to worship Allah correctly and avoid errors that may affect the validity of their fast.

Zakat is the third pillar of Islam and a fundamental system for achieving social justice and solidarity. It purifies wealth, strengthens compassion, and supports those in need, thereby promoting balance and mercy within society. Understanding the rules of zakat, its conditions, types, recipients, and wisdom, is essential for fulfilling this obligation properly and ensuring its positive impact on individuals and the community. This syllabus aims to provide a clear and practical understanding of the fiqh of fasting and zakat, enabling students to perform these acts of worship with knowledge, confidence, and sincerity.

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Fiqh Of Fasting



Definitions:

Fasting (Siyam) in Islamic law (Shari'ah):

Abstaining from all things that break the fast (food, drink, smoking, and sexual intercourse) from dawn (Fajr) until sunset (Maghrib), with intention.

History of its Legislation:

Fasting in the month of Ramadan was made obligatory in Sha‘ban in the second year after Hijrah. The Prophet ﷺ lived for nine years after that.

Evidence for the Obligation of Fasting Ramadan:

Allah ﷻ says:

"يَا أَيُّهَا الَّذِينَ آمَنُوا كُتِبَ عَلَيْكُمُ الصِّيَامُ كَمَا كُتِبَ عَلَى الَّذِينَ مِنْ قَبْلِكُمْ لَعَلَّكُمْ تَتَّقُونَ"

"O you who have believed, fasting has been prescribed upon you as it was prescribed upon those before you, so that you may attain piety."

(Al-Baqarah 2:183)

Narrated by Ibn Umar ؓ that the Messenger of Allah ﷺ said:

بني الإسلام على خمس: "شهادة أن لا إله إلا الله وأن محمداً رسول الله، وإقام الصلاة، وإيتاء الزكاة، والحج، وصوم رمضان"

"Islam is built upon five: the testimony that there is no god but Allah and that Muhammad is the Messenger of Allah, establishing prayer, giving zakah, performing Hajj, and fasting Ramadan." (Bukhari 8)

Fasting is not merely abstaining from food and drink; it carries deeper meanings. It brings psychological comfort, enhances moral character and religious commitment. It helps build one's personality, control desires, and serves as a source of inspiration for social and intellectual creativity.

Ruling:

Fasting Ramadan is obligatory upon every sane, capable Muslim who is not traveling or ill.

Reward:

Narrated by Abu Hurairah ؓ: the Messenger of Allah ﷺ said:

"كُلُّ عَمَلِ ابْنِ آدَمَ يُضَاعَفُ، الْحَسَنَةُ بِعَشْرِ أَمْثَالِهَا إِلَى سَبْعِمِائَةٍ ضِعْفٍ، قَالَ اللَّهُ عَزَّ وَجَلَّ: إِلَّا الصَّوْمَ فَإِنَّهُ لِي وَأَنَا أَجْزِي بِهِ..."

"Every deed of the son of Adam is multiplied from ten to seven hundred times. Allah said: Except fasting, for it is for Me and I shall reward for it..." (Muslim 1151)

Establishing the Month of Ramadan:

Allah ﷻ says:

"فَمَنْ شَهِدَ مِنْكُمُ الشَّهْرَ فَلْيَصُمْهُ"

"So whoever bears witness to the month, let him fast it." (Al-Baqarah 2:185)

Abu Hurairah narrated that the Prophet ﷺ said:

"إِذَا رَأَيْتُمُ الْهَلَالَ فَصُومُوا وَإِذَا رَأَيْتُمُوهُ فَأَفْطَرُوا فَإِنْ غَمَّ عَلَيْكُمْ فَأَكْمَلُوا ثَلَاثِينَ يَوْمًا"

"When you see the new moon (of the month of Ramadan) fast, and when you see (the new moon of Shwwal) break your fast. If it is obscured, complete thirty days." (Muslim 1081)

The month is confirmed by sighting the new moon of Ramadan on the 29th of Sha‘ban. If not seen, Sha‘ban is completed as thirty days.

Testimony:

The testimony of one upright Muslim is sufficient to confirm the start of Ramadan.

Who Must Fast?

Fasting is obligatory upon every Muslim, male and female.

Allah ﷻ says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا كُتِبَ عَلَيْكُمُ الصِّيَامُ كَمَا كُتِبَ عَلَى الَّذِينَ مِن قَبْلِكُمْ لَعَلَّكُمْ تَتَّقُونَ﴾

"O you who have believed, fasting has been prescribed upon you as it was prescribed upon those before you that you may become righteous" (Al-Baqarah: 183)

Conditions:

- Must be legally accountable (adult and sane)
- Must be capable of fasting

Those excused must make up missed days: Fast a single day for each day missed. These are

- The sick

- Women in menstruation or postnatal bleeding
- Unconscious or insane

Permissible excuses:

Those Permitted Not to Fast

1. The Sick Person

A person who is ill is permitted not to fast if the illness makes fasting difficult or harmful. This includes:

- One whose illness prevents him from fasting.
- One who becomes ill while fasting.
- One who fears that fasting will worsen their condition or delay recovery.

2. The Traveler

A person on a journey is allowed to break the fast. According to the Shafi'i school:

- If a traveler begins his journey after the break of dawn, it is not permissible for him to break the fast.
- However, if he breaks it, he must make up the missed fast later, but no kaffarah (expiation payment) is required.
- Breaking the fast-during travel remains optional.
- This concession does not apply to someone whose occupation involves continuous travel, such as a driver.

3. The Elderly

Elderly men and women for whom fasting is difficult or harmful are permitted to break the obligatory fast.

- Instead of fasting, they must offer a substitute by feeding one needy person for each day of fasting they miss.

قال الله: (وَعَلَى الَّذِينَ يُطِيقُونَهُ فِدْيَةٌ طَعَامُ مَسْكِينٍ.)

“And upon those who are able [to fast, but with hardship], a ransom [as substitute] of feeding a poor person.” (Surah Al-Baqarah, 2:184)

Preventing excuses:

1. Menstruation or postnatal bleeding. They should fast the days they missed.
2. Complete unconsciousness. If he recovers even for a short time, he should fast.

Pillars of Fasting:

1. Intention (Niyyah).
2. Abstaining from nullifiers from dawn to sunset.

First: Intention:

It is the resolve in the heart. For Ramadan, it must be made daily before dawn. Voluntary fasting does not require prior intention.

عن عائشة عن النبي: " من لا يبيت الصيام قبل طلوع الفجر فلا صيام له " (البهقي 7701)

Aishah narrated, the Prophet ﷺ said” **Whosoever does not intend to fast before dawn. There is no fast for him.**” (Related by Al-Baihagi)

Second: Abstaining from nullifiers from dawn to sunset

a. Eating and Drinking

Whoever eats or drinks **deliberately while remembering that he is fasting** has invalidated his fast, even if it is a very small amount such as a sesame seed, a drop of water, or medicine. However, if it occurs **out of forgetfulness**, the fast remains valid. Substances such as **dust or saliva** do not invalidate fast.

b. Substances Entering the Body

Anything that enters the body through an open passage in a way similar to nourishment may invalidate the fast, such as:

- Drops entering the **nose or ear**
- **Enema** or internal treatments
- **Vaginal douching**

However:

- **Eye drops** do **not** invalidate the fast
- **Injections** (intramuscular, intravenous, or hypodermic) do **not** invalidate the fast

c. Vomiting

Vomiting **invalidates the fast only if done deliberately** and requires making up fast.

d. Intimacy Between Spouses

If marital relations occur **deliberately while remembering the fast**, the fast is invalidated and requires:

- **Making up the fast**, and
- **Expiation (الكفارة)** in this order:
 1. Freeing a slave
 2. If it is not possible, fasting **two consecutive months**
 3. If unable, feeding **sixty poor people**

e. Seminal Emission

If caused **deliberately**, it invalidates the fast and requires **making up the fast**, but **no expiation** is required.

f. Apostasy

Apostasy, whether through **speech, action, or belief**, invalidates all acts of worship, including fasting.

g. Menstruation and Postpartum Bleeding

The occurrence of **menstruation or postnatal bleeding** invalidates the fast, and the missed days must be made up later.

Recommended Acts While Fasting

1. Hastening to Break the Fast

عن سهل بن سعد رضي الله عنه أن رسول الله ﷺ قال: "لا يزال الناس بخير ما عجلوا الفطر" (البخاري 1856)

Narrated Sahl bin Sa'd: The Messenger of Allah ﷺ said:

"The people will remain upon goodness as long as they hasten to break the fast."
(Related by Al-Bukhari, 1856)

2. Breaking the Fast with Dates

عن أنس بن مالك رضي الله عنه قال: قال رسول الله ﷺ: "من وجد تمرًا فليفطر عليه، ومن لا فليفطر على ماء فإن الماء طهور" (الترمذي 690)

Narrated Anas ibn Malik: The Prophet ﷺ said:

"When one of you breaks his fast, let him break it with dates; if he cannot find any, then with water, for it is pure." (At-Tirmidhi, 690)

3. Suhur (Pre-Dawn Meal)

عن أنس بن مالك رضي الله عنه قال: قال رسول الله ﷺ: "تسحروا فإن في السحور بركة" (البخاري 1823، مسلم 1095)

Narrated Anas bin Malik: The Prophet ﷺ said: **“Take suhur, for indeed there is blessing in it.”** (Al-Bukhari and Muslim)

Time of Suhur

The time for suhoor begins from the middle of the night until dawn, and it is recommended to delay it and take it as close to dawn as possible.

عن النبي ﷺ قال: "لا تزال أمتي بخير ما عجلوا الإفطار وأخروا السحور" (رواه احمد)

Prophet ﷺ said: **“My nation will continue to be upon goodness as long as they hasten to break the fast and delay the pre-dawn meal (Suhur).”** (Reported by Ahmad)

عن زيد بن ثابت رضي الله عنه قال:
"تسحرنا مع النبي ﷺ، ثم قام إلى الصلاة، قلت: كم كان بين الأذان والسحور؟ قال: قدر خمسين آية" (البخاري 1821، مسلم 1097)

Zaid bin Thabit ؓ said:

“We took suhur with the Prophet ﷺ, then he stood for prayer. I asked, ‘What was the time between the suhur and the adhan?’ He said, ‘The time it takes to recite fifty verses of the Qur’an.” (Related by Al-Bukhari and Muslim)

4. Avoiding Actions That Negatively Affect Fasting

عن أبي هريرة رضي الله عنه قال: قال رسول الله ﷺ:
"من لم يدع قول الزور والعمل به فليس لله حاجة في أن يدع طعامه وشرابه" (البخاري 1804)

Narrated Abu Huraira ؓ: The Messenger of Allah ﷺ said:

“Whoever does not give up false speech and acting upon it, then Allah has no need for him to give up his food and drink.” (Al-Bukhari 1804)

Fasting is not only abstaining from food and drink; it also includes refraining from everything Allah has forbidden, such as lying, backbiting, cursing, and not lowering one’s gaze.

These actions are prohibited at all times, but it is even more important to avoid them during Ramadan.

5. Saying “I am fasting” When Provoked

عن أبي هريرة رضي الله عنه قال: قال رسول الله ﷺ:
"الصيام جنة، فلا يرفث ولا يجهل، وإن امرؤ قاتله أو شاتمه فليقل إني صائم – مرتين" (البخاري 1795)

Narrated Abu Huraira: The Messenger of Allah ﷺ said:

“Fasting is a shield. So, the fasting person should avoid sexual relation with his wife and not behave foolishly or use obscene speech. If someone fights him or insults him, let him say, ‘I am fasting’—twice.” (Related by Al-Bukhari)

For voluntary fasting, it is better to say this silently to avoid showing off (riyaa’).

6. Performing Ghusl Before Dawn

It is recommended for a person who is in a state of janabah to perform ghusl before dawn so that they are prepared for prayer. However, being in a state of impurity (janabah) at the time of Fajr does not invalidate the fast, as established in authentic narrations.

عن عائشة وام سلمة رضي الله عنهما: "أن رسول الله ﷺ كان يدركه الفجر وهو جنب من أهله، ثم يغتسل ويصوم" (البخاري 1825)

Narrated ‘Aisha and Umm Salama ؓ:

At times, the Messenger of Allah ﷺ would enter the morning in a state of janabah after having relations with his wives. He would then perform ghusl and continue his fast. (Related by Al-Bukhari)

7. Avoiding Cupping (Hijamah)

It is preferable to avoid cupping while fasting, as it may weaken the fasting person. The same rule applies to donating blood.

8. Avoiding Tasting Food

It is preferable not to taste food during fasting in order to avoid the risk of swallowing it.

9. Supplications at the Time of Breaking the Fast

عن معاذ بن زهرة: أن النبي ﷺ كان إذا أفطر قال: " اللهم لك صمت وعلى رزقك أفطرت " (أبو داود 2358)

Narrated Mu‘adh ibn Zuhrah:

When the Prophet ﷺ broke his fast, he would say:

“O Allah, for You I have fasted, and with Your provision I have broken my fast.”

(Related by Abu Dawood)

وعن ابن عمر رضي الله عنهما: كان النبي ﷺ إذا أفطر قال: " ذهب الظمأ وابتلت العروق وثبت الأجر إن شاء الله " (أبو داود 2358)

Ibn ‘Umar narrated: When the Prophet ﷺ broke his fast, he would say:
“**Thirst has gone, the veins are moistened, and the reward is assured, if Allah wills.**” (Related by Abu Dawood)

10. Feeding a Fasting Person

عن زيد بن خالد الجهني رضي الله عنه قال: قال رسول الله ﷺ: “من فطر صائماً كان له مثل أجره غير أنه لا ينقص من أجر الصائم شيء” (رواه الترمذي)

Narrated Zayd ibn Khalid Al-Juhani: The Prophet ﷺ said:
“**Whoever provides food for a fasting person to break his fast will receive a reward equal to his, without reducing anything from the fasting person’s reward.**”
(Related by At-Tirmidhi)

11. Acts of Worship in Ramadan

Being generous, giving charity, reciting the Qur’an, attending Qur’anic lessons, and performing i’tikaf, especially during the last ten days of Ramadan, are highly recommended.

عن ابن عباس رضي الله عنهما قال: “كان النبي ﷺ أجود الناس، وكان أجود ما يكون في رمضان حين يلقاه جبريل، وكان جبريل يلقاه كل ليلة في رمضان حتى ينسلخ، يعرض عليه النبي ﷺ القرآن، فإذا لقيه جبريل كان أجود بالخير من الريح المرسلة” (رواه البخاري)

Narrated Ibn ‘Abbas ؓ:
The Prophet ﷺ was the most generous of people, and he was even more generous in Ramadan when Jibreel would meet him. Jibreel used to meet him every night of Ramadan until the end of the month, and the Prophet ﷺ would recite the Qur’an to him. When Jibreel met him, he would be more generous than the blowing wind.
(Related by Al-Bukhari)

Makruh (Disliked) Acts While Fasting

Neglecting recommended acts, such as delaying iftar or skipping suhur, is considered makruh.

Gargling excessively while fasting is also disliked. If a person rinses his mouth excessively and water is swallowed unintentionally, the fast becomes invalid.

Other actions fall under the category of **haram**, such as lying, backbiting, and speaking unlawful words.

Making Up Missed Fasts (Qada')

1. A Traveler or Sick Person

- A person who misses fasting due to travel or illness must make up the missed days before the next Ramadan.
- If the delay continues until the next Ramadan without valid excuse, he must both fast the missed days and feed one needy person for each day.
- If a person remains ill throughout the period until the next Ramadan, then only making up the fast is required, no expiation is due.

If a Person Dies with Missed Fasts

- If a person dies before recovering, no expiation is required.
- If the person had time to make up the fasts but did not:
 - A close relative may fast on his behalf.
 - A non-relative may fast only with permission or if stated in a will.
 - Otherwise, feeding one poor person for each missed day should be given from the deceased's estate.

عن ابن عباس رضي الله عنهما قال: جاء رجل إلى النبي ﷺ فقال: "يا رسول الله، إن أُمِّي ماتت وعليها صوم شهر، أفأقضيه عنها؟ قال: نعم، فدين الله أحق أن يُقضى" (البخاري 1852)

Narrated Ibn 'Abbas:

A man came to the Prophet ﷺ and said: "O Messenger of Allah, my mother died owing one month of fasting. Should I fast on her behalf?" He replied: "Yes, for the debt of Allah has more right to be fulfilled."

(Related by Al-Bukhari)

2. Those Unable to Fast

A person who is chronically ill or elderly and has no hope of recovery should not fast. Instead, for each missed day, he must feed one poor person.

Allah ﷻ says:

{وَعَلَى الَّذِينَ يُطِيقُونَهُ فِدْيَةٌ طَعَامُ مَسْكِينٍ}

عن ابن عباس رضي الله عنهما قال: كانت رخصة للشيخ الكبير والمرأة الكبيرة، وهما يطيقان الصيام أن يفطرا ويطعما مكان كل يوم مسكيناً، والحبلى والمرضع إذا خافتا" (أبو داود 2318)

Narrated Abdullah ibn Abbas:

Explaining the verse: **“And upon those who are able [to fast, but with hardship] – a ransom of feeding a poor person,”**

he said: **This was a concession for the elderly man and woman who are able to fast with difficulty. They are permitted to break their fast and feed one poor person for each day.**

The same concession applies to pregnant and breastfeeding women if they fear harm (to themselves or their child).

(Related by Abu Dawud)

3. Pregnant and Breastfeeding Women

Ruling

If a pregnant or breastfeeding woman fears harm for herself or her child, she is allowed **not to fast**, and she must:

- **Make up the missed fasts (qada’)** before the next Ramadan

عن أنس بن مالك رضي الله عنه قال: قال رسول الله ﷺ: **“إنَّ اللهَ وضعَ عنِ المسافرِ شطرَ الصلاةِ، وعنِ الحاملِ أوِ المرضعِ الصومَ”** (رواه الترمذي: 711)

Narrated Anas ibn Malik: The Messenger of Allah ﷺ said:

“Allah has reduced the prayer by half for the traveler and lifted fasting from the pregnant and breastfeeding woman.” (Related by Tirmidhi)

Additional Ruling

If she does not fast **out of fear for the child only**, then:

- She must **make up the fast (qada’)**
- And **feed one poor person (one mudd)** for each missed day

Atonement (Kaffarah) for Breaking the Fast

This applies to the one who **deliberately breaks the fast through sexual intercourse during the day of Ramadan.**

The Kaffarah (in order):

1. Freeing a slave
2. If unable → Fasting **two consecutive months**
3. If unable → Feeding **sixty poor people**

- The kaffarah is **primarily upon the husband**
- If this occurs on more than one day, the kaffarah is repeated
- The missed days must also be made up (qada')

عن أبي هريرة رضي الله عنه:
 جاء رجل إلى النبي ﷺ فقال: "وقعتُ على امرأتي في رمضان"، فقال: "أتجد ما تُحرّر رقبة؟"
 قال: لا. قال: "فتستطيع أن تصوم شهرين متتابعين؟" قال: لا. قال: "أفتجد ما تُطعم به ستين
 مسكيناً؟" قال: لا. قال: "فأنتي النبي بعرقٍ فيه تمر — وهو الزبيل — فقال: (أطعم هذا عنك)
 قال: على أحوج منا؟ ما بين لابتيها أهلُ بيتٍ أحوجُ منا. فقال: "فأطعمه أهلك." (البخاري: 1835)

Narrated Abu Huraira:

A man came to the Prophet ﷺ and said: **“Indeed I had sexual intercourse with his wife in Ramadan.”** The Prophet said: **“Do you find what will free a slave?”** He said: **“No.”** The Prophet said: **“Are you able to fast two consecutive months?”** He said: **“No.”** He said: **“Do you find what you can feed sixty needy persons with?”** He said: **“No.”** Then the Prophet was brought a basket containing dates and said to the man: **“Feed this (poor people) on your behalf.”** The man said: **“To someone poorer than us? There is no household between its two lava plains (of Madinah) poorer than us.”** Then the Prophet said: **“Then feed it to your family.”** (Bukhari 1835)

Review Questions 1


Fill in the spaces with correct words:

Traveler – Fard - sexual intercourse - sick person - nose droplets - Sunnah - Itikaf
Read Quran – Makruh - Women in Menstruation

1. Fasting Ramadan is _____ on every Muslim who is morally responsible and is able to fast.
2. _____ and _____ are exempted from fasting.
3. _____ should not fast.
4. _____ and _____ invalidates fasting.
5. It is _____ to hasten breaking the fast.
6. It is sunnah to _____ and perform _____ during Ramadan.
7. Gargling while fasting is _____.

Choose the correct answer:

1. If the sky was too cloudy while sighting the new moon of Ramadan, then Shaaban is presumed to last for:
 - a. 29 days
 - b. 30 days
2. Those who are not capable to fast in Ramadan are _____ to fast the missed days later.
 - a. Obligated
 - b. Not obligated
3. Fasting is refraining from eating, drinking only, from dawn till sunset.
 - a. True
 - b. False
4. The pillars of fasting are:
 - a. Intention and refraining from invalidators of the fast
 - b. Refraining from invalidators of the fast only
5. It is _____ to intend at night for a voluntary fast.
 - a. Not necessary
 - b. Obligatory

- 
6. Delaying the suhur is:
 - a. Sunnah
 - b. Makruh

 7. A girl ended her period just before fajr and had no time to take a bath:
 - a. She shouldn't fast except after taking a bath
 - b. She should fast and later take a bath

 8. If someone was forced to eat then his fast has been broken.
 - a. True
 - b. False

 9. The atonement for breaking the fast by sexual intercourse deliberately is freeing a slave and if not possible, fasting two consecutive months.
 - a. True
 - b. False

 10. Cursing, lying and backbiting does not affect fasting:
 - a. True
 - b. False

 11. Cupping is sunnah especially during Ramadan.
 - a. True
 - b. False

 12. A traveler or ill person has to make up the missed prescribed fast:
 - a. Before the next Ramadan
 - b. During his life time

 13. If the pregnant woman did not fast due to fear:
 - a. She shouldn't fast after Ramadan
 - b. She should fast before the next Ramadan

 14. If an ill person died before recovering for a while then there is no atonement for his missed fast.
 - a. True
 - b. False

 15. The sick person who has no hope of recovery should fast.
 - a. True
 - b. False

Voluntary Fasting

Fasting is recommended on all days of the year except for the prohibited days (which will be discussed later). However, there are certain days on which fasting is especially recommended:

1. Three Days of Each Month (Ayyaam al-Beeḍh)

(Preferably the 13th, 14th, and 15th of each lunar month)

عن أبي هريرة رضي الله عنه قال:
"أوصاني خليلي بثلاث لا أدعهن حتى أموت: صوم ثلاثة أيام من كل شهر، وصلاة الضحى، ونوم على وتر" (البخاري 1124)

Narrated Abu Huraira رضي الله عنه:

"My close friend (the Prophet ﷺ) advised me to do three things, and I will not abandon them until I die: fasting three days every month, performing the Duha prayer, and sleeping after performing Witr." (Bukhari 1124)

عن قتادة بن ملحان القيسي رضي الله عنه قال:
"كان رسول الله ﷺ يأمرنا أن نصوم البيض: ثلاث عشرة، وأربع عشرة، وخمس عشرة، وقال:
هن كهينة الدهر" (أبو داود 2449)

Narrated Qatadah ibn Milhan al-Qaysi رضي الله عنه:

"The Messenger of Allah ﷺ used to command us to fast the white days: the thirteenth, fourteenth, and fifteenth of the month. He said: 'They are like fasting for a lifetime.'" (Related by Abu Dawud)

2. The Day of 'Arafah (For those who are not performing Hajj)

عن أبي قتادة رضي الله عنه قال:
سئل الرسول ﷺ عن صوم يوم عرفة فقال: "يكفر السنة الماضية والباقية" (مسلم 1162)

Abu Qatadah رضي الله عنه reported:

"The Messenger of Allah ﷺ was asked about fasting on the Day of 'Arafah, and he said: 'It expiates the sins of the previous year and the coming year.'" (Related by Muslim)

3. Fasting Tasua' and 'Ashura'

عن ابن عباس رضي الله عنهما قال:
"قدم رسول الله ﷺ المدينة فوجد اليهود يصومون يوم عاشوراء، فسئلوا عن ذلك فقالوا: هذا اليوم
الذي أظهر الله فيه موسى وبني إسرائيل على فرعون، فنحن نصومه تعظيمًا له، فقال النبي ﷺ:
نحن أولى بموسى منكم" فأمر بصيامه". (مسلم 1130)

Narrated Ibn 'Abbas ؓ:

"When the Messenger of Allah ﷺ came to Madinah, he found the Jews fasting on the day of 'Ashura'. They (the Jews) were asked about it and they said: 'This is the day when Allah granted victory to Musa and Bani Israel over Pharaoh, so we fast it out of gratitude.' The Prophet ﷺ said: 'We have more right to Musa than you,' and he commanded fasting on this day." (Related by Muslim)

4. Fasting Mondays and Thursdays

عن أسامة بن زيد أن النبي ﷺ كان يصوم يوم الاثنين ويوم الخميس، وسئل عن ذلك فقال: " إن
أعمال العباد تُعرض يوم الاثنين ويوم الخميس" (أبو داود 2436)

Narrated Usamah ibn Zayd ؓ:

"The Prophet ﷺ used to fast on Mondays and Thursdays. When he was asked about it, he said: 'The deeds of people are presented (to Allah) on Mondays and Thursdays'"(Related by Abu Dawud)

5. Fasting Six Days of Shawwāl

عن أبي أيوب الأنصاري أن رسول الله ﷺ قال: "من صام رمضان ثم أتبعه ستًا من شوال كان
كصيام الدهر" (مسلم 1164)

Abu Ayyub al-Ansari ؓ reported that the Messenger of Allah ﷺ said:

"Whoever fasts Ramadan and then follows it with six days of Shawwal, it is as if he has fasted for a lifetime." (Related by Muslim)

Breaking the Voluntary Fast

If a person is fasting a voluntary fast, it is permissible to break it, and there is no need to make it up later.

عن أم هانئ رضي الله عنها قالت:
"لما كان يوم الفتح جاءت فاطمة فجلست عن يسار رسول الله ﷺ، وأم هانئ عن يمينه، فجاءت
الوليدة بإناء فيه شراب فناولته فشرب منه، ثم ناوله أم هانئ فشربت منه، فقالت: يا رسول الله،
لقد أفطرت وكنت صائمة، فقال لها: أكنت تفضين شيئاً؟ قالت: لا، قال: فلا يضرك إن كان تطوعاً"
(أبو داود 2456)

Narrated Umm Hani may Allah be pleased with her:

“On the day of the conquest of Makkah, Fatimah sat on the left side of the Messenger of Allah ﷺ, and Umm Hani sat on his right. A servant brought a drink, and the Prophet ﷺ drank from it, then gave it to Umm Hani, and she drank. She said: ‘O Messenger of Allah, I broke my fast while I was fasting.’ He asked: ‘Were you making up a missed fast?’ She replied: ‘No.’ He said: ‘Then it does not harm you if it was a voluntary fast.’ (Related by Abu Dawud)

Prohibited Fasting

There are certain days on which fasting is prohibited:

1. The Two Days of Eid (Eid al-Fitr and Eid al-Adha)

عن أبي هريرة أن رسول الله ﷺ نهى عن صيام يومين: " يوم الأضحى ويوم الفطر " (مسلم 1138)

Abu Huraira (رضي الله عنه) reported:

“The Messenger of Allah ﷺ forbade fasting on two days: Eid al-Adha and Eid al-Fitr.” (Related by Muslim)

2. The Days of Tashreeq (The three days following Eid al-Adha)

It is not permissible to fast during these days.

عن ابن كعب بن مالك رضي الله عنه عن أبيه: " أن رسول الله ﷺ بعثه وأوس بن الحدثان أيام التشريق فنأدى: أنه لا يدخل الجنة إلا مؤمن، وأيام منى أيام أكل وشرب "

Narrated on the authority of Ibnu Ka‘b ibn Malik

“The Messenger of Allah ﷺ sent him and Aws ibn al-Hadathan during the days of Tashreeq to announce: ‘None will enter Paradise except a believer, and the days of Mina are days of eating and drinking.’ ” (Related by Muslim)

3. The Day of Doubt (The 30th day of Sha‘ban when the new moon has not been confirmed)

It is not permissible to fast on this day out of uncertainty.

عن أبي إسحاق عن صلة قال: كنا عند عمار في اليوم الذي يشك فيه، فأتني بشاة فتحتى بعض القوم فقال عمار: " من صام هذا اليوم فقد عصى أبا القاسم ﷺ "

Abu Ishaq reported on the authority of Silah: We were with Ammar on the day when the appearance of the moon was doubtful, the meat of a goat was brought to him. Some people kept aloof from (eating it). Ammar said: "Whoever fasts on this day has disobeyed Abu al-Qasim (i.e., the Prophet ﷺ)." (Related by Abu Dawud)

4. The 15th of Sha‘ban

(For those who do not regularly fast the white days)

عن أبي هريرة رضي الله عنه أن رسول الله ﷺ قال: "إذا انتصف شعبان فلا تصوموا"
(أبو داود 2337)

Abu Huraira (رضي الله عنه) reported that the Messenger of Allah ﷺ said: "When the middle of Sha‘ban arrives, do not fast." (Related by Abu Dawud)

Makruh (Disliked) Fasting

1. Continuous Fasting Throughout the Year

عن عبد الله بن عمرو رضي الله عنهما قال: أخبر رسول الله أني أقول: والله لأصومن النهار ولأقومن الليل ما عشت. فقلت له: قد قلت له: أنت وأمي، قال: "فإنك لا تستطيع ذلك، فصم وأفطر، وقم ونم، وصم من الشهر ثلاثة أيام، فإن الحسنه بعشر أمثالها، وذلك مثل صيام الدهر". قلت: إني أطيق أفضل من ذلك، قال: "فصم يوماً وأفطر يومين"، قلت: إني أطيق أفضل من ذلك، قال: "فصم يوماً وأفطر يوماً، فذلك صيام داود عليه السلام، وهو أفضل الصيام"، فقلت: "إني أطيق أفضل من ذلك،" قال النبي: "لا أفضل من ذلك" (البخاري 1857)

Narrated ‘Abdullah ibn ‘Amr (may Allah be pleased with them both): The Messenger of Allah was informed that I used to say, "By Allah, I will fast during the day and stand (in prayer) at night as long as I live." I said to him, "I have indeed said that, may my father and mother be sacrificed for you." He said, "You will not be able to do that. So fast and break your fast, stand (in prayer) and sleep, and fast three days of each month, for a good deed is multiplied ten times, and that is like fasting for a lifetime." I said, "I can do better than that." He said, "Then fast one day and break your fast for two days." I said, "I can do better than that." He said, "Then fast one day and break your fast one day; that is the fasting of Dawud (peace be upon him), and it is the best fasting." I said, "I can do better than that." The Prophet said, "There is nothing better than that." (Al-Bukhari 1857)

2. Singling Out Fridays and Saturdays

It is disliked singling out Friday or Saturday for fasting without fasting a day before or after, except in cases of obligatory fasting.

عن أبي هريرة رضي الله عنه قال: سمعت النبي ﷺ يقول: "لا يصومن أحدكم يوم الجمعة إلا يومًا قبله أو بعده." (البخاري: 1884)

Narrated Abu Huraira (رضي الله عنه): "I heard the Prophet ﷺ say: 'None of you should fast on Friday unless he fasts a day before it or a day after it.'" (Related by Al-Bukhari)

Fasting on Saturday

عن الصماء أخت عبد الله بن بسر رضي الله عنها أن النبي ﷺ قال: "لا تصوموا يوم السبت إلا فيما افترض عليكم، فإن لم يجد أحدكم إلا لحاء عنب أو عود شجرة فليمضغه" (أبو داود 2421)

Narrated As-Samma' (رضي الله عنها), the sister of 'Abdullah ibn Busr: "The Prophet ﷺ said: 'Do not fast on Saturday except what has been made obligatory upon you. If one of you cannot find anything except the skin of a grape or a piece of wood, let him chew it.'" (Related by Abu Dawud)

I'tikaf (Spiritual Retreat)

I'tikaf means staying in the mosque for a specific period of time with the intention of worshipping Allah, while observing certain conditions.

Rulings of I'tikaf

The Prophet ﷺ used to observe I'tikaf during the last ten days of Ramadan. It was his regular practice to perform I'tikaf in Ramadan. Sometimes he remained in the mosque for the entire month. In the year of his death, he observed I'tikaf for twenty days. Since he consistently performed I'tikaf during the last ten days, scholars consider it **Sunnah Mu'akkadah (a strongly emphasized Sunnah)**

عن عائشة رضي الله عنها زوج النبي: "أن النبي ﷺ كان يعتكف العشر الأواخر من رمضان حتى توفاه الله، ثم اعتكف أزواجه من بعده" (البخاري 1922)

Narrated 'Aisha (رضي الله عنها): "The Prophet ﷺ used to observe I'tikaf in the last ten days of Ramadan until Allah took his soul. Then his wives observed I'tikaf after him." (Related by Al-Bukhari)

عن ابن عباس رضي الله عنهما أن رسول الله ﷺ قال: "هو يعكف الذنوب، ويجري له من الحسنات كعامل الحسنات كله" (ابن ماجه 1781)

Narrated Ibn 'Abbas (رضي الله عنهما): The Prophet ﷺ said: "The one who performs I'tikaf is kept away from sins, and he is given the reward of

all good deeds as if he had performed them.”

(Related by Ibn Majah)

Aims of I'tikaf

1. To be alone with one's Creator and focus entirely on the worship of Allah, while cutting oneself off from worldly distractions.
 2. To renew and strengthen one's spirituality.
 3. To increase time spent in reading the Qur'an, reflecting, and making supplication.
 4. To reduce attachment to worldly pleasures, even when one is capable of enjoying them.
- If a person makes a vow to perform I'tikaf (even for a short period), it becomes obligatory upon them.
 - I'tikaf is invalidated by **intimate relations with one's spouse**.
 - It is **not invalidated** by eating, drinking, or using the lavatory.
 - It is also **not invalidated** by menstruation or illness (rather, the person leaves and resumes when able if applicable).

Review Questions 2

A. Fill in the Blanks with the Correct Word:

Aashura – sunnah – Fard - Tasua'a - ten – Itikaf – five - fasting

1. It is Sunnah to fast _____ and _____.
2. Fasting on Mondays and Thursdays is _____.
3. _____ is to stay in the masjid for a specific period of time in the worship of Allah while observing certain conditions.
4. It is Sunnah to perform I'tikaf during the last _____ days of Ramadan.

B. Choose the Correct Answer

1. It is makruh to fast on the Day of 'Arafah for those not performing Hajj:
 - a. True
 - b. False
2. If someone is fasting voluntarily, there is no need to make it up if it is broken:
 - a. True
 - b. False
3. I'tikaf is not nullified by eating or drinking:
 - a. True
 - b. False
4. I'tikaf can be performed even for a short time (one moment):
 - a. True
 - b. False

C. Choose the Correct Classification

(Answers may be used more than once)

a. Makruh b. Haram c. Mubah d. Fard e. Sunnah f. Qadha

1. () Fasting on the days of Tashreeq
2. () Fasting in Ramadan
3. () Fasting on the first day of Eid
4. () Fasting three days each month
5. () Fasting only on Fridays
6. () Making up missed fasts

Fiqh Of Zakat



Definition of Zakat

Linguistically:

Zakat means growth, purification, and blessing.

In Shari'ah:

Zakat is the payment of a specified portion of one's surplus wealth annually, which is distributed among the rightful beneficiaries.

Importance of Zakat

Zakat is the **third pillar** of the five pillars of Islam. It serves multiple essential purposes:

- It purifies wealth and the soul.
- It protects the poor from begging, stealing, and envying the rich.
- It protects the rich from greed and selfishness.

Therefore, zakat holds deep **spiritual, religious, humanitarian, and socio-political significance** in Islam.

Ruling of Zakat

Zakat is **fard (obligatory)** when one's wealth reaches the prescribed **nisab** (minimum amount).

Date of Legislation

Zakat was made obligatory upon Muslims in the month of **Shawwal, in the second year after Hijrah.**

It is mentioned in conjunction with prayer more than **eighty times in the Qur'an**, highlighting its great importance in Islam.

Proof from the Qur'an

قال الله تعالى:
"خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ"
(التوبة: 103)

"Of their goods, take alms, that so you might purify and sanctify them; and pray on their behalf. Verily your prayers are a source of security for them: and Allah is One who hears and knows." (Al-Tawbah: 103)

Proof from the Sunnah

عن ابن عمر قال: قال رسول الله "بني الإسلام على خمس: شهادة أن لا إله إلا الله وأن محمدا رسول الله وإقام الصلاة، وإيتاء الزكاة، والحج، وصوم رمضان". (البخاري)

Narrated Ibn 'Umar: Allah's Prophet ﷺ said:

"Islam is based on (the following) five (principles): to testify that none has the right to be worshipped but Allah and Muhammad is Allah's Apostle, to offer the (compulsory congregational) prayers dutifully and perfectly, to pay zakat (i.e. obligatory charity), to perform Hajj (i.e. Pilgrimage to Mecca), to observe fast during the month of Ramadan." (Related by Bukhari)

Wisdom Behind Zakat

Zakat has a significant **social influence** as well as an effect on the individual:

1. Purification of the heart:

Zakat purifies the heart from envy, hatred, and uneasiness for both the poor and the one who gives zakat. It also helps purify the soul from greed and selfishness.

2. Purification of wealth:

Zakat purifies one's wealth from corruption. If a person fails to purify his wealth by paying zakat, it affects his wealth and removes its purity and blessing.

3. Establishing social responsibility:

Zakat, as a means of social justice, does not encourage the poor to stop earning or depend on zakat for their livelihood. Rather, everyone in society is encouraged to work, support themselves, and contribute to the community.

4. Increase in blessings and reward:

Zakat helps increase wealth and brings blessings in this world, and it increases rewards in the Hereafter. Allah multiplies the reward of those who spend it in His cause and seek His pleasure, as stated in the following:

قال الله تعالى:
"مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ" (البقرة 261)

"The parable of those who spend their substance in the way of Allah is that of a grain of corn: it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He pleases, and Allah cares for all and He knows all things." (Al-Baqarah: 261)

The Rulings of One Who Refuses to Pay Zakat

1. Denial of obligation:

The one who denies the obligation of zakat and refuses to pay it is considered a **kafir**.

2. Refusal due to greed:

The one who refuses to pay zakat out of greed, while believing in its obligation, is not a **kafir**. However, he has committed a sin and is subject to Allah's punishment.

Therefore, the ruler:

- Takes zakat from him by force
- Applies disciplinary punishment

If he resists, he is to be fought until he submits to the command of Allah.

Proof from the Qur'an

قال تعالى:
فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَإِخْوَانُكُمْ فِي الدِّينِ ۗ وَنُفِصِلُ الْآيَاتِ لِقَوْمٍ يَعْلَمُونَ”
(التوبة: 11)

“But (even so), if they repent, establish regular prayers, and practice regular charity, they are your brothers in faith. Thus, do We explain the signs in detail for those who understand.” (Al-Tawbah: 11)

Proof from the Sunnah

عن أبي هريرة رضي الله عنه قال: لما توفي رسول الله ﷺ واستخلف أبو بكر بعده، وكفر من كفر من العرب، قال عمر بن الخطاب لأبي بكر: كيف تقاتل الناس وقد قال رسول الله ﷺ "أمرت أن أقاتل الناس حتى يقولوا: لا إله إلا الله، فمن قال لا إله إلا الله فقد عصم مني ماله ونفسه إلا بحقه، وحسابه على الله." فقال أبو بكر: والله لأقتلن من فرق بين الصلاة والزكاة، فإن الزكاة حق المال، والله لو منعوني عقاباً كانوا يؤدونه إلى رسول الله ﷺ لقاتلتهم على منعه. فقال عمر بن الخطاب: فوالله ما هو إلا أن رأيت الله قد شرح صدر أبي بكر للقتال فعرفت أنه الحق (رواه مسلم 20)

It is narrated on the authority of Abu Huraira that when the Messenger of Allah ﷺ passed away and Abu Bakr was appointed as his successor, some of the Arabs apostatized. ‘Umar ibn al-Khattab said to Abu Bakr: “How can you fight the people when the Messenger of Allah ﷺ said: ‘I have been commanded to fight the people until they say: There is no god but Allah...’”

Abu Bakr replied: “By Allah, I will fight those who differentiate between prayer and zakat...”

‘Umar then said: “By Allah, I realized that Allah had opened the heart of Abu Bakr to fight, and I knew that it was the truth.” (Related by Muslim)

Who Should Pay Zakat?

Conditions for the Obligation of Zakat

1. Islam (Being a Muslim):

The one who is required to pay zakat must be a Muslim, as non-believers are not accountable for the rulings of the Shari’ah.

عن ابن عباس رضي الله عنهما: أن رسول الله ﷺ لما بعث معاذًا رضي الله عنه إلى اليمن، قال: "إنك تقدم على قوم أهل كتاب، فليكن أول ما تدعوهم إليه عبادة الله، فإذا عرفوا الله فأخبرهم أن الله قد فرض عليهم خمس صلوات في يومهم وليلتهم، فإذا فعلوا فأخبرهم أن الله فرض عليهم زكاة من أموالهم، وتردد على فقرائهم، فإذا أطاعوا بها فخذ منهم، وتوق كرائم أموال الناس" (البخاري 1389)

Narrated Ibn ‘Abbas:

When Allah’s Prophet ﷺ sent Mu‘adh to Yemen, he said: “You are going to a people of the Book. First invite them to worship Allah alone. If they come to know Allah, then inform them that Allah has enjoined upon them five prayers every day and night. If they perform them, then inform them that Allah has enjoined upon them zakat, to be taken from their wealth and given to their poor. If they obey you in that, then take it from them and avoid taking the best of their property.”

(Related by Bukhari)

2. Possession of Nisab (Minimum Wealth):

Zakat becomes obligatory when a person possesses the minimum amount of wealth (nisab).

3. Completion of One Lunar Year:

One full lunar year must pass while the wealth remains at or above the nisab. (This will be explained in detail later.)

Conclusion

Zakat is obligatory upon every Muslim, whether male or female, adult or minor, sane or insane, **provided that the wealth reaches the nisab.**

This ruling is derived from the following verse, which indicates that zakat is general and does not exclude orphans, minors, or the mentally incapable

Therefore, every Muslim, whether sane or insane, adult or minor, must have zakat paid on their behalf if they possess wealth that reaches the nisab, because the command is general.

عن عمرو بن شعيب، عن أبيه، عن جده، أن النبي ﷺ قال: "ألا من ولي يتيما له مال فليتجر فيه ولا يتركه حتى تأكله الصدقة" (الترمذي 636)

**Narrated ‘Amr ibn Shu‘ayb from his father, from his grandfather:
The Messenger of Allah ﷺ said: “Whoever is entrusted with the wealth of an orphan should invest it and not leave it idle until it is consumed by zakat.”**

(Related by Tirmidhi)

How to Pay Zakat

For zakat to be valid, the following conditions must be fulfilled:

a. Intention (Niyyah):

Zakat must be given with the intention of fulfilling the obligation. One cannot give charity and later count it as zakat.

b. Correct Timing:

Zakat must be paid after one lunar year has passed from the time the nisab was reached.

c. Correct Form:

Zakat must be paid from the appropriate type of wealth. For example, zakat on cash must be paid in cash, not in other goods.

Conditions of the Recipient of Zakat

a. A Muslim:

Zakat is given only to Muslims. However, voluntary charity (sadaqah) may be given to non-Muslims.

b. In Need:

The recipient must be unable to earn sufficient income. If a person is capable of working and earning enough for their needs, zakat should not be given to them.

عن عبد الله بن عمرو رضي الله عنهما، عن النبي ﷺ قال: "لا تحل الصدقة لغنيٍّ، ولا لذي مرّةٍ سويٍّ." (أبو داود: 1634)

Narrated Abdullah ibn ‘Amr ibn al-‘As:

The Prophet ﷺ said: “Charity is not lawful for a wealthy person nor for one who is strong and able-bodied.” (Related by Abu Dawud)

c. Not Financially Dependent on the Giver:

Zakat should not be given to those whom a person is already obligated to support financially, such as parents, grandparents, children, or one's wife unless they are in debt or qualify under another valid category (e.g., those striving in the cause of Allah).

It is permissible, and even recommended, for a wealthy woman to give her zakat to her husband or children if they are in need, as she is not financially responsible for them.

عن عمرو بن الحارث، عن زينب امرأة عبد الله رضي الله عنها قالت: انطلقت الى النبي صلى الله عليه وسلم، فوجدت امرأة من الأنصار على الباب حاجتها مثل حاجتي، فمر علينا بلال، فقلنا: سل النبي ﷺ أيجزي عني أن أنفق على زوجي وأيتام لي في حجري، وقلنا: لا تخبر بنا، فدخل فسأله، فقال: (من هما؟) قال: زينب، قال: (أي الزيناب؟) قال: امرأة عبد الله، قال: (نعم لها أجران، أجر القرابة وأجر الصدقة " (البخاري 1397)

Narrated 'Amr bin Al-Harith:

Zainab, the wife of 'Abdullah, said: "... I went to the Prophet ﷺ and found an Ansari woman at the door who had a similar question. Bilal passed by us, so we asked him to ask the Prophet ﷺ whether it is permissible for us to spend our zakat on our husbands and the orphans under our care... The Prophet ﷺ said: 'She will receive two rewards: the reward of maintaining family ties and the reward of charity.'" (Related by Bukhari)

As for relatives whose expenses one is not obliged to cover, such as brothers, sisters, uncles, aunts, or cousins, if they are in need, it is permissible to give them from one's zakat, and they are even more deserving of it due to their kinship.

It is also permissible to give zakat to one's son if he is working but does not earn enough to meet his basic needs.

Furthermore, zakat should not be given to the descendants of **Bani Hashim** or **Bani Abdul-Muttalib**, as they are from the family of the Prophet Muhammad ﷺ.

Allah ﷻ says:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ" (التوبة 60)

"Zakat expenditures are only for the poor and for the needy, and for those employed to collect it, and for bringing hearts together (for Islam), and for freeing captives, and for those in debt, and in the cause of Allah, and for the stranded traveler, an obligation imposed by Allah. And Allah is All-Knowing, All-Wise."

(Surah At-Tawbah: 60)

The Categories of Zakat

a. The poor and the needy:

These are people whose income, salaries, or possessions are insufficient to meet their basic living needs within their environment. They should be given enough zakat to support themselves and their families for one full year.

A needy person who wishes to marry but lacks the means should be assisted. Likewise, a student who requires financial help for tuition, rent, food, and books should be supported.

Those who are working but still poor may be given zakat as supplementary support. However, a wealthy person, or anyone who has sufficient income to live on, must not be given zakat, even if they ask for it. Instead, they should be warned against asking for what they are not entitled to.

The Prophet ﷺ said:

عن أبي هريرة رضي الله عنه قال: قال رسول الله ﷺ: "مَنْ سَأَلَ النَّاسَ أَمْوَالَهُمْ تَكْتَرًا، فَإِنَّمَا يَسْأَلُ جَمْرًا، فَلْيَسْتَقِلَّ أَوْ لِيَسْتَكْتِرْ." (رواه مسلم: 1014)

Abu Huraira reported that the Messenger of Allah ﷺ said:

“Whoever asks people for their wealth to increase his own is only asking for burning coals; so let him ask little or much.” (Related by Muslim)

This hadith shows the severity of such behavior: the more a person asks unjustly, the greater the punishment; and the less he asks, the lesser the punishment.

b. Those who administer zakat:

These are individuals appointed to manage zakat affairs—such as collecting funds, record-keeping, identifying eligible recipients, and organizing distribution. They are entitled to receive zakat as compensation for their work, even if they are financially well-off.

c. Those whose hearts are to be reconciled (new Muslims):

Zakat may be given to new Muslims to support them financially and strengthen their faith, especially if they are in need.

d. Those in bondage:

Zakat can be used to free slaves by purchasing their freedom. Similarly, Muslim prisoners whose release depends on financial payment may be assisted through zakat. Scholars also permit using zakat to help free an innocent prisoner.

e. Those in debt:

They are of two types:

- **The guarantor:** One who takes responsibility for another person's debt in order to reconcile between disputing parties. If he seeks help to repay this debt, he should be given zakat to encourage such noble efforts.
- **The debtor:** A person who has incurred debt and is unable to repay it should be given zakat—whether the amount is large or small. Alternatively, the creditor may be paid directly on his behalf.

f. In the cause of Allah:

Zakat may be used in causes that support and uplift Islam, including financing legitimate efforts carried out for the sake of Allah.

g. The wayfarer (traveler):

A traveler who becomes stranded and runs out of money in a foreign land may be given zakat, even if he is wealthy in his home country.

Types of Wealth on Which Zakat is Obligatory

Zakat is obligatory on wealth that has the potential for growth or profit, such as gold, silver, livestock, and business merchandise.

1 Gold and Silver

Zakat becomes obligatory upon anyone who possesses the minimum required amount (nisab) of gold or silver for one full lunar year.

Proof

Allah ﷻ says:

"وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ" (التوبة 34)

“Those who hoard gold and silver and do not spend it in the way of Allah, give them tidings of a painful punishment.” (At-Tawbah: 34)

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، صُفِّحت له صفائح من نار، فأحمي عليها في نار جهنم، فيكوى بها جنبه وجبينه وظهره، كلما بردت أُعيدت له، في يوم كان مقداره خمسين ألف سنة، حتى يُقضى بين العباد، فيرى سبيله، إما إلى الجنة وإما إلى النار" (رواه مسلم 987)

Abu Hurairah (رضي الله عنه) reported that the Messenger of Allah ﷺ said:

“If any owner of gold or silver does not pay what is due on it, then on the Day of Resurrection, plates of fire will be prepared for him. They will be heated in the Fire of Hell, and his sides, forehead, and back will be branded with them. Whenever they cool down, they will be reheated again, during a Day whose length is fifty thousand

years, until judgment is passed among the people, and he will see whether his path leads to Paradise or to Hell.” (Reported by Muslim)

Forms of Gold and Silver upon which Zakat is Due

1. Gold and silver coins (*including modern banknotes*).
2. Gold and silver bars.
3. Utensils and decorative items made of gold and silver.

Exception:

Jewelry that a woman normally uses for adornment is exempt, as long as it is not excessive. What is considered excessive varies according to the customs of each community.

There is also no zakat on other types of jewelry such as pearls, rubies, peridots, carnelians (‘aqīq), and similar precious stones, unless they are intended for trade, in which case zakat becomes due.

Proof

عن جابر رضي الله عنه قال: قال رسول الله ﷺ: " لا زكاة في الحلي " (رواه الدارقطني)

Jabir (رضي الله عنه) reported that the Prophet ﷺ said:

“There is no zakat on jewelry.” (Reported by Ad-Daraqutn)

وروى الإمام مالك رحمه الله تعالى: " أن عائشة كانت تلي بناتٍ أختها يتامى في حجرها، لهنَّ الحليُّ، فلا تُخرج من حُلِيِّهنَّ الزكاة. " (الموطأ)

Imam Malik reported that ‘Aisha (رضي الله عنها) used to look after her orphan nieces who had jewelry, and she did not pay zakat on their jewelry. (Al-Muwatta)

However, if gold or silver is used by men as jewelry (*except for a silver ring*) or used purely for decoration, then zakat is due. In fact, using such items is unlawful according to the following ḥadīth:

عن حذيفة بن اليمان رضي الله عنه قال: سمعت النبي ﷺ يقول: «لا تشربوا في آنية الذهب والفضة، ولا تأكلوا في صحافها، فإنها لهم في الدنيا ولكم في الآخرة» (رواه البخاري 5110)

Hudhaifah ibn al-Yaman (رضي الله عنه) reported that the Prophet ﷺ said:

“Do not drink from gold and silver vessels, nor eat from plates made of them. They are for them in this world and for you in the Hereafter.” (Reported by al-Bukhari)

Zakat on Livestock

Zakat is due on:

- Camels
- Cows
- Sheep and goats

Proof

عن أبي ذر رضي الله عنه قال: قال رسول الله ﷺ "ما من رجل تكون له إبل أو بقر أو غنم لا يؤدي حقها، إلا أتى بها يوم القيامة أعظم ما تكون وأسمنه، تطؤه بأخفافها وتنطحه بقرونها، كلما جازت أхраها رُدَّت عليه أولاهها، حتى يُقضى بين الناس" (رواه البخاري)

Abu Dharr (رضي الله عنه) reported that the Prophet ﷺ said:

“Any person who owns camels, cows, or sheep and does not pay their due (zakat), will find them on the Day of Resurrection larger and fatter than ever before. They will trample him with their hooves and gore him with their horns. Whenever the last of them passes, the first will return again, until judgment is completed among the people.” (Reported by al-Bukhari)

Zakat on Agricultural Products

These rulings apply to those who cultivate crops. As for those who purchase agricultural goods for the purpose of trade, then these are considered trade goods, and zakat is paid accordingly.

Proof

Allah ﷻ said:

"وَأْتُوا حَقَّهُ يَوْمَ حَصَادِهِ" (الأنعام: 141)

“And give its due (zakat) on the day of its harvest.” (Al-An‘ām: 141)

Merchandise and Goods of Trade and Commerce

This refers to all types of goods other than currency that are acquired for the purpose of business and trade, such as buying and selling land, cars, animals, food provisions, and similar items.

Allah ﷻ says:

"يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ"

“O you who believe! Spend from the good things which you have earned...”

(Al-Baqarah: 267)

Conditions:

- a. Trade goods must be acquired through a valid transaction, such as purchase, or received as a dowry (mahr), or as a gift given in exchange for something else.
- b. Items that are rented with the intention of trade are included.
Example: Ahmed rents land for 300 K.D and then rents it out to Khalid for 500 K.D.
- c. At the time of acquiring the goods, the owner must intend to use them for trade.
- d. There is no zakat on goods if:
 - They were acquired through inheritance (estate division), or
 - They were received as gifts (without exchange), or
 - They were purchased without the intention of trade at the time of acquisition.

Zakat on Mines

A zakat of **2.5%** is immediately due under the following conditions:

1. The extracted material must be **gold or silver** that has reached the **nisab**.
There is no zakat on other minerals such as iron, lead, crystal, turquoise, cornelian, emerald, antimony, and similar substances.
2. The material must be **extracted from mine**.
3. The amount must be collected through continuous work, whether in one session or multiple sessions, **without abandoning or interrupting the operation**.

Zakat on Treasure Troves (Rikāz)

An immediate zakat of **20%** is due when a person discovers a treasure trove that was buried in **pre-Islamic times** (or buried by non-Muslims, whether ancient or modern), provided that it reaches the minimum amount (nisab) and the land is not privately owned.

- If the treasure is found on **privately owned land**, it belongs to the owner of that land.
- If it is found in a **mosque, public street, or public place**, or if it was buried during **Islamic times**, then it is treated as **lost property (luqatah)**, and the rulings of lost and found items apply.

Review Questions 1

Choose the Correct Answer:

1. Zakat is defined as:
 - a. Paying a percentage of one's surplus wealth (in cash or kind) annually and distributing it among rightful beneficiaries.
 - b. The third pillar of the five pillars of Islam.
 - c. A means of purification that protects the poor from begging and theft and protects the rich from greed and selfishness.
 - d. All of the above


2. Zakat is:
 - a. Obligatory (fard) when wealth reaches the nisab.
 - b. Sunnah when wealth reaches the nisab.
 - c. Obligatory (fard).
 - d. Sunnah

3. Zakat was made obligatory on Muslims during:
 - a. Shawwal in the second year of Hijrah.
 - b. Shawwal in the third year of Hijrah.
 - c. Ramadan in the second year of Hijrah.
 - d. All of the above

4. The rule of the one who denies the obligation of zakat and refuses to pay it is:
 - a. A sinner but not a disbeliever.
 - b. A disbeliever (kafir).
 - c. A Muslim.
 - d. All of the above

5. The ruling of the one who refuses to pay zakat out of greed, while believing in its obligation, is:
 - a. Christian
 - b. Disbeliever (kafir)
 - c. A sinful Muslim
 - d. Jew

6. What is Nisab?
 - a. The minimum amount of wealth that makes zakat obligatory.
 - b. The maximum amount of wealth that makes zakat obligatory.
 - c. The amount of gold used to calculate zakat on gold.
 - d. None of the above

- 
7. Who should pay zakat?
 - a. A Muslim
 - b. One who possesses the minimum nisab
 - c. One who has completed one lunar year
 - d. All of the above


 8. Forms of gold and silver upon which zakat is due include:
 - a. Gold and silver coins (and modern banknotes)
 - b. Gold and silver bars
 - c. Utensils and decorative items made of gold and silver
 - d. All of the above


 9. Recipients of zakat include:
 - a. The poor and the needy
 - b. Zakat administrators
 - c. Those whose hearts are to be reconciled (new Muslims)
 - d. All of the above

 10. Conditions for paying zakat include:
 - a. Intention (niyyah)
 - b. Paying at the correct time
 - c. Paying from the correct type of wealth
 - d. All of the above

 11. There is no zakat on jewelry such as:
 - a. Pearls and rubies
 - b. Chrysolites and peridots
 - c. Gold and silver
 - d. All except (c)

 12. Zakat is obligatory on all of the following except:
 - a. Camels
 - b. Cows
 - c. Sheep and goats
 - d. Rabbits

 13. The beginning of the zakat year for trade goods is:
 - a. One year after reaching nisab
 - b. One year from the day the goods were purchased or the business started
 - c. There is no zakat on trade goods
 - d. None of the above
- 

- 
14. Conditions for zakat on merchandise and trade goods include:
 - a. Items rented for the purpose of trade
 - b. Intention at the time of transaction to use them for trade
 - c. All of the above
 - d. None of the above

 15. Zakat on mines is:
 - a. 2.5% immediately after extraction
 - b. 25% immediately after extraction
 - c. 2.5% after one year
 - d. None of the above

 16. Zakat on treasure troves (rikaz) applies when:
 - a. The treasure was buried in pre-Islamic times (or by non-Muslims)
 - b. It reaches the minimum amount (nisab)
 - c. The land is not privately owned
 - d. All of the above

True or False:

1. Zakat purifies the heart from envy, hatred, and uneasiness for both the poor and the giver, and protects them from greed and selfishness.
2. Zakat purifies wealth from corruption. If one does not pay zakat, wealth becomes impure and affects the heart.
3. Zakat increases the wealth of the one who gives it and brings blessings in this world.
4. Zakat is the first pillar of Islam.

Nisab

Nisab is the amount of wealth upon which zakat becomes obligatory. In other words, it is the minimum amount of wealth that necessitates zakat. If a person's wealth does not reach the nisab, then zakat is not required.

For many types of wealth subject to zakat, a full lunar (Islamic) year must pass from the time the minimum amount (nisab) is reached. What matters is that the minimum amount is present at both the beginning and the end of the year.

Example:

Aisha saved **1000 K.D** (which reaches nisab) in her bank account on **20th Sha'aban 1432 A.H.** During Ramadan, she received **2000 K.D** from her mother, so her total became **3000 K.D**.

By **20th Sha'aban 1433 A.H.**, when she checked her account to calculate her zakat, she only had **1000 K.D** left.

To calculate her zakat, she did the following:

$$1000 \\ 100 \times 2.5 = 25 \text{ K.D}$$

Account Record:

- 20th Sha'aban 1432: 1000 K.D
- 1st Ramadan: +2000 K.D → 3000 K.D
- 22nd Shawwal: -500 K.D → 2500 K.D
- 15th Muharram: -600 K.D → 1900 K.D
- 1st Safar: -400 K.D → 1500 K.D
- 20th Safar: -500 K.D → 1000 K.D

Her expenses are shown above.

Nisab of Gold or Silver

Zakat becomes obligatory on anyone who possesses the zakat minimum amount (nisab) of gold or silver for one full lunar year.

Zakat of Gold

There is no zakat on gold until it reaches **20 mithqal** (approximately **2.81 troy oz / 84.7 g**), upon which **2.1175 grams (2.5%)** is due.

If the total amount of gold is approximately **85 g or more** (excluding permissible jewelry), and one full year has passed, then zakat should be calculated as follows:

Amount of Gold

$$100 \times 2.5 = Z \text{ (grams of gold to be given)}$$

$$Z \times \text{price of 1 g of gold} = \text{zakat}$$

Example:

Ahmed has **150 g of gold** since **15th Muharram** of last year. Now, on **15th Muharram**, he wants to calculate his zakat.

(Note: 1 g of gold = 5 K.D in the market today)

$$150$$

$$100 \times 2.5 = 3.75$$

$$3.75 \times 5 \text{ K.D} = 18.75 \text{ K. D}$$

Therefore, the zakat he should pay is **18.75 K.D.**

Zakat of Silver

The minimum nisab for silver is **200 silver dirhams**, which equals **592.9 grams**. The zakat due is **14.8225 grams (2.5%)**. There is no zakat on less than this amount.

Amount of Silver

$$100 \times 2.5 = Z \text{ (grams of silver to be given)}$$

$$Z \times \text{price of 1 g of silver} = \text{zakat}$$

To calculate zakat, one should find the price of one gram of gold or silver and multiply it by Z.

Zakat is obligatory on all money that has been saved for one year and is equal to at least the market value of **592.9 grams of silver**. There is a noticeable difference between the nisab of gold and silver. The nisab of silver is generally used for banknotes because it is more beneficial for the poor.

Example:

Ahmed wants to calculate his zakat for this year. He has **500 K.D** in his account.

- Today, **1 g of gold = 5 K.D**

- Today, 1 g of silver = 1 K.D

If he calculates nisab according to gold:

$$1 \text{ g} \times 500 \text{ K.D} \\ 5 \text{ K.D}$$

$$1 \text{ g gold} = 5 \text{ K.D} \\ X = 100 \text{ g of gold}$$

Therefore, **500 K.D reached the nisab of gold.**

If he calculates nisab according to silver:

$$1 \text{ g} \times 500 \text{ K.D} \\ 1 \text{ K.D}$$

$$1 \text{ g silver} = 1 \text{ K.D} \\ X = 500 \text{ g of silver}$$

Therefore, **500 K.D did not reach the nisab of silver.**

Conclusion:

He does not have to pay zakat according to the nisab of silver.

Zakat is calculated proportionally (2.5%) on any amount above the nisab, whether the gold or silver is in the form of coins, bars, unlawful jewelry, or permanent possessions.

Hadith Evidence:

عن علي رضي الله عنه، عن النبي ﷺ قال: "فإذا كانت لك مائتا درهم وحال عليها الحول ففيها خمسة دراهم، وليس عليك شيء يعني في الذهب حتى يكون لك عشرون دينارًا، فإذا كان لك عشرون دينارًا وحال عليها الحول ففيها نصف دينار، فما زاد فبحساب ذلك" (أبو داود: 1573)

Narrated 'Ali ibn Abi Talibؓ:

The Prophet ﷺ said:

"When you possess two hundred dirhams and one year passes over them, five dirhams are payable. There is nothing due on gold until it reaches twenty dinars. When you possess twenty dinars and one year passes over them, half a dinar is payable, and whatever exceeds that is calculated accordingly."

(Related by Abu Dawud)

Nisab of Cattle

- a. The cattle must be *sa'imah*, meaning that they graze freely on natural pasture made available for them. However, if the cattle are stall-fed (i.e., fed by their owner), then no zakat is due on them.
- b. All scholars agree that cattle used for farm labor, and kept specifically for that purpose, are not subject to zakat.

عن علي رضي الله عنه عن النبي ﷺ أنه قال: "وليس على العوامل شيء....." (أبو داود: 1572)

Narrated 'Ali ibn Abi Talib: The Prophet ﷺ said:

"...There is nothing payable on working animals..." (Related by Abu Dawud)

- c. Newborn cattle are excluded from zakat.

Types of Cattle on Which Zakat Is Due

1. Nisab of Camels and the Amount of Zakat Due

- a. The nisab and the corresponding amount of zakat on camels are as follows:

Nisab of Camels and the Due Amount of Zakat

Number of Camels	Due Amount
1 – 4	Nothing is due
5 – 9	One goat or sheep
10 – 14	Two goats or sheep
15 – 19	Three goats or sheep
20 – 24	Four goats or sheep
25 – 35	One she-camel (one year old, entering second year – Bint Makhad)
36 – 45	One she-camel (two years old, entering third year – Bint Laboun)
46 – 60	One four-year-old she-camel (Haqqah)
61 – 75	One five-year-old she-camel (Jad'ah)
76 – 90	Two Bint Laboun
91 – 120	Two Haqqah

- b. The zakat due on every forty camels is one female Bint- Laboun, and every fifty camels, one haqqah.

Number of Camels	Due Amount
121 – 129	Three Bint Laboun
130 – 139	One Haqqah + Two Bint Laboun
140 – 149	Two Haqqah + One Bint Laboun
150 – 159	Three Haqqah
160 – 169	Four Bint Laboun
170 – 179	Three Bint Laboun + One Haqqah
180 – 189	Two Bint Laboun + Two Haqqah
190 – 200	Four Haqqah + Five Bint Laboun

Hadith on the Obligatory Charity (Zakat)

عن أنس رضي الله عنه أن أبا بكر رضي الله عنه كتب له هذا الكتاب لما وجهه إلى البحرين:

بسم الله الرحمن الرحيم

"هذه فريضة الصدقة التي فرض رسول الله ﷺ على المسلمين، والتي أمر الله بها رسوله، فمن سألها من المسلمين على وجهها فليعطها، ومن سنل فوقها فلا يعط."

" في أربع وعشرين من الإبل فما دونها من الغنم، من كل خمس شاة، فإذا بلغت خمسًا وعشرين إلى خمس وثلاثين ففيها بنت مخاض أنثى، فإذا بلغت ستًا وثلاثين إلى خمس وأربعين ففيها بنت لبون أنثى، فإذا بلغت ستًا وأربعين إلى ستين ففيها حقة طروقة الجمل، فإذا بلغت واحدة وستين إلى خمس وسبعين ففيها جذعة، فإذا بلغت، يعني، ستًا وسبعين إلى تسعين ففيها بنتا لبون، فإذا بلغت إحدى وتسعين إلى عشرين ومائة ففيها حقتان طروقتا الجمل، فإذا زادت على عشرين ومائة ففي كل أربعين بنت لبون، وفي كل خمسين حقة، ومن لم يكن معه إلا أربع من الإبل فليس فيها صدقة إلا أن يشاء ربها، فإذا بلغت خمسًا من الإبل ففيها شاة.

وفي صدقة الغنم: في سائمتها إذا كانت أربعين إلى عشرين ومائة شاة، فإذا زادت على عشرين ومائة إلى مائتين شاتان، فإذا زادت على مائتين إلى ثلاثمائة ففيها ثلاث شياه، فإذا زادت على ثلاثمائة ففي كل مائة شاة، فإذا كانت سائمة الرجل ناقصة من أربعين شاة واحدة فليس فيها صدقة إلا أن يشاء ربها.

وفي الرقة ربع العشر، فإن لم تكن إلا تسعين ومائة فليس فيها شيء إلا أن يشاء ربه" (البخاري 1386)

Narrated Anas: When Abu Bakr (may Allah be pleased with him) sent me to Bahrain (to collect zakat), he wrote to me the following:

"In the Name of Allah, the Most Beneficent, the Most Merciful.

These are the instructions regarding the obligatory charity (zakat) which the Messenger of Allah ﷺ made obligatory upon the Muslims, and which Allah commanded His Messenger to observe. Whoever among the Muslims is asked to pay it in its proper manner should give it, and whoever is asked more than that should not give it.

For camels numbering twenty-four or less, sheep are to be given as zakat; for every five camels, one sheep is due. If the number reaches twenty-five to thirty-five, then a female Bint Makhad is due. If it reaches thirty-six to forty-five, then a female Bint Laboun is due. If it reaches forty-six to sixty, then a Haqqah (she-camel fit for mating) is due. If it reaches sixty-one to seventy-five, then a Jad‘ah is due. If it reaches seventy-six to ninety, then two Bint Laboun are due. If it reaches ninety-one to one hundred and twenty, then two Haqqah are due. If it exceeds one hundred and twenty, then for every forty, one Bint Laboun is due, and for every fifty, one Haqqah is due.

Whoever has only four camels, no zakat is due on them, unless their owner wishes to give voluntarily. If they reach five camels, then one sheep is due."

Regarding sheep: if they are grazing (*sā'imah*) and number between forty and one hundred and twenty, one sheep is due. If they are between one hundred and twenty and two hundred, two sheep are due. If they are between two hundred and three hundred, three sheep are due. If they exceed three hundred, then for every additional one hundred, one sheep is due. If a person owns fewer than forty sheep, then no zakat is due, unless the owner wishes to give voluntarily.

Regarding silver, its zakat is one-fortieth (i.e., 2.5%). If it is less than two hundred dirhams, then no zakat is due, unless the owner wishes to give voluntarily.
(Related by al-Bukhari)

2 - Nisab of Cows and the Amount of Zakat Due

a. Nisab and Due Amount

Number of Cows	Due Amount
1 – 29	Nothing is due
30 – 39	One one-year-old cow (male or female), entering the second year (Tabi‘)
40 – 59	One two-year-old female cow, entering the third year (Musinnah)
60 – 69	Two Tabi‘ (male or female)
70 – 79	One Musinnah + two Tabi‘
80 – 89	Two Musinnah
90 – 99	Three Tabi‘

Number of Cows	Due Amount
100 – 109	One Musinnah + two Tabi‘
110 – 119	Two Musinnah + two Tabi‘
120 – 129	Three Musinnah or four Tabi‘

b. General Rule

This rule applies as follows: for every thirty cows, one Tabi‘ is due, and for every forty cows, one Musinnah is due.

The same rule applies to buffaloes. Their owner should include them with cows and calculate zakat according to the same method.

3. Nisab of Sheep and the Amount of Zakat Due

a. Nisab and Due Amount

Number of Sheep	Due Amount
1 – 39	Nothing is due
40 – 120	One ewe (at least one year old)
121 – 200	Two ewes
201 – 399	Three ewes
400 – 499	Four ewes
500 – 599	Five ewes

b. Additional Rule

For any number above this, one ewe is due for every additional one hundred sheep.

Cattle Kept for Trade (Merchandise)

Cattle kept for trade should be treated as commercial goods. Zakat is calculated based on their monetary value rather than their number.

However, if their total value does not reach the nisab of money, then zakat is calculated based on their number, according to the rules mentioned above.

General Principles

1. The zakat payer should give animals of **average quality** from his herd. He is not required to give the best animals, but he must avoid giving animals that are

- defective, sick, or weak. Zakat should be calculated on both young and old animals together.
2. It is sufficient for the zakat payer to give zakat **from the cattle themselves**, rather than paying their value in money. This is the opinion of the majority of scholars. However, Abu Hanifah held the view that paying the monetary value is permissible and easier for both the payer and the recipient.
 3. Zakat is not due on any animals other than cattle, unless they are kept for trade. If the conditions of zakat—such as reaching the nisab, are not met, then giving is voluntary and is considered charity. It is permissible for the zakat payer to give older animals as zakat if he wishes. Otherwise, he may seek permission from the zakat collector or those entitled to receive zakat.

Zakat on Crops

Its Obligation

The obligation of zakat on crops and fruits is established in the Noble Qur'an, the Sunnah, and by the consensus of Muslim scholars.

Allah ﷻ says:

”كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ”

“Eat of their fruit when they ripen, but give its due on the day of harvest, and do not waste. Indeed, He does not love the wasteful.” (Al-An'am :141)

It is also reported by **Jabir ibn Abdullah** that the Prophet ﷺ said:

”فِيَمَا سَقَّتِ الْأَنْهَارُ وَالْغَيْمُ الْعُشُورُ، وَفِيَمَا سَقَّى بِالسَّاقِيَةِ نِصْفُ الْعَشْرِ” (رواه مسلم)

“A tenth is due on what is watered by rivers or rain, and half of a tenth on what is irrigated by artificial means.” (Sahih Muslim 981)

Based on this, the scholars of the Muslim Ummah unanimously agree that either one-tenth or half of it is due on agricultural produce.

Crops Requiring Zakat

Zakat is due on all edible crops that can be stored, such as wheat, rice, and similar staple foods.

However, there is no zakat on items like almonds, pistachios, and nutmeg, as they are not considered staple food. Likewise, fruits such as apples and peaches are not subject to zakat because they cannot be stored for long periods.

Nisab of Crops and Fruits

It is authentically reported that no zakat is due on less than five wasqs.

Five wasqs are approximately equal to **653 kg of wheat or similar produce**.

For crops that are dried (such as dates or raisins), the nisab is considered **after the drying process**, not before.

Time of Payment

Zakat on crops and fruits is **not conditional upon the passing of one lunar year**. It becomes due at the time of harvest.

Allah ﷻ says:

" وَأَتُوا حَقَّهُ يَوْمَ حَصَادِهِ " (الأنعام 141)

"...and give its due on the day of harvest..." (Al-An'am :141)

If the land produces more than one harvest in a year, zakat must be paid on each harvest, provided it reaches the nisab.

If a single harvest does not reach the nisab, crops of the **same type** throughout the year should be combined until they reach the nisab, and then zakat becomes due.

Amount of Zakat on Crops

The amount of zakat varies depending on the method of irrigation:

1. **10% (one-tenth)**: if the crops are watered naturally (rain, rivers).
2. **5% (half of one-tenth)**: if irrigation requires effort or machinery.
3. **7.5%**: if both natural and artificial irrigation are used equally.
4. If one method is predominant, zakat is calculated according to it.
5. If it is difficult to determine, then **10% should be paid** to be on the safe side.

General Principles

1. Crops of the **same type** should be combined but not mixed with different types.
2. If crops vary in quality, zakat should be given from **average quality**.
3. All harvests belonging to the same owner should be combined, even if grown on different lands.
4. The majority of scholars hold that zakat should be given **in kind (from the crops themselves)**. However, it is permissible to give its **monetary value**, especially if it benefits the poor more.

It is reported that **Mu'adh ibn Jabal** said:

”اَنْتُونِي بَعْرَضٍ، ثِيَابِ خَمِيصٍ اَوْ لَبِيسٍ فِي الصَّدَقَةِ مَكَانَ الشَّعِيرِ وَالذَّرَّةِ، اَهْوَنُ عَلَيكُمْ وَخَيْرٌ
لِاصْحَابِ النَّبِيِّ ﷺ بِالْمَدِينَةِ”

“Bring me garments instead of barley and corn for zakat, as it is easier for you and more beneficial for the Companions of the Prophet ﷺ in Madinah.”

(Sahih al-Bukhari)

Zakat on Trade Goods

Trading and Merchandise

Zakat is due on trade goods. This includes everything that is bought and sold for profit, other than currency. Examples include food items, clothing, furniture, manufactured goods, animals, minerals, land, buildings, and other commercial goods.

Zakat becomes obligatory on trade goods when:

- Their value reaches the **nisab** (minimum threshold) of gold or silver.
- A **full lunar year** has passed over them.

Amount of Zakat

The zakat due on trade goods is **2.5%** of their value, similar to gold and silver, since trade goods are evaluated based on their monetary value.

Conditions for Zakat on Trade Goods

Zakat is obligatory upon a person who:

1. **Possesses trade goods for one full year**, whether the goods remain the same or are sold and replaced.
2. **Whose total value at the end of the zakat year reaches or exceeds the nisab**, which is:
 - **592.9 grams of silver**, if calculated in currency or silver, or
 - **84.7 grams of gold**, if calculated in gold.These values are determined according to the current market value at the end of the year.

Additional Conditions

3. The goods must have been acquired through a **valid transaction**, such as:
 - Purchase
 - Mahr (marriage gift)
 - A compensated gift
 - Renting items to lease them for profit

- Leasing land to sublet for profit
- 4. At the time of acquiring the goods, the owner must have **intended to use them for trade**.

Cases Where Zakat Is Not Due

There is no zakat on goods if:

- They were acquired through **inheritance**.
- They were received as gifts (**without exchange**).
- They were purchased **without the intention of trade** at the time of purchase.

Beginning of the Zakat Year

- If trade goods are purchased using wealth that already reached nisab, the zakat year continues from the **original zakat year of that wealth**.
- However, the zakat year begins from the **time of purchase** if:
 1. The goods were bought for less than nisab (and the remaining wealth does not complete the nisab).
 2. The goods were purchased using **non-monetary items** that are not traded goods.

Assessment of Trade Goods

At the end of the zakat year:

1. Trade goods are evaluated based on their **current market value**.
2. Zakat is due even if the nisab was not maintained throughout the year, as long as it is met at the end.
3. If goods were acquired in local currency, zakat is calculated at year-end. Otherwise, zakat is delayed until the completion of the following year.

Important Rule

It is **not required** for the value of trade goods to remain at a nisab level throughout the year. What matters is that the value **reaches or exceeds the nisab at the end of the year**.

Exchange of Trade Goods

If trade goods are exchanged for other trade goods during the year, this **does not interrupt the zakat year**, because zakat is based on value. As long as the value continues, the zakat year remains uninterrupted.

Zakat on Company or Partnership, Silver, Gold, Currency, and Shares

If trade goods are exchanged for other trade goods during the course of the year, this does not interrupt their possession. This is because zakat on merchandise is based on its value, and the value of the previous merchandise and the new merchandise remains the same. Therefore, the zakat year is not interrupted by merely transferring goods from one type to another.

However, the zakat year of funds handled by a professional money changer is interrupted with each exchange. As long as he continues exchanging his business capital, no zakat is due.

If merchandise is sold during the zakat year at a profit, and its price is kept until the end of the year, then zakat is paid on the original value of the merchandise at the end of that year. The profit, however, is not subject to zakat until a full year has passed over it. A second opinion in the Shafi'i school states that zakat on the profit is paid in the same year as the merchandise, similar to how zakat is paid on the offspring of livestock along with their mothers. (Reliance of the Traveller – Ahmad ibn Naqib al-Masri)

1. Zakat is obligatory on company shares and jointly owned property. The company may pay zakat on behalf of the shareholders if this is agreed upon in the contract.
2. The company administration should calculate zakat on shares in the same way an individual pays zakat on personal wealth. The total wealth of all shareholders is treated as the wealth of one individual, while observing the conditions of zakat such as nisab, amount, type of wealth, and other relevant rules.
3. Zakat is not due on shares owned by public treasury institutions, charitable endowments, charitable organizations, or non-Muslims.
4. If the company does not pay zakat, the shareholder must pay zakat on their shares. If the shareholder can access the company's accounts and determine the zakat due, they should calculate it accordingly.
5. If the shareholder does not have access to company accounts and owns shares for the purpose of earning annual income, then zakat is paid on the income, not on the share value itself. According to the Islamic Jurisprudence Academy, zakat is paid on the returns of shares, similar to income from leased properties.
 - The amount payable is one-quarter of one-tenth (2.5%) after one year has passed over the income.
 - If the shares are purchased for trading, then they are treated as commercial goods.
 - If a full year passes while owning such shares, zakat is paid on their market value.
 - If the market value cannot be precisely known, it should be estimated by experts.
 - Zakat is paid both the value and any profit generated.
6. If a shareholder sells shares during the year, the sale amount is added to their wealth, and zakat is paid on the total after one year. The buyer will then pay zakat according to the same rules.

Gold and silver are assessed by weight, not by value. If a person owns both gold and silver, and neither reaches nisab individually, but together they equal the value of 592 grams of silver, then zakat becomes obligatory.

7. In cases of joint ownership, each partner's share is considered separately. Zakat may be paid either in kind or in cash, depending on what is more convenient.

Zakat on Borrowed Money or Goods

A person must pay zakat on borrowed money if all zakat conditions are fulfilled, because debt does not remove the obligation of zakat.

If someone lends money or goods that are subject to zakat, the lender must still pay zakat on them as if they are still in his possession. Lending does not remove the obligation.

When to Pay Zakat on Debt

If the amount reaches nisab on its own or combined with other wealth:

1. If the debt is expected to be repaid, the lender must pay zakat on it every year after one year has passed. This is based on the Sunnah and the practice of the Companions. Ibn Umar said:
"Zakat is due on every debt that is delayed but expected to be repaid." (Al-Amwal by Abu 'Ubayd)
2. If the debt is not expected to be repaid, zakat is only paid when the money is recovered. At that time, zakat for all past years must be paid.
3. If the debt was given and a year has not yet passed, then no zakat is due until one full year is completed.

Example:

Omar lent Jassim 3000 K.D. At the end of the year, Omar had 2000 K.D in his account. If the nisab is based on gold (847 K.D):

Total wealth = 2000 + 3000 = 5000 K.D

Zakat calculation:

$5000 \div 100 \times 2.5 = 125$ K.D

Transfer and Distribution

"If all eight categories of zakat recipients are present in a location where zakat is collected, it is not permissible to transfer zakat elsewhere. However, if the ruler is distributing it, he may transfer it to another place." (Ibn Naqib, Umdat al-Salik)

Paying Zakat in Advance

It is permissible to pay zakat before its due date if the following conditions are met:

- a. The recipient must still be eligible at the end of the zakat year. If the recipient dies or becomes wealthy, the zakat must be paid again.
- b. The wealth must still exist and remain above nisab by the end of the year.

If these conditions are not met, the payer may reclaim the zakat. If the zakat given in advance no longer exists, the payer may request a replacement.

Review Questions 2

Choose the Correct Answer

1. Zakat is obligatory for anyone whose wealth reaches the nisab (minimum amount) of gold or silver for:
 - a. One lunar year
 - b. Two lunar years
 - c. Three lunar years
 - d. None of the above

2. There is no zakat on gold:
 - a. Until it reaches 84.7 grams
 - b. Until it reaches 184.7 grams
 - c. Until it reaches 8.47 grams
 - d. All of the above

3. If Aisha saved 2000 K.D (which reaches nisab) in her bank account on 20th Sha'aban 1432 A.H, and in Ramadan she received 2000 K.D from her uncle (making a total of 4000 K.D), then by 20th Sha'aban 1433 A.H she checked her account and found only 1000 K.D remaining (which is nisab), how much zakat should she pay?
 - a. 250 K.D
 - b. 35 K.D
 - c. 25 K.D
 - d. None of the above

4. There is no zakat on silver until it reaches:
 - a. 59 grams
 - b. 592.9 grams
 - c. 5000 grams
 - d. None of the above

5. Zakat on company partnerships:
 - a. It is 2.5%
 - b. The company administration may pay on behalf of shareholders
 - c. Nisab is determined according to the value of gold
 - d. All of the above

6. The cattle should be *sa'imah*:
 - a. Meaning they graze on naturally available pasture
 - b. Meaning they are fed from cultivated land
 - c. None of the above
 - d. All of the above

7. Complete the Table by Choosing from the Following


- a. Three goats or sheep
- b. One goat or sheep
- c. A one-year-old she-camel approaching the second year (Bint Makhad)
- d. A four-year-old she-camel approaching the fifth year (Al-Jad'ah)

Number of Camels	Due Amount
1–4	Nothing is due
5–9	_____
10–14	Two goats or sheep
15–19	_____
20–24	Four goats or sheep
25–35	_____
36–45	A two-year-old she-camel approaching the third year (Bint Laboun)
46–60	Four-year-old she-camel (Haqqah)
61–75	_____
76–90	Two Bint Laboun she-camels
91–120	Two Haqqahs

8. Complete the Table by Choosing from the Following

- a. Three Bint Laboun she-camels
- b. Three Haqqahs
- c. Two Haqqahs and one Bint Laboun she-camels
- d. Two Bint Laboun and two Haqqahs

Number of Camels	Due Amount
121–129	_____
130–139	One Haqqah and two Bint Laboun she-camels
140–149	_____
150–159	_____
160–169	Four Bint Laboun she-camels
170–179	Three Bint Laboun and one Haqqah
180–189	_____
190–200	Four Haqqahs and five Bint Laboun she-camels

- 
9. Zakat is due on all edible crops which:
 - a. Can be stored (such as wheat and rice) and are staple foods
 - b. Cannot be stored (such as apples and oranges) and are not staple foods
 - c. Are not staple foods (such as almonds, pistachios, and nutmeg)
 - d. Only a & b


 10. Paying zakat on fruits and crops:
 - a. Is not conditioned on the passage of one year
 - b. Is due on the day of harvest
 - c. Is conditioned on the passage of one year
 - d. Only a & b

 11. If the land produces more than one harvest in a year, the owner should pay zakat on each harvest as long as it reaches:
 - a. Nisab
 - b. Zakat
 - c. None of the above
 - d. All of the above

 12. The zakat rate on crops and fruits when irrigation is easy (rain or rivers) is:
 - a. 5%
 - b. 10%
 - c. 7.5%
 - d. None of the above

 13. The zakat rate if irrigation is done using machinery is:
 - a. 5%
 - b. 10%
 - c. 7.5%
 - d. None of the above

 14. The zakat rate if the land is irrigated partly by machines is:
 - a. 5%
 - b. 10%
 - c. 7.5%
 - d. None of the above

 15. Zakat on trading merchandise is obligatory when:
 - a. It reaches the nisab of gold and silver
 - b. One lunar year has passed over it
 - c. At the time of harvest
 - d. Only a & b
- 

16. The zakat rate on trade goods is:

- a. 25%
- b. 2.5%
- c. 10%
- d. None of the above

17. Merchandise, after reaching nisab, is evaluated at market value at the end of the zakat year:

- a. Even if nisab was not reached at the beginning of the year
- b. If nisab was reached at the beginning of the year
- c. None of the above
- d. All of the above

18. Zakat is not due on the following shares:

- a. Public treasury shares
- b. Charitable endowment shares
- c. Non-Muslim-owned shares
- d. All of the above

True or False

1. Fruits of the same type should be combined but not mixed with different types.
2. Zakat on crops and fruits is due even if they are less than five wasqs.
3. If the harvest includes different qualities, zakat should be paid from the average quality.
4. Harvests belonging to the same person should be combined, even if grown in different locations.
5. Gold and silver are assessed by weight, not by value.
6. In joint ownership, each partner's share is calculated separately. Zakat may be paid in cash or in kind.
7. A person should not pay zakat on borrowed money.
8. A lender does not have to pay zakat on money he has lent out.

Key to review questions

Fiqh of Fasting

Review questions 1

Fill in the spaces:

1- b 2- a – d 3- j 4- c –e 5- f 6- g – h 7- i

Choose the correct answer:

1- b 2- a 3- b 4- a 5- d 6- a 7- b 8- b 9- a 10- b 11- b 12- a 13- b 14- a 15- b

Review questions 2

Fill in the spaces:

1- a – d 2- b 3- f- 4- e

Choose the correct answer:

1- b 2- a 3- a 4- a

Choose the correct definition for each word:

1- b -2- d 3- b 4- e 5- a 6- a

Fiqh of Zakat

Review questions 1

Choose the correct answer

1. d 2. a 3. a 4. b 5. c 6. a 7. d 8. d 9. d 10. d 11. d-12. d 13. b 14. c 15. a 16. d

True or False

1- True 2- True 3- True 4- False

Review questions 2:

Choose the correct answer

1. a 2. a 3. c 4. b 5. a 6. a 7. b-a-c-d 8. a-c-b-d 9. a 10. d 11. a 12. b 13. a 14. c 15. d 16. b 17. a 18. d

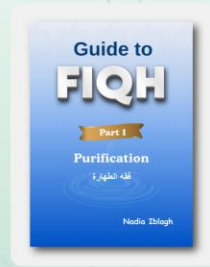
True or False

1. True 2. False 3. True 4. True 5. True 6. True 7. False 8. False

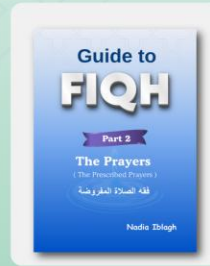
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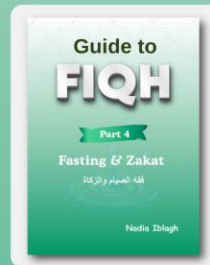
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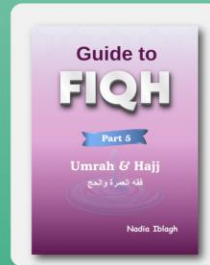
The Prayers
(The Prescribed Prayers)



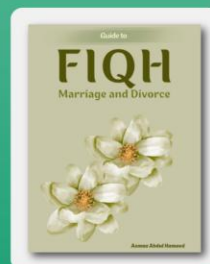
The Prayers
(The Supregatory & Funeral Prayers)



**Fasting &
Zakat**



**Umrah &
Hajj**



**Marriage &
Divorce**