

English Translations of

# **Majmoo'al-Fatawa of late Scholar Ibn Bazz (R)**

**Second Edition**

By:

Sheikh `Abdul `Aziz Bin `Abdullah ibn  
`AbdulRahman ibn Bazz (May Allah forgive and  
reward *al-Firdouse* to him and his parents)

He was The Mufti of **Kingdom of Saudi Arabia**,  
Chairman of the Council of Senior Scholars,  
and Chairman of Department of Scholarly Research and  
Ifta'

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**In the name of Allah, the Compassionate, the Merciful**

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### **Chapter on Zakah**

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**In the Name of Allah, the Compassionate, the Merciful**

### **Status of Zakah in Islam**

Praise be to Allah, the Lord of all creation. May Allah's Peace and Blessings be upon His servant, Messenger, intimate friend and truthful conveyer of Divine Revelation, our Prophet, Imam and Master Muhammad Ibn `Abdullah, his family, and Companions and whosoever follows his example and seeks his guidance until the Day of Resurrection. To continue:

The topic of the lecture as the presenter said is (Status of Zakah in Islam). Every single Muslim who possesses the least knowledge of Islam knows that Zakah, being the third pillar of Islam, holds a great position in Islam. Zakah has been mentioned in connection with Salah (Prayer) in many places of the Qur'an. The Prophet (peace be upon him) also mentioned Zakah next to Salah in numerous Hadiths. Allah (Glorified and Exalted be He) says: [﴿And perform As-Salât \(Iqâmat-as-Salât\), and give Zakât and bow down \(or submit yourselves with obedience to Allâh\) along with Ar-Raki'ûn.﴾](#) Allah (may He be Praised) also says: [﴿And perform As-Salât \(Iqâmat-as-Salât\), and give Zakât and obey the Messenger \(Muhammad صلى الله عليه وسلم\) that you may receive mercy \(from Allâh\).﴾](#)

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In another place, Allah (Glorified and Exalted be He) also says: [﴿But if they repent, perform As-Salât](#)

(Iqâmat-as-Salât) and give Zakât, then they are your brethren in religion.) In yet another place, Allah (Exalted be He) says: (And they were commanded not, but that they should worship Allâh, and worship none but Him Alone (abstaining from ascribing partners to Him), and perform As-Salât (Iqâmat-as-Salât) and give Zakât, and that is the right religion.) It is narrated in the Two Sahih (authentic) Books of Hadith (i.e., Al-Bukhari and Muslim) on the authority of `Abdullah ibn `Umar ibn Al-Khattab (may Allah be pleased with them both) that the Prophet (peace be upon him) said: (Islam was based on five pillars: testimony that there is no God but Allah and that Muhammad is the Messenger of Allah; performing Salah (prayers), giving Zakah; fasting Ramadan; and performing Hajj (pilgrimage).)

In another version, the Hadith reads: (Islam was based on five pillars: worshipping Allah alone and disbelieving in anything else, performing Salah (prayers), giving Zakah...)

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This indicates the great position which Zakah holds in Islam. It is mentioned next to Salah both in the Qur'an and Hadiths of the Prophet (peace be upon him). Salah is considered the cornerstone of Islam and the second greatest pillar next to only the Shahadah (testimony of faith). Allah (Glorified and Exalted be He) says regarding Salah: (Guard strictly (five obligatory) As-Salawât (the prayers) especially the middle Salât (i.e. the best prayer - 'Asr ). And stand before Allâh with obedience [and do not speak to others during the Salât (prayers)]). The Prophet (peace be upon him) is also reported to have said: (That which differentiates us from the disbelievers and hypocrites is our performance of Salah. He who abandons it, becomes a disbeliever.) In another Hadith, the Prophet (peace be upon him) is reported to have said: (What makes one a disbeliever and a polytheist is abandoning prayers.)

Zakah is the sister pillar of Salah. Salah is a physical act of worship in which the Muslim stands before Allah supplicating to Him, mentioning His Name and reciting Ayahs of the Qur'an. It has such a great effect on hearts. If performed properly, Salah will restrain one from committing indecent acts and will serve as a means to attaining happiness, safety and salvation. It will also set their heart aright and bless their deeds. One day the Prophet (peace be upon him) was speaking

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to his Sahabah (Companions) about Salah and he said: (Whoever observes it regularly, it will be a source of light, authoritative proof and a means of salvation on the Day of Resurrection, and whoever does not observe it regularly, it will not be a source of light, authoritative proof and a means of salvation and on the Day of Resurrection he will join the company of Pharaoh, Haman Qarun (Korah) and Ubay ibn Khalaf. ) Narrated by Imam Ahmad and others with a good Sanad (chain of narrators).

Commenting on the above Hadith, some scholars said: "On the Day of Resurrection one who abandons Salah will join the company of Pharaoh, Haman Qarun, and Ubayy ibn Khalaf on account of his imitating them. The reason is that if he abandons it for the sake of holding a prestigious position, he will be behaving like Pharaoh who, being an enemy to Musa (Moses, peace be upon him), transgressed and behaved arrogantly taking advantage of his royal position. The same is true with Haman, Pharaoh's minister, who, taking advantage of his position, behaved arrogantly and refused to follow Musa (Moses, peace be upon him). Therefore, one will dwell in Hellfire with Haman, Pharaoh's minister, because of being occupied with his prestigious position and getting distracted from obeying Allah. One who abandons it for the sake of collecting wealth will join the company of Qarun (Korah) who was addicted to the collection of wealth and lusting after his desires. He behaved arrogantly and disobeyed Prophet Musa. Thus, Allah caused the earth to swallow him up together with his dwelling.

He was destined to enter Hellfire. Those who behave after the manner of Qarun

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will enter Hellfire with him. We seek refuge in Allah from this. One who abandons Salah on account of being busy, conducting buying and selling transactions will be behaving after the manner of Ubay Ibn Khalaf, the Makkan merchant, and will thus join his company in Hellfire. We seek refuge in Allah.

Zakah and Salah are equally important. Those who abstain from paying it on account of miserliness and greed for wealth will join the company of Allah's enemy who preferred collecting wealth to showing obedience to Allah and His Messenger. It is reported that [\(when the Prophet \(peace be upon him\) sent Mu`adh to Yemen, he said: "Invite them to bear witness that there is no god but Allah and that I am the Messenger of Allah. Should they accept your invitation, then tell them that Allah has prescribed upon them to offer five Prayers a day. Should they obey you, tell them that Allah has prescribed upon them to pay Zakah which is collected from the rich among them and given to the poor."\)](#)

This indicates that Zakah was prescribed as an act of sympathy and kindness to the poor. It is an obligation due on one's wealth which they are obliged to ensure its delivery to those who deserve it. This is based on the Hadith of Ibn `Umar (may Allah be pleased with them both) that the Prophet (peace be upon him) said:

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[\(I have been commanded to fight against people until they testify that there is no god but Allah, and that Muhammad is the Messenger of Allah, perform the Prayer, and pay Zakah. If they do that, their blood and property are guaranteed protection on my behalf except when justified by law, and their affairs rest with Allah.\)](#) This and other similar Hadiths indicate the lawfulness to fight those whose miserliness makes them abstain from paying Zakah. During Abu Bakr's lifetime, war was waged against those who refused to pay Zakah. This is because the blood of a Muslim is protected against being shed only when they establish Salah and pay Zakah. That is why when some Arabs refrained from paying Zakah following the Prophet's demise, the Sahabah (Companions of the Prophet) engaged in fighting with them so that they could pay it off. After the Prophet's demise, some Muslims apostatized from Islam. Some of them said that had Muhammad been truly a Prophet of Allah, he would not have passed away. They forgot the fact that all prophets preceding him had also passed away.

Some others refused to pay Zakah. At this point Abu Bakr (may Allah be pleased with him) delivered a sermon encouraging the Sahabah (Companions of the Prophet) to fight the apostates until they came back to Islam. `Umar argued with him saying: "How will you fight those who bear witness that there is no god but Allah and that Muhammad is the Messenger of Allah?" Abu Bakr replied: "We have been commanded to fight against people until

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they testify that there is no god but Allah and that Muhammad is the Messenger of Allah. If they do that, their blood and property are guaranteed protection on our behalf except when justified by law." Then Abu Bakr went on to say: "Is not Zakah one of Allah's rights. By Allah, I will keep fighting those who differentiate between Salah and Zakah. By Allah, if they refuse to give me as much as a she-kid which they used to give during the lifetime of the Messenger of Allah, I will fight them on its account. Then `Umar said: "It was nothing but Allah who had guided Abu Bakr to fight and I came to realize that he was right."

The Sahabah unanimously agreed on fighting the Murtads (apostates). They fought with them vigorously until they came back to the fold of Islam. Only those among them who were destined to die as Murtads were killed at the hands of Muslims. We seek refuge in Allah from this. The ones killed included Musaylimah Al-Kadhab (the head of the apostates who claimed himself a Prophet after the death of Prophet Muhammad), some of his followers, some people from Banu Asad, and others. As they refused to come back to Islam, Muslims continued to fight them until they were killed. Other Murtads were guided back to Islam by the Will of Allah. To sum it up: Zakah is of great importance in Islam. It is the third greatest pillar next to Salah and Shahadah (testimony of faith). Muslims are duty bound to deliver it to those who deserve it. If the Muslim ruler orders that Zakah be paid off to him to undertake the process of distributing it, his order must be executed. If he does not demand that, the believer has to distribute it to the poor and other people who deserve it. Allah has defined the categories of Zakah recipients

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in the Ayah (Qur'anic verse) where He (may He be Praised) says: ﴿As-Sadaqât (here it means Zakât) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islâm), and to free the captives, and for those in debt, and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise.﴾

The first and second categories of Zakah recipients include Faqirs (the poor) and the Miskins (the needy): These two have been defined as people who do not possess enough money. The Faqir is the person who does not have sufficient wealth to fulfill his needs or the needs of his dependents, such as food, drink, clothing and housing. The Miskin (needy) may be someone whose standard of living is better than the Faqir. However, their ruling is the same in all matters. They should be given an amount of Zakah which covers their basic needs for one whole year.

The third category of Zakah recipients includes those employed to collect Zakah: Collectors of Zakah include the people who travel around to collect it, or those who are responsible for maintaining it, or the scribes who record it in its register. Such people are given an amount from Zakah according to the effort they exert in collecting and maintaining it. The Muslim ruler can estimate the amount given to them. The fourth category includes the hearts that are newly inclined to Islam. This category includes chiefs, masters and men of high standing whose word is listened to by their people. When they enter Islam, their people are expected to follow in their footsteps. When they refuse to accept Islam, the same will be

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the attitude of their people. They are given a portion of Zakah with the purpose of strengthening their Iman (faith), or winning the hearts of their counterparts, or seeking their help in defending Islam against its enemies.

The fifth category includes the freeing of slaves and captives of war: Zakah is to be given to slaves so that they can set themselves free from the bondage of slavery. In this regard, Zakah is given to the type of slaves known as Mukatabs (slaves with an agreement to buy their freedom). According to the correct view, one who delivers Zakah may buy slaves with the money of Zakah for the purpose of freeing them. It is also permissible that he uses the money of Zakah in buying Muslims who have fallen captive to the Kafirs (disbelievers). Thus Zakah is delivered to the Kafirs as a ransom to release the Muslim captives.

The sixth category includes those in debt: These are the people who borrow money from others to provide the basic needs of their dependants or to reconcile between Muslims. They offer to pay the

money in order to bring about reconciliation between Muslims who are at enmity with each other. One who offers to pay money for that purpose should be given an amount of the Zakah even if he is rich.

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Zakah is also given to insolvent debtors who are incapable of paying off their debts.

The seventh category includes paying Zakah in the cause of Allah: in this category Zakah is given to equip Mujahidun (persons fighting in the Cause of Allah) with necessary weapons and cavalry if Bayt-ul-Mal (Muslim treasury) is short of providing them with this. Therefore, they are given a portion of Zakah which enables them to fight against the enemies of Allah.

The eighth category includes the wayfarers: wayfarers are people who move from one country to another. They may happen to run out of provisions due to the long distances they travel when journeying or being attacked by highway robbers or due to any other reason. They must be given a portion of Zakah which enables them to return home safely even if they are naturally rich people. They must be given an amount of Zakah that helps them return to their country. Zakah has such a great effect when delivered to those eight categories of recipients. It helps them perform the duties of Allah and relieves them of their sufferings like paying off their debts if they are in debt or freeing themselves from the bondage of slavery if they are slaves or fighting in the cause of Allah if they are Mujahidun or assisting the wayfarers.

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It is out of Allah's mercy that He makes His poor and rich servants co-operate with one another in righteousness and piety.

Payment of Zakah is way of giving thanks to Allah because of the blessings He bestows upon them. Allah is the true Bestower of favors and blessings. It is the duty of every Muslim to pay out their Zakah as an act of showing gratitude to Allah. A Muslim should thank Allah for making him a deliverer and not a recipient of Zakah. The Prophet (peace be upon him) said: [\(The upper hand is better than the lower one...\)](#)

The upper hand is the one that delivers Zakah while the lower hand is the one which receives it. The Muslim should thank Allah for providing them with wealth which they are duty bound to give a portion of to Allah's servants. Zakah also purges the soul of the deliverer and purifies his wealth as well. Allah (may He be Praised) says: [\(Take Sadaqah \(alms\) from their wealth in order to purify them and sanctify them with it\)](#) You will be rewarded on account of paying Zakah both in this life and the Hereafter. Your money is purified and preserved when you pay it out. It is also a means of purifying the soul. This has been referred to in the above Ayah (Qur'anic verse) which reads: [\(Take Sadaqah \(alms\) from their wealth in order to purify them and sanctify them with it\)](#) When the Muslim gives their fellow poor Muslims from the wealth that Allah has bestowed on them, they will be abundantly rewarded by Allah for relieving them of their distresses.

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This act of yours will make them hold you in high esteem. It may be that they will make Du`a' (supplication) for you which may be a reason for your happiness and salvation in this life and the Hereafter. A Muslim is not harmed when they pay only a little amount of the many bounties that Allah has bestowed on them. They give these amounts to the children, old people and poor ones. The Muslim will receive great rewards from Allah. Allah has threatened those who refuse to pay Zakah out of miserliness. Allah (Glorified and Exalted be He) says: [\(And those who hoard up gold and](#)

silver [Al-Kanz: the money, the Zakât of which has not been paid] and spend them not in the Way of Allâh, announce unto them a painful torment.) ﴿On the Day when that (Al-Kanz: money, gold and silver the Zakât of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."﴾ This is the evil consequence of those who withhold payment of Zakah. They will be thrown into Hellfire where the wealth they amassed and refused to pay its Zakah will be a source of their agony on the Day of Resurrection. This will be a fitting recompense for their refusal to fulfill the right of Allah. While the wealth which a person does not give its due Zakah is labeled as "hoarded wealth" while that money whose due Zakah is paid is free of blame. The Prophet (peace be upon him) said: ﴿whatever reaches a quantity on which zakah is payable is not a treasure (kanz) when zakah is paid.﴾

Whenever you pay the Zakah due on the wealth in your possession, it will not be labeled as hoarded wealth and vice versa.

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If you refuse to pay Zakah due on it, it will be a source of your agony on the Day of Resurrection. It is authentically reported that the Prophet (peace be upon him) said: ﴿Any person who possesses gold or silver and does not pay what is due on it (in another narration its Zakah); on the Day of Resurrection, plates of silver and gold would be heated for him in the fire of Hell and with them his flank, forehead, and back will be branded during a day the extent of which will be fifty thousand years. Then he will be shown his final abode, either to Paradise or to Hell. He who possesses camels and does not pay what is due on him regarding it, will be thrown on his face or on his back in a vast desert plain (on the Day of Resurrection) and they will trample him with their hoofs and bite him with their teeth. As often as the first of them passes him, the last of them will be made to return during a day the extent of which will be fifty thousand years. And he would be shown his last abode either to Paradise or to Hell. He who possesses cows and sheep and does not pay its Zakah (in another wording of the Hadith what is due on him regarding them) will be thrown on the Day of Judgment in a vast desert plain and they will trample him with their hoofs and gore him with their horns. As often as the last of them passes him the first of them would be made to return to him again during a day the extent of which would be fifty thousand years. Then he would be shown his last abode either to Paradise or to Hell.﴾

This Hadith indicates how severe the punishment is of one who refuses to pay Zakah out of miserliness. On the Day of Resurrection, their wealth will be a source of their grief and agony whether it be money, food, fruit, camels, cattle or sheep. They will be used as tools of punishment on the Day of Resurrection. The Prophet indicated

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how they will be punished with their own wealth. The same is true with regard to gold and silver and other things of the sort. We ask Allah to grant us safety and protection from this.

It is our duty and the duty of all Muslims to enjoin one another to pay Zakah. We are duty bound to enjoin one another to fulfill Allah's rights, strive hard to do that and remind those who are negligent of paying Zakah. Reminding people of this benefits the believers. Zakah, Salah and fasting are all obligatory duties, yet one may be heedless of that because of the gravity of his sins which darken their heart and cause them to continually disobey Allah. Satan and his aids also make their deeds fair-seeming to them until they become completely unmindful of Allah and the Hereafter. They fall victim to the worship of Satan and start to accompany evil people. Their hearts become obsessed with the love of wealth and lustful desires. They refuse to befriend righteous people and prefer to

follow the path of deviant fellows. Therefore, it is the duty of all Muslims to remind those heedless Muslims. Allah says: [﴿And remind \(by preaching the Qur'ân, O Muhammad صلى الله عليه وسلم\), for verily, the reminding profits the believers.﴾](#) Allah (may He be Praised) also says: [﴿So remind them \(O Muhammad صلى الله عليه وسلم\) - you are only one who reminds.﴾](#) A believer should remind his fellow believing brother. He should not assume that their fellow brothers are well aware of the consequences of refraining from paying Zakah. Whenever they see that their brothers have started to be neglectful of Allah's duties, they must start advising them and reminding them of Allah through the use of kind words and gentle preaching. They should seem to be

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worried about them and concerned with their salvation and happiness. A true Muslim brother is one who keeps advising, reminding and directing you to the straight path. He never keeps himself away from you nor flatters you. Rather, he gives you counsel and admonishes you. He reminds you to be mindful of Allah. He shows you the path of salvation so that you can follow it and warns you of treading the path of perdition so that you can steer clear of it. You should never give up hope of advising him. Allah (may He be Praised) says: [﴿and never give up hope of Allâh's Mercy.﴾](#) Allah (may He be Praised) also says: [﴿Despair not of the Mercy of Allâh﴾](#) Reality proves that there have been many disobedient Muslims who continued to be heedless of Allah's commandments for years. Then, the time came when they were guided back to the straight path at the hands of righteous Muslims who kept encouraging them to perform deeds of righteousness. They started to awaken from their heedlessness and pray to Allah for the sake of those who guided them. As Allah shows them true guidance, they return to the path of truth and repent to Him of all their past sins. In this way, Allah forgives them and atones their previous misdeeds. So, I advise you, my dear brothers, not to give up hope. Someone just told me Maghrib (Sunset) Prayer that he had come from Masjid Al-Nusiry and Masjid Al-Turky while the marketplaces there were filled with people who did not offer Salah and were busy conducting buying and selling transactions. He started to weep and said: "This is intolerable." Therefore, I see that we are in need of advising and co-operating with one another. It should not be said that authorities in charge would undertake this duty. It is true that these authorities shoulder great responsibility and that they have to be held accountable if they ever fail to play their role properly. We ask Allah to grant them help and success.

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Muslim rulers shoulder great responsibility in this regard. Every Muslim whether educated, scholar, or judge shares their prescribed responsibility of disapproving evil acts and enjoining good ones. The more Muslims co-operate with one another and enjoin one another to hold fast to the truth, the less evil will spread. Marketplaces are filled with many Muslims who neglect offering Salah (Prayer) and sit outside Masjids (mosques) while their fellow Muslims are in the process of offering it. These people must be reminded of their negligence of Salah and passers-by must disapprove of this heinous act of theirs. They may be warned in such words as "Do you not fear Allah? How come you are sitting like this while your Muslim brothers are offering Salah." One should join their fellow Muslims in Salah even if they are on a journey. [﴿The Prophet \(peace be upon him\) passed by a man who did not move while the prayer was beginning. He asked him, "Are you not a Muslim?"﴾](#) He ordered him to join Salah with other Muslims even after he had already prayed. [﴿After the Prophet had offered the Fajr \(Dawn\) Prayer in Mina in the year of the Farewell Hajj, some people said to him: "O Messenger of Allah! Here are two people who have not offered the Fajr Prayer with us." He asked that they be brought to him. They came trembling with fear. The Prophet \(peace be upon him\) inquired: "What prevented you from offering Salah with us?" They said: "O Messenger of Allah! We offered it in our camp". The Prophet said: "Never do this again.﴾](#)

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If you have prayed in your camp and then you come to the Masjid (mosque) of the congregation, then pray with them. It will be regarded as supererogatory Prayer for you".) If someone, who has already offered an Obligatory Prayer alone, goes to the Masjid and sees that the Congregational Prayer is not yet finished, they have to join the Muslims. If they happen to join the Imam in the first Rak`ah (unit of Prayer), then they will make Taslim (salutation of peace ending the Prayer) with him. If they miss some Rak`ahs, they have to make up for them after Taslim. When the Prophet was asked about some Muslim rulers who delay offering Salah until later times, he said to the questioner: (Observe the prayer at its proper time and if you can say it along with them do, and do not say that you have already observed prayer for it would be a supererogatory prayer for you.) Muslims should reprimand those who sit in the streets at prayer time. Should one of them argue that he has already offered Salah, he must be ordered not to sit near the Masjid and to hide from people or join them in Prayer which will be regarded as superogatory for him. He must be ordered to do this in order not to discourage people from offering Salah.

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He must be told to hasten to offer it with his fellow Muslims. It will be regarded as supererogatory Prayer if he has already offered it alone. The Imams at different Masjids should spend equal or similar times in offering Salah so that those who abandon Salah might not claim that they have prayed at such and such Masjid. Muslims are duty bound to co-operate in righteousness and piety and enjoin one another to hold steadfastly to the truth. Allah describes those of His servants who are winners that they enjoin one another to hold to the path of truth and to endure it patiently. Allah (may He be Praised) says: (By Al-'Asr (the time).) (Verily, man is in loss,) (Except those who believe (in Islâmic Monotheism) and do righteous good deeds, and recommend one another to the truth [i.e. order one another to perform all kinds of good deeds (Al-Ma'ruf) which Allâh has ordained, and abstain from all kinds of sins and evil deeds (Al-Munkar which Allâh has forbidden], and recommend one another to patience (for the sufferings, harms, and injuries which one may encounter in Allâh's Cause during preaching His religion of Islâmic Monotheism or Jihâd).) Allah (may He be Praised) informs us that this type of people are the real winners who will attain happiness on account of their possession of the following four characteristics. Firstly, they have sincere belief in Allah and His Messenger. Secondly, they work deeds of righteousness which means that their Iman is fruitful. Iman is not just what resides firmly in the heart as it has to be confirmed by deeds. For example, it is not just enough to believe in the obligatory nature of Salah while neglecting to offer it, or to believe in the obligatory nature of Zakah while refusing to pay it, or to believe in the obligatory nature of fasting while abstaining from it. Iman has to be demonstrated both in words and in deeds. The real winners are those who combine between true Iman, righteous deeds and enjoining one another

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to do good and to remain steadfast. These are the real winners as they have firm belief in Allah and His Messenger. They declare the oneness of Allah and His messenger. They also believe in the Truth revealed by Allah and conveyed by His Messenger. Then, they practiced that really after their belief undertaking the obligations that Allah ordained and leaving the Prohibition that He forbade. They also advised one another to hold fast to the truth without negligence or weakness, enjoining each other to the truth and cooperating with one another in righteousness and benevolent acts. They preached Islam, enjoined what is right and forbade what is wrong patiently as these matters cannot be attained without observing patience. Whoever seeks these merits has to keep patient and seek the help of Allah; beseeching Allah for His Help, thank Him, do the best in doing His Commandments,

advising for His Sake, enjoining the right and forbidding the wrong, reminding people of Allah forbearingly. Undoubtedly, you have to bear troubles as it is the way of Paradise that is surrounded with troubling hardships. The Prophet (may Allah's Peace and Blessings be upon him) says: [\(Paradise is surrounded by hardships and Hell-Fire is surrounded by temptations.\)](#)

There are many obstacles lying in the way to Jannah (Paradise). These obstacles have to be overcome with patience. The greatest of these obstacles include following desires of the soul, surrendering to the temptations of Shaytan (devil) and keeping company with evil friends. While the Shaytan makes bad deeds fair-seeming to the doer, his soul is naturally prone to evil and the evil company he keeps corrupts his manners.

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This evil company brings harm to him by causing him to deviate from the right path. Therefore, one should patiently endure breaking their relationship with them. One should also develop a kind of steadfast adherence to obeying the commands of Allah and disobeying the incitements of Shaytan. One should have firm determination that helps them not to fall victim to their whims and desires which lead to eternal dwelling in Hellfire. Therefore, you will realize the true meaning of felicity by following the commands of Allah, refusing to follow your whims and desires and holding fast to the path of guidance and steadfastness. Every Muslim man or woman is duty bound to hasten to performing congregational Salah (Prayer) at its appointed time. They should put aside everything that distracts them from offering Salah like work or sleep. Undoubtedly, some Muslims find this difficult to do. However, once one starts to tame themselves by exercising self-restraint, they will sense a feeling of pleasure overwhelming their hearts each time they offer Salah. Self-restraint will help make their soul amenable to them. Thus the heart is revived each time the Prayer time becomes due. One will also sense a feeling of comfort upon offering Salah to which they will hasten with pleasure. They will sense the same feelings when doing other good deeds. However, if one neglects offering Salah surrendering themselves with whims and desires, Satan will play with them and their heart will become weak to the point that they will feel that Salah is burdensome,

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because the heart becomes weak due to its submission to desires, devil, and tempting ways of laziness and harmful neglect when a servant argues, in his defense of his falsehood, saying, Allah is Oft-Forgiving, the Most-Merciful.. Allah is All-Forgiving and All-Generous while he forgets that Allah (Exalted be He) also says: [\(Declare \(O Muhammad صلى الله عليه وسلم\) unto My slaves, that truly, I am the Oft-Forgiving, the Most-Merciful.\) \(And that My Torment is indeed the most painful torment.\)](#) He also forgets that Allah (Exalted be He) says: [\(The Forgiver of sin, the Acceptor of repentance, the Severe in punishment, the Bestower \(of favours\). Lâ ilâha illâ Huwa \(none has the right to be worshipped but He\), to Him is the final return.\)](#) Allah forgives and is merciful to those who turn to Him in repentance, yet He inflicts severe punishment on those who neglect His rights. May Allah grant all Muslims success and guidance! May He guide us and you to that which pleases Him! May He also guide us to His straight path, teach us what is beneficial to us, and assist us in obeying Him and fulfilling His rights! May Allah make us all among those who co-operate in righteousness and piety and those who enjoin one another to hold steadfastly to the truth! Allah (Glorified and Exalted be He) is Most Generous and Most Gracious. May Allah's Peace and Blessings be upon our Prophet Muhammad, his family, and Companions!



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### The necessity of giving equal concern to Zakah like other pillars of Islam

**Q: Why do people not give Zakah equal concern as they give other pillars of Islam?**

**A:** It is the duty of every Muslim man or woman to give due care for observing Salah (Prayer) and Zakah under all circumstances and avoid neglecting them. Allah (may He be Praised) says: ﴿And perform As-Salât (Iqâmat-as-Salât), and give Zakât and obey the Messenger (Muhammad ﷺ) that you may receive mercy (from Allâh).﴾ In another Ayah (Qur'anic verse), Allah (may He be Praised) says: ﴿And they were commanded not, but that they should worship Allâh, and worship none but Him Alone (abstaining from ascribing partners to Him), and perform As-Salât (Iqâmat-as-Salât) and give Zakât, and that is the right religion.﴾ Allah (may He be Praised) also says: ﴿Then, there has succeeded them a posterity who have given up As-Salât (the prayers) [i.e. made their Salât (prayers) to be lost, either by not offering them or by not offering them perfectly or by not offering them in their proper fixed times] and have followed lusts. So they will be thrown in Hell.﴾ Allah (Glorified and Exalted be He) also says: ﴿And those who hoard up gold and silver [Al-Kanz: the money, the Zakât of which has not been paid] and spend them not in the Way of Allâh, announce unto them a painful torment.﴾ ﴿On the Day when that (Al-Kanz: money, gold and silver the Zakât of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."﴾

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All properties which are liable to Zakah hold the same ruling applied to Zakah which is due on gold and silver. All Muslims who are in possession of wealth which is liable to Zakah should fear Allah and pay Zakah due on their wealth. They have to distribute it to those who deserve it. They should not behave in the manner of those who withhold it or abstain from paying it out of negligence. Allah alone grants success.



### **Zakah is the fifth pillar in**

**Islam. It is not permissible to pay Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) in the form of money. Q: Some Muslims are paying Zakah due on their wealth. Is it permissible to pay Zakat-ul-Fitr in the form of money?**

A: Allah has prescribed and commanded the payment of Zakah on His servants. Zakah has been made one of the five pillars of Islam. Allah (Exalted be He) says: ﴿And they were commanded not, but that they should worship Allâh, and worship none but Him Alone (abstaining from ascribing partners to Him), and perform As-Salât (Iqâmat-as-Salât) and give Zakât, and that is the right religion.﴾ Allah (Exalted be He) also says:

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﴿And perform As-Salât (Iqâmat-as-Salât), and give Zakât and obey the Messenger (Muhammad صلى الله عليه وسلم) that you may receive mercy (from Allâh).﴾ There are many other Ayahs (Qur'anic verses) in this regard. The Prophet (peace be upon him) is reported to have said: ﴿Islam was based on five pillars: testimony that there is no God but Allah and that Muhammad is the Messenger of Allah; performing Salah (prayers), giving Zakah; fasting Ramadan; and performing Hajj (pilgrimage).﴾ (Agreed upon by Al-Bukhari and Muslim).

All Muslims are obliged to give the Zakah due on their wealth and deliver it to the deserving recipients hoping to attain Allah's reward and fearing His punishment. The category of Muslims who are worthy of receiving Zakah have been defined in the Ayah (Qur'anic verse) in Surah Al-Tawbah where Allah (Glorified and Exalted be He) says: ﴿As-Sadaqât (here it means Zakât ) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islâm), and to free the captives, and for those in debt, and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise.﴾ In the same Surah Allah informs us that Zakah purifies the soul of those who pay it. Allah (may He be Praised) says: ﴿Take Sadaqah (alms) from their wealth in order to purify them

and sanctify them with it.) On the other hand, Allah has threatened a painful punishment to those who withhold it out of miserliness.

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Allah (may He be Praised) says: (And those who hoard up gold and silver [Al-Kanz: the money, the Zakât of which has not been paid] and spend them not in the Way of Allâh, announce unto them a painful torment.) (On the Day when that (Al-Kanz: money, gold and silver the Zakât of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard.") It is authentically reported that the Prophet (peace be upon him) said: (Any money whose due Zakah is not paid, is treasure with which its owner will be punished.) It is also authentically reported that the Prophet (peace be upon him) said: (Every owner of camels or cattle or goats who does not pay its due Zakah will be punished with it on the Day of Resurrection.)

Allah has also made it obligatory on Muslims to pay Zakah for the purification of their souls. This type of Zakah is known as Zakat-ul-Fitr. It is narrated in the Two Sahih (authentic) Books of Hadith (i.e. Al-Bukhari and Muslim) on the authority of Ibn `Umar (may Allah be pleased with them both) who said: (Allah's Messenger (peace be upon him) enjoined the payment of one Sa' of dates or one Sa' of barley as Zakat-ul-Fitr on every Muslim slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer the 'Id prayer.) This is the version narrated by Al-Bukhari.

It is also narrated in the Two Sahih on the authority of Abu Sa`id (may Allah be pleased with him) who said: (During the Prophet's time, we used to give it (Zakat-ul-Fitr) as a Sa' of food, dried dates,

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barley, raisins or dried cheese".) According to the most correct view held by scholars, other types of food hold the same ruling and can thus be paid as Zakat-ul-Fitr, like rice, corn, wheat and other things of the sort. The main purpose of Zakat-ul-Fitr is to provide those who fasted with the means of making up for their errors during the month of fasting. It also serves as a food gift for the needy. This is based on the Hadith narrated from the Prophet (peace be upon him) on the authority of Ibn `Abbas (may Allah be pleased with them both). It is narrated by Abu Dawud and Ibn Majah. Al-Hakim classified this Hadith as Sahih (authentic). As per the command of the Messenger of Allah (peace be upon him), Muslims have to pay this Zakah before Salat-ul-`Eid (the Festival Prayer). There is no harm if Zakat-ul-Fitr is paid one or two days before `Eid. This was the practice of the Prophet's Sahabah (Companions). It should be made clear that Zakat-ul-Fitr can be paid on the twenty eighth, twenty ninth, thirtieth of Ramadan or a short time before Salat-ul-`Eid. This is because the lunar month can be twenty nine or thirty days as has been narrated in the Hadiths of the Prophet (peace be upon him).

According to the majority's view, it is not permissible to pay Zakat-ul-Fitr in the form of money as this contradicts the practice of the Prophet (peace be upon him) and his Sahabah (Companions) (may Allah be pleased with them all). Allah (Glorified and Exalted be He) says: (Say: "Obey Allâh and obey the Messenger, but if you turn away, he (Messenger Muhammad صلى الله عليه وسلم) is only responsible for the duty placed on him (i.e. to convey Allâh's Message) and you for that placed on you. If you obey him, you shall be on the right guidance. The Messenger's duty is only to convey (the message) in a clear way (i.e. to preach in a plain way).")

Allah (may He be Praised) says: ﴿ And let those who oppose the Messenger's (Muhammad ﷺ) commandment (i.e. his Sunnah - legal ways, orders, acts of worship, statements) (among the sects) beware, lest some Fitnah (disbelief, trials, afflictions, earthquakes, killing, overpowered by a tyrant) should befall them or a painful torment be inflicted on them. ﴾ May Allah grant us success!



**nisab is a condition for the obligation of Zakah**

**Q: A man earned a sum of money. Before a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) had passed, he used part of it to buy a piece of land and the rest remained with him until the end of the Hawl. Is it obligatory for him to pay Zakah on the rest of the money? Is Zakah due on the land as well and when it is due?**

A: If the rest of the money that remained with him until the completion of the Hawl reached the Nisab (the minimum amount on which Zakah is due) or more, he should pay the Zakah due on it. The same applies if it is less than the Nisab, in case the mentioned land was bought to be sold later, and its value, when added to the money, reached the Nisab until an entire Hawl has passed while still in possession of it, then he should pay Zakah on that as well. However, if the land was bought to be cultivated, built on, or rented, there is no Zakah due on it.

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Zakah is only due if it was bought for the purpose of trade, provided that a Hawl has passed after earning the money and its value reached the Nisab on its own or when added the rest of the money, as previously mentioned. The value of the Nisab has been already clarified in the answer to the previous question. May Allah grant us success!



**if the remainder, after discounting daily sustenance reaches the Nisab, Zakah is due**

**Q: If a man has a sum of money, which he has had for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due), and he has supported his family from his earnings, is it obligatory for him to pay Zakah on the aforementioned sum of money?**

**A:** If a Hawl has passed and the sum of money reached the Nisab (the minimum amount on which Zakah is due) - which is equal to 65 silver Riyals or the equivalent amount in bank notes - Zakah (obligatory charity) is due on it. If the sum of money was allocated to provide for the family, but the remainder that he has, after spending on his family, reaches the Nisab or more and he has had it for a Hawl, Zakah is due on it. May Allah grant us success!



**Whenever a Hawl is completed, Zakah is due**

**Q: Will it be obligatory to pay zakah (obligatory charity) on the savings in the bank after the Zakah has already been paid on them and they have not been used for trading?**

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**A:** If the savings referred to are gold or silver coins or commercial papers or paper currency, Zakah is due on them whenever a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes while still in possession of them, according to the Ijma' (consensus) of scholars regarding gold and silver; paper currency comes under the same ruling as them, according to the most correct opinion of the scholars. If the wealth that is saved is not of these types, but is instead a commercial commodity, such as kitchenware, clothing, wood, etc., there is no Zakah due on them if their owner does not intend to use them in trade, but they are intended for keeping or personal use. May Allah grant us success!



### how to calculate a hawl

**Q: If a person has an irregular source of income, such as an employee, a merchant, etc., that they spend from, but they do not know which sum of money has been kept for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due), how should they pay the Zakah (obligatory charity)?**

**A:** Such a person should memorize and record the time when they acquire their money so they will know when to pay the Zakah. They should keep the money used for expenditure

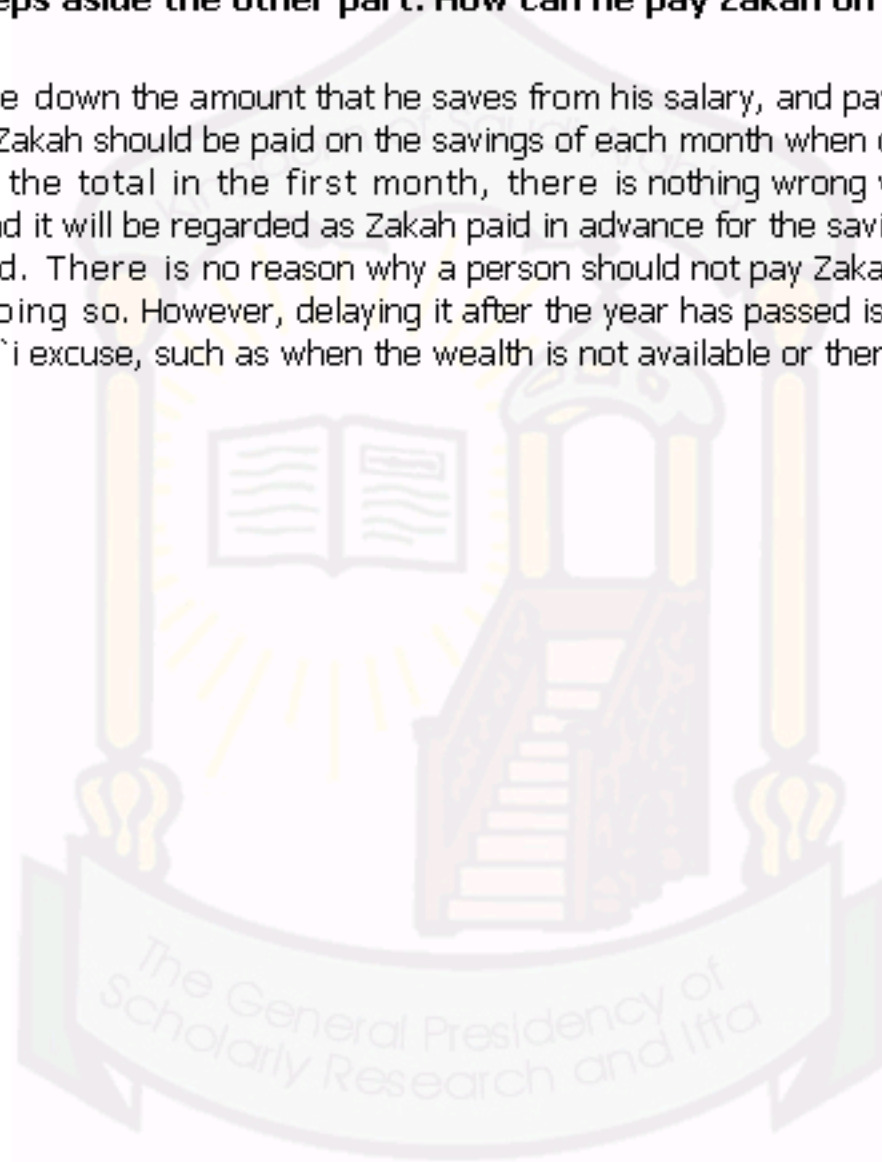
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in a separate place, whenever it runs out to put another sum in its place, so that they will not be confused in calculation of Zakah, unless they generously pay Zakah on all the wealth they have every year estimating the time of Hawl to begin with acquisition of the first sum they have received. There is nothing wrong in that, and in this case, they do not have to record the times of gaining the income, because paying Zakah on all the wealth will discharge their obligation. Anything that is paid over the due Zakah is considered as Sadaqah (voluntary charity), which, as it is well-known, is greatly rewarded. May Allah make you and us among those who pay Sadaqah! May Allah grant us success!



**Q: A man receives a monthly salary that is his main source of income. He spends some of the salary and keeps aside the other part. How can he pay Zakah on the money he keeps aside?**

**A:** He should write down the amount that he saves from his salary, and pay Zakah on it when one year has passed. Zakah should be paid on the savings of each month when one year has passed. If he pays Zakah on the total in the first month, there is nothing wrong with that and he will be rewarded for that and it will be regarded as Zakah paid in advance for the savings for which one year has not yet passed. There is no reason why a person should not pay Zakah in advance if he sees some benefit in doing so. However, delaying it after the year has passed is not permissible unless there is a valid Shar`i excuse, such as when the wealth is not available or there is no poor people.



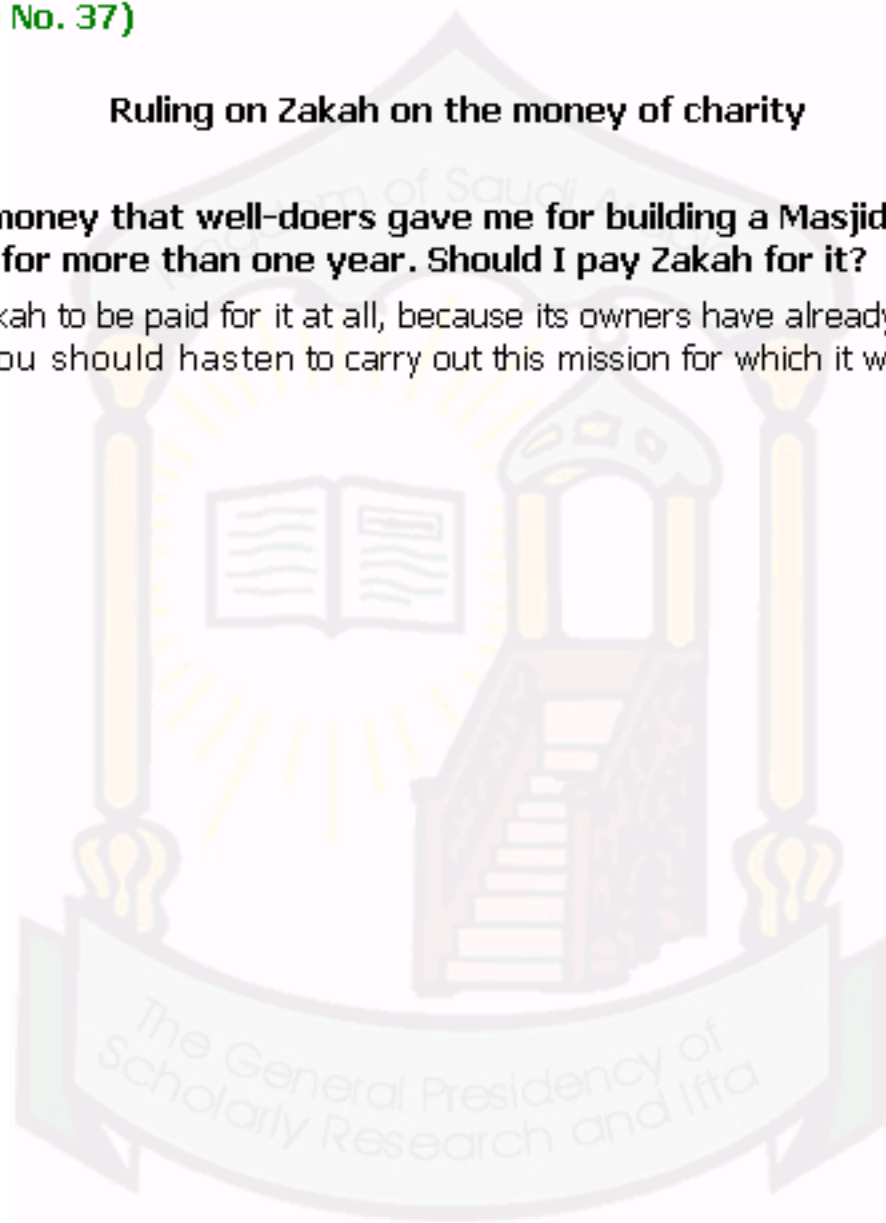


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### Ruling on Zakah on the money of charity

**Q: I have some money that well-doers gave me for building a Masjid (mosque). This sum remained with me for more than one year. Should I pay Zakah for it?**

**A:** There is no Zakah to be paid for it at all, because its owners have already spent it in the Way of Allah. However, you should hasten to carry out this mission for which it was intended. May Allah grant us success!





### **Ruling on Zakah on property of charitable funds**

**Q: We have, in the university of King Saud, a fund for students. It is a financial body financed by the university in addition to deducting a small part of the remunerations of students. This fund is used in helping needy students. Is there Zakah on the sums of the fund?**

**A:** There is no Zakah on the money of the mentioned fund and others like it because

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it is money that has no owner. It is intended to be spent in the form of charity as all money allocated to works of charity.



**No Zakah is due on money collected for cooperation in goodness**

**Q: A group of people collect money from each other and save it to be used in case of emergency or in case they need it to manage some of their life affairs. A Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has already passed. Is Zakah (obligatory charity) due on this money?**

**A:** No Zakah is due on this kind of money that people donate to serve public affairs and for the sake of cooperation in goodness between them. This money is collected from their property for the sake of Allah and its benefit goes to both the rich and poor among them. This money is also used in addressing the emergencies that might befall any of them. Hence, this money is no longer part of their property. Rather, it takes the ruling of a Sadaqah (voluntary charity) that is collected for a specific purpose.



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**No Zakah is due on money before possession**

**Your Eminence father `Abdul-`Aziz ibn Baz (may Allah safeguard him),**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**We would like to inform you that we are employees of an oil company in Saudi Arabia. We were sent on an expedition abroad for three years. Five years after our return, we came to know that we have habitation dues for the years of the expedition. We submitted a complaint to the officials but we are doubtful whether we will receive them or not. However, we received our dues one year after submitting the complaint (thank to Allah). Therefore, please answer us:**

**Should we pay Zakah (obligatory charity) on such dues? If yes, should we pay it for the six-year period that has passed since we undertook the expedition, or for the one-year period that has passed since we submitted the complaint and received our dues by its end? Please, advise us. May Allah reward you well!**

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**A: As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**If the reality is as you described in your question, you will not have to pay Zakah, because acquiring such money was doubtful. It is, thus, similar to a debt due on a solvent person. The sound view is that no Zakah is due on such a debt until its owner takes possession of it and one full year has passed. The same is equally applied to the money in your case i.e. no Zakah is due on it until one year has passed since you took possession of it. May Allah guide everyone to that which pleases Him. As-salamu `Alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**Chairman of the Departments of Scholarly Research,**

**Ifta', Daw`ah, and Guidance**

**`Abdul `Aziz bin `Abdullah ibn Baz**



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**Ruling on Zakah due on the money  
assigned in compensation for expropriating real estate**

**Q:** Some people ask about the ruling on paying Zakah (obligatory charity) on cash assigned for them as compensation for expropriating their real estate, knowing that they can only receive the sums after many years have passed since assigning them. What is the ruling on paying Zakah on these sums?

**A:** If a real estate has been expropriated and its value estimated, but the owner has not been able to take possession of it due to reasons beyond his control, no Zakah is due on it until he takes possession of its price and a full Hawl (one lunar year from the time the property reaches the minimum amount upon which Zakah is due) passes.



### **Ruling on zakah on bequeathed wealth**

**Q: A man died and bequeathed 2,000 Riyals to one of his brothers to help him get married. The brother married several years after the man died. Is he obligated to pay Zakah (obligatory charity) on that money?**

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**A:** If the man bequeathed the money to be given to a specific person, the money belongs to that person if they received it and they should pay the Zakah due on it after the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due), even if the marriage is delayed. May Allah grant us success!



### Ruling on zakah on unsettled debts

**Q:** All praise be to Allah, I have been working for ten years and I have earned a sum of money, which I divided into three parts. I gave the first part as a loan to one of my relatives for a specific purpose, but as time is passing, there is no hope that he will repay it. I gave the second part to another relative of mine to trade with, but the years have passed by and he has not done anything with it; and I kept the third part for myself.

**What are the rulings on paying Zakah (obligatory charity) on a debt that has not been settled, on money that should have been traded with but has not been, and on the money I have? Please advise me and may Allah guide you!**

**A:** It is obligatory on you to pay Zakah on the money that you have kept and on the money that you lent to your relative to trade with, even though he has not done so, whenever a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes, unless he has spent the money to meet his needs and cannot repay it now.

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In that case, you do not have to pay Zakah on it until he repays it and you receive it and a Hawl passes since its acquisition.

As for the money you lent to your first relative, this should be clarified in detail:

If the indebted person is solvent and intends to repay the debt, you have to pay Zakah on it whenever a Hawl passes. There is no objection to delaying paying the Zakah until you receive your money back, and then you have to pay it for the previous years. However, it is better and safer to pay the Zakah every Hawl, in case you forget about it or die.

If the indebted person is insolvent or procrastinating, you do not have to pay the Zakah on this debt, according to the more correct of the two opinions maintained by the scholars, until you receive it and then a new Hawl passes. Zakah is a consolation to the poor, and you do not have to console them with money that you do not know whether or not you are going to receive.



**Q: Do I have to pay Zakah on the money loaned to a brother in Islam? Is there a specific time for paying Zakah?**

**A:** If the money is loaned to rich people who are capable of repaying it when asked, you should pay Zakah on this money when a year has passed. This money is considered to be a trust with the debtor. On the other hand, if the debtor

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is undergoing difficulty and unable to repay the debt or is rich but is delaying the repayment, Zakah should not be paid according to the preponderant view until the loan is recovered. When the money is repaid and one year has passed, it is obligatory to pay Zakah on it. Furthermore, there is no harm if you pay Zakah for a previous year before the man, who was going through difficulties or delaying the repayment, repays the debt. Some scholars hold this view. Yet, the recommended view is that Zakah is obligatory only when the loan is recovered from this person and a year has passed from the date of repayment.



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This letter is from `Abdul-`Aziz ibn `Abdullah ibn Baz to the honorable brother A.S.A., may Allah grant him success!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Dear brother, I have received your undated letter, may Allah guide you! It includes three questions that I comprehended well and following is the answers:

**The answer to the third question:** If people owe you some money and one full lunar year has passed, it is obligatory to pay the due Zakah on that money after the end of a year if the debtor is solvent but if he is insolvent, there is no Zakah due on it. May Allah grant us all good understanding of His religion! As-salamu `alaykum warahmatullah wabarakatuh.

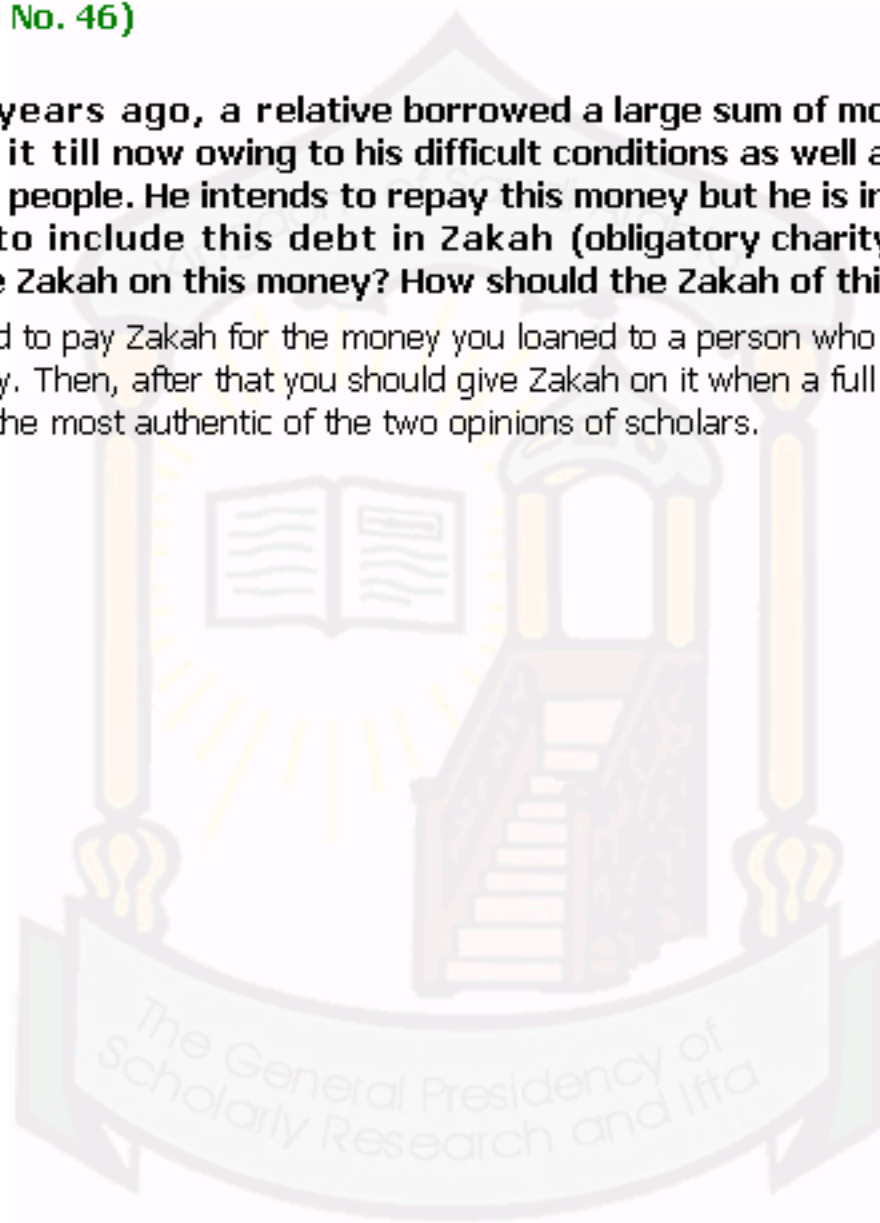
**President of the Islamic University**



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**Q:** Six or seven years ago, a relative borrowed a large sum of money from me and he could not repay it till now owing to his difficult conditions as well as the fact that he is indebted to other people. He intends to repay this money but he is incapable of doing so. Is it obligatory to include this debt in Zakah (obligatory charity)? Should I or he be obliged to give the Zakah on this money? How should the Zakah of this money be paid?

**A:** You are not asked to pay Zakah for the money you loaned to a person who is unable to repay it till you take your money. Then, after that you should give Zakah on it when a full lunar year has passed. This is according to the most authentic of the two opinions of scholars.





**Q: I had a sum of money that was deposited in Faisal Islamic bank. I used to pay Zakah (obligatory charity) on this sum every Ramadan. However, this year, fifteen days prior to the due date of paying Zakah, I lent the sum to one of my relatives. Should I pay Zakah on this money or not?**

**A:** You should pay Zakah on the money you lent to your relative when a (lunar) year elapses, unless this person is unable to repay it. In this case, you should not pay it until you receive the money. Afterwards, you must pay Zakah whenever a lunar year elapses as

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mentioned in the previous question. May Allah grant us all success to do whatever pleases Him! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)



**Ruling on paying Zakah on  
a deferred debt that is repaid in installments**

**Your Eminence shaykh `Abdul `Aziz bin `Abdullah ibn Baz General Mufty of the kingdom, may Allah protect him!**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!), to continue:**

**I hope that your Eminence will answer this request for Fatwa (legal opinion issued by a qualified scholar), may Allah reward you!**

**A man sold a house in installments, he received a part of the price and the remaining (480) thousand Saudi Riyals are to be paid in monthly installments at the rate of nine thousand Saudi Riyals per month. Two years have passed now, since the date of sale, and the buyer has been uniformly repaying his debt.**

**The seller is asking: Should he pay Zakah (obligatory charity) on the sum with the indebted person? Should he also pay Zakah for this year only or the years that have passed as well?**

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**A: Wa `alaykum As-salam warahmatullah wabarakatuh, to continue:**

**The money owner should pay Zakah on the mentioned sum after a (lunar) year elapses. He should also pay Zakah for the past years during which he did not pay. Allah is the Source of success. As-Salamu `alaykum warahmatullah wabarakatuh.**

**The General Mufty of the kingdom**

**`Abdul `Aziz bin `Abdullah ibn Baz**



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**Scholarly opinions on  
debt as an impediment to the payment of Zakah**

**Q: Assuming that a man has a capital with which he trades. He also borrows from so-and-so and takes from so-and-so to provide liquidity for his business. If a year elapses, should he pay Zakah (obligatory charity) on the whole sum he holds? Should he deduct the debt sum and calculate the Zakah on the basis of the remainder? What is the preponderant scholars' opinion in this regard?**

**A:** Scholars hold different opinions on debt as an impediment to the obligation on paying Zakah:

**The first opinion:** Zakah is not obligatory on hidden wealth such as gold, silver or commercial commodities if the debt decreases the Nisab (the minimum amount on which Zakah is due), since Zakah has not been prescribed but for consolation purposes. Thus anyone who is overwhelmed by a debt that decreases the Nisab cannot be described as wealthy. Rather, they become one of those who deserve Zakah.

As for tangible wealth such as cattle, fruits and the like; since it has been reported that the Messenger (peace be upon him) and his Rightly Guided Caliphs (may Allah be pleased with them) used to send the Zakah officers to collect the Zakah on them without asking whether the owners

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were indebted or not; the ruling on this differs from that on hidden wealth and this is the opinion of Malik and Al-Awza'i. It is also one of the two opinions declared by Imam Ahmad in this regard.

**The second opinion:** Zakah is not obligatory on them as in the case of tangible wealth, due to what was previously mentioned.

**The third opinion:** Zakah is obligatory on all of them, due to the mentioned evidence regarding the obligation on paying it on tangible wealth, even if their owners are indebted. Furthermore, the evidence indicating the obligation on paying it on both tangible and hidden wealth does not include anything indicative to the consideration of debt. Consequently, generalization should be applied.

This is the opinion of Rabi'ah ibn Abu 'Abdul-Rahman, Hammad ibn Abu Sulayman, and Al-Shafi'i in "Al-Jadid" (his new juristic view held after his departure to Egypt), and this is the correct opinion.

Therefore, Zakah is obligatory on the object in question according to the general evidence, since no reliable proof is there to qualify the application of the general evidence. Allah knows best.



**Debts do not prevent the payment of Zakah**

**even if it exceeds the available money**

**Q: Concerning the payment of Zakah, if a person who is eligible to pay Zakah (obligatory charity) is indebted with a sum exceeding that which they have at hand, should they pay Zakah on the available money or not?**

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**A:** Anyone who has money that is subject to Zakah should pay it when a (lunar) year passes, even if they are indebted, according to the most authentic of the two scholarly opinions, for the general evidence indicating the obligation of paying Zakah on anyone who possesses money after a year has passed over it. Furthermore, the Prophet (peace be upon him) used to command his Zakah officers to collect Zakah from whoever is eligible to pay it, without ordering them to ask a person whether or not they were indebted. Had debt prevented this, the Prophet (peace be upon him) would have ordained them to ask those people if they were indebted or not. Allah is the Source of success!



**Q: Someone from the district of Hawtah Banu Tamim in the Kingdom of Saudi Arabia says:  
I have a sum of money on which Zakah is due. This sum includes a loan I took from an  
institution which provides interest-free loans. A year has passed since I possessed this  
sum of money including the loan. Should I pay Zakah on the loan?**

**A:** It is incumbent upon you to pay Zakah on the entire sum of money that you have after a year has passed. According to the preponderant view, the loan taken from the institution does not change this matter. Yet, if you use the money you have in

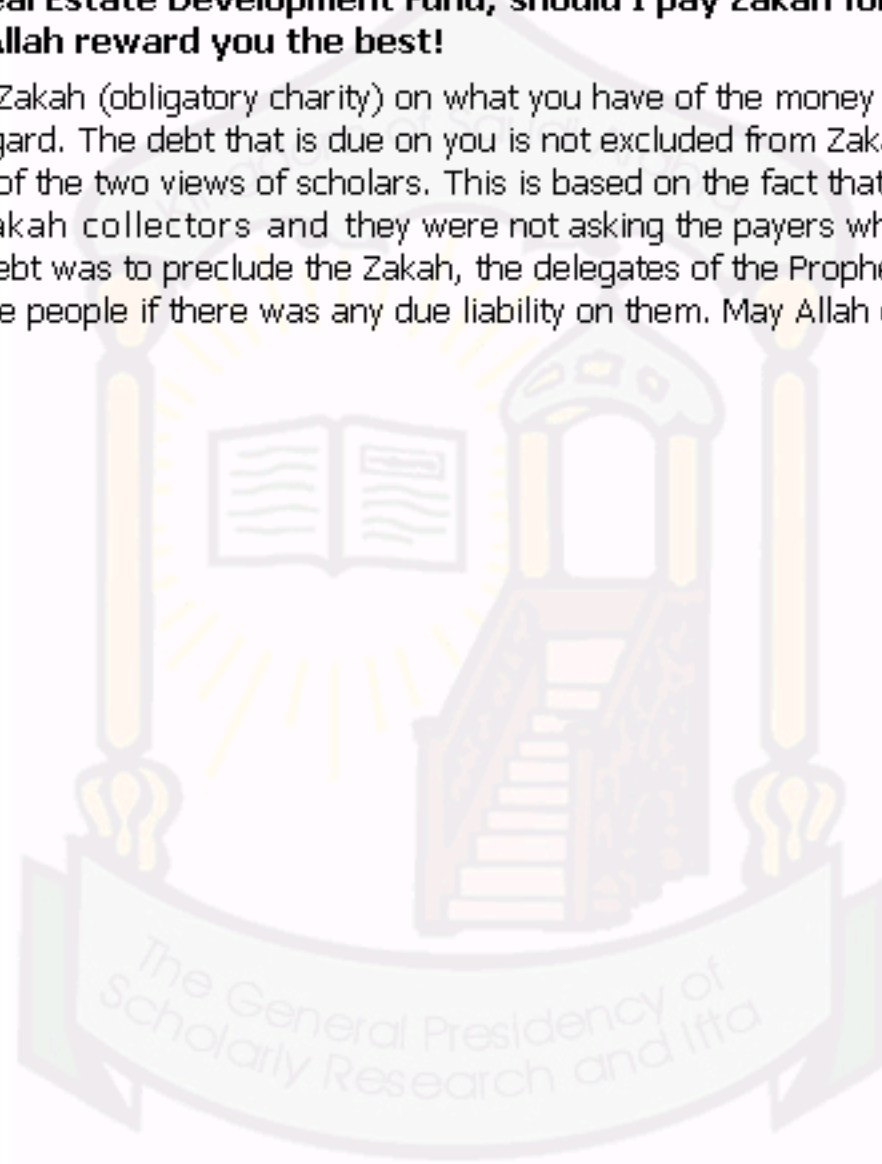
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repaying the loan before a year has passed, Zakah is not payable for the amount used for repayment. It is obligatory to pay Zakah on the remaining money when a year has passed and it has reached Nisab (the minimum amount on which Zakah is due). The minimum Nisab for silver and the equivalent commercial commodity is fifty six Saudi silver Riyals, and the Nisab for gold is twenty Mithqal (1 Mithqal = 4.25 grams) which is equivalent to 11 and 3/7 Saudi gold pound. May Allah grant us success!



**Q: I have a sum of money that remained for one year and I am required to pay the money of the Real Estate Development Fund; should I pay Zakah for this money? Please answer me. May Allah reward you the best!**

**A:** You should pay Zakah (obligatory charity) on what you have of the money because of the general evidence in this regard. The debt that is due on you is not excluded from Zakah. This is according to the more authentic of the two views of scholars. This is based on the fact that the Prophet (peace be upon him) sent Zakah collectors and they were not asking the payers whether or not they were indebted. If the debt was to preclude the Zakah, the delegates of the Prophet (peace be upon him) would have asked the people if there was any due liability on them. May Allah grant us all success!





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**A creditor should pay Zakah on his money if it is lent to a solvent person**

**and the debtor is to pay the Zakah due on the loan if it remains for a year in his hands**

**Q: Who is asked to give Zakah (obligatory charity) on interest-free loans; the creditor or the borrower?**

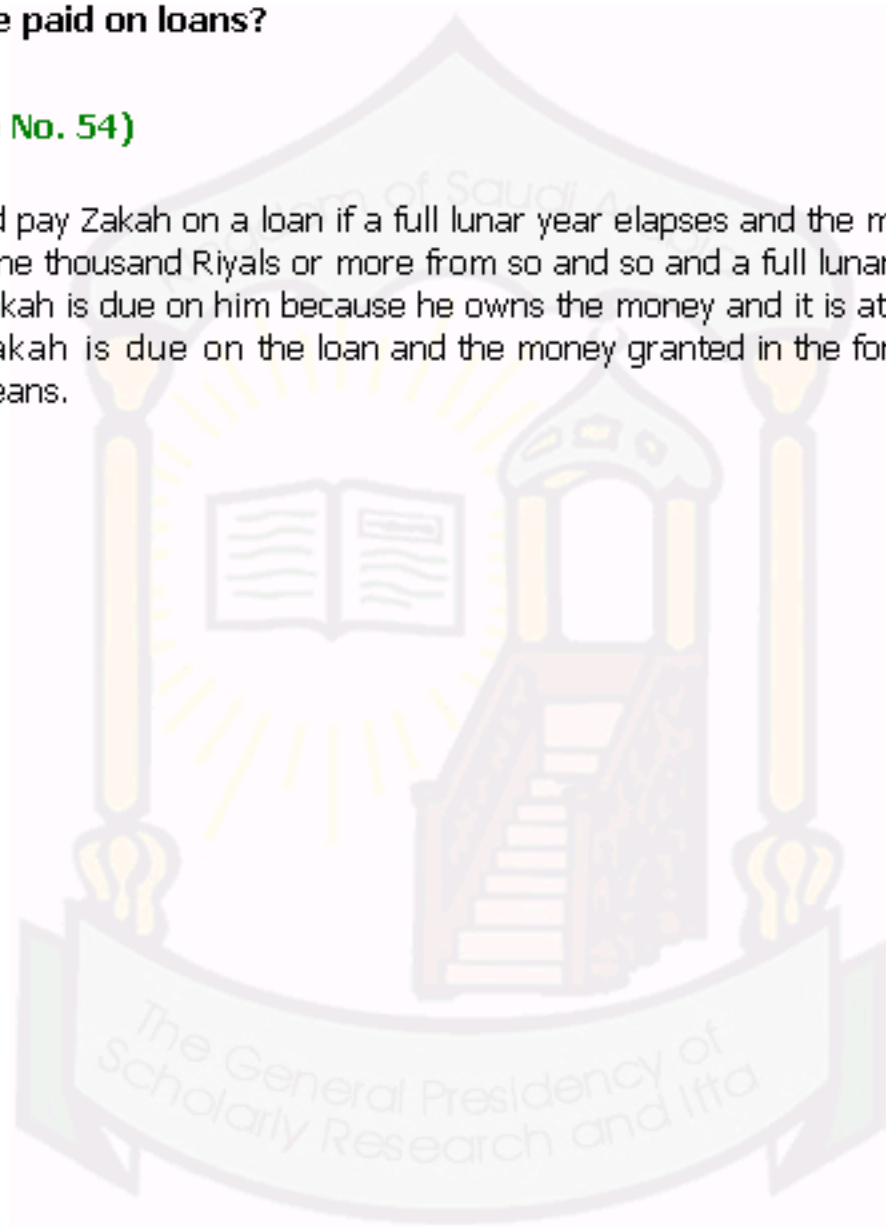
**A:** If a person gives a loan to a wealthy person, he should pay Zakah on this money, and if he gives it to an insolvent person, there is no Zakah on this money. The case changes according to the condition of the debtor. For instance, if you give a wealthy person a sum of money like one hundred thousands or two hundred thousands or more or less and he does not usually procrastinate and will give back your money when you ask him, you should pay Zakah on this money. On the other hand, the debtor should pay Zakah on the money that is in his hands if it remains with him for a year and if he spends it on anything, there is nothing due on him. However, you are required to pay out the Zakah of this money which you give as a loan, for it is still in your possession and taken by a solvent person who does not shirk his responsibility. However, if you lend money to an insolvent person or someone who does shirk his responsibility, there is no Zakah due on you as mentioned previously.



**Q: Should Zakah be paid on loans?**

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**A:** A person should pay Zakah on a loan if a full lunar year elapses and the money was not spent. If a person borrows one thousand Riyals or more from so and so and a full lunar year elapses since he took the money, Zakah is due on him because he owns the money and it is at the same time a debt. In such a case, Zakah is due on the loan and the money granted in the form of a gift or received through any legal means.





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### Chapter on Zakah due on cattle

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No Zakah is due on cattle unless  
they graze most of the year

**Q: Is Zakah (obligatory charity) due on one hundred camels which are fed by the owner most of the year?**

**A:** No Zakah is due on any kind of cattle i.e. camels, cows or sheep, which does not graze for the whole year or most thereof. The Prophet (peace be upon him) stipulated for Zakah to be due on cattle that they should be grazing. Thus, if their owner feeds them for most of the year or half of it, no Zakah is due on them, unless they are for trading, in which case Zakah is due on them as commercial commodities. Thus, they will be the same as land, cars, or suchlike goods prepared for sale; if their value reaches the Nisab (the minimum amount on which Zakah is due) of gold or silver as we mentioned before.



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**Ruling on calculating  
all kinds of cattle collectively so as to complete the Nisab**

**Q: A man owns several kinds of cattle, the number of each kind of which does not complete a Nisab (the minimum amount on which Zakah is due). Is there any Zakah (obligatory charity) due on them? If yes, how should he pay it?**

**A:** No Zakah is due on any kind of cattle, including camels, cows, and sheep unless its number reaches the Nisab and other conditions are met. One of these conditions is that camels, cows or sheep graze for the whole or most of the year. Thus, no Zakah is due on camels, cows or sheep unless each respective number reaches the Nisab. Moreover, they may not be calculated collectively. For example, one who has three camels for acquisition, twenty cows for acquisition and twenty sheep for acquisition should not calculate their number collectively as the number of each kind of which does not reach a Nisab.

However, they have to be calculated collectively if they are for trade, for, in this case, they will be considered as commercial commodities on which Zakah of gold and silver will be due.

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This is provided for by scholars based on clear proofs in this regard.



### Rulings on mixing cattle

**Q: Is it permissible for two or three owners of cattle to gather the cattle they have together for the purpose of Zakah (obligatory charity)?**

**A:** It is impermissible to calculate a property liable to Zakah collectively or separately in order to avoid paying Zakah or to decrease the due amount thereof. The Prophet (peace be upon him) said: [\(Neither the property of different people may be taken together nor the joint property may be split for fear of \(paying more or receiving less\) Zakah.\)](#) (Related by Al-Bukhari in his Sahih.) Thus, a person who has forty sheep and divides them among others so that no Zakah may be due on them is still liable to Zakah and is sinful for applying deception in order to avoid paying Zakah.

The same is equally applied to calculating property of different people collectively, which is impermissible. For example,

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a person owns some sheep, camels or cows whose amount reaches a Nisab (the minimum amount on which Zakah is due) and joins them to sheep, camels or cows of another person so that the amount due for Zakah might decrease because of such a groundless mixture. The only purpose behind such a mixture is decreasing the amount on which Zakah is due when the Zakah collector comes. Actually, these two people will remain liable to pay Zakah and will be sinful for doing this. Moreover, they will have to pay the remainder of their dues.

To clarify, one of them might have forty sheep and the other might have sixty sheep and they both decide to join all the sheep together so that one ewe only will be due when the collector comes. In fact, such a mixture will not avail them and will not exempt them from paying the remainder of their due as this is nothing more than a prohibited deception. Moreover, they will have to give the ewe in charity, the owner of forty sheep bearing two fifths of its value and the owner of sixty sheep bearing three fifths. Likewise, the value of the ewe they gave to the collector should be divided on the same basis. Furthermore, they have to repent to Allah and determine not to practice anymore deception.

However, if the mixture is for the purpose of cooperation and is not a trick made to avoid paying or to decrease the amount due, it will be unobjectionable if the conditions provided for by scholars are met. This is based on the above-quoted authentic Hadith stating: [\(If a property is equally owned by two partners, they should pay the combined Zakah, and it will be considered that both of them have paid their Zakah equally.\)](#)



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**Zakah is due on**

**cattle kept for trade even if they are provided with fodder**

**Q: His Excellency Sheikh `Abdul `Aziz ibn `Abdullah ibn Baz the General Mufti of the Kingdom of Saudi Arabia, may Allah protect you from every evil!**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) To proceed:**

**This is my question and I hope that you will give me the Fatwa for it.**

**I have some sheep for business and I am indebted with their price. However, these sheep increased and remained for a full lunar year. I used to pay Zakah (obligatory charity) on them every year but this year, the due Zakah is about (5700) riyals while there is a debt on me equal to three million and seven hundred thousand riyals.**

**Unfortunately, all my business and property other than my house do not cover this debt, but if my house is included, it will cover the debt. So, is it obligatory on me to pay Zakah? Please, give me a fatwa. May Allah reward you well!**

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**A: As-salamu `alaykum warahmatullah wabarakatuh!**

If the sheep graze all or most of the year, then you should pay Zakah for them if they reach forty to one hundred and twenty sheep on which you should pay one sheep that reached six months of age. If there are more than forty, even one sheep more to two hundred sheep, you should pay two sheep as Zakah. If it is more than two hundred sheep even one sheep more, its Zakah is three sheep and after that in every extra hundred sheep, there is one sheep for Zakah. This ruling applies to sheep that graze in the desert and are not provided with fodder but if so, the due Zakah on it is equal to the due Zakah on its value, namely a quarter of a tenth. This is because it is regarded, according to what has been mentioned, as a commercial commodity. Accordingly, it is obligatory to pay a quarter of a tenth of the value of sheep per year. For example, if the value of sheep is four thousand riyals, then its Zakah is one hundred riyals and if its value is forty thousand, then its Zakah is one thousand which is equal to a quarter of a tenth of the value and so on. As for the debt you referred to, it does not nullify the Zakah on sheep and we implore to Allah (Exalted be He) to help you repay it and guide you to every goodness. As-salamu `alaykum warahmatullah wabarakatuh!

**The General Mufti of the Kingdom**

**`Abdul `Aziz Bin `Abdullah Ibn Baz**





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**Ruling on deciding a specific value as the Zakah due**

**on cattle by the governor**

**Q: When the Zakah officer comes to collect the due Zakah, he brings forth the specific value receipt that is due. However, the price estimated for the cattle specified for Zakah may be less than the real value. Thus, the owner of the cattle can sell it for higher price than the estimated one; should the person pay the specified amount of Zakah only?**

**A:** There is no harm to pay the Zakah according to the value of the Bint Labun (a two-year-old she-camel), Bint Makhad (a one-year-old she-camel), and the like specified by those who are in authority. There is no harm if those who are in authority estimate a reasonable value.



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### Chapter of Zakah on grains and fruit

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### Ruling on zakah on fruit and vegetables

**Q: Is Zakah (obligatory charity) due on fruit and vegetables grown on farms? What agricultural produce is Zakah due on?**

**A:** There is no Zakah due on fruit or vegetables that are not weighed or stored, such as watermelons, pomegranates, and their like, unless they are used in trade. In this case, you should pay Zakah on their value whenever a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes, if they reach the Nisab (the minimum amount on which Zakah is due), as with other commercial commodities. Zakah is only due on grains and fruit that is weighed and stored, such as dates, raisins, wheat, and barley, as Allah (Exalted be He) says: [﴿pay the due thereof \(its Zakât, according to Allâh's Orders 1/10th or 1/20th\) on the day of its harvest﴾](#) He (Exalted be He) also says: [﴿and perform As-Salât \(Iqâmat-as-Salât\), and give Zakât.﴾](#) The Prophet (peace be upon him) said, [﴿"No Zakah is due on less than five Wasqs \(1 Wasq = 60 Sa's = 130,320 kg\) of dates or grains."﴾](#) (Agreed upon by Al-Bukhari and Muslim)

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This indicates that Zakah is due on any equivalent amount to this from grains that are weighed and stored. The Prophet (peace be upon him) received Zakah on wheat and barley, which indicates that Zakah is due on their like. May Allah grant us success!

**Q: Is it obligatory to pay Zakah on fruit and vegetables?**

**A:** There is no Zakah on them. However, if money is gained through them and this money reaches the Nisab and a Hawl passes while having it in possession, Zakah is due on them.



### Zakah is obligatory on crops

and fruits that can be measured, saved and used immediately or later

**Q:** In the Ever-Glorious Qur'an, Allah (Glorified be He) says: [\(pay the due thereof \(its Zakât, according to Allâh's Orders 1/10th or 1/20th\) on the day of its harvest\)](#) Some people cite this Ayah (Qur'anic verse) as evidence that Zakah (obligatory charity) is obligatory in all kinds of crops, even if they are short-lived, such as tomatoes, lettuces, carrots, rocket, etc. What is the ruling in this regard? What is the Nisab (the minimum amount on which Zakah is due) on gold?

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**A:** Allah (Glorified and Exalted be He) points out the due time for giving out Zakah on grains is on the day of its harvest. If they reach the Nisab after being harvested and winnowed, Zakah should be paid. Zakah is an act of `Ibadah (worship) that is not to be established by personal opinions. There is no report that Zakah is obligatory on vegetables; it is obligatory on measurable and savable grains and fruits that can be used immediately or later. This is the object of Zakah. There is no Zakah on fruits that are edible at once and can not be saved or measured or weighed, such as watermelon and all other kinds of fruits except grapes, on which Zakah is obligatory just like Zakah on dates if they reach the Nisab of five Wasqs (1 Wasq = 60 Sa`s = 130,320 kg).



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### Ruling on Zakah on figs and olives

From `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother `A. `A. Q., may Allah protect him!

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**In reference to your question registered at the Departments of Scholarly Research and Ifta', no. 4888, on 24, Shawwal, 1408 A.H.,**

**I answer you that Zakah is not obligatory on figs and olives** according to the most preponderant of scholars' views, for they are of the vegetables and fruits. May Allah guide us all to what pleases Him! As-salamu `alaykum warahmatullah wabarakatuh

**Chairman of the Departments of Scholarly**

**Research, Ifta', Daw`ah, and Guidance**

The General Presidency of  
Scholarly Research and Ifta'



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### **Ruling on Zakah on onions**

**From `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother... May Allah protect him!**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**In reference to your question registered at the Department of Scholarly Research and Ifta', no. 483, on 5 Safar, 1408 A.H. in which you ask about the obligation of paying Zakah (obligatory charity) on onions that your farm produces and on the car you use to transfer goods,**

I answer you that there is no Zakah on onions, unless you intend to trade in it and Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes while having this onion or its price after reaching the Nisab (the minimum amount on which Zakah is due). The same ruling is applied also with regard to the car if it is for trade. However, if it is for use, there is no Zakah on it. As for delaying paying the Zakah beyond its due time, this is not permissible unless for a Shar`y (Islamically lawful) interest. You have to perform Tawbah (repentance to Allah) and Istighfar (seeking forgiveness from Allah) for delaying Zakah and determine not to repeat this sin again.

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May Allah guide all Muslims to what pleases Him! As-salamu `alaykum warahmatullah wabarakatuh!

**Chairman of the Departments of Scholarly**

**Research, Ifta', Daw`ah, and Guidance**



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Conditions for the obligation of  
paying Zakah on farm crops

**Q:** A questioner from Jeddah, Saudi Arabia says: "We have a farm which birds eat half of its harvest, is it obligatory to pay Zakah (obligatory charity) on the second half when selling or saving it?"

**A:** Zakah is obligatory on the yields of the farm if they reach the Nisab (the minimum amount on which Zakah is due) which is five Wasqs (1 Wasq = 60 Sa`'s = 130,320 kg), if the plants in the farm are of the kinds on which Zakah is obligatory; grains and fruits such as wheat, barley, rice, dates, grapes, corn and the like. May Allah grant us success!



**One tenth on land that is irrigated by rain and rivers**

**and half a tenth on machine-irrigated land**

**Q: Some farms are irrigated mainly by rains. Is it obligatory to pay Zakah (obligatory charity) on the harvest of such farms?**

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**Are they different from those that are irrigated by machines?**

**A:** Zakah on grains and fruits, such as: dates, raisins, wheat, and barley that are watered by rains, rivers, and water channels, is one-tenth.

Meanwhile, if they are watered by machines, Zakah on them is half a tenth. It was authentically reported that the Prophet (peace be upon him) said: [«On a land watered by rain water, `Ushr \(one-tenth\) is obligatory \(as Zakah\); and on the land irrigated by waterwheels, half of the `Ushr is obligatory \(as Zakah on the yield of the land\).»](#) [Related by Al-Bukhari in his Sahih (authentic) Book of Hadith on the authority of Ibn `Umar (may Allah be pleased with them)]



**No Zakah due on grains bought for**

**consumption**

**Q:** I purchased an amount of cereals from some farmers and stored it to consume at the present time or in the future,

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**if Allah wills. Is there a due Zakah (obligatory charity) on it?**

**A:** There is no Zakah due on the grains but Zakah is obligatory on the property intended for trade, gold and silver and the corresponding banknotes. This is a bounty, grace, and mercy from Allah to His Slaves. All praises and thanks are due to Him.



**The true reference for defining the Nisab is the Sa` used by the Prophet (peace be upon him)**

**Q: There are various measures by which Nisab (the minimum amount on which Zakah is due) is determined. What is the reliable way of calculating the Nisab nowadays? It is noteworthy that our contemporary scholars differ in defining it.**

**A:** The true reference should be the Sa` (1 Sa` = 2.172 kg) used by the Prophet (peace be upon him).

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As stated by the scholars and linguists, Sa` is equivalent to five and one-third Iraqi pounds or four handfuls. May Allah grant us success!



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### **Chapter on Zakah on gold and silver**

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**(Part No. 14; Page No. 79)**

### **The Nisab of gold and silver**

#### **An important notice:**

The Nisab (the minimum amount on which Zakah is due) of Gold is twenty Mithqals (1 Mithqal = 4.25 grams) and the Nisab of silver is one hundred and forty Mithqals and the weight of a Mithqal is equal to seventy-two moderate grains of barley. If the value of the paper money and the articles designated for trade are equal to the price of a Nisab of gold or silver, Zakah becomes due on them and if they are less than the Nisab, there will be no Zakah on them. This is according to the Prophetic Hadiths mentioned in this regard. It is useful here to mention that the value of a Nisab by the Saudi or English gold pound is eleven pounds and three sevenths of the pound as the weight of the referred pound is one Mithqal and three quarters of Mithqal. May Allah grant us success. This was written upon request.

**President of the Islamic University**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**Q: What is the amount of Zakah due on the eighty-five grams of gold which I own? Please advise me. May Allah reward you best.**

**A:** The rate of Zakah due on property is 2.5%. One pound is due on every forty pounds. According to the correct view, the eighty-five grams of gold which you own are less than the Nisab (the minimum amount on which Zakah is due). However, you can pay the due Zakah to be on the safe side for some scholars hold the view that eighty-five grams reach the Nisab. I have calculated the Nisab and found that it is ninety-two except a little, i.e. 20 Mithqal (1 Mithqal = 4.25 grams) that is equal to eleven and a half Saudi pounds.

If the value of the gold is equal to eleven and a half pounds, you should pay 2.5% i.e. one pound for every forty pounds, and half a pound for every twenty pounds. Although the eighty-five grams are less than the Nisab, you can pay Zakah to be on the safe side.



**Q: What is the least amount of gold on which Zakah (obligatory charity) is due? Is it true that women's jewelry is not liable to Zakah (obligatory charity)?**

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**A:** In the Name of Allah. Praise be to Allah. Nisab (the minimum amount on which Zakah is due) of gold is eleven and a half pounds (twenty weights) which equals ninety-two grams of gold. Thus, once gold jewelry, coin or pieces reaches such amount when one Hijri year has passed, it will be liable to Zakah even if the jewelry is used. This is according to the soundest opinion.

Although it is subject of difference of opinion among scholars, the soundest opinion is that gold and silver jewelry is liable to Zakah, even if it is being used, once it reaches a Nisab and one Hijri year has passed.



**Q: What does the Nisab (the minimum amount on which Zakah is due) of silver equal in Saudi Riyals currently? What is the amount to be paid as Zakah out of this Nisab in Saudi Riyals?**

**A:** The Nisab of silver is one hundred and forty weights which equals fifty-six Saudi Riyals or whatever banknote equals that amount. The amount due for Zakah is one-fourth of a tenth which equals 2.5% and 25 per thousand. May Allah grant us success.





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### Nisab in gold and silver

**Q: 23 years ago, I had silver jewelry including necklaces, bracelets and a belt. I frequently asked my husband to sell them and pay the due Zakah. He refused claiming that they did not reach Nisab (the minimum amount on which Zakah is due). What should I do now?**

**A:** Zakah is not payable unless jewelry reach Nisab. It should be noted that the Nisab for silver is one hundred and forty Mithqals which equals fifty-six Saudi silver riyals. If you have silver jewelry that reaches the Nisab in your possession for one lunar year, you are obligated to pay 2.5% of it as Zakah. The Nisab of gold is twenty Mithqals which are equivalent to 11 and 1/2 Saudi gold pounds or 92 grams. If you have gold jewelry that is equal to or exceeds the Nisab in your possession for one lunar year, you are obligated to pay 2.5% of it as Zakah

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or the same value in notes or silver. The amount which exceeds this Nisab should be calculated according to this percentage. The Prophet (peace be upon him) said: [Any person who possesses gold or silver and does not pay what is due on it \(i.e., the Zakah\); on the Day of Resurrection, plates of silver and gold would be heated for him in the fire of hell and with them his flank, forehead and back will be branded. When they cool down, they will be heated again and the same process will be repeated during a day the extent of which will be fifty thousand years. \(This would go on\) until Judgement is pronounced among servants, and he will be shown his final abode, either to paradise or to hell.](#) (Related by Muslim in his Sahih)

It was authentically reported on the authority of `Abdullah ibn `Amr ibn Al-`As that [The Messenger of Allah \(peace be upon him\) said to the woman who came to him while she was accompanying her daughter who wore two heavy gold bangles in her hands: Do you pay zakah on them? She said: No. He \(peace be upon him\) then said: Are you pleased that Allah may put two bangles of fire on your hands? Thereupon she took them off and placed them before the Prophet \(peace be upon him\) saying: They are for Allah and His Messenger.](#) (Related by Abu Dawud and Al-Nasa'i through an authentic Isnad) There are many Hadith to the same effect. May Allah grant us success.



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### Zakah on silver and gold jewelry

#### A controversial issue

**In the name of Allah, and peace be upon the Messenger of Allah. Many people frequently ask about the ruling on paying Zakah on gold and silver jewelry. They also like to know the evidence stated in this regard.** For the general benefit, I answer as follows asking Allah to guide me to the correct one:

Undoubtedly, the people of knowledge including Sahabah (the Prophet's companions) and the successive generations came after them differ about this issue. The Book and the Sunnah stated that controversial issues must be referred to the Allah's Book and the Sunnah of His Messenger (peace be upon him). Allah (Exalted be He) says: ﴿O you who believe! Obey Allâh and obey the Messenger (Muhammad صلى الله عليه وسلم), and those of you (Muslims) who are in authority. (And) if you differ in anything amongst yourselves, refer it to Allâh and His Messenger (صلى الله عليه وسلم), if you believe in Allâh and in the Last Day. That is better and more suitable for final determination.﴾

Acting upon this Ayah, we find that the Book and Sunnah explicitly stress the necessity of paying Zakah on the silver and gold jewelry that women wear or lend.

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The ruling applies to the bracelets, necklaces, rings or other kinds of jewelry made of silver and gold. The same is true for swords and daggers made of silver and gold. The jewelry and things made of gold and silver must reach the Nisab (the minimum amount on which Zakah is due). This is the most correct view regarding this issue. Concerning zakah on gold and silver, Allah says (Exalted be He): ﴿And those who hoard up gold and silver [Al-Kanz: the money, the Zakât of which has not been paid] and spend them not in the Way of Allâh, announce unto them a painful torment.﴾ ﴿On the Day when that (Al-Kanz: money, gold and silver the Zakât of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."﴾

The evidence from the Sunnah is shown by what is authentically reported by Muslim in his Sahih that the Prophet (peace be upon him) said: ﴿Any person who possesses gold or silver and does not pay what is due on it (i.e., the Zakah); on the Day of Resurrection, plates of silver and gold would be heated for him in the fire of hell and with them his flank, forehead and back will be branded. When they cool down, they will be heated again and the same process will be repeated during the day the extent of which will be fifty thousand years. Then he will be shown his final abode, either to paradise or to hell.﴾ These two texts from the Book and the Sunnah generally apply to all kinds of gold and silver. Therefore, the forms of jewelry made of gold and silver come under this category. Whoever

wants to make any exception should bring specific evidence for that.

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There are many reports authentically narrated concerning this issue in particular that stress the obligation of Zakah on jewelry. For example, it was related by Abu Dawud and Al-Nasa'i through an authentic Isnad on the authority of `Abdullah ibn `Amr ibn Al-`As (may Allah be pleased with them) that (A woman came to the Messenger of Allah (peace be upon him) and she was accompanied by her daughter who wore two heavy gold bangles in her hands. He said to her: Do you pay zakah on them? She said: No. He then said: Are you pleased that Allah may put two bangles of fire on your hands? Thereupon she took them off and placed them before the Prophet (peace be upon him) saying: They are for Allah and His Messenger.) Al-Hafez Ibn Al-Qattan classed its Isnad as Sahih (authentic). It was also related by Abu Dawud with an a good Isnad (on the authority of Um Salamah (may Allah be pleased with her) that she used to wear gold ornaments. She asked, "O Messenger of Allah! Is this a treasure?" He replied, "Anything that reaches an amount on which Zakah is payable is not a treasure when the Zakah is paid.) This Hadith shows two great benefits. First, it stipulates that the jewelry should reach the Nisab, and if it does not, Zakah is not payable. The jewelry in this case does not come under the category of a treasure which possession leads to punishment. Second, it shows that the property on which Zakah is payable is categorized as a treasure which possession leads to punishment when the Zakah is not paid. Furthermore, it stresses the necessity of paying Zakah on jewelry. Um Salamah (may Allah be pleased with her)

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inquired about this matter as expressly stated in the Hadith. Here is another proof that shows the obligation of Zakah on jewelry. It was narrated by Abu Dawud in his Sunan (on the authority of `Aisha (may Allah be pleased with her) who said: The Messenger of Allah (peace be upon him) came to me and saw me wearing silver rings, and he asked, "What is this, `Aisha?" I replied, "I made them to adorn myself for you, O Messenger of Allah!" He said, "Have you paid the Zakah on them?" I said, "No," or "Whatever Allah wishes." Then he said, "He will make you pay for them in the Fire.")

These texts expressly indicate that it is obligatory to pay Zakah on the gold and silver jewelry used for adornment or lending. The Prophet (peace be upon him) objected to `Aisha and the woman mentioned in the Hadith of `Abdullah ibn `Amr when they neglected paying Zakah on the jewelry used by them. The Prophet (peace be upon him) did not exclude the jewelry used for lending or any other purpose. Hence, we should apply the general and explicit meaning of this text. Concerning the report in which the Prophet (peace be upon him) said: ("No Zakah is due on jewelry") it is weak which can not stand as proof to oppose those aforementioned

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texts. Al-Hafez Al-Bayhaqy stated that it is a weak baseless Hadith. Furthermore, Al-Hafez Al-Zayla`y and Al-Hafez Ibn Hajar cited him in their books entitled Nasib Al-Rayah and Al-Telkhis respectively.

For further explanation, here is how to calculate the Nisab of gold and silver. The Nisab of gold is twenty Mithqals (4.68 grams) and twenty Mithqals are equivalent to 11 and 3/7 Saudi gold pounds, and the Nisab of silver is one hundred and forty Mithqals which equal 56 Saudi silver riyals. If a Muslim has the said amount of gold, silver, banknotes or commercial commodities that equal the Nisab of gold or silver in their possession for one lunar year, they are obligated to pay Zakah. However, if they have less than this amount, no Zakah is due. This is based on the Prophet's (peace

be upon him) saying: «No Zakah is due on less than five Uqiyyahs (40 Dirhams of silver = 119 grams)» According to the people of knowledge, the Saudi silver dirham is equivalent to 2 1/2 Mithqal.

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So, fifty-six Saudi silver dirhams weigh five Uqiyyahs. Concerning the Nisab of gold, it is established by the report narrated by Ahmad and Abu Dawud with good Isnad on the authority of `Aly (may Allah be pleased with him) that the Prophet (peace be upon him) said, «When you possess two hundred dirhams and one year passes on them, five dirhams are payable. Nothing is incumbent on you, that is, on gold, till it reaches twenty dinars. When you possess twenty dinars and one year passes on them, half a dinar is payable. Whatever exceeds that will be reckoned properly. No zakat is payable on property till a year passes on it.» According to knowledgeable scholars, a Dinar is a gold coin that equals one Mithqal. Consequently, the Nisab of gold is twenty Mithqals. And Allah knows best. Allah's Peace and Blessings be upon his slave and Messenger Muhammad, his family and Companions.

**`Abdul-`Aziz ibn `Abdullah ibn Baz**

**professor in the Shari`ah faculty in Riyadh**



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**Q: Some women wear gold jewelry in an excessive way relying on the fact that wearing gold is lawful. Then, what is the ruling on Zakah (obligatory charity) on golden jewelry taking into consideration that Zakah is one of the points of our discussion on consumption and expenditure?**

**A:** Wearing gold and silk is allowed for women only for it is reported that Allah's Messenger (peace be upon him) said: [«The gold and silk are allowed for the female of my Ummah and prohibited for its male.»](#) (narrated by Ahmad, Al-Nasa'y and Al-Tirmidhy who deemed it as Sahih on the authority of Abu Musa Al-Ash`ary (may Allah be pleased with him))

Scholars are different with regard to Zakah on jewelry and whether it is due on jewelry or not. Some scholars are of the view that Zakah is not obligatory on jewels which a woman wears and lend others but other scholars said that there is a due Zakah on them if they reached the Nisab (the minimum amount on which Zakah is due) and remained for one Hijri year and this is the right opinion owing to the general evidence.

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Nisab is twenty Mithqals (1 Mithqal = 4.25 grams) of gold and 140 Mithqals of silver. If the jewelry a woman owns, whether necklaces, bracelets or so, reaches twenty Mithqals, or 11.5 Saudi gold Pounds, Zakah is due on it.

It is equivalent to 92 grams. If the gold jewelry reaches 92 grams, or 11.5 Saudi golden Pounds, Zakah is due on it. Zakah is 2.5%, which means 25 per 1000 every Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due).

It was authentically reported that [«A woman came to Allah's Messenger \(peace be upon him\) with her daughter while the latter was wearing two gold bracelets. He asked her, "Do you pay the Zakah due on these?" She said, "No." He said, "Do you want them to be turned into two bracelets of fire on the Day of Judgment?"»](#) The narrator, `Abdullah Ibn `Amr Ibn Al-`As (may Allah be pleased with him) said, that she took them off, gave them to the Prophet (peace be upon him) and said, "I have granted them for the sake of Allah and His Messenger." (Related by Abu Dawud and Al-Nasa'y with a Sahih Isnad (chain of narration))

[«Um Salamah \(may Allah be pleased with her\) was once wearing gold ornaments. She asked, "O, Messenger of Allah! Is this a treasure?" He \(peace be upon him\) said, "](#)

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[Anything that reaches Nisab is not a treasure if its Zakah is paid.»](#) (Related by Abu Dawud and Al-Darqutny, and ranked as Sahih by Al-Hakim.)

Abu Dawud narrated on the authority of `Aishah (may Allah be pleased with her) with a Sahih Sanad (chain of narrators) that she said, [«The Messenger of Allah \(peace be upon him\) came to me while I was wearing silver rings. He asked, "What is this, O `Aisha? I said, "O, Messenger of Allah! I made](#)

them to adorn myself for you." He said, "Do you pay Zakah due on them? I said, "No," or "Whatever Allah wishes." He then said, "You will pay for them in Hellfire."» This Hadith was ranked as Sahih by Al-Hakim as mentioned by Al-Hafizh Ibn Hajar in the book entitled "Bulugh Al-Maram".

This entails that anything whose Zakah is not paid is a treasure whose owner is tortured on the Day of Judgment. May Allah forbid! May Allah grant us success, help us, guide us, and make our deeds righteous! May Allah guide us, you and all the Muslims to the interest of Islam! May Allah make us die while embracing Islam! He is All-Hearer, Ever Near. May Allah's peace and blessings be upon Prophet Muhammad, his family and Companions!



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### Controversial Issues

judged according to evidence

**Q:** Some scholars reject the obligation of Zakah on the jewelry intended for ornament use based on the fact that this was not widespread among the Companions and the followers; however, there was almost no house that did not have jewelry, and Zakah on jewelry has the same ruling as Salah regarding its obligation and determining its due times, because Zakah in general is obligatory and it is obligatory to determine its shares, and so on. Yet, it was authentically reported that some of the Companions are of the opinion that Zakah is not obligatory in such a case, such as `Aisha (may Allah be pleased with her), Ibn `Umar (may Allah be pleased with both of them), and others. Thus, how can this be answered?

**A:** This issue is like other controversial issues. Judging it, as well as any other such issues, should be based on evidence. Thus, once the evidence is found, there is an end to the dispute, and then it is obligatory to adopt it because Allah (Glorified be He) says: ﴿O you who believe! Obey Allâh and obey the Messenger (Muhammad صلى الله عليه وسلم), and those of you (Muslims) who are in authority. (And) if you differ in anything amongst yourselves, refer it to Allâh and His Messenger (صلى الله عليه وسلم), if you believe in Allâh and in the Last Day. That is better and more suitable for final determination.﴾ Allah (Glorified and Exalted be He) also says:

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﴿And in whatsoever you differ, the decision thereof is with Allâh (He is the ruling Judge).﴾ There is no harm for the person who knows and states the Shar`i ruling if there are other scholars who contradict him. It is stated in Shari`ah that the qualified Mujtahid (a scholar qualified to exercise juristic effort to infer expert legal rulings) who endeavors and reaches the right judgment will have a double reward and that the qualified Mujtahid who endeavors and misses the right judgment will have one reward for his diligence and will miss that of reaching the right judgment. There is a Hadith that was authentically reported from the Messenger of Allah (peace be upon him) regarding the ruler who endeavors to reach the right judgment. The other scholars (Mujtahid) who are qualified in the Shari`ah of Allah have the same ruling as the ruler who endeavors to reach the right judgment. The scholars among the Companions and the following scholars disagreed about this issue as well as other controversial issues. Thus, it is obligatory for scholars regarding this issue and the other controversial issues, to exert effort to reach the truth based on evidence. Those reaching the truth cannot be harmed by others who contradict them in this regard. Every scholar should think well and highly of other scholars even when they contradict his opinion as long as those holding a contradictory opinion are not deliberately contradicting the truth. May Allah grant us success.





**Q: The opinions of scholars vary regarding whether or not Zakah on women's jewelry intended for use is obligatory. Thus, I want to put an end to such controversies and I want a decisive opinion. If the answer is that it is obligatory, then what should a woman do who owns jewelry but it**

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**is intended for adornment?**

**A:** Scholars (may Allah have mercy on them) as well as the Companions before them have different views regarding Zakah on jewelry (intended for adornment) for women if this jewelry is made from gold or silver amulets, bracelets, rings, and so on, when they reach the Nisab (the minimum amount on which Zakah is due) which is twenty Mithqals (1 Mithqal = 4.25 grams) of gold and one hundred and forty mithqal of silver: Its value of the gold intended for use is eleven and three sevenths of the Saudi pound and its value of silver is fifty-six Dirhams or the corresponding value in banknotes. This is the minimum Nisab (the minimum amount on which Zakah is due) and so it is more appropriate that Zakah should be paid on what is more than that. Some scholars from among the Companions and those following them stated that women should pay Zakah for their jewelry when they reach the Nisab (the minimum amount on which Zakah is due). This is according to the general evidence that proves the obligation of Zakah on gold and silver. Other scholars stated that Zakah is not obligatory on such jewelry because it is intended for use.

The preponderant opinion is that Zakah is obligatory on such jewelry according to the general evidence proving the obligation of Zakah on gold and silver because when [being asked by Um Salamah about the jewelry \(intended for adornment\): "Is this a treasure?"](#) The Prophet (peace be upon him) said: ["Anything that reaches an amount on which Zakah is payable is not a treasure when the Zakah is paid."](#) And, the Prophet (peace be upon him) [asked a woman wearing](#)

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[two bracelets of gold, "Have you paid the Zakah on them?"](#) She said, "No." He then said, ["Will you be at ease if Allah puts two bracelets of fire round your wrists ...?"](#) If a woman has only her jewelry (intended for adornment) on which to pay Zakah, then she has to sell some of it or borrow to pay Zakah, there is no harm if her husband or some one else pays Zakah on her behalf and after her permission. May Allah grant us success.



**Q: My mother possesses gold jewelry intended for ornament use. I used to tell her that she has to pay Zakah for it but her reply was that scholars have different opinions regarding Zakah on gold intended for use. Is it obligatory to pay Zakah on the gold intended for use?**

**A:** The case is as what your mother has said i.e. scholars hold different opinions in this regard: Some of them stated that Zakah is to be paid on it, whereas others stated that there is no Zakah to be paid on it. Yet the most preponderant opinion is that Zakah is to be paid on it. Thus, you should inform her of this and that the correct opinion is that Zakah is to be paid on it if it reaches the Nisab (the minimum amount on which Zakah is due). She has to pay Zakah for it according to the soundest opinion of the scholars. It is estimated to be a quarter of a tenth. The Nisab (the minimum amount on which Zakah is due) of gold is eleven and three seventh of the Saudi pound i.e. eleven and a half Saudi pounds. Accordingly, if she has such amount, then there is due Zakah on it; if she has less than that, then there is no Zakah on it on the condition that it is gold. As for diamonds and pearls,

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and other jewelry, there is no Zakah on such jewelry if they are intended to be worn. However, there is Zakah on them if they are intended to be sold and used as merchandise. There is no Zakah on such jewelry if they are intended to be worn, which is not the case with gold and silver. It is these two metals on which Zakah has to be paid.



### Obligation of paying Zakah on jewelry

that is worn, intended to be worn, or borrowed

**Q:** It is known that the scholars disagree as to whether it is obligatory to pay zakah (obligatory charity) on jewelry that is worn, intended to be worn, or borrowed. What is Your Eminence's opinion on this issue? Supposing that it is obligatory to pay Zakah on them, is there a Nisab (the minimum amount on which Zakah is due) for this? If there is a Nisab, it seems from the Hadith that indicate the obligation of giving Zakah on jewelry - where the Messenger of Allah (peace be upon him) warned against the punishment of Fire awaiting those who do not pay the Zakah - that there is no Nisab. How is this resolved?

**A:** There is a famous controversy among the scholars as to whether it is obligatory to pay Zakah on gold and silver jewelry that is worn, intended to be worn, or borrowed. The preponderant opinion is that it is obligatory, according to the general evidence on the obligation of Zakah on gold and silver.

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It was also authentically reported from 'Abdullah ibn 'Amr ibn Al-'As (may Allah be pleased with them both) that (A woman came to the Messenger of Allah (peace be upon him) with her daughter, on whose hand were two thick bangles of gold. He (peace be upon him) asked, "Do you pay Zakah on these?" She said, "No." He (peace be upon him) said, "Would it please you if Allah were to encircle you on the Day of Resurrection with two bracelets of Fire because of them?" She threw them down and said, "They are (I have given them away) for the sake of Allah and His Messenger." It was also authentically reported from Um Salamah (may Allah be pleased with her) that she was wearing some gold ornaments, so she asked, "O Messenger of Allah! Is this Kanz (hoarded wealth, the Zakah of which has not been paid)?" He (peace be upon him) said, "Anything that reaches the amount at which Zakah is payable and its Zakah is paid is not considered Kanz." The Prophet (peace be upon him) did not tell her that there is no Zakah on jewelry.

All these Hadith refer to jewelry that reach the Nisab, when they are combined with other evidence, as Hadith explain one another just as Qur'anic Ayahs (verses) explain one another, and also Hadith explain Ayahs and make their generality specific and their absoluteness limited, because all of them are revelation from Allah (Glorified be He). Whatever comes from Allah is not contradictory; in fact it confirms and explains one another. Therefore, it is necessary that a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) must be completed (on jewelry) as is the case with other categories of Zakah wealth, such as money, commercial commodities, and livestock. May Allah grant us success!



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**The most authentic view is that Zakah is due  
on gold and silver jewelry**

**Q: A woman says, is there an obligatory Zakah (obligatory charity) on jewelry?**

**A:** The issue whether Zakah is obligatory on gold and silver jewelry or not is a controversial issue among the scholars; some of them state that Zakah is due on it while others maintain that no Zakah is required. These are two common views of scholars. However, the preponderant view is that there is Zakah on jewelry if it reaches the Nisab (the minimum amount on which Zakah is due) which is twenty Mithqal (1 Mithqal = 4.25 grams). If gold reaches this amount which corresponds to eleven and a half Saudi gold pounds or ninety-two grams, there is due Zakah on it and if there is less than this, there is no Zakah on it. The due amount given as Zakah is 2.5% of the gold that reaches the Nisab. For instance, the Zakah due on every thousand is twenty-five and on one hundred there is 2.5%.

Likewise, if silver jewelry reaches one hundred and forty Mithqals, Zakah is obligatory on it which equals fifty-six Saudi Riyals in the Saudi silver currency.

This is the amount on which Zakah is due and if it is less than this there is no Zakah on it. The evidence on the obligation of Zakah in gold and silver jewelry is the authentic Hadith of the Prophet (peace be upon him) in which he said,

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﴿Any person who possesses gold or silver and does not pay its Zakah, on the Day of Resurrection, plates of silver and gold would be heated for him in the fire of Hell and with them his forehead, flank, and back will be branded.﴾

This Hadith includes gold and silver whether or not it is molded. ﴿It is authentically established that a woman came to Allah's Messenger (peace be upon him) with her daughter while the latter was wearing two gold bracelets. He asked her, "Do you pay the Zakah due on these?" She said, "No." He said, "Do you want them to be turned into two bracelets of fire on the Day of Judgment?"﴾ So, she took them off and gave them to the Messenger of Allah (peace be upon him) and said, "They are for Allah and His Messenger. (Related by Abu Dawud and Al-Nasa'y with a Sahih (authentic) Isnad (chain of narration)) It is authentically reported that, ﴿Um Salamah (may Allah be pleased with her) asked him about some gold ornaments she was wearing. She asked, "Is this a treasure?" He (peace be upon him) said, "Anything that reaches the Nisab is not a treasure if its Zakah is paid.﴾ This Hadith indicates that jewelry is counted as treasure if its Zakah is not given and consequently a woman should pay Zakah of the gold and silver jewelry she has when they reach the Nisab as already highlighted provided that the jewelry remains as such for one year. However, there is no due Zakah on jewelry made from other precious metals such as diamonds. May Allah grant us success!





**Q: Is Zakah obligatory on gold acquired by women for adornment and use, not for trading?**

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**A:** Scholars disagreed over the obligation of Zakah (obligatory charity) on women's adornments if they reach the Nisab (the minimum amount on which Zakah is due). However, the correct view is that Zakah is obligatory on them, if they reach the Nisab, even if they were acquired for the purpose of adornment and to be worn. The Nisab of gold is twenty Mithqals (1 Mithqal = 4.25 grams), which is equivalent to eleven and three sevenths of a Saudi pound. Thus, if jewelry is valued as less than that, no Zakah is due. If it is allocated to trade, Zakah is unanimously obligatory when the Nisab prescribed for gold and silver is reached.

The Nisab of silver is one hundred and forty Mithqals which in monetary terms is equivalent to fifty-six riyals. Therefore, if the value of silver jewelry is less than this, no Zakah is due on it unless it is acquired for trade. In this case, Zakah is unanimously obligatory as it reaches the prescribed Nisab.

The evidence on the obligation of paying Zakah on gold and silver acquired for the purpose of being worn is the general saying of the Prophet (peace be upon him): [\(Anyone who possesses gold or silver and does not pay what is due on it \(i.e. the Zakah\) but will come on the Day of Resurrection when fire plates will be heated for them in Hellfire, with which their flank, forehead and back will be burnt on the Day of Resurrection.\)](#)

There is also the Hadith narrated by `Abdullah Ibn `Amr Ibn Al-`As (may Allah be pleased with both of them):

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That [\(A woman entered upon the Prophet \(peace be upon him\) with her daughter wearing two gold bangles in her hands. Thereupon he said : "Do you pay Zakah on them?" She said: "No". He \(then\) said: "Would you be pleased if Allah replaces them for you with bangles of fire on the Day of Resurrection?\)](#) She then took them off and said: "They are for Allah and His Messenger" . Related by Abu Dawud and Al-Nasa'y with a good Isnad (Chain of Narrators) .

[\(Also, the Hadith of Um Salamah \(may Allah be pleased with her\) when she was wearing gold Jewelry and said: O Messenger of Allah, would this be a Kanz \(money, the Zakah of which has not been paid\). He said, "Whatever reaches the amount at which Zakah is obligatory and has its Zakah paid, will not be a kanz"\)](#) Related by Abdu Dawud, Al-Daraqutny, and classed as Sahih by Al-Hakim. He (peace be upon him) did not tell her that no Zakah is due on jewelry

As for the narration that the Prophet (peace be upon him) said: [\(No Zakah is due on jewelry,\)](#) it is a Hadith Da`if (a Hadith that fails to reach the status of Hasan, due to a weakness in the chain of narration or one of the narrators) and it is not permissible to use it as evidence against the basic legal evidence or the Sahih (authentic) Hadith. May Allah grant us success!





**Q: Some people say that Zakah is not obligatory on gold jewelry worn by women.. Others hold the view that it is only due on the jewelry saved, not on that used for adornment. What is the correct view concerning this issue? May Allah reward you!**

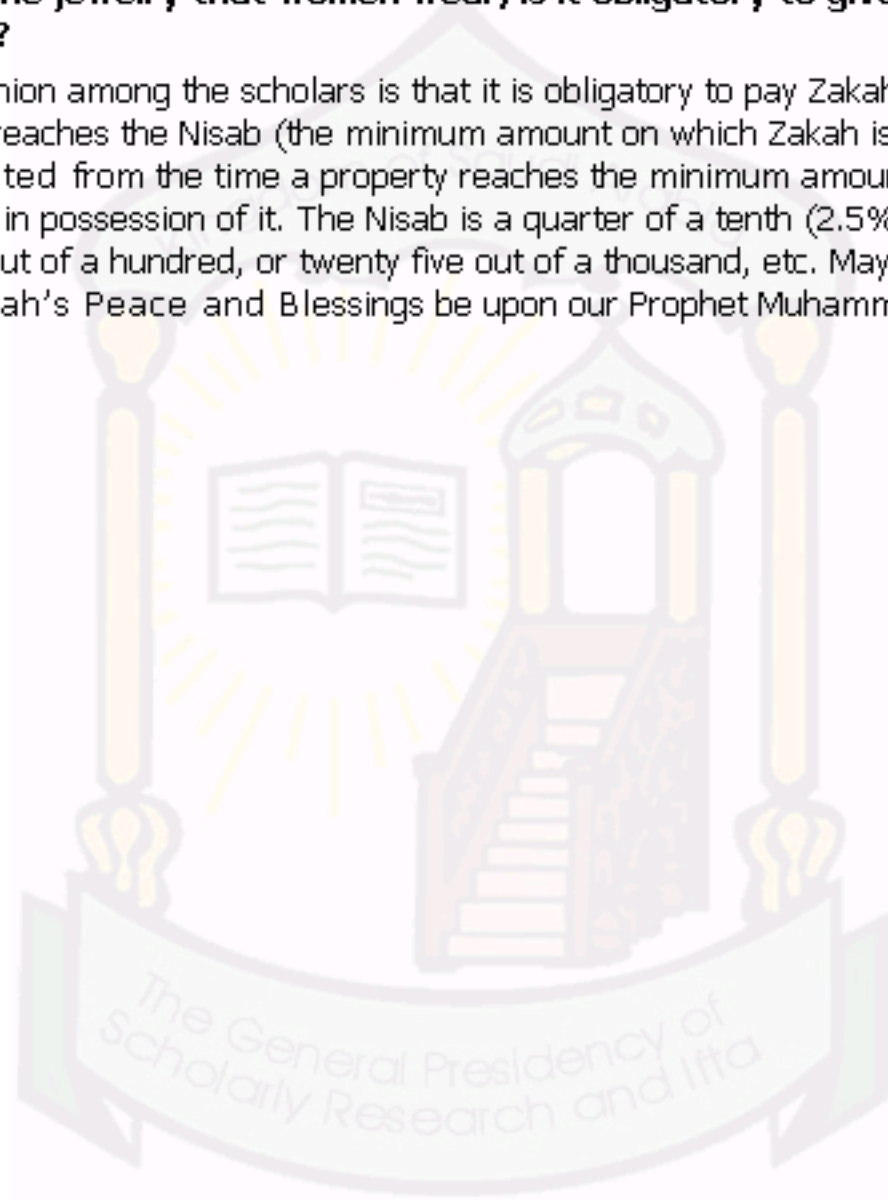
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**A:** According to the most correct view of the scholars, if the gold or silver that a woman wears or keeps - reaches the Nisab (the minimum amount on which Zakah is due) independently or with other items added on which Zakah is due, such as gold, silver or commercial commodities, Zakah is due on them after the passing of a lunar year.



**Q: In regard to the jewelry that women wear, is it obligatory to give Zakah on it or not? What is the ruling?**

**A:** The correct opinion among the scholars is that it is obligatory to pay Zakah on women's gold and silver jewelry, if it reaches the Nisab (the minimum amount on which Zakah is due) and a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes while in possession of it. The Nisab is a quarter of a tenth (2.5%); its equivalent is two and a half Riyals out of a hundred, or twenty five out of a thousand, etc. May Allah grant success to everyone! May Allah's Peace and Blessings be upon our Prophet Muhammad, and his family and Companions!





**The Hadith of ﴿No Zakah is due on jewelry﴾ is a weak Hadith**

**Q: What is the ruling on paying Zakah (obligatory charity) on a woman's jewelry if she does not have any thing other than it? Should she sell an amount of it and give it as Zakah? What is the degree of authenticity of the Hadiths mentioned in this concern?**

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**A:** Scholars have various opinions regarding the gold and silver jewelry owned and used by women; if it is lent or used for adornment. Some people of knowledge including some of the Sahabah (the Prophet's companions) and the successive generations said that there is no Zakah on the jewelry used for adornment or that which is lent.

Others said that there is Zakah on this kind of adornment owing to the general evidence that deals with Zakah of gold and silver as well as other special Hadiths concerning jewelry such as the Hadith narrated by `Abdullah Ibn `Amr Ibn Al-`As (may Allah be pleased with them), ﴿The Prophet (peace be upon him) saw a woman wearing two gold bangles. He said to her, "Do you pay Zakah on these? She said, "No." The Prophet (peace be upon him) said, "Are you pleased that Allah may put two bangles of fire on your hands?﴾ The woman threw them away and said, "I grant them to Allah and His Messenger."

It is also reported in an authentic Hadith ﴿reported by Um Salamah (may Allah be pleased with her) who was wearing gold ornaments. She asked, "O Messenger of Allah! Is this a treasure?" He (peace be upon him) said, "Anything that reaches the amount on which Zakah is due and its Zakah is paid is not a treasure."﴾ The Prophet (peace be upon him) did not say that there is no Zakah on jewelry. Then, the correct opinion is that there is due Zakah on jewelry if it reaches the Nisab (the minimum amount on which Zakah is due) and remains for one year. It does not matter whether it was used or lent, for Allah (Exalted be He) says,

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﴿(And) if you differ in anything amongst yourselves, refer it to Allâh and His Messenger (صلى الله عليه وسلم)﴾ Acting upon this Ayah (Qur'anic verse), we referred the issue to the Messenger (peace be upon him) and found that he commanded to give Zakah on jewelry. We should not abandon giving the Zakah on jewelry unless a qualifying evidence is there but no evidence is available. Indeed, the apparent proof establishes the obligation of paying Zakah on jewelry.

There is a Hadith that reads, ﴿No Zakah is due on jewelry﴾ but it is a weak Hadith according to the people of knowledge. If jewelry is kept like saved money, not to be used for adornment or borrowed, all scholars are of the view that there is due Zakah on it. There is no Zakah on jewelry made of diamonds, pearls and the like, unless they are used for trade.



**Q: Is it obligatory to pay Zakah (obligatory charity) on the personal gold of wives and daughters that is bought to be used for adornment or is it not obligatory to pay Zakah on it?**

**A:** The scholars (may Allah be merciful to them) have differed over this issue, some of them said that Zakah is obligatory on jewelry, according to general and specific evidence, while others said that it is not obligatory, because it is used.

The correct opinion is that it is obligatory to pay Zakah on jewelry if it reaches the Nisab (the minimum amount on which Zakah is due),

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even if it is used, based on the general meaning of the saying of the Prophet (peace be upon him), [“Any owner of gold or silver who does not pay out of it its due \(i.e., Zakah\) surely on the Day of Resurrection they will be made into plates of Fire, which will be heated in Hellfire, and with it will be branded their flank, their forehead and their back.”](#)

[\(It was also authentically that a woman came to the Messenger of Allah \(peace be upon him\) with her daughter, on whose hand were two thick bangles of gold. He \(peace be upon him\) asked, “Do you pay Zakah on these?” She said, “No.” He \(peace be upon him\) said, “Would it please you if Allah were to encircle you on the Day of Resurrection with two bracelets of Fire because of them?”](#) The woman threw them down and said, “They are (I have given them away) for the Sake of Allah and His Messenger.” What is meant here is that jewelry is included in the general evidence on the obligation of Zakah on gold and silver; another evidence is given by [the Hadith reported on the authority of Um Salamah that she was wearing some gold ornaments, so she asked, “O Messenger of Allah! Is this Kanz \(hoarded wealth, the Zakah of which has not been paid\)?” He \(peace be upon him\) said, “Anything that reaches the amount at which Zakah is payable and its Zakah is paid is not considered Kanz.”](#) The Prophet (peace be upon him) did not tell her that there is no Zakah on jewelry.

As for the Hadith: [\(No Zakah is due on jewelry\)](#) it is not authentically reported from the Prophet (peace be upon him).

To sum up, the most correct opinion of the scholars is that Zakah is due on jewelry, whether it is gold or silver, if it reaches the Nisab, which is equal to twenty

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Mithqals (1 Mithqal = 4.25 grams), which is equal to eleven and three-sevenths of Saudi pounds.

As for silver, the Nisab is 140 Mithqals, which is equivalent to 56 silver Saudi Riyals or what is equal in value in banknotes. If someone has this amount of jewelry, they have to pay the Zakah on it after a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has passed. The amount of Zakah to be paid is one-quarter of one-tenth (2.5%); so if the jewelry is worth 10,000, you should pay 250, which is equal to 2.5%, and. if the jewelry is worth 20,000, you should pay 500, which is also equal to 2.5%, and so on. This increases blessings and clears your conscience.





**Q: I own some jewelry that is more than the Nisab (the minimum amount on which Zakah is due). I do not use all of them, for I keep some to help my children who are still studying or in their marriage. Unlike gold, money can be spent easily. Should I pay Zakah on the gold which I do not use even if it did not reach the Nisab or should I pay Zakah on all the jewelry which I own?**

**A:** You should pay Zakah on all the jewelry. Some of the scholars hold the view that jewelry used by women is not liable to Zakah, but this is

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Marjuh i.e. weak view. According to the correct view, Zakah is due on jewelry whether it is kept, used, or lent.

When jewelry reaches the Nisab, Zakah should be paid. The Nisab is equal to 20 Mithqal of gold (1 Mithqal = 4.25 grams). It is equivalent to 11 and 3/7 Saudi gold pounds. The amount that must be paid is 2.5% every year, if the jewelry reaches the amount required for Zakah.

For example, if the jewelry is worth fifteen thousand, the amount of Zakah that must be paid is 2.5 % i.e. two hundred and fifty and so on. She should pay Zakah on the amount that reaches or exceeds the Nisab. If the amount is less than the Nisab, no Zakah is required. Nisab is a condition that must be met to make Zakah obligatory. It was authentically reported that the Messenger of Allah (peace be upon him) said, [\("Any person who possesses gold or silver and does not pay what is due on it \(i.e. the Zakah\); on the Day of Judgment, plates of silver and gold would be heated for him \(in the fire of hell\) and with them his flank, forehead, and back will be branded during the day the extent of which will be fifty thousand years. Then, he will be shown his final abode, either to paradise or to hell."\)](#) (Agreed upon by Al-Bukhari and Muslim)

[\("A woman came to the Prophet \(peace be upon him\) with her daughter. She was wearing two heavy bracelets of gold. He asked her, "Do you pay Zakah on these?" She replied, "No." He said, "Would you like Allah to replace them for you with bracelets](#)

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[of fire on the Day of Resurrection?"\)](#) Thereupon, she took them off and placed them before him and said, 'These are for Allah and His Messenger.'

[\(Um Salamah \(may Allah be pleased with her\) used to wear adornments of gold. She asked the Prophet \(peace be upon him\), "O Messenger of Allah! Is this considered a treasure?" He \(peace be upon him\) replied, "Anything that reaches the amount required for Zakah to be obligatory, Zakah should be paid; otherwise it is not a treasure."\)](#) .

The riches which a person does not pay the Zakah due on is considered a treasure and he is to be punished for not paying its Zakah. Saved coins and gold that are kept in boxes or anything on which Zakah is not paid is considered a treasure for which its owner will be punished on the Day of Resurrection for not paying its Zakah. Consequently, you should pay Zakah on the jewelry that you use or do not use. May Allah grant you success!





**Q: I own six gold bracelets and a necklace; should I pay Zakah on them?**

**A:** If the jewelry used for adornment or lending reaches the Nisab (the minimum amount on which Zakah is due), you have to pay Zakah on it. The Nisab is 11.3/7 gold pounds which equals 20 Mithqals (1 Mithqal = 4.25 grams).

If the amount of this jewelry is less than

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20 Mithqals, no Zakah is due on them. The value of Zakah you should pay is 2.5% which means 25 per 1,000 and so on.



### **Obligation of giving Zakah on**

#### **jewelry when knowing it is obligatory**

**Q:** Sister L.`A.`A from Al-Hufuf in the Kingdom of Saudi Arabia inquires: I have pieces of gold for adornment since a long time. Sometimes, I sell them and add some money to buy better ones. Then I came to know that Zakah (obligatory charity) is obligatory on gold prepared for adornment, is this right? If it is so, what is the ruling on the Zakah on the past years which I did not give, bearing in mind that I could not estimate the amount of gold I owned during this long period? Kindly, give me you Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard, may Allah reward you the best!

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**A:** You have to pay Zakah from the time when you came to know that it is obligatory on jewelry. As for the past years when you did not know about that, it is not obligatory for you to pay Zakah, because the rulings of Shari`ah (Islamic law) are only binding after one comes to know of them. The amount that should be paid is one-quarter of one-tenth if the jewelry reaches the Nisab (the minimum amount on which Zakah is due) which is twenty Mithqals (1 Mithqal = 4.25 grams) which equals 11.5 Saudi Pounds. If the golden jewelry reaches this amount or more, it is obligatory to pay Zakah as 25 per 1000. As for the silver, its Nisab is one hundred and forty Mithqals, which equals 56 Saudi silver riyals or the corresponding paper currencies. The amount that must be paid is 2.5% just like gold.

As for the diamond and other precious stones, there is no Zakah on them if they are for wearing. However, if they are for trade, it is obligatory to pay Zakah on them according to their value if they reach the Nisab like the gold and silver. May Allah grant us success!



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From `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother... May Allah protect him!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.)

In reference to your question registered at the Departments of Scholarly Research and Ifta', no. 3625, on 15 Ramadan, 1407 A.H. that includes the following: The obligation of paying Zakah (obligatory charity) on women's jewelry. Should your wife pay Zakah on the jewelry she sold and does not know how many grams it was? Should she pay for the past years?

I answer you that if she sold it without knowing that Zakah is obligatory on it, there is no Zakah due on her. There is no Zakah on the loan that she gave to your father if he is insolvent; but if he has means, she should pay Zakah on it every year. As for the past years, she does not have to pay Zakah on the jewelry if she only came to know recently that it is obligatory. May Allah guide all to what please Him. As-salamu `alaykum warahmatullah wabarakatuh

**Chairman of the Departments of Scholarly**

**Research, Ifta', Daw`ah, and Guidance**

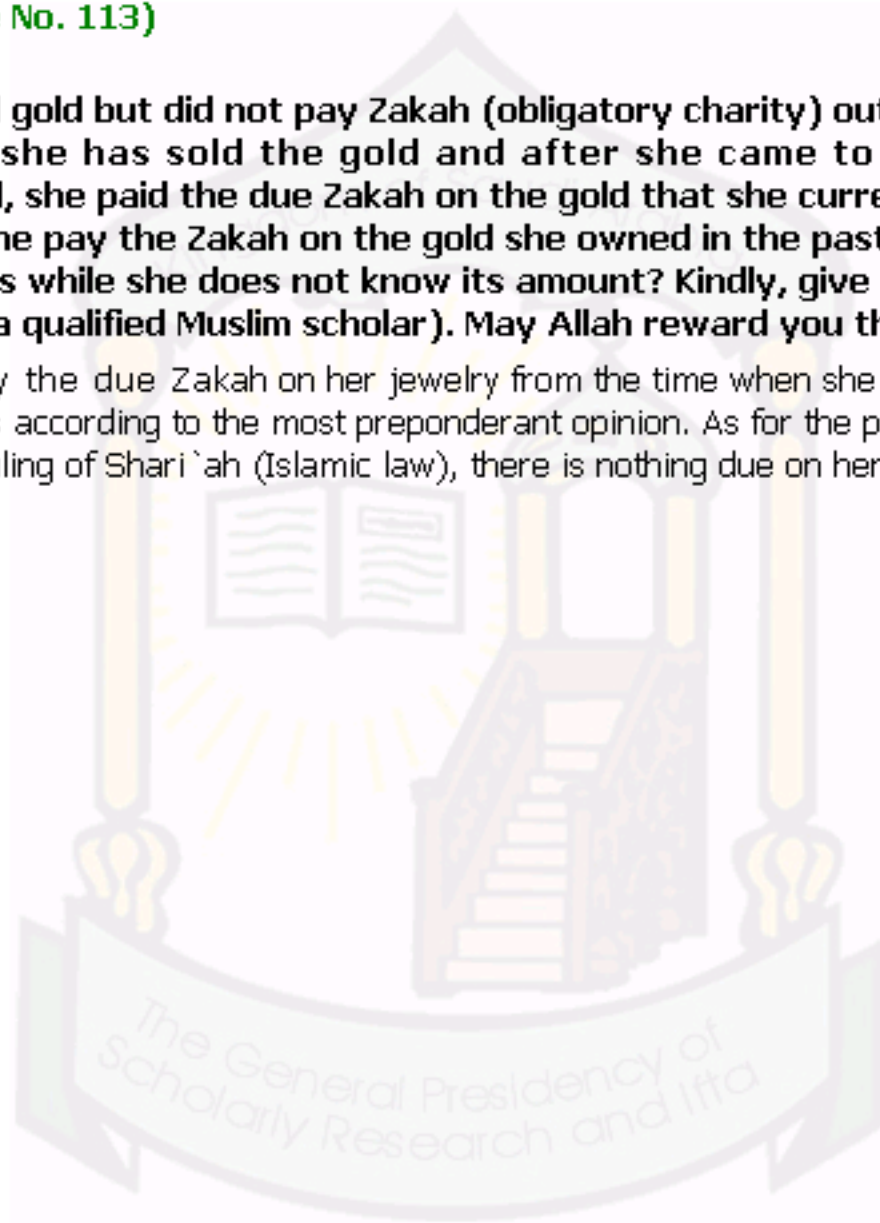
The General Presidency of  
Scholarly Research and Ifta'



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**Q:** A woman had gold but did not pay Zakah (obligatory charity) out of ignorance of the ruling, and now she has sold the gold and after she came to know that Zakah is obligatory on gold, she paid the due Zakah on the gold that she currently owns. Is she to blame? Should she pay the Zakah on the gold she owned in the past? If she should, how could she do this while she does not know its amount? Kindly, give us your Fatwa (legal opinion issued by a qualified Muslim scholar). May Allah reward you the best!

**A:** She should pay the due Zakah on her jewelry from the time when she came to know that it is obligatory. This is according to the most preponderant opinion. As for the past period in which she did not know the ruling of Shari`ah (Islamic law), there is nothing due on her. May Allah grant us all success!





**Q: A woman has gold that reached the Nisab (the minimum amount on which Zakah is due) but she did not know that she had to pay Zakah on it until five years had passed. When she knew that, she wanted to pay the Zakah (obligatory charity) on it, but she does not own anything other than this gold. What should she do with regard to the past five years? Should she sell part of it? What should she do regarding the coming years? You should bear in mind that she could not pay the Zakah all at one time except after selling some of the gold each year as she has no other means of support.**

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**A:** She has to pay Zakah on her jewelry in the future each year if it reaches the Nisab, which is twenty Mithqals that equals 11.3/7 Saudi pounds. This is equivalent to 92 grams. She has to give it even if she is to sell some of her jewelry or any of her property. If her husband, father, or others pay the Zakah on her behalf, it is permissible. Otherwise, the Zakah is a debt that she has to pay. As for the years that passed before she came to know that Zakah should be paid on jewelry, she does not have to do anything about them, because she was unaware of that and because there is some element of confusion concerning this issue, since some of the scholars do not advocate that it is obligatory to pay Zakah on jewelry that is worn or is prepared to be worn. However, the most correct view is that it is obligatory to pay Zakah on it if it reaches the Nisab and one Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has passed, because of the evidence of the Qur'an and Sunnah in this regard. May Allah grant us success!



### Ruling on Zakah on jewelry

regarding a person who knows it is obligatory but does not pay it

**Q:** I had silver made for wearing but I did not wear it, for it was very tight. More than ten years have passed. What is the due Zakah (obligatory charity) on it, if I sell it; should I pay Zakah for

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**one year?**

**A:** If the silver reaches the Nisab (the minimum amount on which Zakah is due), its owner has to pay the Zakah on it, whether they sold it or not. They have to pay the Zakah for the past years, if it reaches the Nisab on its own or when joined with other money or commercial commodities that they own. The Nisab of silver is one hundred and forty Mithqals (1 Mithqal = 4.25 grams), which is equal to 56 Saudi silver riyals. They have to repent to Allah (Exalted be He) for delaying the payment of Zakah at its due time.



**It is obligatory to complete the Zakah on jewelry**

**if what is paid is less than the obligatory amount**

**Q:** After marriage, I thought that Zakah (obligatory charity) is not obligatory on the gold that is worn, so I did not paid Zakah on my gold, since I wear all of it and do not save it. Four years ago, I heard Your Eminence say that Zakah is obligatory on gold whether or not it is worn, so I began to pay Zakah on it. You should bear in mind that I paid the Zakah two years without weighing the gold; I just estimated its Zakah approximately and paid the money to the needy. However, now I weigh the gold at the jeweler

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**and pay its Zakah exactly. What is the ruling on the years that passed during which I paid no Zakah? Is the Zakah whose value I approximated permissible? Kindly, advise me.**

**A:** You have to pay Zakah on your jewelry from the time you came to know the ruling of Shari'ah (Islamic law) in this regard, if the jewelry reaches the Nisab (the minimum amount on which Zakah is due), which is twenty Mithqals (1 Mithqal = 4.25 grams) or 92 grams, which equals about 11.5 Saudi pounds, whenever one Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes.

The amount that should be paid is 2.5% which means 25 per 1000 to be paid for the poor and needy.

You have to complete the Zakah due throughout the past years which you paid approximately, if what you paid is less than the obligatory amount after you weighed the jewelry and knew its price. Moreover, you have to repent to Allah (Glorified be He) for delaying the Zakah. May Allah grant us success!



**Ruling on Zakah on silver currency that it is not paid for twenty years**

**Q: A man had one hundred silver riyals (coins) that were used at the time of King `Abdul-`Aziz. He did not pay its Zakah (obligatory charity) for**

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**about twenty years or more. Should the man pay Zakah on such amount? How much is it? Should the coins be estimated in terms of banknotes and paid in banknotes?**

**A:** He has to pay the Zakah due during the past period in coins or in banknotes after changing the value in banknotes.



**It is not obligatory to pay Zakah on jewelry from the jewelry itself**

**Q: My mother had nine golden bracelets, a small necklace, and a number of rings which are prepared for use. Should she pay Zakah (obligatory charity) on them? Is it permissible to pay Zakah on behalf of my mother from my money?**

**A:** If the bracelets, necklace, and rings in question reach the Nisab (the minimum amount on which Zakah is due) of Zakah which is twenty Mithqals (1 Mithqal = 4.25 grams), which equals 11.5 Saudi golden pounds or 92 grams,

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it is obligatory to pay Zakah on them according to the most preponderant opinion, based upon the generality of Shari`ah (Islamic law) evidence. It is not obligatory to give it out of gold; it is permissible to pay Zakah on gold of anything other than gold. There is nothing wrong with paying Zakah on behalf of your mother from your money, if she allowed you to do so. The amount of Zakah on gold is 2.5% i.e. 25 Riyals per 1000 and 50 per 2000. Accordingly, the more the money is, the more the obligatory sum of Zakah is. May Allah guide all to what pleases Him. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.)



### **Paying Zakah on jewelry is due on the owner**

**Q: My wife has gold that she wears and it has reached the Nisab (the minimum amount on which Zakah is due). Should she pay Zakah (obligatory charity) on it? Is paying Zakah on it obligatory on me or on my wife? Should the Zakah be paid from the gold or from its equivalent after estimating its value?**

**A:** Zakah is obligatory on gold and silver, if they reach the Nisab which is twenty Mithqals (1 Mithqal = 4.25 grams) of gold and one hundred and forty Mithqals of silver. The Nisab of gold equals 11.3/7 Saudi pounds.

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If the gold jewelry reaches this amount or more, it is obligatory to pay Zakah on it, even if it is worn. This is according to the most preponderant of the scholars' opinions.

The Nisab of silver is equal to 56 Saudi silver Riyals; if the silver jewelry reaches this amount or more, it is obligatory to pay Zakah on it, which is 2.5 % of the value of the gold, silver, or commercial commodities i.e. 25 per 1000.

Zakah is obligatory on the woman who owns the jewelry. If her husband or someone else pays it on her behalf with her permission, there is nothing wrong with that. Zakah does not have to be paid from the jewelry itself; it is sufficient to give its value every time one Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes, according to the value of gold and silver in the market at the time when the year is completed. May Allah grant us success!



### Ruling on paying Zakah on gold after selling it

**Q: A questioner says: In the past, I sold gold without paying Zakah (obligatory charity) on it, could you please guide me how to pay its Zakah if I sold it for four thousand riyals?**

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**A:** If you sold it before you came to know that it is obligatory to pay Zakah on it, you do not need to pay anything. If you were aware of the obligation, you have to pay 25 out of each one thousand i.e. 2.5% for each of the past years according to the value of gold in the market at that time. However, if you came to know this only in the previous year, you have to pay Zakah for the last year as 25 out of each 1000 provided that the gold you sold weighed twenty Mithqals (1 Mithqal = 4.25 grams) or equals 11.5 Saudi golden pounds.



### Way of paying Zakah on gold

#### embedded with gemstones

**Q: How should the Zakah (obligatory charity) be paid on gold that is not pure but embedded with precious gems? Should these gems be weighed with the gold, for it is difficult to separate the gold alone?**

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**A:** The Zakah here is due on the gold, as there is no Zakah on the precious gems or diamonds, unless they are for trade. If the jewelry contains gold and other metals, experts should estimate the amount of gold and if it reaches the Nisab (the minimum amount on which Zakah is due), it is obligatory to pay the due Zakah on it. The Nisab is twenty Mithqals (1 Mithqal = 4.25 grams), which equals 11 3/7 Saudi pounds or 92 grams for which Zakah should be paid every year. The Zakah that should be paid is 2.5 % or 25 out of each 1000, according to the most preponderant of the scholars' opinions regarding the gold or silver prepared for use or lending. If the jewelry is for trade, it is obligatory to pay the Zakah due on it as a whole, including gems according to the value, just like other commercial commodities. This is according to the Jumhur (dominant majority of scholars) and some scholars related this opinion as a point of Ijma' (consensus of scholars).



### The due Zakah on precious metals

**Q:** Nowadays, there are many types of jewelry such as diamonds, platinum, and the like; they are made for wearing and other purposes. Is Zakah due on them? What is the ruling if they are made into vases and vessels for decoration or use? Please, advise. May Allah reward you!

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**A:** If the jewelry is made of gold or silver, Zakah is due when it reaches the Nisab (the minimum amount on which Zakah is due) and one Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has passed, whether it is for wearing or for lending. This is according to the most preponderant opinion of scholars, on account of the Sahih (authentic) Hadith reported in this regard. If the jewelry is made of metals other than gold and silver – such as diamonds, chalcedonies, and the like, no Zakah is due on them unless they are intended for trade, in which case, they are treated equally as the commercial goods, so Zakah should be paid on them as the case with all other trade goods. It is not permissible to use vessels of gold and silver even if they are only for decoration, because using them for decoration may lead to using them for eating and drinking. It is authentically reported that the Messenger of Allah (peace be upon him) said: [«Do not drink in silver or golden vessels and do not eat in plates of such metals, for such things are for them \(disbelievers\) in this worldly life and for you in the Hereafter.»](#) (Agreed upon by Imams Al-Bukhari and Muslim)

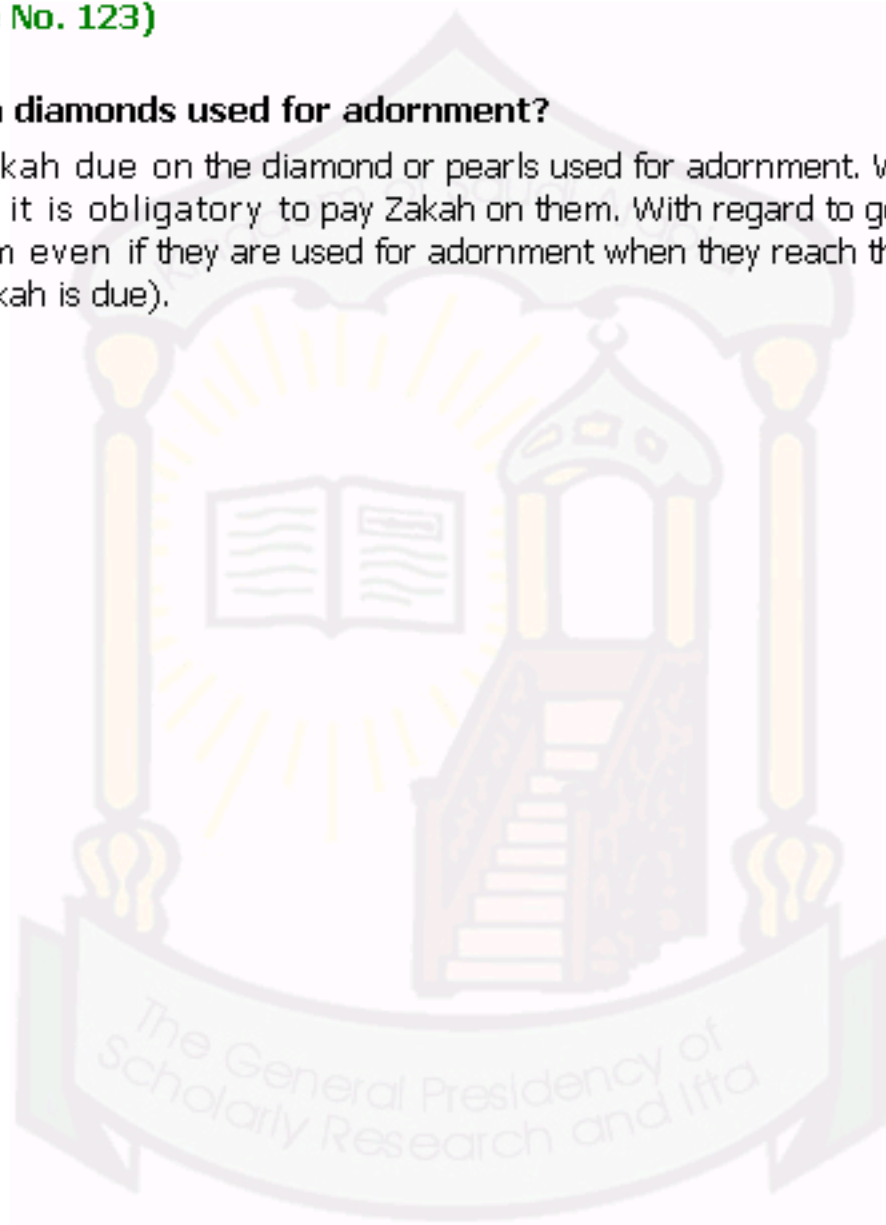
The one who uses them for decoration should pay its Zakah along with repenting to Allah (Glorified and Exalted be He) for using them and has to change them into things that do not look like vessels, such as jewelry and so on.



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**Q: Is Zakah due on diamonds used for adornment?**

**A:** There is no Zakah due on the diamond or pearls used for adornment. When they are used for trading purposes, it is obligatory to pay Zakah on them. With regard to gold and silver, Zakah is obligatory on them even if they are used for adornment when they reach the Nisab (the minimum amount on which Zakah is due).





**Q: Should Zakah (obligatory charity) be paid on minerals such as diamonds and the like?**

**A:** There is no due Zakah on them except if they are used for trade. In this case, Zakah becomes obligatory on them according to the report narrated by Abu Dawud with a good Isnad (chain of narrators), on the authority of Samurah Ibn Jundub (may Allah be pleased with him) that he said, [\(Allah's Messenger \(peace be upon him\) ordered us to pay Sadaqah \(charity\) on what we prepared for trade.\)](#)



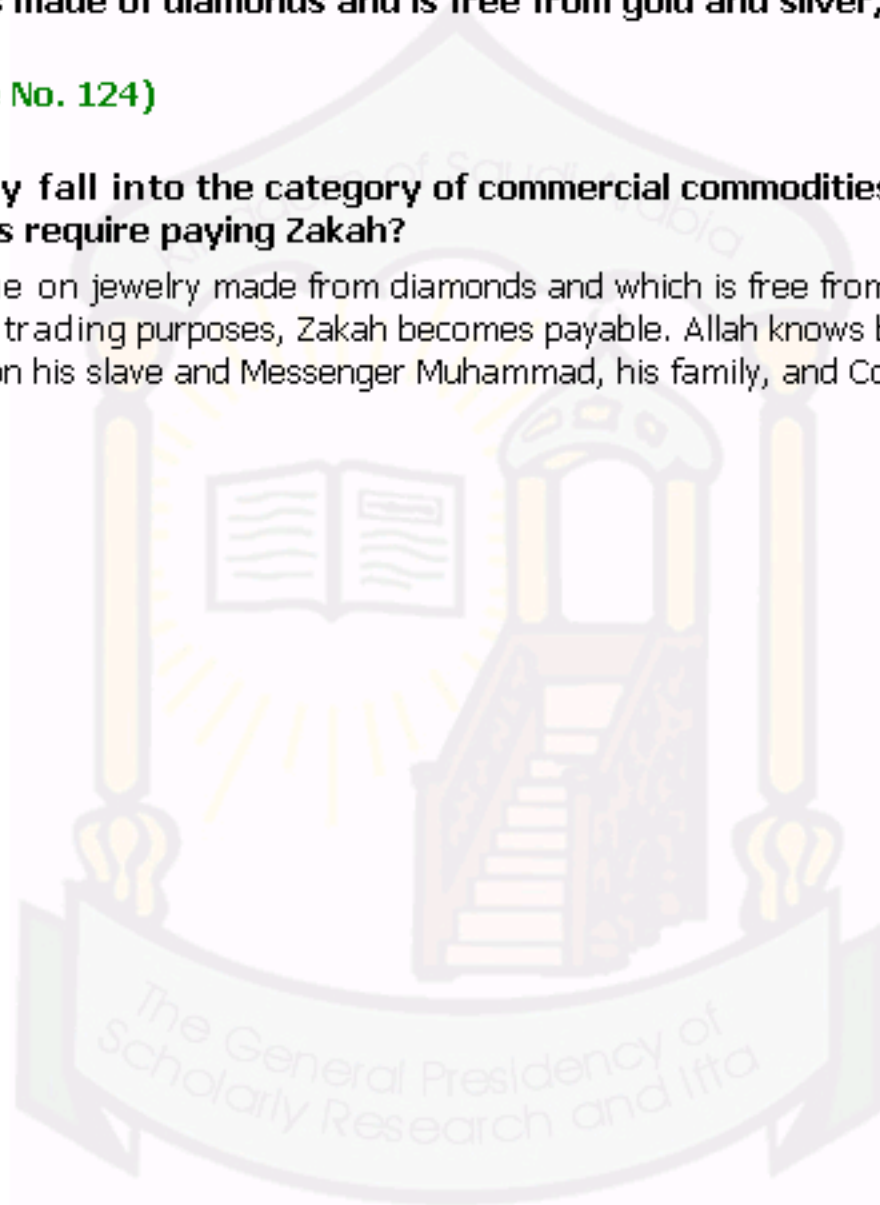


**Q: If the jewelry is made of diamonds and is free from gold and silver,**

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**does this jewelry fall into the category of commercial commodities or fall into the gold and silver and thus require paying Zakah?**

**A:** No Zakah is due on jewelry made from diamonds and which is free from gold and silver. Yet, if they are used for trading purposes, Zakah becomes payable. Allah knows best. May Allah's Peace and Blessings be upon his slave and Messenger Muhammad, his family, and Companions!





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### The Nisab of paper money

From `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother, M. `A. B. May Allah keep grant him peace!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Referring to your letter in which you ask about the amount of Nisab (the minimum amount on which Zakah is due) of paper money and the amount of Zakah to be paid on it, here is the answer.** Zakah is required on paper money if its value reaches the lesser of the two Nisabs of gold and silver or if it complements along with other property and articles prepared for trade the Nisab provided that they are all in possession when Zakah becomes due. The amount of Nisab of paper money these days is equal to the value of fifty-six Saudi silver riyals or twenty Mithqal (1 Mithqal = 4.25 grams) of gold. May Allah grant all of us success! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**General Chairman of the Departments of Scholarly Research**

**Ifta', Da`wah and guidance**



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### **Zakah is obligatory on the money saved for marriage**

**Q: If a person is saving money to marry, should he be exempted from paying Zakah?**

**A:** The obligation to pay Zakah is not to be waived for the purpose of marriage. The same applies to money saved for paying a debt, purchasing property Waqf (endowment) or a slave to free; rather, all people must pay Zakah if a (lunar) year passes while their money is still at hand, for Allah (Glorified be He) has enjoined Zakah without waiving the obligation on paying it by dint of such intentions. Zakah does not decrease the person's money but increases it and makes it grow. Furthermore, it purifies it and sanctifies its owner according to Allah's Saying (Glorified be He): [﴿Take Sadaqah \(alms\) from their wealth in order to purify them and sanctify them with it﴾](#) The Prophet (peace be upon him) also said: [﴿No wealth is decreased because of Sadaqah﴾](#) May Allah guide us all to what pleases Him and help us fulfill His right and the rights of His servants! He is All-Hearer, Ever Near. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.) May Allah's Peace and Blessings be upon His Servant and Messenger Muhammad, his family, and Companions!



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**Q:** I work in a government office for a salary which is approximately equal to four thousand Riyals. In one year; I have saved a sum of seventeen thousands Riyals, which deposited in a bank and did not invest. I am intending to withdraw in Shawwal - Insha`a Allah (if Allah wills) - as I will get married. I have also borrowed a multiple of that sum to cover the marriage expenses. My question is: Is Zakah obligatory on that sum? It is worth mentioning that almost a year has passed over this money. If Zakah is obligatory, what is the prescribed amount?

**A:** Zakah on the mentioned sum is obligatory if a (lunar) years elapses, even if it is allocated for marriage requirements, repayment of a debt, house construction and such like, due to the general evidence indicating the obligation of paying Zakah on gold, silver, or whatever serves their function. The amount of Zakah is estimated at twenty-five Riyals from every one thousand, which is equivalent to 2.5%.



**Q: A man has been saving money for many years to help his son get married. Must he pay Zakah (obligatory charity) on this money? It is noteworthy that he is saving it for nothing but**

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**for his son's marriage.**

**A:** He must pay Zakah on the money saved if a year passes and the money is in his possession even if he intends to help his son get married. Since the money is with him, he should pay the due Zakah on it every year until it is spent on the marriage. This is based on the general evidence indicating this from the Qur'an and the Sunnah (whatever reported from the Prophet).



**Q: If a man with a low income saves money to get married and a (lunar) year passes while the money is possessed by him, should he pay Zakah on it?**

**A:** If the money reaches the Nisab (the minimum amount on which Zakah is due) and a (lunar) year passes, Zakah becomes due on it. Allah is the One who grants success.

**Ruling on Zakah on money saved for land purchase or house construction**





**Q: Brother `A.M. from Tunisia says, "My financial conditions are not good but I have a sum of money in the bank, which is**

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**what I could save through my life. I intend to buy a piece of land or an old house for me and my family with this money for I am homeless. Should I pay Zakah (obligatory charity) on this money and if I should, how much should I pay? Should I give Zakah for the house furniture such as the television, video, books, magazines, and the like or is it confined to the property and cattle in one's possession?**

**A:** You must pay the due Zakah on the money you referred to at first every year if it reached the Nisab (the minimum amount on which Zakah is due). The Zakah due is the quarter of the tenth which is 2.5% or 25 per 1000 and so on. However, Zakah is to be paid on gold, silver, paper money and things intended for trade including lands, houses, cloths, vessels, and the like whereas there is no Zakah on things that are used in daily life such as house furniture and a car. Allah is the One Who guides to success.

**Notice:** It is not permissible for you to engage in the usurious transactions offered by the bank and if you put your money there as a deposit, there is no harm on you if you cannot deposit your money in another bank that does not deal in interest. May Allah grant us all success!



**Q: For several years, I have been saving part of my salary on a monthly basis. Should I pay Zakah on the saved money? It is noteworthy that**

**(Part No. 14; Page No. 130)**

**I am saving this money to build myself a house and to pay the Mahr (mandatory gift to a bride from her groom) for my marriage soon, in sha Allah. I have been saving this money in a usurious bank because I have no place to keep it. The bank pays me interest. I eventually decided to withdraw my money from the bank leaving the interest for the bank. Up till now, the interest is kept in my account in the bank. I seek your advice about the best way to deal with this amount of interest. Should I give it in charity or leave it for the bank? May I give it to a needy family who has no sustainer or give it to a charitable organization? Thank you and may Allah grant you many bounties!**

**A:** Wealth that is saved for marriage, construction of a house, or other purposes is subject to Zakah if it reaches the nisab and one full year has passed, whether it is gold, silver or cash. This is based on the general meaning of the evidence which indicates that Zakah is obligatory on that which reaches the nisab and one full year has passed, with no exceptions.

Putting money in usurious banks is not permissible, because this helps them in sin and transgression. However, if this is done out of necessity, then it is permissible but it should be without interest.

**(Part No. 14; Page No. 131)**

With regard to the interest given by the bank with no stipulation on your part, it is most likely permissible to take it from the bank and give it to the poor or a charitable work such as building a public bathroom and the like projects that benefit the Muslims. This act is better than leaving it for those who may spend it in unlawful activities. You did good when you withdrew the money from the bank. May Allah increase you in guidance and success!



**(Part No. 14; Page No. 132)**

From `Abdul `Aziz Bin `Abdullah Ibn Baz to the honorable brother M.M., may Allah grant him safety!  
As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Referring to your request for Fatwa registered in the Department of Scholarly Research and Ifta' with number (3482) and dated on 26/7/1408 A.H. which includes the following two questions:

**First: I am a young married man working in the Kingdom of Saudi Arabia and I have a wife who works with me. We have three children and we do not own a house to live in but we have a sum of money in the bank in Saudi Arabia. We try to save an amount of money every month and put it in the bank with the aim of purchasing a piece of land and building a house for our family. Keeping in mind that we need to this money, should we pay the Zakah (obligatory charity) for it when a year passes on it in the bank or not?**

**A:** Zakah is required on money deposited in a bank or any other place with the aim of building a house when it reaches the Nisab (the minimum amount on which Zakah is due) and remains for one year.

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The due amount paid as Zakah is a quarter of a tenth of the money [i.e. 2.5%]. May Allah grant us success! As-salamu `alaykum warahmatullah wabarakatuh.

**General Chairman of the Departments of Scholarly Research,**

**Ifta', Daw`ah, and Guidance**



(Part No. 14; Page No. 134)

### **Zakah on salaries needs some detail**

From [`Abdul `Aziz Bin `Abdullah Ibn Baz](#) to the honorable brother S.M.H., may Allah grant him safety!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**I refer to your request for Fatwa registered in the Department of Scholarly Research and Ifta' with number (2790) and dated on 8/9/1405 A.H. in which you ask about the due Zakah (obligatory charity) on salaries.**

**A:** The Zakah of cash salaries needs some details: if the money remains for one year in your possession and reaches the Nisab (the minimum amount on which Zakah is due), Zakah is to be paid on it but if it is less than the Nisab or does not remain for a year and is spent before that, there is no Zakah on it.

**General Chairman of the Departments of Scholarly Research,**

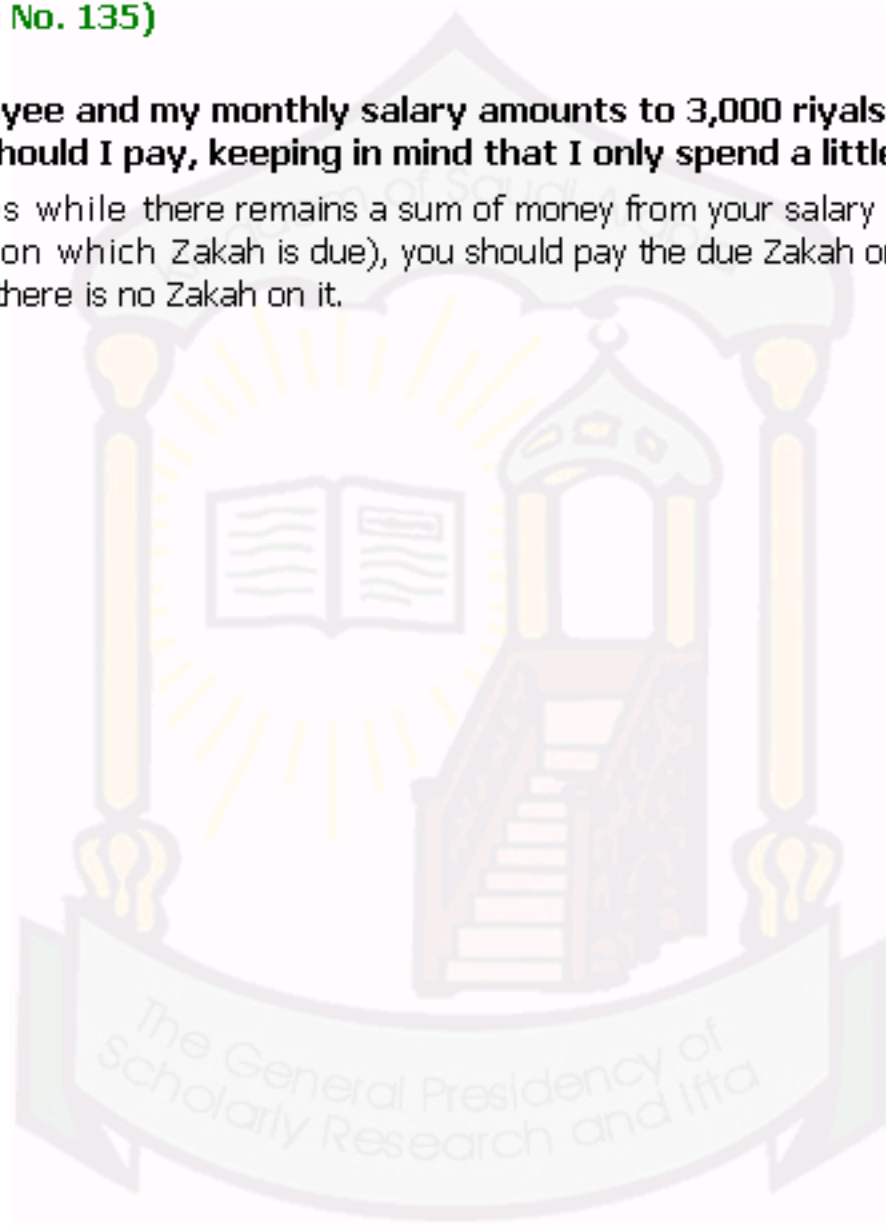
**Ifta', Daw`ah, and Guidance**



(Part No. 14; Page No. 135)

**Q: I am an employee and my monthly salary amounts to 3,000 riyals. Should I pay Zakah on it? How much should I pay, keeping in mind that I only spend a little it; 600 riyals?**

**A:** If a year passes while there remains a sum of money from your salary equal to the Nisab (the minimum amount on which Zakah is due), you should pay the due Zakah on it and if the money is less than the Nisab, there is no Zakah on it.





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**Zakah is due on wealth that**

**remains in your possession for one year**

This is a message from [`Abdul `Aziz ibn `Abdullah ibn Baz](#) to the honorable brother, may Allah guide him to every goodness, amen!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**I have received a letter from you which states that you are now in in Jordan among Saudi forces there and that you saved some money and wanted to pay the Zakah on it which we recognized well.**

**A:** Zakah is paid on wealth after it has been owned for one year whether it is paper money or other trade commodities when they amount to the Nisab (the minimum amount on which Zakah is due) which is equal to fifty-six Saudi silver Riyals in these days. Therefore, you should pay the Zakah on what you saved from your money when a year has passed and it corresponds to the aforementioned quantity whether in the Saudi currency or what corresponds to it from

(Part No. 14; Page No. 137)

the Jordanian currency or any other currency. May Allah grant us all success! As-salamu `alaykum warahmatullah wabarakatuh

**President of the Islamic University of Al-Madinah Al-Munawwarah**



(Part No. 14; Page No. 138)

**How could an employee and others with steady income count the Hawl?**

**Q:** I am an employee, Alhamdu lillah [All praise is due to Allah], I receive a good salary. However, I do not know how to calculate the amount of Zakah I have to pay. Should I pay Zakah each month? Should I set up a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) for all the money I receive? If I spent the money I have and received another sum which reached the Nisab (the minimum amount on which Zakah is due), should I calculate the Hawl starting from the sum of money which was spent or the new sum?

**A:** Whenever you receive a sum of money, you should start calculating its Hawl in writing. You should pay Zakah on the money when a full-lunar year elapses. For example, if you receive money in Muharram, you should pay the Zakah on it the following Muharram, and the money which you receive in Safar, you should pay its Zakah the following Safr, and so on. There is no harm if you pay the Zakah of the last salary you receive with the first one or vice versa. It is Mustahab (desirable) if you pay the Zakah on the salaries of Muharram, Safar, Rabi` Awwal, Rabi` Thany, etc.

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in advance during the following Muharram i.e. pay the Zakah on the money received when the Hawl of the first money received, elapses. You must pay Zakah at its due time when a full lunar year has passed. As previously mentioned, it is permissible if you pay Zakah on all the money when the Hawl of the first portion of money has passed.



**(Part No. 14; Page No. 140)**

From 'Abdul-'Aziz ibn 'Abdullah ibn Baz to his honorable brother, may Allah guide you to all forms of goodness. Amin!

As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**I received your letter - and may Allah guide you - which mentioned that you are saving different sums of money on a monthly basis in a bank deposit account, but you do not take the interest on the money due to your deep belief that it is Haram (prohibited); you only deposit your money in a bank to keep it safe. Your inquiry was about how to pay the Zakah on this deposited money, because some of it has been saved for a year and other parts of it for less.**

**A:** It is known that Zakah is only due on items that have been owned for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). From what I understand about this matter, I recommend that it would be preferable for you to timely record what you deposit in the bank, so that you know the date you earned the money, and this way it will be easy to know when a Hawl has passed.

If it is possible to deposit the money somewhere other than the bank, that would be better,

**(Part No. 14; Page No. 141)**

because most banks deal in Riba (interest/usury), and depositing money with them helps them in their evil work. May Allah guide you and us to what pleases Him!

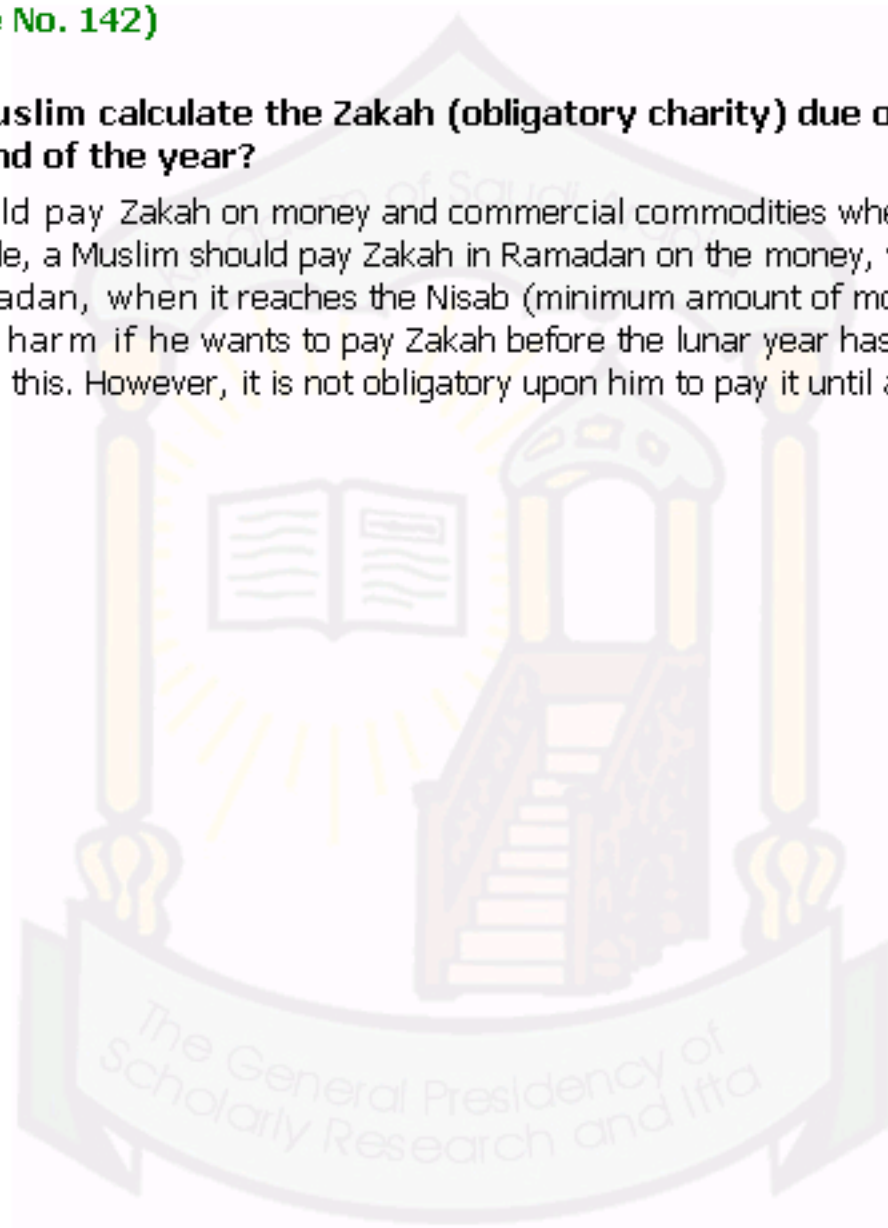
As-salamu 'alaykum warahmatullah wabarakatuh.



(Part No. 14; Page No. 142)

**Q: How can a Muslim calculate the Zakah (obligatory charity) due on the sum of money he saves at the end of the year?**

**A:** A Muslim should pay Zakah on money and commercial commodities when a full lunar year has passed. For example, a Muslim should pay Zakah in Ramadan on the money, which he has had from the previous Ramadan, when it reaches the Nisab (minimum amount of money on which Zakah is due). There is no harm if he wants to pay Zakah before the lunar year has passed and he will be greatly rewarded for this. However, it is not obligatory upon him to pay it until a year has elapsed.





**Q: I am working in the Kingdom of Saudi Arabia and I receive a monthly salary. When should I pay the Zakah after a full lunar year elapses; in the month after which a year passed or should I pay Zakah for the money I received throughout the entire year i.e. from the first month of the year till the last month in which I pay the Zakah?**

**(Part No. 14; Page No. 143)**

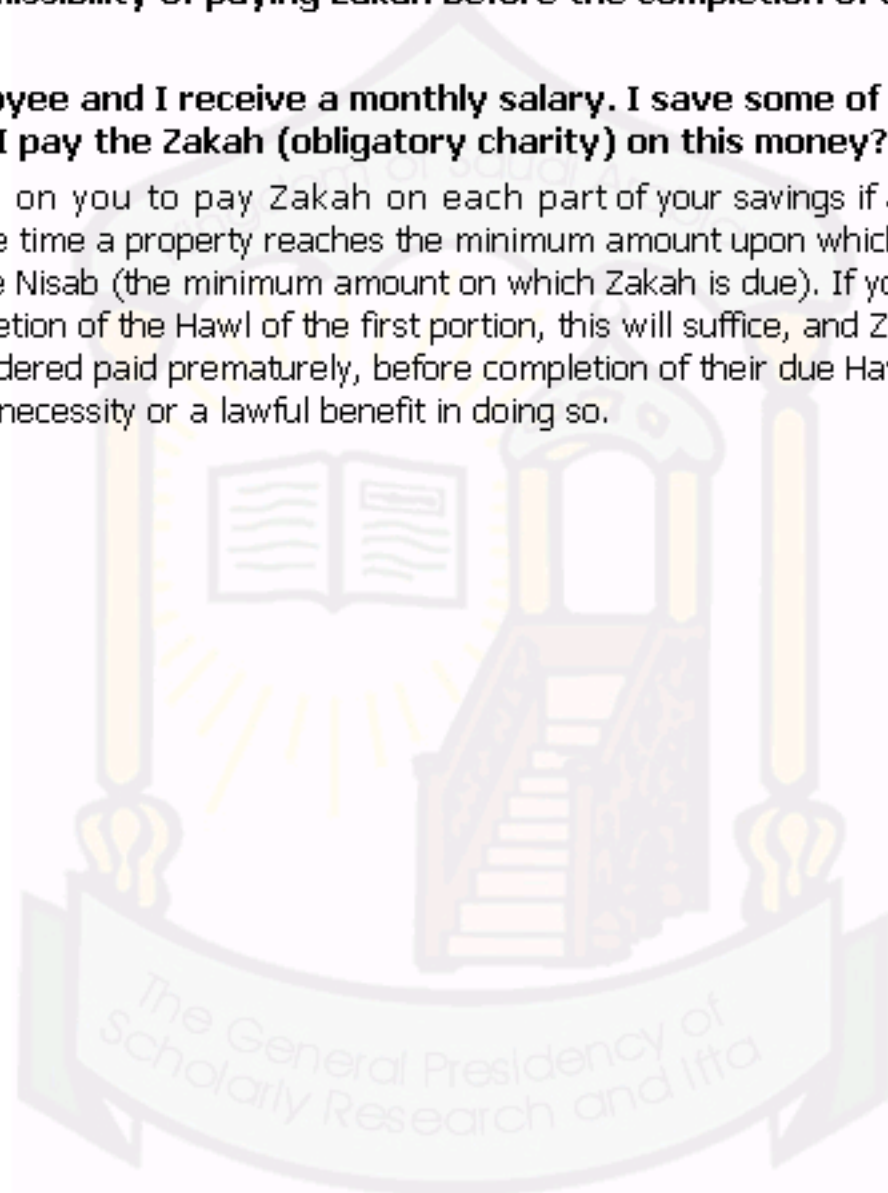
**A:** If your salary reaches the Nisab (the minimum amount on which Zakah is due), you should pay the Zakah on it when a full lunar year has passed; the first month, then the second, and so on. This is because the rule is if the salary reaches the Nisab and a full lunar year has passed, the Zakah on it must be paid. Moreover, if you want to give the Zakah of the whole year in advance when giving the Zakah of the first month, there is no harm but it will not become due on you until all the salary remains for a full lunar year.



### Permissibility of paying Zakah before the completion of a Hawl

**Q: I am an employee and I receive a monthly salary. I save some of it, but not a specific amount. How can I pay the Zakah (obligatory charity) on this money?**

**A:** It is obligatory on you to pay Zakah on each part of your savings if a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes and it reaches the Nisab (the minimum amount on which Zakah is due). If you pay Zakah on all the money at the completion of the Hawl of the first portion, this will suffice, and Zakah on the rest of the money will be considered paid prematurely, before completion of their due Hawl. This is permissible, especially if there is necessity or a lawful benefit in doing so.





**Q: I am a Muslim man who works in the civil service, and I am paid**

**(Part No. 14; Page No. 144)**

**a monthly salary, just like any other government employee. I often save varying amounts of money from my salary, depending upon my conditions from month to month; sometimes it is 2,000 Riyals, 4,000 Riyals, and others I cannot save anything at all. As time has passed by, I have saved a reasonable sum of money. Is it obligatory on me to pay Zakah (obligatory charity) on it and how should I calculate the amount? Is it according to the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) for each sum of money separately, because I do not follow a specific system for saving, which makes it difficult to determine the Hawl. I am afraid that I may have disobeyed Allah in regard to Zakah due to ignorance. Please advise me concerning this and may Allah reward you!**

**A:** It is obligatory on you to pay Zakah on each sum of money separately when its Hawl has passed. You should record this in writing, so you will be kept well-informed. If you pay the Zakah on all the money when a Hawl passes from the first saving, this will suffice and your conscience will be clear, as there is no harm in paying Zakah in advance, before the completion of the Hawl. May Allah grant us success!



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**Q: How can a person calculate the Zakah of money if he puts a sum of money and then adds another sum to it after a time?**

**A:** Zakah is to be paid on money or commercial commodities that reach the Nisab (the minimum amount on which Zakah is due) when a full lunar year has elapsed. Then, the Zakah of the rest of the money or commercial commodities that do not remain for a full lunar year is to be paid when the year has elapsed provided that it reached the Nisab. If a person gives the Zakah due on his properties one time when the first quantity of wealth remains for a year, it is right to give Zakah before a full year elapses and this is permissible. For example, if a person owns ten thousand in Ramadan, 1403 A.H. then he receives another ten in Dhul-Qa`dah of the same year, he should pay the Zakah of the first ten in Ramadan, 1404 A.H. and pay the Zakah of the second ten in Dhul-Qa`dah, 1404 A.H.. However, if he gives the Zakah of the whole sum in Ramadan, 1404 A.H., there is no harm. May Allah grant us success!



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### Ruling on paying Zakah on

#### monthly remuneration

**Q: We are a group of students from outside the Kingdom. We receive monthly remuneration, should we pay Zakah on it? If so, how much should we pay? Is it permissible for us to pay it to the needy persons here or donate it for the building of a Masjid (Mosque)? When should we pay it? May Allah reward you the best!**

**A: First,** Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) is due on you like other Muslims. It is Sa` (1 Sa` = 2.172 kg) of the staple food whether it is wheat or rice, or something similar. A Sa` is approximately three kilos. It should be given to the poor in the morning before Salat-ul-`Eid (the Festival Prayer) or one or two days before the `Eid-ul-Fitr (the Festival of Breaking the Fast). This was the way of the Sahabah (companions of the Prophet, may Allah be pleased with him). It is worthy to mention that paying Zakat-ul-Fitr should not be delayed until after Salat-ul-`Eid for it was authentically reported that [\("The Prophet \(peace be upon him\) ordered the payment of Zakat-ul-Fitr before the people go out for Salat-ul-`Eid."\)](#) (Related by Imam Al-Bukhari in his Sahih (authentic) Book of Hadith)

Second, you do not have to pay Zakah on the monthly remuneration unless you save a portion of it

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and a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has passed and the money you save has reached the Nisab (the minimum amount on which Zakah is due) which is one hundred and forty Mithqal (1 Mithqal = 4.25 grams) of silver and twenty Mithqal of gold or the corresponding value of any other currency.

It is preferable to pay Zakah to the poor Muslims and it is not permissible to give this money to the establishment of a Masjid, according to the Jumhur (dominant majority of scholars).

It is wajib (obligatory) to pay 2.5% of the value of the gold, silver, or other currencies of the same value such as the dollar. May Allah grant us success!



**The profit takes the rule of the original money**

**regarding the elapse of a full lunar year unless it is received via interest**

**Q: Mr. A.M.G. from Nouakchott, Mauritania asks, "I had in Ramadan, 1415 A.H. forty thousand ounces and I paid Zakah on this amount at its due time, but two months before Ramadan, 1416 A.H., the money increased twenty thousand ounces to be sixty thousand ounces. How should I pay the Zakah on this money? May Allah reward you!**

**(Part No. 14; Page No. 148)**

**A:** If the twenty thousand are profit of the money, then Zakah should be given on the entire amount for the profit takes the rule of the original money when a full lunar year has passed on the original sum. However, if this money is not a profit such as a price of some other sold objects or a gift from somebody, its Zakah should be paid when it has remained for a full lunar year as elaborated by scholars. May Allah grant us success!



**Q: Brother `A. M. M. from `Unayzah asks, "I had a bank account in Ramadan, 1415 A.H. It was fifty thousand riyals and I paid its Zakah (obligatory charity) at the right time. Then, in Ramadan, 1416 A.H. my balance became ninety thousand riyals. Should I pay Zakah on the ninety thousand riyals or only the forty thousand riyals, for I paid the Zakah of the fifty thousand previously? If the balance in Ramadan, 1416 A.H. is less than that of the previous year, how should the Zakah of this money be paid?**

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**A:** You should pay the Zakah of the ninety thousand riyals. This is based on the fact that the ruling of Zakah is equally applied to the original capital and its the profit when a full lunar year has elapsed provided that the referred to profit is obtained through legal ways. However, if it has come by means of interest, then in this case, Zakah is paid for the original amount of money, which is fifty thousand whereas the the rest of the money which is gained by interest is considered ill-gotten money and is regarded as out of possession. This money should be given to the poor and the needy and you should rid yourself of it and repent to Allah (Exalted be He) for that. We ask Allah to guide us and you and keep on the right way. May Allah grant us all success!



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### Hawl of debt

From `Abdul `Aziz ibn `Abdullah ibn Baz to the two honorable brothers ... May Allah guide them to all good, Amen!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.) To continue:

I received your letter - may Allah guide you - and I would like to inform you that the Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) of profits has the same ruling as that of the original capital. Thus, the due Zakah (obligatory charity) on it should be paid simultaneously with that of the original capital. This is so unless a percentage of it or of the capital is being given as a loan. In this case, Zakah should be paid upon the receipt of that loan. However, if the indebted person is solvent and able to repay upon demand, the Zakah of the debt should be paid, for it takes the same ruling as money at hand. Therefore, Zakah on it should be paid when a (lunar) year has passed.

On the other hand, if the indebted person is insolvent and it is not known whether or not he would be able to repay, Zakah is not due on the money according to the most authentic opinion of scholars as it is not under the owner's control to help the poor. When it is received, a (lunar) year should pass before paying its Zakah, and there is nothing due on the person for what has passed.

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What is to be considered regarding the passage of the year after which Zakah becomes due is the possession of money either by inheritance or any other way, whether it happens at the beginning of the Islamic calendar Hijri (lunar) year or at any other time. May Allah grant us success! May Allah guide us all to have a good understanding of His religion and to hold fast to it! He is the best to be asked. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.)



(Part No. 14; Page No. 152)

**Zakah is due on money that reaches the Nisab and a Hawl has passed from the date of its possession**

From `Abdul-`Aziz ibn `Abdullah ibn Baz to the honorable brother M. `A.F, may Allah protect him.

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.)

**In reference to your request for Fatwa registered in the the Departments of Scholarly Research, Ifta' with no. 551, dated 9/2/1407 A.H. in which you ask: If a person saves a sum of money and after a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due), he pays Zakah on it, should he pay Zakah on the same money if another Hawl passes?**

If a person saves a sum of money that reaches the Nisab (the minimum amount on which Zakah is due), he should pay Zakah on it after a Hawl has passed. This person should pay Zakah when a Hawl has passed on this sum of money as long as it has reached the Nisab. May Allah guide us all to what pleases Him, for He is the All-Hearing, the All-Respondent. As-salamu `alaykum warahmatullah wabarakatuh.

**Chairman of the Departments of Scholarly Research,**

**Ifta', Daw`ah, and Guidance**



(Part No. 14; Page No. 153)

**Money deposited in an Islamic**

**bank is subject to the same rules as any other money**

**Q:** It is well-known that Zakah (obligatory charity) is the due obligatory charity that a person pays on different kinds of property, such as commercial commodities, crops, gold and silver upon the passing of the Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due).

However, we want to know the Nisab of Zakah due on money deposited in an Islamic bank. Is it the same ratio, bearing in mind that the profit margin of this bank is very little?

**A:** Money deposited in an Islamic bank is subject to the same rulings as any other money, i.e. 2.5% should be paid on both the capital and the profit as Zakah.



### Ruling on dealing with usurious banks and Zakah due thereon

**Q: Many people deal with banks and forbidden transactions may then take place such as usury. Is there any**

**(Part No. 14; Page No. 154)**

**Zakah (obligatory charity) due on such money? How should it be paid?**

**A:** It is prohibited to deal in usurious transactions with banks or anything else. Moreover, all interest yielded from usury are prohibited and by no means belong to the capital owner and thus, have to be given in charity once they are received. This is so provided that Allah's ruling in this regard is known. However, if they are not received, one may demand only the capital. Allah (Glorified and Exalted be He) says: ﴿O you who believe! Be afraid of Allâh and give up what remains (due to you) from Ribâ (usury) (from now onward), if you are (really) believers.﴾ (And if you do not do it, then take a notice of war from Allâh and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).﴾ If they are received before knowing the ruling of Allah (Exalted be He) in this regard, they will be rightful property and may not be given in charity. To this effect, Allah (Glorified and Exalted be He) says: ﴿whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein.﴾

Anyway, one has to pay the Zakah due on his money acquired from any source other than usurious transactions. This category also includes the usurious interests received before knowing the ruling as they belong to the aggregate property. This is based on the above-quoted Ayah (Qur'anic verse). May Allah grant us success!



(Part No. 14; Page No. 155)

**Ruling on zakah on Arabic and foreign currencies**

**collected as a hobby**

**Q:** A man is fond of collecting Arab and foreign money as a hobby. Some of this money is valuable and other is not. Is Zakah (obligatory charity) due on this money after the passing of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due)? Please advise us and may Allah reward you with the best!

**A:** According to the general meaning of the evidence from the Qur'an and the Sunnah, Zakah is due on this money after the passage of a Hawl, if the money reaches the Nisab (the minimum amount upon which Zakah is due). It carries the ruling of money if it is used in transactions, and takes its place like banknotes. And Allah knows best!



### Ruling on the Zakah on gold pens

**Q: I was given a gift of some gold pens; what is the ruling on using them? Is Zakah due on these pens or not? Please advise us on this and may Allah reward you with the best!**

**(Part No. 14; Page No. 156)**

**A:** The correct opinion is that it is Haram (prohibited) for men to use gold pens, acting on the general meaning of the saying of the Prophet (peace be upon him), [“Gold and silk are Halal \(lawful\) for the women of my Ummah \(nation based on one creed\), but Haram for its men.”](#) Also, the Prophet (peace be upon him) said about gold and silk: [“These two are Haram for the men of my Ummah, but Halal for their women.”](#)

As for Zakah, it is obligatory to be paid on these gold pens if they reach the Nisab (the minimum amount on which Zakah is due) by themselves or after adding other gold objects owned by their owner to them, and after the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). Likewise, if the owner has silver or commercial commodities that complete the Nisab, Zakah is due on them according to the more correct of the two opinions maintained by the Muslim scholars, because gold and silver are regarded as the same thing.



**(Part No. 14; Page No. 157)**

### **Chapter on Zakah on commercial commodities**

**(Part No. 14; Page No. 158)**

**(Part No. 14; Page No. 159)**

### **conditions for the obligation of Zakah on commercial commodities**

**Q: A man trades in clothing, kitchenware, and other articles of commerce, How should he pay the due Zakah?**

**A:** It is obligatory for him to pay Zakah after having these commodities, which are intended for trading, for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) if their value reaches the Nisab (the minimum amount on which Zakah is due) of gold or silver. This is according to the Hadith related on this subject, such as the Hadith reported from Samurah ibn Jundub and Abu Dhar Al-Ghifary (may Allah be pleased with them).



### zakah on land intended for sale

**Q:** Three years ago, the municipality gave me a piece of land that had been allocated for citizens with limited incomes. I intend to sell this land if it can raise a suitable price, as its location is not convenient for me. My question is: Is Zakah due on this land? If it is due, do I have to pay for the three years or just one? Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) on this and may Allah bless you!

**(Part No. 14; Page No. 160)**

**A:** If you want to sell it, you have to pay Zakah based on its value after the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) from the time you intended to sell it. This is based on the Hadith related by Abu Dawud (may Allah be merciful to him) on the authority of Samurah ibn Jundub (may Allah be pleased with him) who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) This is substantiated by other supporting evidence that shows the same meaning. May Allah grant us success!



**Q: Is it obligatory to pay Zakah on land that is intended for sale or building purposes? If Zakah is obligatory, how should it be paid?**

**A:** It is obligatory to pay Zakah on land intended for business, according to the evidence provided in the well-known Hadith reported on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) Sadaqah in this case means Zakah. If the property is not for sale, but intended to be used for ownership purposes, such as farming, residence, renting, etc., there is no Zakah due on it, as it is not intended for sale. And Allah (may He be Praised and Exalted) knows best! We ask Allah (Glorified and Exalted be He) to grant success to us,

**(Part No. 14; Page No. 161)**

you, and all Muslims, to have comprehension of His Din (religion of Islam) and to be steadfast upon it. May Allah protect you! As-salamu ‘alaykum warahmatullah wabarakatuh (May Allah’s Peace, Mercy and Blessings be upon you!)



**Q: How can the zakah on land and other property be paid? Is it sufficient to pay all the Zakah due on it for several years when it is sold?**

**A:** If land or any other property, such as a house, a car, etc., is intended for trade, it is obligatory to pay its due Zakah according to its value every year on the completion of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). It is not permissible to delay it, except for someone who is unable to pay the Zakah due to not having any property other than it. They are granted a respite until they sell the property, and then they can pay the Zakah due on it for the previous years. The Zakah payment should be calculated for each year, according to the value of the property at the end of the Hawl, whether the value was more or less than the price paid for the land, car, or house.

This is the opinion adopted by the Jumah (dominant majority of scholars) due to the reported Hadith in which the Prophet (peace be upon him) ordered Sadaqah (Zakah) to be paid on property intended to be used for trade. Also, as business wealth is engaged in various commercial activities to make profit, it is obligatory on a Muslim to pay the due Zakah on it every year in the same way as they would if it remained cash money. May Allah help all Muslims comprehend His Din (religion of Islam) and keep them steadfast upon it, as He is the Best One to be asked for help!



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**The Maliki opinion on the Zakah  
due on commercial commodities is Da'if**

To His Eminence, Shaykh 'Abdul-'Aziz ibn 'Abdullah ibn Baz, may Allah protect him!

**As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

Your Eminence, we own some expensive lands in different areas of the Kingdom, but no one wants to buy these lands due to the bad condition of the local market or their locations. This has been going on for a long time. They have not been sold yet, but we pay the Zakah due on them every year. We have heard that some shaykhs of the Maliki Madh-hab (School of Jurisprudence) make it permissible to exempt such land from Zakah until it is sold.

**We, therefore, would like your opinion on this subject and may Allah reward you with the best for your efforts for us and all Muslims! As-salamu 'alaykum warahmatullah wabarakatuh!**

And may Allah's Peace, Mercy and Blessings be upon you!

It is obligatory on you to pay the due Zakah on them according to their annual value, whether it goes up or down,

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as long as the lands are intended for sale. This is based on the Hadith reported by Abu Dawud and others on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) This is supported by another Hadith reported by Abu Dhar (may Allah be pleased with him). This is also dictated by the meaning, as trade is carried out with both money and commodities. As for the opinion of the Malikis on this matter, it is Da'if (weak), as it contradicts the Shar'y (Islamic legal) evidence. May Allah grant us success! May Allah's Peace, Mercy, and Blessings be upon you!

**The General Mufti of the Kingdom of Saudi Arabia**

['Abdul-'Aziz ibn 'Abdullah ibn Baz](#)



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**Ruling on zakah due on land  
left for time of need**

**Q: I own a piece land, but I do not benefit from it as I have left it for time of need. Is it obligatory on me to pay Zakah on this land? If I have to pay Zakah, do I have to get a valuation every time?**

**A:** You do not have to pay Zakah on this land, as Zakah is only obligatory on the value of commodities intended for trade. Land, real estate, cars, furniture, etc., are commodities on which Zakah is not due for themselves, it is only when they are intended for money purposes, such as buying, selling, trading, that Zakah becomes due on their values. If a commodity is not prepared for these purposes, such as the land in your question, no Zakah is due on it. May Allah grant us success!



**No Zakah on land bought**

**to be built on for residency or rent**

**Q: If a man buys a piece land and wants to build a house on it,**

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**but the building has been delayed and a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has already passed; is there any Zakah due on this land?**

**A:** If he intends to build a house to live in and not to sell, and he wants to live in it himself or rent it out and benefit from the rent to meet his needs, no Zakah is due on this land. May Allah grant us success!



**Q: I had a piece of land that I bought to build on, but some time later I needed to sell it and did so. Is there any Zakah due on it for the period that it was not for sale?**

**A:** If the situation is as you mentioned in the question, you do not have to pay Zakah for the time before selling it. This is because the reason for paying Zakah is missing, which is the intention to sell, as you did not intend to sell it. If a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) has passed between an intention to sell and the sale, you have to pay Zakah on it. This will be equal to a quarter of one-tenth (i.e. 2.5%) of its value for each year after the intention to sell.





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**Ruling on Zakah on land whose owner is undecided**

**about selling**

**Q: If someone owns a piece of land and cannot build on it or benefit from it; is it obligatory for them to pay Zakah on it?**

**A:** If they prepare it for sale, it is obligatory for them to pay Zakah on it, but if they do not prepare it for sale, or are hesitating about selling it and have not decided what to do with it, or if they prepare it for rent, there is no Zakah due on the land, as has been stipulated by the Muslim scholars. This is because Abu Dawud (may Allah be merciful to him) reported that Samurah ibn Jundub (may Allah be pleased with him) said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#)



**Q: Our brother, A.A.A., from Al-Madinah Al-Munawwarah, says in his question: I have a house that I live in and a piece of land that I sometimes think of selling and sometimes think of building a house on for me to live in. Is there any Zakah due on it? I hope that Your Excellency will give me a detailed explanation about the Zakah due on land in general, and may Allah reward you with the best!**

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**A:** There is no Zakah due on land, or on any other commodity, unless the owner intends to prepare it for sale. They then have to pay the Zakah on its value after the passing of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) if it reaches the Nisab (the minimum amount on which Zakah is due). However, if the owner is hesitating whether or not to sell it, there is no Zakah due on it until they have a resolved intention to sell it and a Hawl passes after that time and it has reached the Nisab or more. This is because it was related by Abu Dawud and others, on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) This is supported by another Hadith reported on the authority of Abu Dharr (may Allah be pleased with him). This is the opinion of the Jumhur (dominant majority of scholars) and it is said by some to be the Ijma' (consensus of scholars). If a piece of real estate; a house, a shop, or land, is prepared for rent, there is no Zakah due on the asset itself; rather it is due on the rental from the real estate, if it reaches the Nisab and a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes. This is according to the general meaning of the evidence on the obligation to pay Zakah on gold or silver used as money or the banknotes that are used in their place, when they reach the Nisab and a Hawl has passed. May Allah grant us success!



**Q: i have a piece of land that is far from the populated areas and i do not have the intention to build on it. i have not prepared it for sale, but, if i am offered a good price for it, i will sell it. is it obligatory on me to pay Zakah on this land?**

**A:** If you have resolved to sell it, you have to pay the Zakah due on its value every year until you sell it. And then after you sell it, you will have to pay Zakah on the price you were paid, whenever

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a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes and you still have the money, and it has reached the Nisab (the minimum amount on which Zakah is due). If you are not resolved to sell it or you are hesitating about selling it, there is no Zakah due on it. May Allah grant us all success!



## How to pay Zakah

### on land prepared for sale and rent

**Q:** I am the representative for a family, authorized to buy, sell, and pay the due Zakah on their property. The family has some land that they were given by the government, but they are waiting for either water to cultivate it, for money to build on it, or for a sale opportunity to sell it. They were given this land for nothing in return, and they have not thought about preparing it for sale, as they do not need to do so. Is it necessary for them to pay Zakah on it or not, so that I can clear my conscience?

If I have some lands that I prepared to sell a long time ago, but I have not sold them yet and sometimes rent them; do I have to pay Zakah on the whole lands as lands prepared for sale or should I pay Zakah on the rent I receive when it reaches the Nisab (the minimum amount on which Zakah is due) and a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes?

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**In the Name of Allah, and all praise be to Allah! The reply:** As for the first-mentioned land, there is no Zakah on it, as the owners have not resolved that it is for sale. Zakah is due on commodities prepared for sale, according to the Hadith reported by Samurah (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) (Related by Abu Dawud)

As for other lands that you have prepared for sale, which you sometimes rent, you have to pay Zakah on the value of these lands every year, according to their price at the time of valuation. The same applies to their rent; Zakah due on them should be paid according to the asset, based on the previously mentioned Hadith. However, no Zakah should be paid until after a Hawl has passed while possessing the asset. As for the rent on this land, if it is collected after the Hawl, there is Zakah due on it; but if it is collected before the passing of a Hawl on the land, or it is spent, or lost before the passing of a Hawl, there is no Zakah due on it.



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### Ruling on zakah on agricultural land

From 'Abdul-'Aziz ibn 'Abdullah ibn Baz to our respected brother, A. S. A.; may Allah grant him success! Amen!

As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

My dear brother, I received your undated letter; may Allah bring you closer to Him through His Guidance! There are three questions in the letter that I understood. The reply to these questions is as follows:

**The reply to the second question:** If the land that you mentioned is prepared for sale, Zakah (obligatory charity) is due on its value every Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). If it is prepared for cultivation, Zakah is due on the produce grown on it that is liable to Zakah, such as wheat, barley, millet, corn, etc. There is also Zakah on the produce of the date-palm trees or grape vines, if the grain or fruit reaches the Nisab (the minimum amount on which Zakah is due). However, there is no Zakah on produce that does not reach the Nisab. May Allah guide all Muslims to comprehend His Din (religion of Islam)! As-salamu 'alaykum warahmatullah wabarakatuh!

**The President of the Islamic University**



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**land that is owned by people**

**has two conditions under which Zakah is due**

**Q: I was granted some land by the government and I kept it for about four years without paying any Zakah on it. After that I sold the land, but I also did not pay any Zakah on it then. What should I do now?**

**A:** If someone is given land by the government or any other body and has it in possession, or they buy it from another person and have it in possession, it is under one of two conditions. If they have the intention to use it for trade or sale, it is obligatory for them to pay Zakah according to its value after the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) from the time they decide to sell it. The value of the land should be calculated by experts. The amount of Zakah to be paid is a quarter of one-tenth (2.5%), the same as the Zakah due on gold, silver, and commercial commodities. The Zakah due on grains and fruit is a half of one-tenth (5%) if their irrigation incurs expenditure, such as by using machines, and one-tenth (10%) if they are watered naturally without any expenditure, such as those watered by rivers, springs, and rainfall. As for the Zakah due on camels, sheep and goats, and cows, this is known and explained through the Hadith of the Messenger (peace be upon him), dependent upon whether the animals are grazing livestock or prepared for trade. It is, therefore, obligatory on a Muslim to examine the landed property and other assets they have.

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If they want to sell something, they have to pay its due Zakah after the passage of a Hawl, based on the value of the item. First the item must be valued, then the Zakah due on the value paid by giving a quarter of one-tenth (2.5%), i.e., 2.5 Riyals out of every 100 Riyals or 25 Riyals out of every 1,000 Riyals. The Zakah on gold, silver, banknotes that are used nowadays, and commercial commodities, such as land, cars, and other commodities intended for buying and selling, is also 2.5% of the value of the item, evaluated after the passage of the Hawl. Thus, the Zakah should be paid based on the value of the land, the car, or other commodities as assessed at the completion of the Hawl, if the commodities are prepared for sale, and not for use or rent.

The second condition is when they do not want to sell the land, but to build a house on it to live in, to build houses on it for rent, or to build shops for rent. Under these circumstances, no Zakah is due on the land, but it is due on the rent after the passage of a Hawl, as it is also on money that has been kept for a Hawl.



**no Zakah on buildings prepared for residence**

**Q: Is there any Zakah due on land and residences?**

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**A:** There is no Zakah due on residences if they are used for living in, but there is on land and buildings that are rented out. Zakah is due on the rent, if it reaches the Nisab (the minimum amount on which Zakah is due) and is kept in possession for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due), calculated from the time they reach the Nisab. If the rent is spent on necessities, used to repay a debt, or given in charity before the end of the Hawl, there is no Zakah due on the rent. As for land, houses, shops, and other commodities that are prepared for sale, Zakah is due on them every year, according to their value at the completion of the Hawl, whether they go up or down in price, if their owners have decisively resolved to sell them. However, if the owner is hesitant about selling, there is no Zakah due. May Allah grant us success! May Allah's Peace be upon His Servant and Messenger, Muhammad, and his family and his Companions!



### **Obligation of Zakah is on the income from**

**houses, buildings, and shops, prepared for rent after the passing of a Hawl**

#### **Is Zakah due on the houses prepared for rent, if so when should it be paid?**

**A:** No Zakah is due on houses prepared for rent, as there is no evidence stated in the Shari'ah (Islamic law) that indicates this. However, if they are prepared for sale,

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Zakah is due on them, as it is on land and other commercial commodities prepared for sale. Zakah is only due once a year, so whenever a full Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes in case of the properties subject to Zakah, such as money, land, and other commercial commodities, it becomes obligatory to pay the Zakah due on them. If money liable to Zakah is spent before the passage of a Hawl, no Zakah is due on it. The same applies to rent of houses prepared for renting, when a Hawl passes before the rent has been spent, Zakah is due on rent if it reaches the Nisab (the minimum amount on which Zakah is due) or more. The Nisab is 140 Mithqals (1 Mithqal = 4.25 grams) of silver and 20 Mithqals of gold. The Nisab of gold in today's currency is equivalent to eleven and three-sevenths (11 3/7) Saudi gold Pounds, and as for silver it is equivalent to fifty-six (56) silver Riyals or the equivalent in banknotes. If the money is less than the Nisab, there is no Zakah due on it. May Allah grant us success!



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Respected Shaykh 'Abdul-'Aziz ibn 'Abdullah ibn Baz, may Allah protect you!

As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Please give us a Fatwa (legal opinion issued by a qualified Muslim scholar) on the following question: i had a building for investment and rent that I sold after seven years. How much Zakah do I have to pay on it and how do I pay it?**

**A:** Wa alaykum as-salam warahmatullah wabarakatuh!

If the situation is as you mentioned, there is no Zakah (obligatory charity) due on the building itself, but Zakah is due on the rent after the passage of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). The amount of Zakah that is due on the rent is a quarter of one-tenth (2.5%), which equals 25 paid out of every 1,000. After selling the building, Zakah is due on the amount it was purchased for, if it is kept in possession for a Hawl. The due Zakah on this is a quarter of one-tenth (2.5%) as previously mentioned. May Allah guide us all to what pleases Him! As-salamu 'alaykum warahmatullah wabarakatuh!

**NB.** If the amount it was sold for was 10 million, the Zakah will be 250,000.

**'Abdul-'Aziz ibn 'Abdullah ibn Baz**

**Chairman of the Departments of Scholarly Research,**

**Ifta', Daw'ah, and Guidance**



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**Q: a man has many houses that he rents out and he saves a large amount of money from this during the whole year. Is Zakah (obligatory charity) due on this money? Is so, when is it due and how much is it?**

**A:** If a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes on the rent collected from a house, a shop, or any other money, Zakah is due on it if it reaches the Nisab (the minimum amount on which Zakah is due). This is so unless the owner has spent the rent to meet his needs before the end of the Hawl, in which case no Zakah will be due. The Zakah due on rent is a quarter of one-tenth (2.5%) according to the Ijma' (consensus of the Muslim scholars). The Nisab of gold is twenty Mithqals (1 Mithqal = 4.25 grams), which equals eleven and three sevenths ( $11 \frac{3}{7}$ ) Saudi and foreign gold pounds. As for the Nisab of silver, it is 140 Mithqals, equal to fifty-six (56) Saudi silver Riyals or the equivalent in banknotes.



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**If the investment yield is spent**

**before keeping it for a Hawl, no Zakah is due on it**

From 'Abdul-'Aziz ibn 'Abdullah ibn Baz to our respected Muslim brother, may Allah guide him to the good! Amen!

**As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**I received the letter you sent telling me that you own a small cement building, which cost 70,000 Riyals to build, and, due to this, you are indebted to the tune of 40,000 Riyals. You rent it out for 8,000 Riyals a year, which is paid annually in advance. On receiving this money, you repay some of your debt. Your question is about the obligation of paying Zakah on the rent that you mentioned above.**

**A:** zakah is due on a property that a person keeps in possession for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which zakah is due), whether it is money or a commercial commodity.

As for the rent you receive in advance from the tenant,

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which you use to repay your debt, there is no Zakah due on it as you do not keep it in your possession for a Hawl. The Hawl is considered to be from the time the rent contract is made until the end of a year period, so if you receive the rent before the end of the year and you use it to repay your debt or you spend it to meet your household needs, no Zakah is due on it.

As for your question about the Zakah due on the two pieces of land that you own; if they are prepared to be traded, it is obligatory on you to value them at the end of every year and pay the Zakah due on them, if you are able to do so. If you are unable to do that, it is permissible for you to delay the payment of Zakah until you are able to pay it; you do not have to borrow money for this. It is permissible for you to owe the Zakah until you can pay it later, because Allah (Exalted be He) says: **﴿So keep your duty to Allâh and fear Him as much as you can﴾** Allah (Glorified be He) also says: **﴿And if the debtor is in a hard time (has no money), then grant him time till it is easy for him to repay﴾**

As for your question as to whether a debtor is exempted from paying Zakah; the answer is that scholars hold different opinions over this issue. The preponderant opinion is that debts do not remove the obligation for Zakah, as the Messenger (peace be upon him) used to order his workers to collect Zakah from the people, but he (peace be upon him) never told them not to collect it from debtors or to ask people whether they had any debts to be exempted from a proportional amount of Zakah. Therefore, it is known that debts do not waive the payment of Zakah.

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The purified Shar'iah (Islamic law) shows that zakah purifies those who pay it, and increases them in goodness, blessings, and brings them good returns, as Allah (may He be Praised) says: **﴿Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it﴾** Allah (Exalted be He) also says: **﴿and whatsoever you spend of anything (in Allâh's Cause), He will replace it. And He is the Best of providers.﴾**

The Prophet (peace be upon him) said, **﴿"Sadaqah (voluntary charity) never decreases wealth; and Allah only increases a Servant for showing pardon in honor; and no one ever humbles themselves to Allah, but Allah raises them (in status).">﴾** (Related by Imam Muslim in his "Sahih [Book of Authentic Hadith]")

In "Sahih Al-Bukhari", it is reported that the Prophet (peace be upon him) said, **﴿"There is never a day when Servants wake up in the morning, but two angels descend, one of them says, 'O Allah! Give in compensation to the one spending (for the sake of Allah),' and the other says, 'O Allah! Give loss to the one withholding.'">﴾** May Allah guide all Muslims to comprehend His Religion and be steadfast to it, and hasten to do what pleases Him. Indeed, He is All-Hearing, All-Responding! As-salamu 'alaykum warahmatullah wabarakatuh!



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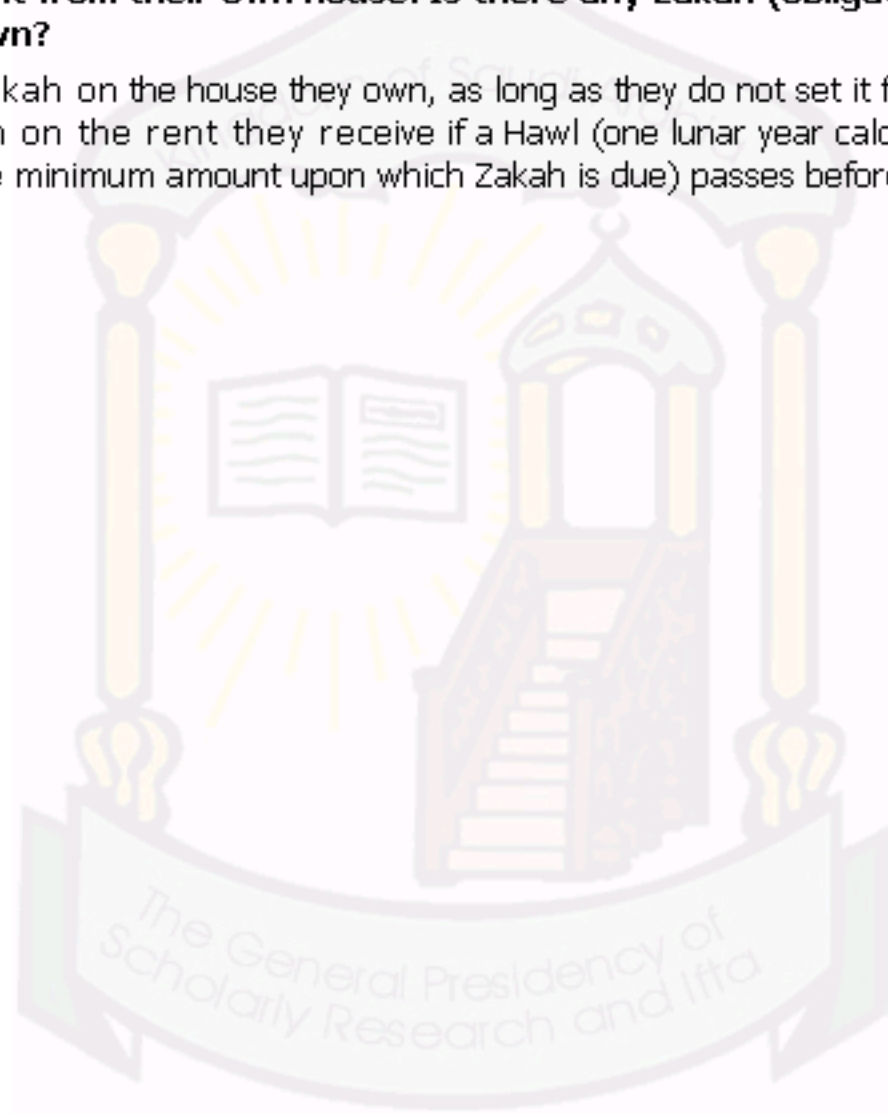
**Q: a man has some cars and houses, the income from which is spent on his family, so he does not save any of it during the whole year. Is Zakah (obligatory charity) due on this money? When is Zakah due on cars and houses and how much is it?**

**A:** If these houses and cars are for owning or used to benefit from their rents, there is no Zakah due on them. However, if they, or some of them, are used for trade, Zakah is due on the value of that which is used for trade, whenever a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes while still in possession of them. If the man spends the money to meet his household needs, on charity, or to meet any other needs, before a Hawl passes, there is no Zakah due, according to the general meaning of the evidence reported on this matter from the Ayahs (Qur'anic verses) and Hadith.



**Q: someone owns a house in a town, other than the one in which they live, which they rent out. Therefore, they rent another house in the town where they live, whose rent is less than the rent from their own house. Is there any Zakah (obligatory charity) due on the house they own?**

**A:** There is no Zakah on the house they own, as long as they do not set it for sale. However, they have to pay Zakah on the rent they receive if a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes before they spend it.





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### Ruling on zakah paid on trucks used for transportation

**Q: Is there any Zakah due on commercial trucks or camels that transport grain and other produce?**

**A:** There is no Zakah on trucks or camels used to transport grain, possessions, and other items from one place to another, as long as the trucks and camels are not set for sale, but they are for transportation and use. If the trucks, or the camels, donkeys, horses, and other animals that may lawfully be sold are set for sale, then Zakah is due on them, as they have thus become commercial commodities, on which Zakah is due. This is because of the Hadith related by Abu Dawud and others on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) This is the opinion adopted by the Jumhur (dominant majority of scholars). Abu Bakr ibn Al-Mundhir (may Allah be merciful to him) reported that this is the consensus view of the scholars. Allah is the one Whose Help is sought!



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### Ruling on Zakah

#### on artesian drills and agricultural plows

From 'Abdul-'Aziz ibn 'Abdullah ibn Baz to our respected brother, A. S. A., may Allah grant him success! Amen!

**As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**I received your letter - may you receive Allah's Guidance! - and it contains three questions to which I can give you the following replies:**

**The reply to the first question:** If artesian drills and agricultural plows are set for trading, Zakah is due on the value of the machines and their rent every year at the completion of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) on the asset with it in possession. If they are set for rent, Zakah is due on their rent only after keeping in possession of it for a Hawl. However, if the rent is spent before the passage of a Hawl, no Zakah is due on it. May Allah grant all Muslims understanding of His Religion! May Allah's Peace be upon you!

The President of the Islamic University



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no Zakah is due on equipment used in shops

**Q:** A man set up a butane gas cylinder depot, so he bought some cylinders for the depot that cost about 20,000 pounds. He fills the cylinders up and gives full gas cylinders in exchange for empty ones. Is it obligatory for the owner of this depot to pay Zakah on the empty cylinders or does he only have to pay Zakah on the profit he earns from the gas?

**A:** There is no Zakah due on items that are set for usage, whether they are cylinders or anything else. As long as they are set for use no Zakah is due on them. However, if the cylinders or other items are intended for sale or trade, Zakah is due on their value at the completion of Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). The arrival of Hawl is known by specifying it with a certain month; it is calculated from the month that the property is received and ends a year after that time. For example, if property is received in Ramadan from an inheritance or a gift, or any other source that entitles the person to own it, the Hawl will be completed in the following Ramadan, or if it is received in Rajab, it will end the following Rajab, etc. The rule is that Zakah is due on commodities prepared for sale. As for equipment that is used in shops, there is no Zakah on this.



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### How to pay zakah due on merchandise, such as textiles

**Q: A man owns some shops trading in different types of goods, such as textiles, shoes, and perfume. How should he pay the Zakah (obligatory charity) due on these goods?**

**A:** Anyone who offers goods, such as textiles or anything else, for sale, has to pay Zakah on the value of the goods and also any money they have, if they keep in possession of them for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). It was related by Abu Dawud (may Allah be merciful to him), with a sound Isnad (chain of narrators) on the authority of Samurah ibn Jundub, who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) This also based on other evidence mentioned by the scholars under the chapter on Zakah due on merchandise.



**How to pay the Zakah due on animal product,**

**dairy, agricultural produce, and industrial projects**

**Q: In regard to the new projects that people get involved in these days, such as animal, dairy, and agricultural produce, and big real estate projects, such as**

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**buildings; is Zakah (obligatory charity) due on these projects and how should it be paid?**

**A:** If these projects are prepared for buying, selling and profit-making, their owners have to pay Zakah on them, with every passage of Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). If they are prepared for sale, whether they are buildings, land, shops, animals on a farm, etc., their owners have to pay Zakah according to their values if they keep them in possession for a Hawl. As for equipments that are not for sale, no Zakah is due on them. The same applies to farmland, as long as the land is not for sale, but it is used for raising animals for sale, growing crops, and so on. However, Zakah is due on the produce itself, but not on the land itself that is used for cultivation or rearing animals. The same also applies to the tools used by a smith or a carpenter, such as axes, saws, and other tools that they use; they do not have to pay Zakah on these. Zakah is only due on the value of properties and tools prepared for sale, as mentioned above, whenever a Hawl passes. Similarly, Zakah is also due on vehicles or land for sale. With Allah is the success!



**Q: Is it permissible for me to pay the Zakah (obligatory charity) due on the poultry farm in money value?**

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**A:** a Muslim should pay Zakah on all their property based on its value, whether this is animals or other items that they intend to sell, at the completion of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). This is because it was related by Abu Dawud (may Allah be merciful to him) on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, [“The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale.”](#) There is also other supporting evidence on this. The Zakah should not be paid based on the purchase price of the item, but on the current value of the good for sale at the closing of the Hawl. This is so whether its current value is more or less than the original purchase price. With Allah is the success!



**Q: An owner of a printing house has been asking about the Zakah (obligatory charity) due on it. Some people replied that Zakah is due only on the products of the printing house; whereas others said that Zakah is due on its machines, equipments, as well as products. What is the correct answer to this question?**

**A:** It is obligatory on the owners of printing houses, factories, etc., to pay Zakah on the items set for sale. As for the items that they use, no Zakah is due on them. The same applies to cars, furniture, and kitchenware

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that is used; there is no Zakah on these items. This is because of the Hadith reported by Abu Dawud (may Allah be merciful to him) in his "Sunan (Hadith compilations classified by jurisprudential themes)", with a sound Isnad (chain of narrators), on the authority of Samurah ibn Jundub (may Allah be pleased with him), who said, ["The Messenger of Allah \(peace be upon him\) used to order us to pay the Sadaqah \(i.e. Zakah\) on what we prepared for sale."](#) As for gold and silver money, and banknotes, Zakah is due on them - even if they are to be used for expenditure - when they reach the Nisab (the minimum amount on which Zakah is due) and they have been kept in possession for a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due). May Allah grant success!



### How a merchant, who has stock

in a warehouse, credits and debts, and money in a bank, pays Zakah

**Q: First: A business man trades and deals with foreign companies on credit. When the Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes, he is usually in debt to a large amount. He would like to pay his debts to these companies before their due time and a few days before the completion of the Hawl, so that he avoids paying the Zakah (obligatory charity) on the money he owes to the companies, whose due time is a few days after the completion of the Hawl. Is he considered sinful for having this intention?**

**Second: How can he pay Zakah on his money if it is divided as follows:**

**1-The value of the stock in the warehouse at the end of the Hawl is (200,000 Riyals)**

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**2-Debts to be paid (300,000 Riyals)**

**3-Debts owed (200,000 Riyals)**

**4-Cash account in the bank (100,000 Riyals)**

**If payment due time of some of the debts comes, but he is lax in repaying them, and then, when the Hawl comes to an end, he repays them from his funds after stocktaking, and does not include them in the sum of his wealth, but deducts them from his debts; does this exempt him from paying Zakah on them?**

**A:** if a person repays their debts before the completion of the Hawl, they do not have to pay the Zakah on them. There is no sin in this, as 'Uthman ibn 'Affan (may Allah be pleased with him), one of the Rightly-Guided Caliphs, used to tell the indebted people to repay their debts before the due time of paying Zakah (i.e., the end of the Hawl). There is nothing wrong in a creditor waiving part of the debt to have the other part repaid before its due time, according to the more correct of the two opinions of the scholars, as this entails a common benefit for both the creditor and the debtor, with avoidance of any dealing in Riba (interest/usury).

As for the value of the stock in the warehouses, he should pay Zakah on it when a Hawl passes. The same applies to the money he has in the bank. As for the debts that people owe him, this should be clarified in detail: if the debtors are solvent, he should pay the Zakah at the end of the Hawl, because it is similar to the cash that is in a bank or the like.

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If the debtors are insolvent or procrastinating, he does not have to pay the Zakah according to the most correct opinion of the scholars.

Some scholars hold the opinion that he should pay Zakah on this money after receiving it for one year only, which is a good opinion that uses precaution, but this is not Wajib (obligatory) according to the most correct scholarly opinion, because Zakah is a form of consolation to the poor, and Zakah cannot be paid from money that it is unknown whether it is going to be received or not, either due to the insolvency or procrastination of the debtors, or for other reasons, such as lost money and animals.

As for the money he owes to people, this does not preclude Zakah, according to the most correct opinion of the scholars. If he acquires money to repay his debts, and it remains in his possession for a Hawl before he repays the debts, this does not exempt him from paying the Zakah due on it; rather he must pay its Zakah, because the Hawl has passed while he had the money in his possession. May Allah grant us success!



### Zakah on land shareholding

**Q: What is the prescribed Zakah (obligatory charity) on land shareholding, if a person contributes with one thousand Riyals, which after five years has multiplied to five thousand?**

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**A:** If a person invests his money in land shareholding or the like for the purpose of sale, this person and their partners should pay the Zakah on it on an annual basis according to the price of the shares, land or any other commodity; each according to their portion. If it is sold, he should calculate the Zakah for the past years and pay it afterwards.

He should not pay Zakah according to the final year prices only; rather, each year should be paid individually; the first year should be calculated according to its own price, and so on with the other years, since the initial price might differ from those afterwards either by an increase or a decrease. Therefore, a person should pay Zakah which equals one fourth of the tenth of the value annually according to the price of every year. May Allah grant us success!



### zakah on company shares

**Q: It is common nowadays for people to own company shares. Is there any Zakah (obligatory charity) due on these shares, and if so, how should it be paid?**

**A:** Those who have shares intended for trade must pay the Zakah due on them

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after a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) passes, as they would on any other commodity, such as land, cars, etc. If these shares are in property that is rented, not for sale, there is no Zakah due on them, such as shares in land, cars, etc. In this case, Zakah is due on the rental if a Hawl passes while having it in possession and it reaches the Nisab (the minimum amount on which Zakah is due), as with any other money. And with Allah is the success!

**Q: i own a number of shares in some companies in Saudi Arabia. My question is: How should I pay the Zakah due on them? Is it calculated according to their current market value or the annual profit? I do not intend to sell them. Please advise me and may Allah reward you!**

**A:** If the shares are used for investment, not for sale, it is obligatory that you should pay Zakah on the money profited from them, if it is kept in possession for a Hawl and they reach the Nisab. But, if the shares are intended for sale, you should pay the Zakah on them and any profit arising from them whenever a Hawl passes on the original capital, based on the value of the shares at the completion of the Hawl. This is so whether they are in land, cars, or other commodities. May Allah grant success to all!



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Your Eminence `Abdul `Aziz ibn `Abdullah ibn Baz, may Allah protect him!

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.)**

**I wish Your Eminence would answer the following question:**

**I hold shares in a joint-stock company in America. Must I pay Zakah on the dividends or both the dividends and the value of the shares? Many thanks for your efforts.**

Wa `alaykum as-salamu warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you too)

**A:** If you want to sell the shares, then Zakah is payable. If you do not want to sell these shares which constitute land or other kinds of property, Zakah is payable on the dividends when a year has passed. On the other hand, if the shares are in the form of cash, you should pay Zakah on the value of the shares and dividends. As-salamu `alaykum warahmatullah wabarakatuh

**Grand Mufty (Islamic scholar qualified to issue legal opinions) of the Kingdom of Saudi Arabia**

`Abdul `Aziz ibn `Abdullah ibn Baz



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### Zakah on shares in an electricity company

This is a message from `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother S. `A.H., may Allah grant him success!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Dear brother, I have received your message dated 12/5/1395 A.H. may Allah guide you to what is right! I recognize what it included and here is the question and the answer:

**Q: I have some shares in a stock company, should I pay the Zakah (obligatory charity) on them? if so, is it necessary to count the time for giving Zakah from the date of depositing or the date of receiving the profits? Moreover, I want to know the amount of due Zakah for every 100 Saudi Riyals.**

**A:** There is no Zakah on something that is deposited in these companies in general for the aim is investing the money not to sell them. However, Zakah is to be given on the profits received for the sharer when they have remained for a full lunar year

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and measure up to the Nisab (the minimum amount on which Zakah is due). According to the texts of Shari`ah and the agreement of scholars, the due amount in every one hundred riyals is 2.5% i.e. two and a half riyals.

President of the Islamic University



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### Chapter on Zakat-ul-Fitr

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#### Zakat-ul-Fitr is obligatory on every Muslim

**Q: What is the religious ruling on Sadaqat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) and is it a condition for it to have the Nisab (the minimum amount on which Zakah is due)? Are the objects given as Sadaqat-ul-Fitr specified and if so, what are they? Moreover, should one pay it on the behalf of his family including his wife and servant?**

**A:** Sadaqat-ul-Fitr or Zakat-ul-Fitr is obligatory on every Muslim, whether young or old, male or female, a free person or a slave. This is based on what is authentically reported on the authority of Ibn `Umar (may Allah be pleased with him) that he said, [«Allah's Messenger \(peace be upon him\) enjoined to pay one Sa` of dates or one Sa` of barley as Zakat-ul-Fitr on every Muslim slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer `Id prayer.»](#) (Agreed upon by Imams Al-Bukhari and Muslim)

There is no Nisab for it but a Muslim should pay it on behalf of himself and his household including his offspring, wives and servant provided that he has

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his sustenance for a day and a night.

As for the hired servant, his Zakat-ul-Fitr lies on his shoulders unless his lessee donates it or it was a condition due on him but Zakat-ul-Fitr of the slave is obligatory on his master as illustrated by the aforementioned Hadith.

It is obligatory to give it from the foodstuff of the country whether it is dates, barley, wheat, corn and the like according to the most authentic of the two opinions of scholars, for the Prophet (peace be upon him) did not specify a certain kind and because giving it is a kind of help and a person does not have to help another person with some thing other than his sustenance.



### Ruling on paying Zakat-ul-Fitr on behalf of one's sister

**Q:** I am a Thai student in a university in Sudan. I have a younger underage sister who lives in Thailand. My father died leaving behind this sister. It is noteworthy that there is no one but me who can provide for her. Must I pay Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) on her behalf?

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**A:** If your father died by the end of Ramadan and none of your relatives pay Zakat-ul-Fitr on behalf of your sister, you have to pay it on her behalf when you are able to do so. You should also provide for her within your capability because of Allah's saying (Exalted be He): **﴿Let the rich man spend according to his means; and the man whose resources are restricted, let him spend according to what Allāh has given him. Allāh puts no burden on any person beyond what He has given him.﴾** Allah (Glorified be He) also says: **﴿So keep your duty to Allāh and fear Him as much as you can﴾** The Prophet (peace be upon him) said: **﴿The severer (of kinship-ties) shall not enter Paradise.﴾** He (peace be upon him) also said when asked: **﴿O Messenger of Allah, who is most worthy of my kind care among all people? The Prophet said: Your mother. Again, he asked: Then, who is next? The Prophet (peace be upon him) said: Your mother. He then asked: Then, who is next? The Prophet (peace be upon him) also said: Your mother. He again asked: Then, who? Thereupon, the Prophet (peace be upon him) said: Your father, then your closest relatives.﴾** (Related by Muslim in his Sahih). If there is no one but you who can provide for her and there is no inheritance left by your father for her, you are obliged to sustain her to fulfill the obligation of maintaining the ties of kinship. May Allah grant you success!



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### **Zakat-ul Fitr as one Sa` of the staple food**

Praise be to Allah, Alone, and peace and blessings be upon His Messenger, his family, his Companions, and those who follows his guidance.

**There have been frequent questions regarding the payment of Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) in the form of rice or money instead of food.**

**A:** It is authentically reported that the Messenger of Allah (peace be upon him) ordered Muslims to pay Zakat-ul-Fitr in the form of Sa` (1 Sa` = 2.172 kg) of dates or barley. He (peace be upon him) ordered it to be paid before Salat-ul-`Eid (the Festival Prayer). It is related in the Two Sahih (authentic) Books of Hadith (i.e. Al-Bukhari and Muslim) from Abu Sa`id Al-Khudry (may Allah be pleased with him): [\("During the lifetime of the Prophet \(peace be upon him\) we used to pay Zakat-ul-Fitr in the form of one Sa` of food, one Sa` of dates, one Sa` of barley, one Sa` of cheese, or one Sa` of raisins \(dried grapes\)."\)](#) A group of scholars interpreted the word "food" which was mentioned in the previous Hadith as referring to wheat; others interpreted it

as the local staple food, whether it is wheat, corn, pearl millet or the like. This is the correct view, because Zakah is a form of aid from the rich to the poor, and the Muslim does not have to help with anything other than the staple food of his country. Undoubtedly, rice is the staple food in Saudi Arabia and it is a good and valuable food; it is better than the barley that is mentioned in the text. Hence, there is nothing wrong with paying Zakat-ul-Fitr in the form of rice.

A Sa` of any kind of staple food is equal to the measurement specified by the Prophet (peace be upon him) which was what an average man scoops up in two handfuls four times. In modern weights, this is equivalent to approximately three kilograms. If a Muslim gives a kilo of rice or some other staple food of his country, that is sufficient even if it is not one of the types mentioned in the Hadith. This is based on the soundest of the two opinions of scholars. There is nothing wrong with giving the equivalent amount by weight, which is approximately three kilograms.

It is Wajib (obligatory) to pay Zakat-ul-Fitr on behalf of all Muslims; young and old, male and female, and freeman and slaves. Scholars unanimously agreed that it is not obligatory to pay Zakah on behalf of a fetus, however, it is Mustahab (desirable) because `Uthman (may Allah be pleased with him) did so.

It is also Wajib to pay Zakat-ul-Fitr before Salat-ul-`Eid, and it is not permissible to delay it until after Salat-ul-`Eid. There is nothing wrong with paying it one or two days before the `Eid. Hence, it is known that the earliest time when it may be given, according to

the soundest of the two opinions of scholars, is the night of the 28th of Ramadan, because the month may be twenty-nine or thirty days. The Sahabah (Companions of the Prophet, peace be upon him) used to give it one or two days before `Eid.

Zakat-ul-Fitr should be given to the poor and the needy. It was authentically reported that Ibn `Abbas (may Allah be pleased with him) said, [\*\*"The Messenger of Allah \(peace be upon him\) ordained Zakat-ul-Fitr as a purification from idle talk and obscenities for those who fast, and to feed the needy. Whoever gives it before Salat-ul-Fitr; it will be accepted as Zakah and whoever gives it after Salat-ul-Fitr, it will be counted for him as a regular Sadaqah \(voluntary charity\)."\*\*](#)

It is not permissible to pay the value in money, according to the Jumhur (dominant majority of scholars); this view has the stronger evidence. Rather it must be given in the form of food, as the Prophet (peace be upon him) and his Companions (may Allah be pleased with them) did. This is also the view of the Jumhur. We ask Allah (Exalted be He) to help us and all Muslims to understand His religion properly and adhere to it steadfastly, and to guide us, for He is the Most Generous, Most Kind. Peace and blessings be upon our Prophet Muhammad, his family, and Companions.

**Chairman of the Departments of Scholarly Research,**

**Ifta', Daw`ah, and Guidance**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**Q: Sister B.M.M. from Riyadh in the Kingdom of Saudi Arabia says: What is the value of the Zakah (obligatory charity) of Ramadan?**

**A:** I assume that the questioner wants to ask about Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) after Ramadan. It is obligatory to give one Sa` (1 Sa` = 2.172 kg) of the local staple food such as rice, wheat, dates and the like. This is prescribed for all Muslims; males, females, freemen, slaves, children and grown ups as authentically reported from the Messenger of Allah (peace be upon him). It should also be given before people go out for Salat-ul-`Eid (the Festival Prayer), but it is acceptable to give it one or two days before that. In terms of weight, it is approximately three kilos. It is not permissible to pay it in terms of money; rather, as previously mentioned, it should be given from the local staple food.



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### Giving Zakat-ul-Fitr from

#### dried foodstuff using measures is better than weighing

From `Abdul `Aziz ibn `Abdullah ibn Baz to the honorable brother R.M.G. May Allah guide him to all that which is good! Amen.

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you.) To continue,

I received your letter dated 5/6/1389 A.H. May Allah guide you! It includes your question **about the amount of Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) that should be given from minced dates and similar weighed foodstuff in French Riyals and kilos.**

**A:** It is obligatory that Zakat-ul-Fitr be given in Sa`s (1 Sa` = 2.172 kg) like that which existed in the lifetime of the Prophet (peace be upon him) from the local staple food. It is obligatory for all Muslims; children, grown ups, males and females. A Sa` is about four handfuls with the two hands of dried foodstuff such as Tamr (dried dates), wheat and the like. In terms of weight, Zakah is estimated at four hundred and eighty Mithqals (1 Mithqal = 4.25 grams), which equals eighty French Riyals since one Riyal is equivalent to six Mithqals. It is also estimated at one hundred

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and ninety-two Saudi Riyals. It is about three kilos. If a Muslim gives dried foodstuff such as dates, good wheat, rice, dried raisins or cheese in terms of measurement, this will be better than weight. On the other hand, if the local staple food includes wheat, millet or any other edible grain, one Sa` would be sufficient. Allah (Glorified and Exalted be He) knows best. As-salamu `alaykum warahmatullah wabarakatuh.

Deputy President of the Islamic University



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### Ruling on giving Zakat-ul-Fitr

from types other than those that were stipulated

**Q: Is it permissible to give Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) from legumes like rice, corn, barley and millet even if they remain in their husk?**

**A:** It is permissible as long as it is considered from the local staple food according to the more authentic of the two scholarly opinions. However, it should be given after separating the seed from the husk in accordance with Allah's (Glorified be He) Saying: [﴿O you who believe! Spend of the good things which you have \(legally\) earned﴾](#) Also, this is more acquitting and considerate to the poor. This is so, except for the case of barley, as its husk should remain as it is due to the hardship involved in separating it. There is no problem in giving more than the due amount of Zakah (obligatory charity) paid in the form of milled rice, for example, or other types of grain that are better to be paid while kept in their husks, as long as this will be more beneficial to both the Zakah payer and the recipient. May Allah grant us success!

A personal request for Fatwa (legal opinion issued by a qualified scholar) that was submitted to His Eminence when he was occupying the position of the President of the Islamic University, and the answer was issued from his office.



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**Q: Is it permissible to pay Zakat-ul-Fitr in the form of rice?**

**A:** It is permissible to pay Zakat-ul-Fitr in the form of rice and other kinds from the foodstuff of one's country because Zakah (obligatory charity) is a kind of social aid and paying Zakah (obligatory charity) in the form of rice is the best social aid a person can give people because it is the best food to be given these days.





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### Ruling on paying Zakat-ul-Fitr in cash

All Praise is due to Allah, the Lord of all the worlds, peace and blessings of Allah be upon His servant and Messenger Muhammad, his family and Companions.

To proceed: **Many of my Muslim brothers asked me about the ruling on paying Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) in cash.**

**The answer is:** It is well-known for every Muslim who has the least discernment that the most important pillar of Islam is the testimony of La ilaha illa Allah (there is no deity but Allah) and that Muhammad is the Messenger of Allah. It is a requisite of "La ilaha illa Allah" that none must be worshipped except Allah alone. Also, a requisite of "Muhammad is the Messenger of Allah" is that Allah (He may be Glorified) must not be worshipped except through what the Prophet (peace be upon him) ordained. Zakat-ul-Fitr is an act of worship according to the Ijma` (consensus of scholars) of all Muslims. The general rule regarding acts of worship is that they are Tawqifiy (bound by a religious text and not amenable to personal opinion). It is not permissible for anyone to perform any act of worship except that which has been ordained by the wise lawgiver (peace be upon him). Allah

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says about him: ﴿Nor does he speak of (his own) desire.﴾ ﴿It is only a Revelation revealed.﴾ The Prophet (peace be upon him) said also in this regard: ﴿Whoever introduces something into this affair of our which is not of it, it is to be rejected.﴾ And: ﴿Whoever performs any act for which there is no

sanction from our behalf, it is to be rejected.) The Prophet (peace be upon him) pointed out that Zakat-ul-Fitr is, as reported in authentic Hadiths, one Sa` (1 Sa` = 2.172 kg) of food, or Sa` of dates, or Sa` of barley, or Sa` of raisin, or Sa` of cheese. Al-Bukhari and Muslim (may Allah be Merciful with them) narrated from `Abdullah Ibn `Umar (may Allah be pleased with them) that he said: (Allah's Messenger (peace be upon him) enjoined the payment of one Sa` of dates or one Sa` of barley as Zakat-Al-Fitr on every Muslim bondsman or free, male or female, young or old, and he ordered that it be paid before going out to offer the Salat-ul-`Eid (the Festival Prayer).) Abu Sa`id Al-Khudri (may Allah be pleased with him) said: (We used to give Zakat-ul-Fitr in the time of the Prophet (peace be upon him) as one Sa` of food or one Sa` of dates or Sa` (2,172 grams) of barley

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or Sa` of raisins.) In another narration: (Or Sa` of cottage cheese...) Agreed on its authenticity. This is the Sunnah of Muhammad (peace be upon him) regarding Zakat-ul-Fitr. It is well known that Muslims at the time of this legislation - especially, the society of Madinah - used to deal in dinar and dirham as they were the circulating currency; however, the Prophet (peace be upon him) did not mention them in Zakat-ul-Fitr. Had everything been acceptable in Zakat-ul-Fitr, he would have explained it because it is not permissible to delay explanation beyond the time of need. Had the Prophet (peace be upon him) ordered this the Sahabah (the Companions of the Prophet) would have reported it (may Allah be pleased with them). As for what has been mentioned that the Zakah (obligatory charity) of Al-Sa'imah (cattle let loose for free pasture) is part of the established compensation provided that there is no Zakah rate that must be paid on it. The general rule in the acts of worship is to take the ruling as it stands. This was mentioned previously. We do not know of any Sahabah of the Prophet (peace be upon him) that paid money in Zakat-ul-Fitr while they were the most knowledgeable of his Sunnah and keenest to adhere to it. Had they done so, it would have been reported as they reported all other matters related to the Shar`i rulings. Allah (May He be Glorified) states: (Indeed in the Messenger of Allâh (Muhammad صلى الله عليه وسلم) you have a good example to follow) also: (And the foremost to embrace Islâm of the Muhâjirûn (those who migrated from Makkah to Al-Madinah) and the Ansâr (the citizens of Al-Madinah who helped and gave aid to the Muhâjirûn) and also those who followed them exactly (in Faith). Allâh is well-pleased with them as they are well-pleased with Him. He has prepared for them Gardens under which rivers flow (Paradise), to dwell therein forever. That is the supreme success.)

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From what have mentioned earlier, it is clear that paying Zakat-ul-Fitr in cash is not permissible or sufficient because doing so contradicts the Shar`i proofs. I ask Allah to grant us success as well as other Muslims to understand His Deen, remain steadfast upon it and warn against that which goes against the Shari`ah for He is the Most Generous. Peace be upon our Prophet Muhammad, his family and his Companions.

**The General Chairman for the administrations of**

**Scientific Researches, Ifta', Call and Guidance.**

**`Abdul-`Aziz ibn `Abdullah Ibn Baz**





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**Q: What is your opinion in paying Zakat-ul-Fitr in cash?**

**A:** The people of knowledge differed about this; however, the majority of scholars hold the view that it should not be paid in cash, rather it must be given in food because the Prophet (peace be upon him) and his Companions gave it as food. The Prophet (peace be upon him) informed us that Allah ordained on us one Sa` (1 Sa` = 2.172 kg) of various food items. Therefore, it should not be given in cash. Currencies differ in value and grains range from good to medium. Neither the Prophet (peace be upon him), nor his Sahabah (Companions) did so. As for some people's claim that it is more desirable to the poor, this is not a sustainable proof because one must do what Allah ordained. It must be handed over to the poor in food and not in cash. Although some scholars hold this view, it is a weak saying and the soundest viewpoint is to pay it as food; one Sa` of wheat, barely, fresh dates, cheese, or raisins based on the statement of Abu Sa`id Al-Khudri (may Allah be pleased with him): [\(At the time of the Prophet \(peace be upon him\) we used to give Zakat-ul-Fitr \(obligatory charity paid before the Festival of Breaking the Fast\) one Sa` of food, fresh dates, barely, raisins, or](#)

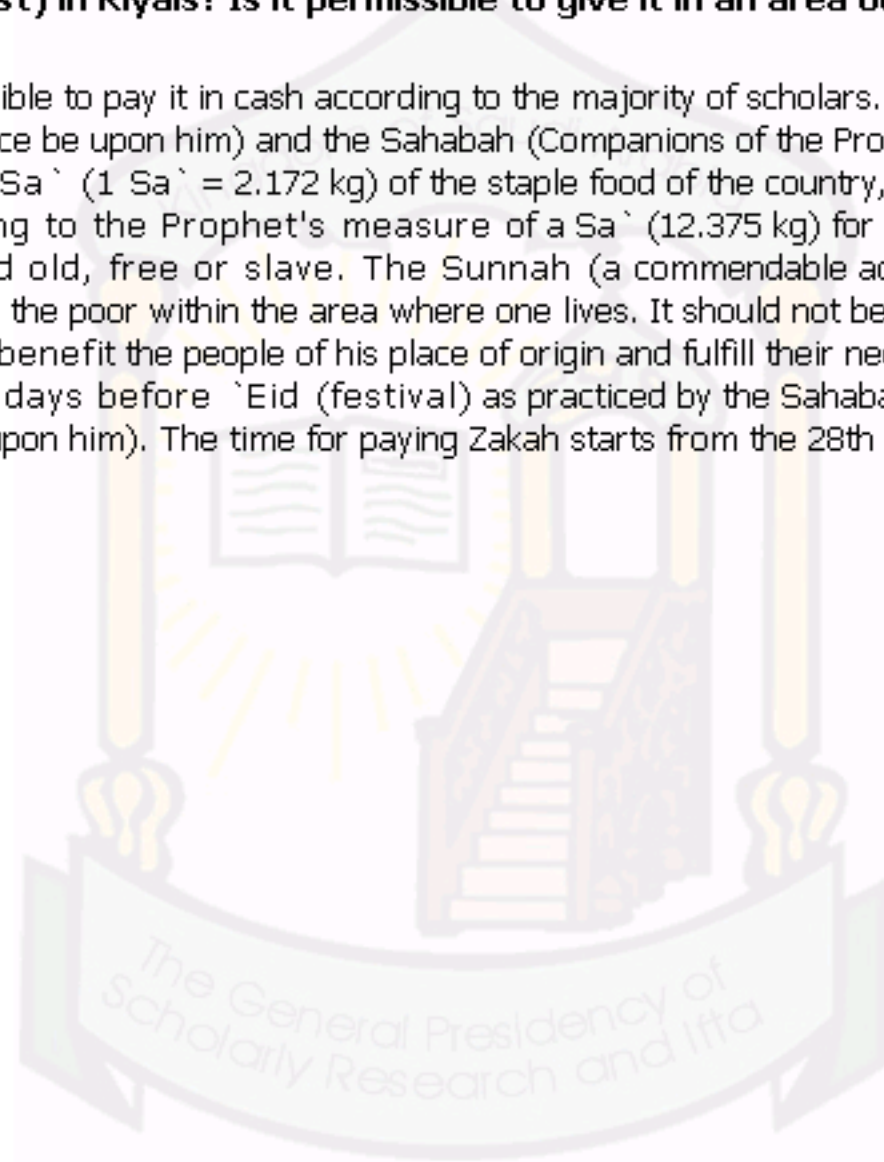
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[cheese.](#)) (Agreed upon by Imams Al-Bukhari and Muslim).



**Q: Is it permissible to pay Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) in Riyals? Is it permissible to give it in an area outside one's place of residence?**

**A:** It is not permissible to pay it in cash according to the majority of scholars. It must be paid in food as the Prophet (peace be upon him) and the Sahabah (Companions of the Prophet) did. The Zakah is estimated at one Sa` (1 Sa` = 2.172 kg) of the staple food of the country, such as fresh dates or rice, etc. according to the Prophet's measure of a Sa` (12.375 kg) for every Muslim male and female, young and old, free or slave. The Sunnah (a commendable act) is to distribute these provisions among the poor within the area where one lives. It should not be transferred to another place in order to benefit the people of his place of origin and fulfill their needs. It is permissible to pay it one or two days before `Eid (festival) as practiced by the Sahabah (Companions) of the Prophet (peace be upon him). The time for paying Zakah starts from the 28th of Ramadan. May Allah grant us success!





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### Desirability of distributing

#### Zakat-ul-Fitr among the poor people of the village

**Q: Should Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) be distributed to the poor people of our village or to others? If we travel three days before `Eid, what should we do regarding Zakat-ul-Fitr?**

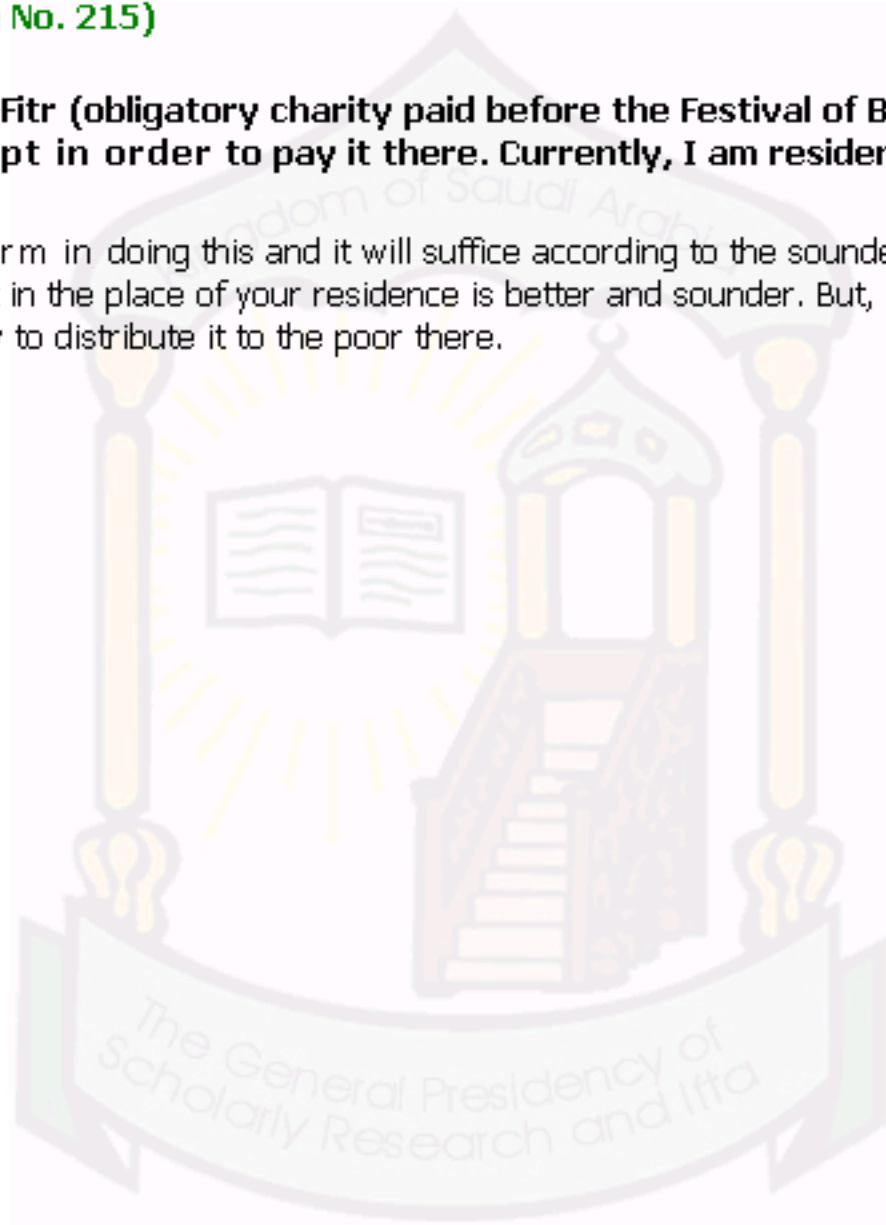
**A:** It is the Sunnah to distribute Zakat-ul-Fitr among poor villagers on the `Eid morning before Salah. It is permissible to distribute it one or two days before `Eid (festival) starting from 28th of Ramadan. If the person upon whom Zakat-ul-Fitr is due travels one or two days before the `Eid, he may pay it in the Islamic countries to which he travels. If he travels to non-Muslim countries, he may find poor Muslims and give it to them. If he travels after the time when giving it is permissible, he is to distribute it among the poor of his own town because Zakat is meant to console, and benefit them so they need not ask of others during the days of `Eid.



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**Q: I sent Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) to my family in Egypt in order to pay it there. Currently, I am resident in Saudi Arabia; is this action valid?**

**A:** There is no harm in doing this and it will suffice according to the soundest opinion of scholars; however, paying it in the place of your residence is better and sounder. But, there is no harm if you send it to your family to distribute it to the poor there.





**Allah has legislated Zakat-ul-Fitr**

**as a means to help the poor and the needy**

**Q: Is it permissible to give Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) to the Imam (the one who leads congregational Prayer) of the village even if he is well-off and not in need? Could you kindly advise?**

**A:** Allah has ordained Zakat-ul-Fitr as a means to help the poor and the needy. If the Imam of the village is well-off and has

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enough money, it is not permissible to give him Zakat-ul-Fitr or other types of Zakah (obligatory charity). If his salary is not enough due to his large family, or for any other reason, there is no harm to give him Zakat-ul-Fitr or other types of Zakah.



### The time for paying Zakat-ul-Fitr

**Q: Is it permissible to delay Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) in order to seek a needy person as we can do in other types of Zakah (obligatory charity)?**

**A:** No. You should hasten paying Zakat-ul-Fitr before Salat-ul-`Eid (the Festival Prayer) as the Prophet (peace be upon him) instructed and there is no harm to pay it one or two days prior; but it should not be delayed after `Eid.



## Ruling on the person who forgets to pay

### Zakat-ul-Fitr before `Eid Prayer

**Q: I prepared Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) before `Eid to give it to a poor person whom I know, but I forgot to pay it. I did not remember except during Salat-ul-`Eid (the Festival Prayer)**

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**so I paid it directly after Salah; what is the ruling on this regard?**

**A:** There is no doubt that it is obligatory to pay Zakat-ul-Fitr before Salat-ul-`Eid as the Prophet (peace be upon him) instructed, but there is no harm if one forgets. Paying Zakah after Salah (prayer) is sufficient even if it is reported in the Hadith that it will be considered as a regular charity. This report does not mean that it will not be sufficient as it was given near its due time to a person who deserves it and we hope that it will be an acceptable Zakah. This is because you did not delay it intentionally, rather out of forgetfulness. Allah (May he be Exalted) states in His Book: [﴿Our Lord! Punish us not if we forget or fall into error﴾](#) It was reported from the Prophet (peace be upon him) that he stated: [﴿Allah \(the Exalted\) stated: 'I did.'﴾](#) So, He accepted the supplications of His believing servants and will not reckon them for forgetfulness or errors.



**Q: What is the ruling on one who pays Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) during the Khutbah (sermon) after Salat-ul-'Eid (the Festival Prayer) due to forgetfulness?**

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**A:** Paying Zakat-ul-Fitr before Salah (Prayer) is Wajib (obligatory), but if one forgets to pay it then nothing is required of them other than paying it once they remember, because it is Faridah (obligatory act). It is not permissible for anyone to deliberately delay paying it until after Salat-ul-'Eid, according to the more correct of the two views held by the scholars, because the Messenger of Allah (peace be upon him) ordered the Muslims to pay it before Salat-ul-'Eid.



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### **Chapter on Paying Zakah**

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**It is obligatory to hasten to pay**

**Zakah and seek the help of trustworthy people in finding its due recipients**

**Q: I have about ten thousand Saudi riyals and I want to pay its Zakah, but I do not know how to pay it. Is it permissible to keep it until I return to my country and then pay its Zakah or not?**

**A:** It is obligatory on Muslims to hasten to pay Zakah (obligatory charity) once the one year period has passed while you have held a fixed amount. It is obligatory to pay Zakah (obligatory charity) in any place but he must seek the poor and the needy by the help of trustworthy people inside the boundaries of the country where he lives. He is to give Zakah whether he is in Yemen, Al-Sham (The Levant), Makkah or any other place.

Allah (Exalted be He) ordained Zakah on you. If you have ten thousand, the Zakah due is two hundred and fifty riyals, i.e. 2.5%. You must search for those in need and give them Zakah seeking the help of the trustworthy people such as your friends and brothers to guide you to them.



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### The Ruling on Delaying Zakah

**Q: Is it permissible to keep Zakah in order to give it to the poor whom you have not contacted yet?**

**A:** If the period is not long, there is no harm to hold Zakah (obligatory charity) until he gives it to some poor relatives or to the most needy persons. The period should not be long. Rather, it should be paid promptly; however, this is only regarding Zakah on moneys.

As for Zakat-ul-Fitr (obligatory charity paid before the Festival of Breaking the Fast), it must not be delayed but it must be paid before Salat-ul-`Eid (the Festival Prayer) as ordained by the Prophet (peace be upon him). There is no harm to pay it one or two days before `Eid and must not be delayed until after the observance of the Salah.



**Q: Is it permissible to delay Zakah for months in order to search for the needy, or because I have no money when the time of Zakah is due?**

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**A:** There is no harm in delaying Zakah (obligatory charity) for the mentioned above reasons. When a person finds the poor or the money, he must hasten to give Zakah because it is not permissible to delay it after the completion of a one complete Hijri year; except for a Shar`i (Islamically Lawful) reason such as not having the money when Zakah is due or the inability to locate the poor.

I ask Allah to grant you and us understanding in Islam and remain upright upon it for He is the Most Generous and Bountiful!



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**His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, the General Mufty of the Kingdom of Saudi Arabia and the Chairman of the Council of Senior Scholars and the Departments of Scholarly Research and Ifta'!**

May Allah grant him success in everything! Amen.

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) To proceed:**

**We would like to inform Your Eminence that my uncle gives the Zakah (obligatory charity) of his money every year in the beginning of Ramadan. He would like to pay it every year at Muharam in order to fulfill the needs of the needy. How could he calculate the difference of months between Ramadan and the following months. In case my uncle owns real estate and land, how can he calculate the Zakah from the value of the land or the sale of this land?**

**I would like Your Eminence to provide me with the answer. May Allah benefit the nation with your knowledge! May Allah bless your time and make you a source of help for knowledge seekers! May Allah grant you the highest degree in Paradise for He is the Most Generous and Bountiful! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**A:** As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) To proceed: Your uncle must not delay Zakah until Muharram, but it is permissible for him to pay it in advance

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in Muharam prior to Ramadan or any other month. He must pay Zakah on real estate according to its value at the time Zakah is due on it. May Allah accept your deeds. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!).

**The General Mufty of the Kingdom of Saudi Arabia**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**The ruling on delaying Zakah on commercial commodities  
due to the lack of ready cash**

**Q:** I have a store for selling car accessories and equipments but now I do not have cash money to pay Zakah (obligatory charity) for I have not sold anything and the stock is on display in the store. In this case, should I pay the Zakah when I have the money even if after Ramadan, or what should I do?

**A:** You should pay Zakah after the passage of a full lunar year. Yet, if the year passed while you do not have ready money, you are required to give it when you get money. May Allah grant us success!



**Ruling on the one who does not pay Zakah  
out of denying the obligation, misery or neglect**

**Q: What is the ruling on those who do not pay Zakah? Is there any difference between the person who does not pay it because he denies its obligation and the person who does so because he is miser or neglectful?**

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**A:** All praise be to Allah Alone, and peace and blessings be upon His Messenger, and his family and Companions!

The ruling on one who does not pay Zakah (obligatory charity) should be detailed. If he does not pay Zakah because he does not believe it is obligatory while its conditions are applicable to him, he is a Kafir (disbeliever) according to Ijma' (consensus of scholars). The same applies even if he pays it but still denies its obligation. If he does not pay it because he is miser or heedless, he is Fasiq (someone flagrantly violating Islamic law) committing one of the major sins. If he dies in this state of violating this law, he is left to the Will of Allah Who says: [﴿Verily, Allâh forgives not that partners should be set up with Him \(in worship\), but He forgives except that \(anything else\) to whom He wills﴾](#)

The Glorious Qur'an and the honorable Sunnah indicate that one who does not pay Zakah on properties and wealth will be punished on the Day of Resurrection by them and then will be shown his way, either to Jannah (Paradise) or to Hellfire. This warning is for those who do not pay Zakah and do not deny its obligation. Allah (Exalted be He) says in Surah At-Tawbah: [﴿And those who hoard up gold and silver \[Al-Kanz: the money, the Zakât of which has not been paid\] and spend them not in the Way of Allâh, announce unto them a painful torment.﴾](#) [﴿On the Day when that \(Al-Kanz: money, gold and silver the Zakât of which has not been paid\) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, \(and it will be said unto them\): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."﴾](#) The same is stressed by the authentic Hadith concerning those who

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do not pay Zakah on the gold and silver. Moreover, the Hadith warns that those who do not pay Zakah on camels, sheep, and cows will be punished on the Day of Resurrection by these animals.

The one who does not pay Zakah on the cash and commercial commodities takes the same ruling as the one who does not pay Zakah on gold and silver.

As for those who deny the obligation of Zakah, they take the same ruling as the Kafirs (disbelievers). They will be gathered with them and driven into the Hellfire where they will remain eternally. Concerning the Kafirs (disbelievers) and their likes, Allah (Glorified and Exalted be He) says in Surah Al-Baqarah: [﴿Thus Allâh will show them their deeds as regrets for them. And they will never get out of the Fire.﴾](#) And in Surah Al-Ma'idah [﴿They will long to get out of the Fire, but never will they get out therefrom; and theirs will be a lasting torment.﴾](#) There are many proofs from the Glorious Qur'an and

Sunnah to the same effect.



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**Advice to those who do not  
pay Zakah as legislated in Islam**

Praise is due to Allah and peace and blessings be upon the seal of all prophets, his family and Companions. I wrote this message with the aim of counseling and reminding of the obligation of Zakah (obligatory charity) which many Muslims do not pay attention to and do not give it in the manner legislated in Islam, despite its importance and being one of the five pillars of Islam. One's Islam is not perfected except by observing these pillars. The Prophet (peace be upon him) said: [«Islam is based on five pillars: testimony that there is nothing worthy of worship except Allah and that Muhammad is the Messenger of Allah; performing Salah \(prayers\), giving Zakah; fasting in Ramadan; and performing Hajj \(pilgrimage\) to the House \(Ka`bah\).»](#)

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In fact, Zakah (obligatory charity) is one of the most ennobling duties prescribed on the Muslims. It expresses the humanity and benevolence of Islam towards Muslims that they may benefit poor who are in need of it.

Among its benefits are: 1- Creating good will between the rich and the disadvantaged as souls are inclined to love whomsoever does good to them.

2- Purifying the soul and safeguarding it from the characteristics of miserliness and egotism. Allah (Exalted be He) refers to this in the honorable Ayah (Qur'anic Verse): [«Take Sadaqah \(alms\) from their wealth in order to purify them and sanctify them with it»](#)

3- Accustoming a Muslim to generosity and kindness towards the needy.

4- Seeking blessings, abundance and expiation from Allah Who says: [«and whatsoever you spend of anything \(in Allâh's Cause\), He will replace it. And He is the Best of providers.»](#) Also, the Prophet (peace be upon him) stated in the authentic Hadith: [«Allah \(may He be Exalted and Glorified\) says, "O son of Adam! Spend \(i.e. in the cause of Allah\), and I shall give you.»](#) There are many other benefits as well.

However, it is reported that severe punishment awaits those who do not pay Zakah out of misery and neglect. Allah (Exalted be He) says: [«And those who hoard up gold and silver \[Al-Kanz: the money, the Zakât of which has not been paid\] and spend them not in the Way of Allâh, announce unto them a painful torment.»](#) [«On the Day when that \(Al-Kanz: money, gold and silver the Zakât of which has not been paid\) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, \(and it will be said unto them\): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."»](#)

Accordingly, if one has wealth and money and does not pay Zakah on it, it is considered to be treasure and he or she will be punished for it on the Day of Judgment as indicated by the following Hadith where the Prophet (peace be upon him) said: [\(Any person who possesses gold or silver and does not pay what is due on it \(i.e., the Zakah\); on the Day of Resurrection, plates of silver and gold will be heated for him in the fire of hell and with them his flank, forehead and back will be branded. When they cool, they will be heated again and the same process will be repeated during the day the extent of which will be fifty thousand years. \(This would go on\) until Judgment is pronounced among servants, and he will be shown his final abode, either to paradise or to hell.\)](#)

Then the Prophet (peace be upon him) mentioned the owner of camels, cattle and sheep who does not pay their due Zakah and stated that he will be tormented on account of them on the Day of Resurrection.

It is authentically reported that Allah's Messenger (peace be upon him) said: [\(Anyone whom Allah has given wealth but does not pay its Zakat, then on the Day of Resurrection his wealth will be presented to him in the shape of a bald-headed poisonous snake with two poisonous glands in its mouth and it will wrap itself round his neck and bite him over his cheeks and say: "I am your wealth; I am your treasure." Then the Prophet \(peace be upon him\) recited Allah's Statement, \(And let not those who covetously withhold of that which Allâh has bestowed on them of His Bounty \(Wealth\) think that it is good for them \(and so they do not pay the obligatory Zakât\). Nay, it will be worse for them; the things which they covetously withheld shall be tied to their necks like a collar on the Day of Resurrection.\)](#)

Zakah is to be given from four items: (i)- what comes out of the land including grains and fruits, (ii)- the grazing livestock, (iii)- gold and silver, and (v) commercial commodities.

There is a specific Nisab (the minimum amount on which Zakah is due) for each of these four items and Zakah is not due on quantities less than it.

The Nisab for grains and fruits is five Wasaqs. A Wasaq equals sixty Sa` (Sa` = 2.172 kg) according to the Sa` of the Prophet (peace be upon him) and the amount of Nisab of date, raisins, wheat, rice, barely and the like, is three hundred Sa` which corresponds to four handfuls of an adult male hand.

The Zakah due on this is one tenth provided that palm trees or plants are irrigated without hardship such as by rain, water from running rivers or wells, etc.

But, if they are irrigated using waterwheels, water machines and the like, the due Zakah is half of the tenth (5 %) as stated by the Hadiths of the Prophet (peace be upon him).

The Nisab of freely grazing animals, such as camels, cattle, and sheep has some details as clarified by the Hadiths of the Prophet (peace be upon him) and I chose not to mention them here for the sake of brevity, and whoever wishes to know them should ask scholars about it.

The Nisab of silver is one hundred and forty Mithqal which corresponds to fifty six Saudi riyals.

The Nisab of gold

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it is twenty Mithqals (1 Mithqal = 4.25 grams) which equals eleven Saudi gold pound and three sevenths of the Saudi pound and corresponds to ninety-two grams.

The due amount of Zakah on gold and silver is the quarter of the tenth (2.5 %) of the Nisab provided that it remains for a full lunar year.

The earnings take the ruling of the original amount and therefore it is not a condition to remain for another year, and similarly the profit of grazing livestock provided that the origin measure up to the Nisab.

Paper money is dealt with like gold and silver; if its value measures up to the Nisab of silver or gold and is in one's possession for a full lunar year.

The same ruling applies to gold and silver jewelry which women wear, if the gold jewelry reaches the Nisab of gold and jewelry made from silver reaches the Nisab for silver and remains for a full lunar year. It does not matter whether it is used or borrowed according to the most authentic of the two opinions of scholars based on the Hadith of the Prophet (peace be upon him) in which he said: [«Any person who possesses gold or silver and does not its Zakah, on the Day of Resurrection, sheets of silver and gold would be heated for him in the Hell...»](#)

Moreover, it is authentically reported that the Prophet (peace be upon him) saw a woman wearing two gold bracelets. He asked her: [«Do you pay Zakah on them? She said: No. He then said: Are you pleased that](#)

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[Allah may put two bangles of fire on your hands? Thereupon, she took them off and placed them before the Prophet \(peace be upon him\) saying: They are for Allah and His Messenger.»](#) (Related by Abu Dawud and Al-Nasa'y with a good Isnad (chain of transmitters)

It reported that Umm Salamah (may Allah be please with her) [«used to wear gold ornaments. She asked the Prophet, "O Messenger of Allah, is that a treasure? He replied, "Whatever reaches a quantity on which zakah is payable is not a treasure when Zakah on it is paid.»](#) There are other Hadiths to the same effect.

With regard to commercial commodities, it should be assessed at the end of year and the quarter of its tenth (2.5 %) is to be given in Zakah whether its value corresponds to its price or is more or less based on the Hadith narrated on the authority of Samurah (may Allah be pleased with him) who said: [«The Prophet \(peace be upon him\) used to command us to pay Sadaqah \(Zakah\) of what we prepare for sale.»](#) (Related by Abu Dawud)

Different kinds of items kept for sale such as land, buildings, cars, etc., are intended here.

But, if they are leased, then Zakah is to be paid on the return when a full lunar year passes and reaches the Nisab, while there is no due Zakah on them for they are not ready for sale.

Certainly, this applies to private cars and cabs as long as they are not designated for sale but for daily use.

If a person has a cab

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or another object and other wealth that measures up to the Nisab. One is required to pay Zakah for this wealth when it remains for a year, no matter if it is kept for expenses, marriage, purchasing property, fulfilling a debt, etc., according to the general evidences of the Shari`ah (Islamic Law) which indicate the obligation of Zakah on these items.

Moreover, the soundest of the opinion of scholars is that debt does not exempt one from paying Zakah for the evidence mentioned previously.

However, it is obligatory to pay Zakah upon the money belonging to orphans and the mentally incapable persons, according to the majority of scholars, when they reach the Nisab and remain for a year. The guardians of orphans and mentally incapable persons should pay Zakah on their behalf when it is due owing to the general evidence. We may deduce this from what the Prophet (peace be upon him) stated in the Hadith of Mu`adh when he sent him to the people of Yemen: [\(Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor.\)](#)

The Zakah is a Right of Allah that is not permissible to give to those who are not entitled or to gain benefit or ward off harm. Likewise, one is not allowed to give Zakah to protect his wealth or person from hardship but should deliver it to whomever deserves it and not seek any other thing by this. One should pay it gladly and seeking Allah only so as to be free from the responsibility and receive great reward from Allah (Exalted be He) who will compensate for this money.

Allah (Exalted be He) explained in His Noble Book the categories of people deserving Zakah. He

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(Exalted be He) says: [\(As-Sadaqât \(here it means Zakât \) are only for the Fuqarâ' \(poor\), and Al-Masâkin \(the poor\) and those employed to collect \(the funds\), and to attract the hearts of those who have been inclined \(towards Islâm\), and to free the captives, and for those in debt, and for Allâh's Cause \(i.e. for Mujahidûn - those fighting in a holy battle\), and for the wayfarer \(a traveller who is cut off from everything\); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise.\)](#)

Allah mentions at the end of this Ayah (Qur'anic Verse) two of His Great Attributes in order to let people know that He is All-Knowing of the conditions of His Creatures and knows who deserves charity and who does not. Moreover, He is All-Wise in His Law and Preordainment and apportioned things accordingly, even if the wisdom behind it is not known to all people. Allah assures people regarding His Shar' (Law) that they may submit to His Commands.

May Allah's Peace and Blessings be upon His Servant and Messenger Muhammad, his family and Companions!

**General Chairman of Departments of Scholarly Research,**

**Ifta', Da`wah and Guidance**

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**Q: What is your advice for men who do not pay Zakah? Perhaps their hearts will soften and they will return to the truth.**

**A:** My advice to those who are miserly and avoid paying Zakah is that they should fear Allah and remember that their Lord Who provided it, i.e. the money, has made it a trial for them. Thus, one who appreciates the blessing and pays its due right will be successful, whereas the miser who does not pay Zakah which is the due right on such blessings will perish, lose, and taste punishment and retribution in one's grave and on the Day of Judgment, may Allah grant us safety! Wealth is transient and also significantly dangerous and has serious consequences for the miser who does not pay its Zakah. One will die and leave it for one's heirs, but will be accountable for it and for not paying its due right. Thus, it is obligatory for every Muslim having money to fear Allah and bear in mind that we will all stand before Allah (Exalted be He) to be judged according to one's work and remember that this money is a trial as Allah (Glorified and Exalted be He) says: *(Your wealth and your children are only a trial)* And: *(and We shall make a trial of you with evil and with good.)* Hence, money is a trial and a test. If you praise Allah, pay the due Zakah, and spend it in its right places, then you will be truly prosperous and it will be a blessing for you. Such money will be a good helper for the believer through which he can join ties of kinship, use it to fulfill his obligations, contribute to

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charitable projects, and help and relieve the oppressed. Thus, for such a person, money is a blessing. As for the miser, it is a grave misfortune and his end will be tragic. We ask Allah to grant us and all Muslims safety from every evil!



**Whoever fails to pay Zakah is required**

**to pay it for the past years**

**Q: I have not paid Zakah for three years after possessing the Nisab. I calculated the money I have and the money people owe me to come up with this sum. Should I pay the Zakah of this money for the past three years when the third year completes this year, knowing that I am wealthy and can do this? Or what should I do?**

**A:** You have to pay Zakah (obligatory charity) for the past two years and ask forgiveness from your Lord and repent to Him for having delayed. When the third year completes, pay the Zakah due for it. Do not delay paying Zakah. Rather, hasten to pay the Zakah due for the past two years and seek Allah's Forgiveness. When the third year completes, pay the Zakah due for it.



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**Being ignorant of the obligation of Zakah does not exempt one from paying it**

**Q: A brother from Riyadh asks:**

**I have had a sum of money for five years. This sum increases and decreases. This year I spoke with a brother about Zakah on money, and he mentioned that there is Zakah to be paid on any sum remaining in one's possession for a full lunar year; even if one is saving to marry or buy a house. If you please Shaykh, am I obliged to pay Zakah for the past years, though I was ignorant of the fact that I should have paid Zakah? Or should I pay Zakah only for this year in which I became aware that I have to pay Zakah? Please, give us your Fatwa about this. May Allah reward you well!**

**A:** You must pay Zakah (obligatory charity) for all the past years, and it is not waived due to your ignorance, because the obligation of Zakah is Ma`lum minad-din biddarurah (well-established religious matters) which is known to all Muslims. Zakah is the third pillar of Islam. What you must do is to hasten to pay Zakah for all the past years, and repent to Allah (Glorified and Exalted be He) for delaying it. May Allah forgive us, you and all Muslims! May Allah grant us success!



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### Ruling on paying Zakah on the wealth of orphans

**A man died and left behind wealth and orphans. Is Zakah due from this wealth? If that is the case, who should pay it?**

**A:** Zakah (obligatory charity) must be paid on the wealth of orphans, whether it is money, commercial commodities, livestock (camels, cattle, sheep and goats) or grains and produce on which Zakah is due. The guardian of the orphans must pay it on time. If there is no a paternal guardian, they should refer to the court so that it appoints a guardian who is able to look after their financial affairs. He has to fear Allah and spare no effort to rectify their affairs. Allah (Exalted be He) says: [\(And they ask you concerning orphans. Say: "The best thing is to work honestly in their property"\)](#) And [\(And come not near to the orphan's property, except to improve it, until he \(or she\) attains the age of full strength\)](#) There are many Ayahs (Qur'anic verses) to the same effect. The year is to be calculated from the death of their father, because when he died, the wealth came into their possession. May Allah grant us success!

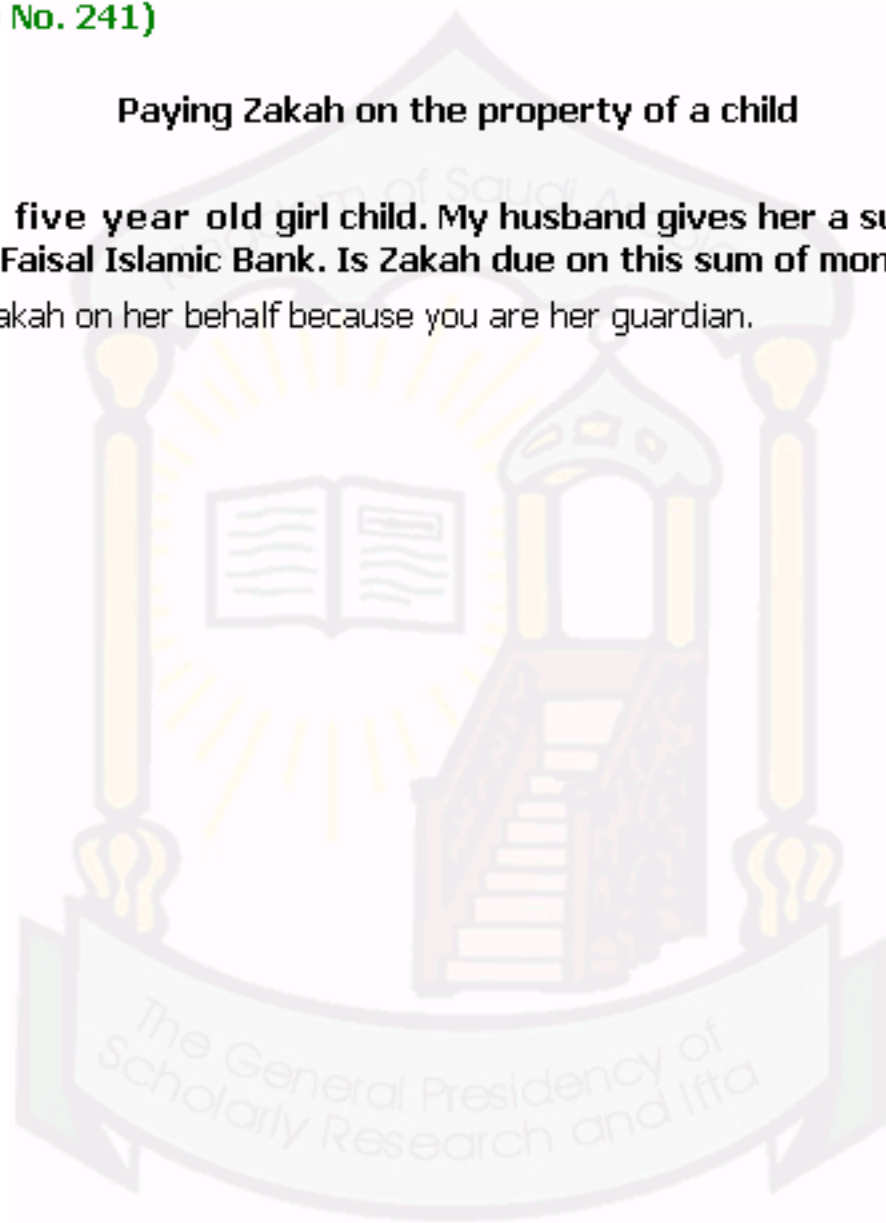


**(Part No. 14; Page No. 241)**

**Paying Zakah on the property of a child**

**Q:** I look after a five year old girl child. My husband gives her a sum of money which I deposit for her at Faisal Islamic Bank. Is Zakah due on this sum of money?

**A:** You should pay Zakah on her behalf because you are her guardian.





### **Ruling on a husband paying Zakah on his wife's wealth**

**Q:** Is it permissible for my husband to pay the Zakah (obligatory charity) on my property out of his own money, as he is the one who gave me the property? Is it permissible for me to give Zakah to my sister's son, who is orphaned of his father, and now he is a young man thinking of getting married? Please advise me.

**A:** It is obligatory on you to pay the Zakah on your property if it reaches the Nisab (the minimum amount on which Zakah is due) or more, whether it is gold, silver, or any other possession liable to Zakah. It is possible for your husband to pay the Zakah on your behalf with your permission.

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This also applies to your father, your brother, or others, with your permission. It is possible for you to give Zakah to your nephew to help him get married if he is unable to support himself. May Allah guide everyone to that which pleases Him!



**Q: should a husband pay the due Zakah (obligatory charity) on his wife's jewelry?**

**A:** It is not incumbent on him to pay her Zakah; however, if he helps her by doing this and she agrees to it, there is nothing wrong with it. Otherwise, she has to pay the Zakah due on her jewelry, according to the Hadith reported on this, which show that the Zakah is due from the wife, not her husband.





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**Ruling on sending Zakah from one country to another**

**To His Eminence, Shaykh 'Abdul-'Aziz ibn 'Abdullah ibn Baz, President of the Departments of Scholarly Research, Ifta', Daw'ah, and Guidance,**

may Allah protect him!

**As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**Please advise me by giving me a Fatwa (legal opinion issued by a qualified Muslim scholar) as to whether it is permissible to pay Zakah (obligatory charity) outside the Kingdom of Saudi Arabia to the known categories of Zakah recipients, in the same way as it is done inside the Kingdom. We appreciate your assistance and may Allah protect you!**

**Wa'alaykum as-salam warahmatullah wabarakatuh (And may Allah's Peace and Blessings be upon you!)**

It is permissible for the Zakah payer to send Zakah to a country other than where they are living, if this is for a Shar'y (Islamically lawful) benefit, according to the more correct of the two opinions held by the scholars, such as sending it to the Mujahidun (strivers/fighters in the Cause of Allah), to the poor who are in greater need than those in their country, or for being their relatives, as this combines maintaining the ties of kinship and Zakah. May Allah guide everyone to that which pleases Him! As-salamu 'alaykum warahmatullah wabarakatuh.

**President of the Departments of Scholarly Research,**

**Ifta', Da'wah and Guidance**

**'Abdul-'Aziz ibn 'Abdullah ibn Baz**



(Part No. 14; Page No. 244)

**Q: Is it permissible to pay Zakah in a different country other than where I live?**

**A:** It is much preferable and safer to pay Zakah where the owner of the wealth lives. If the owner is in a different country from the place where the wealth is, it is better to pay Zakah in the country from where the wealth originates. (When the Prophet (peace be upon him) sent Mu`adh (may Allah be pleased with him) to Yemen he said: Invite them to testify that none has the right to be worshipped except Allah, and that I am the Messenger of Allah. If they obey you in this, tell them that Allah has enjoined upon them five prayers during the day and night. If they obey you in doing so, tell them that Allah has made Zakah obligatory for them which should be collected from the rich and distributed among the poor. If they agree to it don't take (as a share of Zakat) the best of their wealth. Beware of the supplication of the oppressed for there is no barrier between him and Allah.) (Agreed upon by Al-Bukhari and Muslim)

According to the preponderant view, there is nothing wrong with transferring Zakah from one country to another when a lawful interest requires so. There are Hadiths and reports that point out the permissibility of transferring Zakah to the country where poor relatives, students of knowledge, or needy people live.



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**Q: Is it permissible to transfer Zakah from one country to another?**

**A:** It is best to distribute Zakah at the place of the property (because the Prophet (peace be upon him) said in the Hadith related by Mu`adh (may Allah be pleased with him): If they accept this, tell them that Allah has obliged them with paying charity taken from the rich and distributed among the poor.) (Agreed upon by Al-Bukhari and Muslim).

Sending Zakah to another country is permissible when there is a lawful benefit according to the most authentic of the two scholarly views. This is based on many proofs mentioned in this regard. For example, it is permissible to send it to one's relatives who are in need for it, to students of knowledge so as to aid them in their study, or to fighters in the Cause of Allah, etc.



**(Part No. 14; Page No. 246)**

**Ruling on buying food articles  
and goods out of the money of Zakah and distributing them in the right places**

**His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, the General Chairman of the  
Departments of Scholarly Research, Ifta', Daw`ah, and Guidance!**

May Allah protect you!

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and  
Blessings be upon you)**

**We would like to ask you about using some of the Zakah money to buy various foodstuff  
and commodity aid, such as blankets and clothing, and distributing them to poor Muslim  
areas, such as Sudan, Africa, and the Afghani Mujahidin (persons striving in the Cause of  
Allah). As food is not readily available at reasonable prices in these countries or is not  
available at all. Yet, when it is available, it is offered at prices higher than that we could  
send them.**

**We need your advice in this concern. May Allah reward you the best and may He protect  
you! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and  
Blessings be upon you!)**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon  
you!):**

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**There is no harm in doing that after ensuring that they are distributed among the Muslims. May Allah  
reward you and accept this from you! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's  
Peace, Mercy, and Blessings be upon you!)**

**The General Chairman of the Departments of Scholarly Research, Ifta', Daw`ah, and  
Guidance**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



**(Part No. 14; Page No. 248)**

**There is no harm in accepting Zakah and spending it  
for the disabled poor who have none to spend on them**

**Q: His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, the Grand Mufty of the Kingdom of Saudi Arabia and Chairman of the Council of Senior Scholars and Departments of Scholarly Research and Ifta',**

**what is your opinion regarding what is done by the Joint Research Center for artificial limbs and prosthetic devices and programs of rehabilitation of the disabled regarding spending some of the donations and Zakah given by the rich who want to spend it through the center in buying prosthetic devices for the disabled poor?**

**A: If the disabled persons are poor and have none to spend on them, then there is no harm in accepting Zakah on their behalf and having their guardians spend it on their needs.**



**(Part No. 14; Page No. 249)**

**Ruling on paying Zakah on commercial commodities**

From 'Abdul-'Aziz ibn 'Abdullah ibn Baz to His Royal Highness Prince Salman ibn 'Abdul-'Aziz, Prince of Riyadh and Chairman of the Al-Birr Foundation in Riyadh,

may Allah guide him to all that is good! Amen!

As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

In reference to the letter sent by Your Highness on 15/8/1407 A.H., no. 1398, in which you asked my opinion about paying Zakah (obligatory charity) on trade in the form of commodities;

Please be advised that the scholars (may Allah be merciful to them) differ over the permissibility of paying Zakah on trade in the form of commodities. The preponderant opinion is that it is permissible, and that it should be calculated according to their value at the time of paying the Zakah - whether this is in the form of food, clothing, or anything else - as this shows leniency to the property owners and kindness to the poor. Zakah is meant to comfort the poor, so it is not proper to overburden property owners; their responsibility is only to comfort the poor through what they own.

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I ask Allah to grant success to everyone in that which pleases Him, to bless Your Highness' efforts, and all those responsible for the foundation, as He is the Best One to be asked. As-salamu 'alaykum warahmatullah wabarakatuh.

**President of the Departments of Scholarly Research,**

**Ifta', Da'wah and Guidance**



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### **Paying Zakah on commercial commodities from them**

**is permissible but it is better to pay it in banknotes**

From `Abdul- Aziz ibn `Abdullah ibn Baz to the honorable brother... May Allah grant him success!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

I have received your letter dated on 5 Jumadah I, 1389 A.H. in which you **asked about Zakah on commercial commodities and whether it is permissible to pay it from them or it should be paid in the form of money ?**

**A:** It is obligatory to estimate the commercial commodities by the end of each Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) according to the value of the market price. If they reach the Nisab (the minimum amount on which Zakah is due) which is one hundred and forty Mithqals (1 Mithqal = 4.25 grams) of silver or twenty Mithqals of gold, it is obligatory to pay Zakah on them in currency. This is the best to be on the safe side and to reconcile the scholars' differing views. It is permissible also to pay from them (commercial commodities) in terms of the present value according to the most preponderant of the scholars' opinions. The commercial commodities are the sellable goods -

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land, cars, clothing, and other forms of property. It was reported on the authority of Samurah ibn Jundub (may Allah be pleased with him) that he said: **(The Messenger of Allah (peace be upon him) ordered us to pay the Zakah on what we prepared for trade.)** May Allah guide all to comprehend Islam and discharge the responsibility from the Right of Allah and the right of His Servants! He is the Best Source of Help and Sustainence! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Vice President of the Islamic University**



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**Ruling on paying Zakah  
in the form of commodities on both commodities and banknotes**

**Q: Is it permissible to pay Zakah (obligatory charity) in the form of textile?**

**A:** This is permissible according to the soundest of the two scholarly opinions; to pay quality commodities on similar quality commodities and less quality commodities on its like, according to the value. Quittance should be considered, for Zakah is the way by which the rich can help the poor. Accordingly, it is permissible to show sympathy to them by providing them with textiles, grains, dates, and cattle of similar quality.

It is also permissible to pay Zakah on money in the form of foodstuffs, textiles, or others items of benefit to the recipients, but the value should be carefully considered. For example, if a recipient is mentally disordered, irresponsible, feeble-minded or is underage, and it is feared that they may squander the given money; it is more beneficial to give them Zakah in the form of food or clothing commensurate with the due value. This is what is mentioned in respect to the most authentic views of scholars.

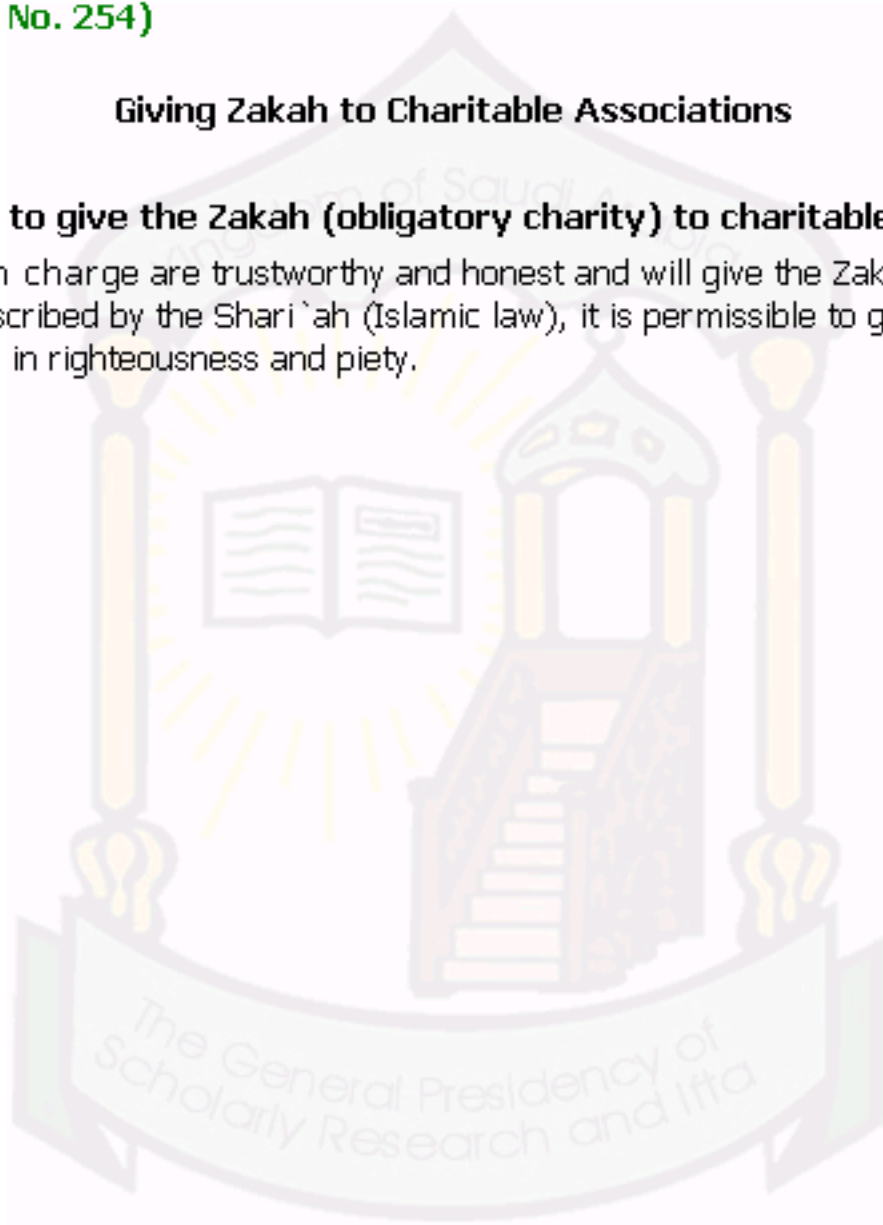


(Part No. 14; Page No. 254)

### Giving Zakah to Charitable Associations

**Q: Is it permissible to give the Zakah (obligatory charity) to charitable Associations?**

**A:** If the people in charge are trustworthy and honest and will give the Zakah to the categories of Zakah recipients prescribed by the Shari`ah (Islamic law), it is permissible to give it to them as this is a way of cooperating in righteousness and piety.





**A legal attorney must**

**distribute Zakah as directed by his authorizer**

**Q: First, I would like to thank the eminent Shaykhs for their great efforts in answering the questions of Muslims with complete frankness and clarity. May Allah reward them well! Kindly, answer the following question:**

**Someone gave me the Zakah (obligatory charity) on his money to deliver to some people in Sudan, on the conditions that they are abiding by the Book (Qur'an) and Sunnah (whatever is reported from the Prophet) in words and deeds, have no ties of kinship with me**

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**and are needy and entitled to Zakah. I have relatives and acquaintances, but they do not meet all these conditions and the money is still with me. Kindly, give me your Fatwa (legal opinion issued by a qualified Muslim scholar)! Should I give it back to him or distribute it among those whom I consider entitled beneficiaries, without strictly applying his conditions? Kindly, publish the question and answer. May Allah reward you well!**

**A:** You must fulfill the conditions your authorizer set out regarding those whom he authorized you to give his Zakah. If you do not find any who meets these conditions, you should give the money back so that he can dispose of it correctly. You are not permitted to dispose of it in a way other than that set out by the owner, for the attorney is bound by what the authorizer sets out conforming to the Purified Shari'ah (Islamic law).



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His Eminence Shaykh `Abdul- Aziz ibn `Abdullah ibn Baz,

May Allah protect him!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

I owe a sum of money due to be paid by the end of the month of Shawwal, but I could not pay it completely on time. I am a legal attorney in charge of a sum of money which my father owns some of it.

My question is: Is it permissible for me to deduct a part of the Zakah (obligatory charity) due on this money to pay off my debt? Kindly, provide us with your Fatwa (legal opinion issued by a qualified Muslim scholar). May Allah reward you well!

**A:** As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

You are not permitted to do so; the Zakah should be paid by the owner of the money, unless your father and his partner authorize you to take it to pay off your debt, then there is no blame upon you, if you are unable to pay off the debt. May Allah help you and all Muslims pay off their debts. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Chairman of the Departments of Scholarly Research, Ifta', Daw`ah, and Guidance

`Abdul-Aziz ibn `Abdullah ibn Baz



(Part No. 14; Page No. 257)

**Q:** I am a poor man and I work for a wealthy person who trusts me. He even gave me a sum of his Zakah money to distribute it among the poor people where I live. However, I betrayed his trust and took this sum of money for myself. Am I sinful? I am a poor person and I need this sum of money and my employer pays Zakah to the poor people who live in my district. Please provide me with the answer!

**A:** It is not permissible for you to take this sum of money and you have betrayed his trust. You must repent to Allah (Glorified be He) and pay back the money to the poor people who deserve Zakah (obligatory charity) on behalf of this man. However, you should tell him about your state of poverty and ask him to help you from his Zakah money.



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**Ruling on giving a fee to the Zakah distributor**

To His Eminence, Shaykh 'Abdul-'Aziz ibn 'Abdullah ibn Baz, the Grand Mufty of the Kingdom of Saudi Arabia,

may Allah protect and guide him!

As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) on this question: I have a sum of money upon which Zakah (obligatory charity) is due, and I want to send some of it to one of the countries for the poor people there. I know a wealthy man in that country and I want to send the money through him to distribute among the needy, but he will not do this unless I pay him. Is it permissible for me to give him some of the Zakah money to distribute it? If I send the money to him, the bank will deduct some of it, so should I deduct this amount from the Zakah or do I have to pay it from my own money? Please advise me and may Allah reward you! As-salamu 'alaykum warahmatullah wabarakatuh.

Wa'alaykum as-salam warahmatullah wabarakatuh.

It is preferable for you to distribute your Zakah to the poor in your country. If you send it to another country, where the poor people are in greater need or to your poor relatives,

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there is no harm in this. If you deputize someone to distribute the Zakah, there is no harm in paying him to do so from other than the Zakah money, because it is obligatory on you to distribute it among the poor yourself or through an entrusted deputy. So you have to pay him the fee from your own money, not from Zakah money. In regard to the bank, we recommend that you do not transfer the money to him through the bank, as it might be involved in Riba (interest/usury). You should send the money through an entrusted person who you are sure will deliver it to the people who have a right to it as soon as possible. May Allah grant us success! As-salamu 'alaykum warahmatullah wabarakatuh.

**The Grand Mufty of the Kingdom of Saudi Arabia**

**'Abdul-'Aziz ibn 'Abdullah ibn Baz**





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### Ruling on offering Du`a' when distributing Sadaqah

**Q: What is the ruling on people who gather at the place where Sadaqah (voluntary charity) is being distributed, raise their hands on it as one offers Du`a' (supplication) for the donor while others pronounce Ta'min (saying: "Amen" after reciting Du`a') aloud?**

**A:** This should not be done in this way, for it is an act of Bid`ah (innovation in Islam). However, supplicating for the person who gives Sadaqah (voluntary charity) without raising one's hands over the given money, gathering, or raising one's voice as you described is permissible, for the Prophet (peace be upon him) said: [\(Anyone who does you a favor, requite them, but if you are unable to do this, go on making Du`a' for them until you are sure that you have adequately requited them\)](#) (Related by Abu Dawud and Al-Nasa'y with a good chain of transmitters) May Allah grant us success!



**Ruling on Zakah that is paid  
to the department of Zakah and income tax**

**Q: I own an association and I pay an amount of Zakah (mounted 2.5% of my capital money) to the department of Zakah and income tax considering it**

**(Part No. 14; Page No. 261)**

**as Zakah on trade. If I stop paying it, this will disturb many needed procedures for me; for example, bringing employees from overseas or requiring any information update on my documents. I have to pay this amount, but I read in some books that it is not considered Zakah and that I must pay Zakah regardless of what I pay to the department. Please guide me in this matter, as this is an important question to every company and association in the Kingdom of Saudi Arabia. May Allah guide you to the best!**

**A:** So long as it is demanded of you in the name of Zakah and you pay it with the intention of paying Zakah, then it is Zakah. The authorities have the right to demand Zakah from the wealthy and spend it on the causes for which Zakah is to be spent. You do not have to pay any other Zakah from the wealth on which you have paid Zakah to the state. But if you have other wealth or profits on which you have not paid Zakah to the state, then you must give it to the poor and others who are entitled to it. May Allah grant us success!



(Part No. 14; Page No. 262)

(Part No. 14; Page No. 263)

### Chapter on Categories of Zakah Recipients

(Part No. 14; Page No. 264)

(Part No. 14; Page No. 265)

**The eight categories of Zakah recipients are mentioned in the Ayah for pointing out the category, but not for order**

**Q: Does the Ayah state the eight categories of Zakah recipients in order, or just for pointing them out?**

**A:** The eight categories of Zakah recipients are just pointed out in the Ayah (Qur'anic verse) and they are not set in order. There is no harm if a person pays Zakah to the Mujahids (persons striving/fighting in the Cause of Allah) and those in debt first. It is preferable to take into consideration the most befitting according to the Shar`ah (Islamic Law). The person who pays Zakah should give priority to whomever the Shar`y (Islamically lawful) evidence necessitates paying Zakah to first, according to his assessment of the current situation. May Allah grant us success!



### Difference between Al-Miskin and Al-Faqir

**Q: What is the definition of Al-Miskeen (the needy) to whom Zakah should be given and what is the difference between him and Al-Faqeer (the poor)?**

**(Part No. 14; Page No. 266)**

**A:** Al-Miskeen (the needy) is the poor person who can barely find enough to suffice himself, but Al-Faqir is in a greater need than Al-Miskeen. Both are from the eight categories of Zakah recipients which were mentioned in the following Ayah (Qur'anic verse): [﴿As-Sadaqât \(here it means Zakât\) are only for the Fuqarâ' \(poor\), and Al-Masâkin \(the poor\) and those employed to collect \(the funds\)﴾](#)

A person is not considered poor or needy if his income covers their needs; food, beverages, clothes, and lodging. Hence, if this is the case, then it is not permissible to pay Zakah to such persons.



**Ruling on giving Zakah to one with a fixed income**

**Q: I am an employee and my salary is almost three thousand Riyals. Once I heard that a businessman distributes Zakah, so I went to him and he gave me a sum of money. Is taking this sum of money lawful for me?**

**A:** If your salary does not suffice you as well as your family's basic needs,

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without extravagances and squandering, it is permissible for you to take this money otherwise it is not permissible. May Allah grant us all comprehension of Islam and may He bestow more of His Bounty upon you!



**Q: The salaries of those who work here are generally low and barely suffice them in providing for their families. Is it permissible to pay Zakah to them?**

**A:** It is permissible to pay Zakah to these people if their salaries do not fulfill their needs and they are Muslims. Hence, there is no blame to give Zakah to such persons to fulfill their needs and once they are recognized as needy and poverty-stricken.





**The poor receive what suffices them for a full year**

**and if Zakah is given unknowingly to a well-off person, it is not obligatory to give it once again**

**Q: Classifying a person as poor who should receive Zakah (obligatory charity) differs from time to time, so I want to know the criterion that determines this. Moreover, if one finds that he gave Zakah to a person who was not deserving of it, should he pay it again?**

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**A:** A poor person should be given what suffices him for a full year, and if a person finds that he gave Zakah to a well-off person, it is not incumbent on him to pay it once again; especially if the receiver appears to be poor owing to the following authentic Hadith. It is reported that: [«Once a man from among those came before us gave charity to one one thinking that he was poor. Later, he saw in his dream that the man was wealthy so he said, "O Allah! All praises are for you, I have given \(my Zakah\) to a rich.»](#) Allah's Messenger (peace be upon him) concurred with this and stated that the charity of that person was accepted.

Moreover, the rules of Shari`ah (Islamic law) state that the law of those who came before us applies to us as well; unless there is invalidating evidence in our Shari`ah (Islamic law). It is reported that: [«two men went to the Prophet \(peace be upon him\) asking him for charity. Seeing that we were robust, he said, "If you wish, I shall give you something of it, but there is nothing extra in it for a wealthy man or one who is strong and able to earn his living.»](#) Confirming the need of the poor in all aspects is something difficult, and therefore it suffices to assess the person on his apparent condition and his claim of poverty

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while the payer of Zakah (obligatory charity) does not know other than this. In this case, he should be informed of the Shar`y (Islamically lawful) ruling if it seems that he is able to earn according to the mentioned above Hadith.



**Ruling on paying Zakah to a poor person  
who has someone who fulfill his basic needs**

**Q:** My cousin is a very old woman who has none but me and my brothers who can provide for her. It is established that she has a certain portion of wealth, but she has not yet received it. Does she deserve to be given Zakah (obligatory charity) or Sadaqah (voluntary charity)? It is worth mentioning that she lives with me in my own house as she has none of her own. May Allah reward you well!

**A:** If the case is indeed as you have mentioned, then she is not qualified to receive Zakah (obligatory charity) because she is rich through your providing for her. Similarly, any poor person who has a relative to provide for him, then he does not deserve to be one of recipients of Zakah.

The General Presidency of  
Scholarly Research and Ifta'



**It is permissible to give Zakah to the poor wife  
married to a rich husband who does not spend on her**

**Q: I have a married sister who leads a modest life. Is it permissible for me**

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**to give her a part of the Zakah due upon my money to improve her standard of living and aid in bringing up her children, especially with the fact that her husband only cares for himself and we have tried hard to set him straight, though in vain?**

**A:** If she is poor, her husband does not spend on her, and you cannot set him straight; and it is not possible to force him to spend on her, then it is permissible to give her from the Zakah due on you the amount that fulfills her needs.



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**Creditors who have not received their moneys  
are not forbidden from receiving Zakah if they are poor**

**His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah protect you! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**There are employees in Kuwait who are not Kuwaitis. After having their contracts and services terminated, they still have financial rights with the state that they can only receive upon their departure from the country. However, they cannot leave because they do not have passports and fear for their lives, religion and honor if they return to Iraq. Now they are in dire need of financial support because they are very poor. Do they deserve the moneys of Zakah and charity, knowing that it is very hard for them to obtain their rights? What is the duty of the Zakah committees in Kuwait towards them? May Allah reward you well!**

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!). If the reality of those you have mentioned is as you have stated, then there is no prohibition in helping them out of Zakah due to their poverty

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and need. What the state owes them does not render them ineligible for Zakah because they have not obtained them. May Allah guide us all to what pleases Him! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**General Mufty of the Kingdom of Saudi Arabia**

**`Abdul-`Aziz ibn `Abdullah ibn Baz,**



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### Ruling on giving Zakah to a poor

#### Muslim who commits some sins

His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah protect you!

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Q:** Here in Riyadh, I have some poor relatives deserving Zakah but they commit some Munkars (that which is unacceptable or disapproved of by Islamic law and Muslims of sound intellect) such owning satellite dishes and not offering Salah (obligatory Prayers) in Congregation. Is it permissible to give them Zakah? Please, give us a Fatwa, may Allah reward you well!

**A:** As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!).

It is permissible to pay Zakah to the poor Muslims even though they commit some sins. However, seeking the poor who are well known for their goodness and righteousness is much better and preferable. However, whoever does not perform Salah (obligatory Prayers), is not to be given out of Zakah because abandoning Salah is major Kufr (disbelief), even if one does not deny its obligation according to the soundest of the two opinions of scholars. This is based on the saying of the Prophet (peace be upon him): [﴿What renders one a disbeliever](#)

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[and a polytheist is abandoning prayers.﴾](#) (Related by Muslim in his Sahih (authentic) Book of Hadith on the authority of Jabir (may Allah be pleased with him). It was also related by Ahl-ul-Sunan (authors of Hadith compilations classified by jurisprudential themes) with a good chain of transmission on the authority of Buraidah ibn Al-Husaib (may Allah be pleased with him) that the Prophet (peace be upon him) said: [﴿That which differentiates us from them \(disbelievers and hypocrites\) is our performance of Salah. He who abandons it becomes a disbeliever﴾](#) Whoever denies its obligation is judged to be a Kafir (disbeliever) unanimously, even if performing it because the one doing this is belying Allah (Exalted be He) and His Messenger (peace be upon him). May Allah grant us success! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)



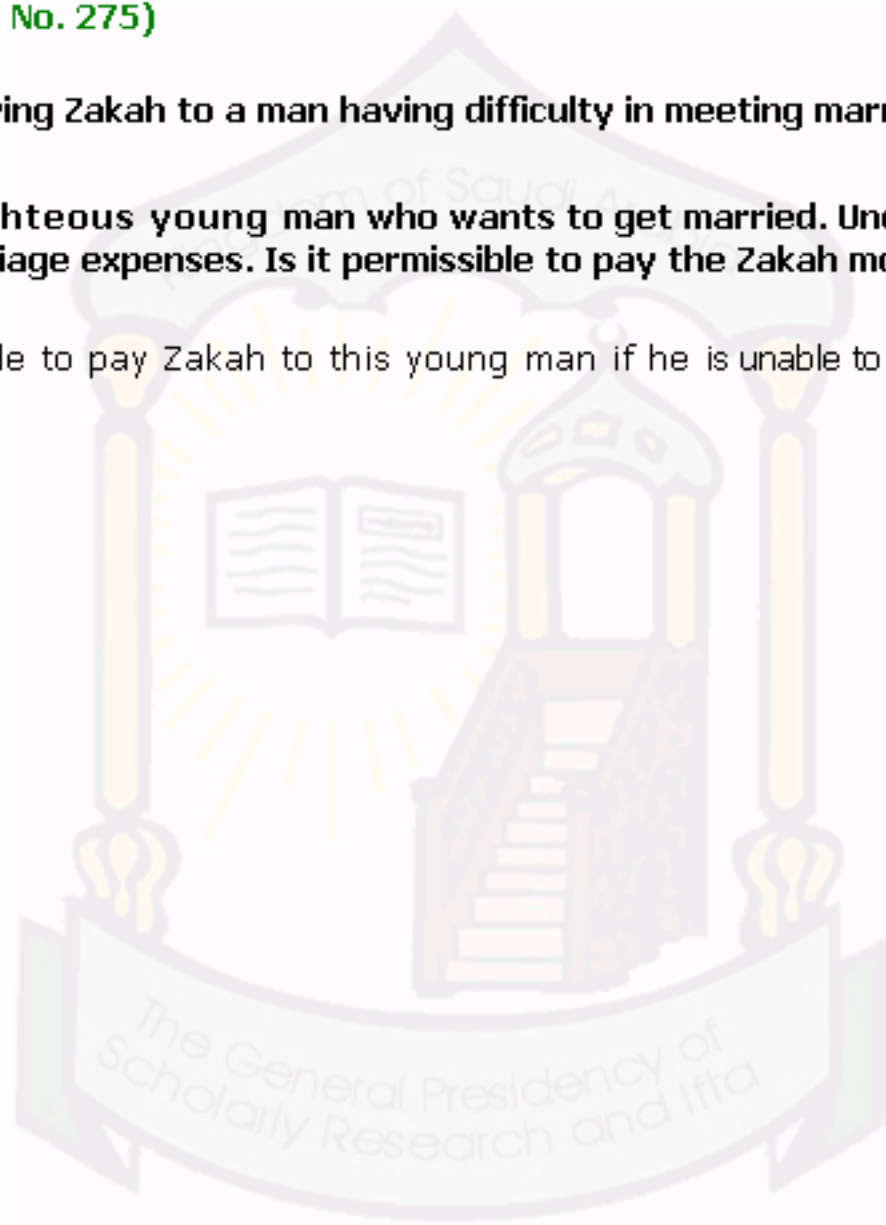


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**Ruling on Paying Zakah to a man having difficulty in meeting marriage expenses**

**Q:** There is a righteous young man who wants to get married. Undoubtedly, he needs help with his marriage expenses. Is it permissible to pay the Zakah money to help him get married?

**A:** It is permissible to pay Zakah to this young man if he is unable to afford the expenses of marriage.





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### **Ruling on repaying an insolvent's debts from Zakah**

**His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah protect him!**

**As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**This letter is to inform you that a charitable organization located in Tharmada' has been approved and commenced, Praise be to Allah. This charity aims at helping the needy including insolvent debtors. The board of directors in the organization sees that the Zakah money should be used in repaying the creditors without giving the debtors the money. Therefore, we inquire if it is permissible to repay the creditors directly without giving the debtors the money or not. Please give us your Fatwa in this issue, may Allah guide and grant you success!**

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**A:** As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!). To proceed:

According to the preponderant view of Muslim scholars, there is no harm if the organization repays the debts of the insolvent debtors without seeking their permission. To avoid the disagreement, we recommend seeking the debtors' permission or having the debtors let their agents receive the Zakah money from the organization and deliver it to the creditors. The organization is advised to make sure that the needy people and insolvent debtors who are the most entitled to Zakah money receive their portions. May Allah grant success to the officials in this organization, bless their efforts and double their rewards! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Chairman of the Departments of Scholarly**

**Research, Ifta', Daw`ah, and Guidance**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah protect him! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!):

With reference to your letter numbered 1/2197 dated 15/10/1411 A.H. concerning the debt incurred on our brother Shaykh 'A.Y.B., the chieftain of one of the tribes because of his expenditures on Al-Siddiq Institute located at Al-Khadrah district, and the construction of annexes for the institute including "Al-Masjid Al-Gami`".

We hope that you would advise us on whether it is permissible or not to give him some of the Zakah (obligatory charity) money to repay the debts he has incurred from his spending on the institute and its construction projects mentioned in the letter. May Allah protect you!

**A:** As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!). To proceed:

There is no prohibition on giving him some of the Zakah money to pay his debts, since he comes under the category of those in debt to whom Allah (Exalted be He) refers to in His Saying: ﴿As-Sadaqât (here it means Zakât ) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islâm), and to free the captives, and for those in debt﴾

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May Allah help all of us to do what pleases Him! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Chairman of the Departments of Scholarly Research,  
Ifta', Da'wah, and Guidance

`Abdul-`Aziz ibn `Abdullah ibn Baz



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**Ruling on waiving the debt of  
a person who is unable to pay it and counting it as part of Zakah**

**Q:** I am a merchant and I own some houses which are prepared for rent. As some tenants are financially unable to pay the rent, is it permissible for me to waive some of the cost and consider it a part of the due amount of Zakah that I have to pay? Please provide me with your beneficial answer. May Allah reward you well!

**A:** You are not allowed to do so, for waiving this part of the rent is not regarded as a part of Zakah due upon you. Rather, you, as it is mentioned, have not paid the amount of Zakah due upon you, but considered this act as a compensation for your money. May Allah grant us all success!



**Q: Is it permissible for one to waive the debt that a sick or a poor person owes them and consider it a part of Zakah?**

**A:** Doing so is impermissible because the creditor must grant the insolvent time until it is easy for them to repay the debt. Moreover, Zakah (obligatory charity) is all about giving as Allah (Glorified be He)

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says: **(and perform As-Salât (Iqâmat-as-Salât), and give Zakât.)** Yet, waiving debts from the insolvent is not considered giving them anything. Rather, it is a sort of discharging the responsibility. Likewise, by doing so, this person meant to protect the money, not sympathizing with the poor.

However, it is permissible that such a creditor gives their debtor from Zakah money on the grounds of their being poor and needy; or because they are burdened with debts. In such case, the debtor may repay some of the debt that they owe the concerned creditor as long as it is the actual desire of the debtor that the two parties did not previously stipulate or agree upon. May Allah help us all to have the comprehensive understanding of Islam and keep us firm on acting upon it!



**Q: A brother of mine owes me some money that he is currently unable to repay as he has some other financial commitments, such as car installments and flat rental. My brother's salary does not fulfill his cost of living. So, is it permissible for me to waive some of his debt and regard it as a part of the Zakah (obligatory charity) that I have to pay?**

**A:** In the Name of Allah and all Praise be to Allah. It is impermissible to waive the debt that someone owes you with the intention of regarding this as a part of Zakah (obligatory charity) due upon you. Rather, creditors have to grant debtors time until it is easy for them to repay the debt. However, it is permissible that debtors are given from Zakah money on the grounds of their being needy. On the other hand, it is impermissible to waive debts and regard them as a part of Zakah. Zakah is all about giving money to those eligible to receive it, not to discharge debts. May Allah grant us all success!



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**Q: I lent a person a sum of money, but they are unable to repay it due to their insolvency. Thus, I think of not claiming the debt and regarding it, seeking the reward from Allah, as Zakah (obligatory charity) money that I give to the debtor. Is this permissible? Please provide me with your beneficial answer. May Allah reward you well!**

**A:** If someone owes you a debt, it is not permissible for you to waive it and regard it as a part of Zakah (obligatory charity) due upon you. This is because doing so is tantamount to protecting your wealth by waiving money that you did not recover and considering it Zakah money; while keeping in your possession all the amount of money that you have to pay Zakah (obligatory charity) for. May Allah grant us success!



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**Ruling on paying Zakah**

**to those stricken by famine in Somalia**

From [`Abdul-`Aziz ibn `Abdullah ibn Baz](#) to His Royal Highness Salman ibn `Abdul-`Aziz, the Honorable Prince of the region of Riyadh and the Chairman of the Supreme Authority for collecting donations for Bosnia and Herzegovina (Committee of the victims of famine in Somalia) may Allah guide you to all goodness!

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

In reply to the telegraph that was sent by Your Honorable Highness No. 6/1607 dated 09/03/1413 A. H. regarding your enquiry about the permissibility of paying Zakah (obligatory charity) money to those who are stricken by famine in Somalia.

I inform Your Eminence that it is permissible to pay Zakah money to the poor amongst them because they are generally Muslims and whomever non-Muslims amongst them fall under the category of Al-Mu'allafati Qulubuhum (those whose hearts are inclined to Islam) who are amongst the recipients of Zakah.

May Allah be merciful with them, unify them on goodness, and set upright their leaders!

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May Allah multiply the reward of the Custodian of the Two Holy Mosques and reward you well. As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Chairman of the Departments of Scholarly Research,**

**Ifta', Da`wah, and Guidance**



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**Muslims in Bosnia and  
Herzegovina are amongst the most eligible to receive Zakah**

**Q: Some people ask about paying Zakah to the Muslim Mujahids (persons striving/ fighting in the Cause of Allah) in Bosnia and Herzegovina and the other Mujahids. So, what is the opinion of Your Eminence in this issue? Should priority be given to those Mujshids or those who are in charge of the Islamic centers all over the world, or the poor people who live in the same country of the person who pays Zakah, if they cannot fulfill their needs?**

Muslims in Bosnia and Herzegovina deserve to receive Zakah (obligatory charity) because they are poor, they strive in the Cause of Allah, and they are oppressed. They are in need of support and attracting their hearts into Islam. Muslims in Bosnia and Herzegovina, those who teach and call others to Islam in the Islamic centers, if they are poor, and the poor Muslims around the world are eligible to receive Zakah from the rich people who should show solidarity with them and

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make them steadfast in Islam. The Zakah money should be given to reliable and honest people to distribute it among the poor. These people are also worthy of receiving help other than Zakah for the previously mentioned reasons. However, the poor people who live in the country of the person paying Zakah have priority over others, if they cannot find what suffices their needs. It was authentically reported that: (When the Prophet (peace be upon him) appointed Mu`adh as governor of Yemen, and at the time of his departure, he instructed him: "First of all, call the people to testify that there is no god except Allah and that I (Muhammad) am the Messenger of Allah, and if they accept this (testimony of Faith), then tell them that Allah has enjoined upon them five prayers during the day and night; and if they obey you, tell them that Allah has made the payment of Zakah obligatory upon them. It should be collected from their rich and distributed among their poor.") (Agreed upon by Al-Bukhari and Muslim)



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This is a message from `Abdul-`Aziz ibn `Abdullah ibn Baz to all Muslims who may receive this message, be they governments or individuals. May Allah grant them success in doing whatever pleases Him and may He make the Truth triumphant through them! Amen.

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) To proceed:

Indeed, your Muslim brothers in the Republic of Bosnia and Herzegovina are being tortured and killed by the Enemies of Allah. They are undergoing all sorts of torture and oppression

and it is your duty to support them by all the available means ; money, power and Du`a' (supplication) in compliance with Allah's (Glorified and Exalted be He) Saying: ﴿The believers are nothing else than brothers (in Islâmic religion).﴾ ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety)﴾ Also, the Prophet (peace be upon him) said: ﴿"A believer to a believer is like the bricks of a wall, sustaining each other." While saying so the Prophet (peace be upon him) clasped his hands, by interlacing his fingers.﴾

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﴿The similitude of believers in regard to mutual love, affection, fellow-feeling is that of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever.﴾ (Both Hadiths are agreed upon by Al-Bukhari and Muslim)

It is established that the Prophet (may peace be upon him) ordered Muslims to help the oppressed. He (peace be upon him) said: ﴿A Muslim is the brother of a fellow-Muslim. He should neither do injustice to him nor give him up (to an enemy).﴾

Also, Allah (Exalted be He) makes it an obligation upon all Muslims to support their Muslim brothers against the Enemies of Allah. Now your Muslim brothers in the Republic of Bosnia and Herzegovina are struggling against the Serbians and other Enemies of Allah. Therefore, it is obligatory upon Muslims to support them as much as they can based on the religious texts from the Qur'anic Verses and Hadiths to the same effect. Also because Allah (Glorified and Exalted be He) says: ﴿So keep your duty to Allâh and fear Him as much as you can﴾ The Prophet (peace be upon him) said: ﴿"What I have forbidden to you, avoid it; what I have ordered you [to do], do as much of it as you can."﴾ They are the ones who are the most eligible to receive

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the money of Zakah and other resources to support them in their struggle against the Enemies of Allah (Glorified and Exalted be He).

We hereby recommend all the relief commissions in the Kingdom of Saudi Arabia and all other countries to take care of them and specify donations for them from the Zakah money and other resources. We ask Allah to guide all Muslim governments and individuals to do all that is good, to

make His Religion triumphant through them, to discourage His Enemies, and to help Muslims support their oppressed brothers everywhere! May Allah help our brothers in the Republic of Bosnia and Herzegovina and in other countries do whatever pleases Him. May He grant them sound understanding of religion, unite them in doing good, make those who lead them the best ones among them, set their leaders upright, and decree their triumph over His Enemies! Truly, Allah is Capable of doing so! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Chairman of the Departments of Scholarly Research, Ifta', Da`wah, and Guidance**

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### **A Call to the Muslim Ummah, both governments and peoples**

From `Abdul-`Aziz ibn `Abdullah ibn Baz to Muslims everywhere:

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

You are aware of what the people of Bosnia and Herzegovina suffer from; oppression, persecution, murder, displacement, and merciless war that destroys everything. This war is launched by an aggressive and disbelieving people who hate Islam and Muslims, i.e. Serbians who neither respect the ties of kinship or treaties with Muslims.

All Muslims, peoples or governments, should hasten to help Muslims with all means of support; money, food, medicine, and other types of assistance, each according to his or her own ability. Allah (Glorified and Exalted be He) says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety)﴾ And ﴿So keep your duty to Allâh and fear Him as much as you can﴾ Allah (Glorified and Exalted be He) says: ﴿And spend in the Cause of Allâh (i.e. Jihâd of all kinds) and do not throw yourselves into destruction (by not spending your wealth in the Cause of Allâh), and do good. Truly, Allâh loves Al-Muhsinûn (the good-doers).﴾

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﴿March forth, whether you are light (being healthy, young and wealthy) or heavy (being ill, old and poor), and strive hard with your wealth and your lives in the Cause of Allāh. This is better for you, if you but knew.﴾ And ﴿Those who spend their wealth (in Allāh's Cause) by night and day, in secret and in public, they shall have their reward with their Lord. On them shall be no fear, nor shall they grieve.﴾ The Prophet (peace be upon him) said: ﴿A Muslim is the brother of a fellow-Muslim. He neither wrongs him nor forsakes them.﴾ (Agreed upon by Al-Bukhari and Muslim) The Prophet (peace be upon him) also said: ﴿Whoever equips a warrior in the way of Allah 'is like one who actually fights' and whoever looks after the family of a warrior in the way of Allah in fact participated in the battle.﴾ And ﴿Every day two angels come down from heaven and one of them says, 'O Allah! Compensate every person who spends in Your cause,' and the other (angel) says, 'O Allah! Destroy every miser.'﴾ There are many other Hadith

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to the same effect. The Prophet (peace be upon him) also said: ﴿A Muslim is the brother of a Muslim. He neither oppresses him nor humiliates him nor looks down upon him.﴾

There are many Ayahs (Qur'anic verses) and Hadiths that accentuate the virtue of Jihad (fighting/striving in the Cause of Allah), giving charity for the Sake of Allah, helping those who are oppressed, and deterring the wrongdoers. I advise all Muslims to give urgent aids to your brothers and sisters in Bosnia through the authorized committees and reliable boards. One of the reliable boards is the Supreme Board for Gathering Donations for Muslims in Bosnia and Herzegovina that is headed by His Royal Highness the Honorable Prince Salman ibn `Abdul-`Aziz, Prince of the region of Riyadh. I advise all Muslims not to give up supporting them until Allah grants victory to Muslims and their helpers in Bosnia and Herzegovina, lays down the wrongdoers, and the war comes to an end. Muslims in this area are eligible for receiving help from the money of Zakah and other means of donation. Moreover, donations are deposited in Bank of Riyadh, Al-Rajihi, and the National Bank. Allah is the One to be asked to support His Deen (Islam), make His Word uppermost, grant victory to our brothers in Bosnia and Herzegovina over their enemies from among Serbians and others, and suppress the enemies of Islam everywhere! I ask Him also to grant success and victory to Mujahids (one striving/fighting in the Cause of Allah) everywhere!

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Verily, Allah (Glorified and Exalted be He) is the All-Hearing of invocations and Capable of answering them. Peace and Blessings of Allah be upon our Prophet Muhammad and upon his family and Companions!

**Mufti of the Kingdom of Saudi Arabia**

**Chairman of the Council of Senior Scholars**

**and the Department of Scholarly Research and Ifta'**





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### Ruling on paying Zakah for building Masjids

**Q: What is the ruling on paying Zakah (obligatory charity) money for helping to build a Masjid (mosque) whose construction was halted due to lack of financial resources?**

**A:** According to the opinion of the majority of Muslim scholars and the Ijma' (consensus) of our Salaf (righteous predecessors), Zakah is not to be paid for constructing Masjids (mosques), buying books, etc. Rather, Zakah must be spent on the eight categories which are mentioned in the Ayah (Qur'anic verse) of Surah Al-Tawbah, i.e. the poor, the needy, those employed to collect (the funds), to attract the hearts of those who have been inclined (towards Islām), to free captives, for those in debt, for God's Cause, and for the wayfarer (a traveller who is cut off from everything). It is worth mentioning that scholars are of the view that the category of God's Cause refers only to Jihad (fighting/striving in the Cause of Allah) and this does not include constructing Masjids, schools, roads, etc. May Allah grant us success.



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His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, the Mufty of the Kingdom of Saudi Arabia and the Chairman of Council of Senior Scholars, may Allah safeguard him!

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**With reference the letter of Your Eminence No. 433/Kh., dated 09/02/1414 A. H. to which Your Eminence has attached the letter of His Eminence the Judge of Qilwah Court informing us that Masjid Al-Safawat located at Hajrah is in need of one hundred and fifty thousand riyals to be constructed.**

**I would like to inform Your Eminence that the eminent Judge advised me to ask Your Eminence whether it is permissible to pay the sum mentioned above from Zakah (obligatory charity)? I await your reply to submit it to the eminent Judge. As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**A:** As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

It is impermissible to pay Zakah money for constructing Masjids (mosques). This is the opinion of the majority of Muslim scholars that both myself and the Permanent Committee follow in our Fatwa (legal opinion issued by a qualified Muslim scholar).

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I thus hope that you inform His Eminence (the concerned judge) about this issue. May Allah multiply all our rewards! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Mufty of the Kingdom of Saudi Arabia**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**Q: Is it permissible to build a Masjid (mosque) or a school out of Zakah (obligatory charity) money?**

**A:** Doing so is impermissible as it is not included in the eight categories of Zakah recipients.

**Q: Is it permissible to pay Zakah for building Masjids (mosques) as Allah (Exalted be He) says: ﴿and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle)﴾**

**A:** According to Muslim scholars the correct view of Allah's Saying: ﴿and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle)﴾ refers to Jihad (fighting/striving in the Cause of Allah) and those who participate in it. Thus, it is the opinion of the majority of scholars that Zakah (obligatory charity) is not to be paid for Masjids (mosques) or schools. However, some late scholars hold the view that Zakah money may be paid for charitable projects, but this opinion is weak as it contradicts both evidence and statements of the earliest scholars.



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**Academic courses is not one of the categories of Zakah recipients**

**Q:** Some trustworthy Muslim foundations conduct Shar`i (Islamic legal) courses in Europe at regions where people are in serious need of acquiring sound knowledge of Deen (Islam) and `Aqidah (creed). The point is that such foundations need financial support. Does this fall under Allah's Saying: ﴿and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle)﴾

**A:** The courses which are mentioned in the question and any similar instruction do not fall under Allah's Saying: ﴿and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle)﴾ Such foundations do not represent any of the categories of Zakah recipients, for the Ayah (Qur'anic verse) refers to Mujahids (those striving/fighting in the Cause of Allah). However, any poor teachers or students of knowledge may be given from Zakah money due to their personal need. Allah (Glorified be He) says: ﴿As-Sadaqât (here it means Zakât ) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor)﴾



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### Printing the Mus-haf is not one of the categories of Zakah recipients

To His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz,

May Allah protect him!

As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Attached to Your Eminence is a copy of a leaflet related to the Muslim World League and issued by the Department of the Affairs of the Glorious Qur'an. This department undertakes publishing and printing Mus-hafs (Copies of the Arabic Qur'an), translating its meanings to various languages, and other tasks as indicated in the attached leaflet. The question is whether it is permissible to pay for such projects out of Zakah (obligatory charity) money? Please provide us with your beneficial answer. May Allah reward you well and protect you!**

**A:** As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

The apparent text of the Qur'an signifies that it is impermissible to pay Zakah for such projects as they do not fall under any of the categories of Zakah recipients which are mentioned in the Ayah (Qur'anic verse) which reads: [\(As-Sadaqât \(here it means Zakât \) are only for the Fuqarâ' \(poor\), and Al-Masâkin \(the poor\)\)](#)

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Surah (Qur'anic chapter) Al-Tawbah.

The Council of Senior Scholars has previously issued a decree to the effect that Zakah is not to be paid for the types of projects mentioned above. I ask Allah to guide us to all that pleases Him, to bless your efforts and actions, and to accept from you. Verily, Allah is All-Hearing and the Ever-Near. As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Chairman of the Departments of Scholarly Research, Ifta', Da`wah, and Guidance**



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**The wayfarer is among those entitled to receive Zakah**

**Q: A person traveling outside his country was robbed, is it permissible to give him from Zakah (obligatory charity) despite the fact that financial transactions are facilitated in our current time?**

**A:** The person you referred to is considered among the wayfarers and therefore, if he claims being in need or that his money was lost or stolen, he should be given from Zakah (obligatory charity) that which suffices his returning back to his homeland; even if he is wealthy in his country.



### Ruling on paying Zakah to siblings, aunts, uncles and the other relatives

**Q: Is it permissible for a man to give Zakah to his needy brother (who has a family and works but his income is not sufficient)? Is it permissible to give it to a poor paternal uncle? Can a woman give the Zakah due on her wealth to**

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**her brother, paternal aunt or sister?**

**A:** There is nothing wrong with a man or woman giving their Zakah (obligatory charity) to a poor brother, sister, paternal uncle, paternal aunt or to any poor relative, based on the general meaning of the evidence. Indeed, giving Zakah to them is both an act of charity and upholding family ties. The Prophet (peace be upon him) said: [«Charity given to the poor is charity and charity given to a relative is charity and upholding of family ties.»](#) Excluded from this are parents and those in the direct line of ascent, and children – males or females – and those in the direct line of descent; Zakah should not be given to them even if they are poor. Rather, you are obliged to spend on them from your own wealth, if you are able and if there is no one else who can spend on them.



**Q: Is it permissible to pay Zakah to a relative like a brother, uncle or aunt?**

**A:** There is no harm on giving Zakah (obligatory charity) to these relatives if they are poor.

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In fact, giving them charity is better than giving to others according to the Prophet's saying: [\(Giving charity to the poor is regarded as one good deed but giving to a relative is two good deeds; charity and maintaining ties of kinship.\)](#)

This does not apply to father, mother, grandfather and grandmother, offspring, and grandsons; whether males or females as it is obligatory on one to help them according to one's capacity.



### **The ruling on giving Zakah to one's mother**

**Q:** Mr. M. S. H. from Buraydah, the Kingdom of Saudi Arabia, asks: Is it permissible to give my mother an amount of money as Zakah, bearing in mind that my father spends on her and he is in good condition, Praise is due to Allah. Also, I have a brother able to earn a living and he is presently single. Unfortunately, he is not punctual in performing prayer, may Allah guide him! Is it permissible for me to give him from Zakah? Please, give me a Fatwa in this regard. May Allah reward you well!

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**A:** Zakah (obligatory charity) is not to be paid to one's mother, for parents are not among those to whom Zakah is given. Furthermore, your mother is not in need of Zakah as your father spends on her. It is not permissible to give Zakah to your brother because he abandons Salah (Prayer) which is the greatest of the pillars of Islam after the two Shahadah (Testimony of Faith). Abandoning Salah (Prayer) deliberately is major Kufr (disbelief) even if he does so while not denying its obligation according to the most authentic of the statements of scholars. Moreover, your brother is physically sound and able to earn his living. If it were necessary to spend on him, your father is worthier of this for he is responsible for him concerning expenditure within his capacity. May Allah guide him to the Truth and protect him against the evils of himself, Satan and bad friends.



## What is the ruling on paying Zakah to one's mother ?

**A:** Zakah (obligatory charity) should not be paid to parents or children, for Allah has prescribed it for specific recipients. Allah (Exalted be He) says: ﴿As-Sadaqât (here it means Zakât ) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islâm), and to free the captives, and for those in debt, and for Allâh's Cause (i.e. for Mujahidûn - those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allâh.﴾ These are the categories entitled to Zakah (obligatory charity). As for parents, grandparents, children and grandchildren, they should not receive Zakah. Therefore, a Muslim should provide for them from his own money not from the money of Zakah.

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May Allah grant us success!



**Q: What is the ruling on paying Zakah on wealth to one's mother? Is this permissible?**

**A:** Zakah (obligatory charity) can neither be paid to one's mother, father, grandparents, children- males or females- nor grandchildren. The ascendants and the descendants, if needy, should be spent on from one's wealth not from Zakah money. However, Zakah money can be given to one's poor sisters, brothers, aunts, uncles, nephews, nieces, cousins and other needy persons. As for parents and children, as well as the grandparents, they must not be given Zakah.





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### The ruling on paying Zakah to grandmothers

His Eminence Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah protect him! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**I hope that Your Eminence provide me with the answer for my following question:**

**I used to pay the Zakah (obligatory charity) due upon my wealth to some poor relatives; my maternal grandmother and paternal step-grandmother, even though they have a breadwinner other than me. I heard that the Prophet (peace be upon him) said: "Give it (charity) to your relatives.". So, what is the authenticity of this Hadith? And what is the ruling on the preceding years, which I do not know their number, during which I paid Zakah to these persons? May Allah prolong your life and benefit all Muslims with your knowledge! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)**

**A:** As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) The referred to Hadith is an authentic Hadith for it is reported that the Prophet (peace be upon him) said to Abu Talha Al-Ansary when he willed to give in charity a palm-farm called Bairuha':

[\(I think that you should give it to](#)

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[your relatives.](#)) (Agreed upon by Al-Bukhari and Muslim) But this Hadith has some thing to do with the supererogatory charity not Zakah (obligatory charity). There is some detail in giving Zakah to relatives; if the relatives are not precedents or decedents such as brothers, uncles and the like, and poor, then it is permissible to present Zakah to them and you will receive the reward for charity and maintaining ties of kinship. Therefore, if your paternal step-grandmother is poor and has no one to sustain her, there is no blame on you concerning giving her Zakah. However, you have to repay what you gave to your maternal grand mother and similarly what you gave to your paternal step-grandmother as she is in no need of your money because she is sustained by someone else. May Allah guide us all! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**General Mufty of the Kingdom of Saudi Arabia `Abdul-`Aziz ibn `Abdullah ibn Baz**



(Part No. 14; Page No. 308)

**Zakah money should be given to poor relatives**

**who are not ascendants or descendants**

From `Abdul-`Aziz ibn `Abdullah ibn Baz to our dear brother M. M., may Allah protect him!

As-salamu `alaku warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

With reference to your Fatwa request registered in the Departments of Scholarly Research and Ifta' under No. 3482, dated 26/7/1408 AH., which includes the following two questions:

**Q 2: I give money to my relatives living in the village. Can I make that payment a part of Zakah due upon me? If yes, is it permissible to transfer the Zakah money to the village and distribute it among the needy there? It is worth mentioning that those needy persons are in dire need of this money. Please advise me, may Allah reward you well!**

**A:** It is permissible to give money to your poor relatives as part of Zakah money

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provided they do not belong to one's ascendants or descendants; namely the parents, grandparents, children- males and females, and grandsons. It is also permissible to transfer the Zakah money to the village if there is a dire need to such as abject poverty. May Allah guide us all to what pleases Him! As-salamu `alaikum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Chairman of the Departments of Scholarly Research, Ifta', Daw`ah, and Guidance**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**Ruling on giving Zakah to one's brothers on whom one is obliged to spend,**

**and the ruling on repaying the debts of one's parents or one's sons out of the money of Zakah**

**Q: Is it permissible for me to give Zakah on money, or Zakatul-Fitr (obligatory charity paid before the Festival of Breaking the Fast) to my underage brothers and sisters who are being brought up by my mother after the death of our father (may Allah be merciful with him)? Is it permissible to give such Zakah to my brothers who, though they are not underage, I feel are in need of it even more than other people? Should I pay them such Zakah?**

**A:** Paying Zakah (obligatory charity) to relatives who are entitled to it is better than giving it to those who are not your relatives. Charity given to relatives is both charity and upholding the ties of kinship, unless these relatives are those on whom you are obliged to spend, in which case giving Zakah to them in order to free yourself from the obligation to spend on them is not permissible. If it so happens that these brothers and sisters whom you have mentioned are poor, and you cannot afford to spend on them, then there is nothing wrong with your giving them your Zakah. Similarly, if these brothers and sisters owe debts to people and you pay off their debts with your Zakah, there is nothing wrong with you doing that. That is because

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a person is not obliged to pay off the debts of his relative, so if he pays them off with his Zakah, that is something for which he will be rewarded. Even if it is your son or father who owes a debt to someone and cannot pay it off, it is permissible for you to pay it from your Zakah, i.e., it is permissible for you to pay off your father's debt from your Zakah and it is permissible to pay off the debt of your son from your Zakah, so long as the reason for this debt is not to obtain money for maintenance that it is your duty to pay. If the reason for it is to obtain maintenance which is your duty to provide, then it is not permissible for you to pay off the debt from your Zakah, lest you use this as a trick to get out of spending on those whom you are obliged to spend for so that they take on debts and you can pay them off with your Zakah. And Allah knows best!



### Ruling on paying Zakah to Al-Al-Bayt (the Prophet's family)

**Q: Is it permissible to pay Zakah on money to Al-Ashraf (descendants of the Prophet) from Banu Hashim?**

**A:** All those known to belong to Banu Hashim are not permitted to be paid Zakah because the Prophet (peace be upon him) stated: [\(Zakah money is not permitted to be given to Muhammad \(peace be upon him\) or the family of Muhammad.\)](#) Ather Hadiths are also

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authentically related from the Prophet (peace be upon him) in this regard. The family of Muhammad are Banu Hashim. They include the offspring of `Ali Ibn Abu Talib (may Allah be pleased with him) including the offspring of Al-Hasan, Al-Husain, and others.



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### Ruling on giving Sadaqah to Ahl-ul-Bayt

Your Eminence, the Grand Mufty of the Kingdom, Sheikh `Abdul-`Aziz ibn `Abdullah ibn Baz, may Allah safeguard you, Amen!

As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

**Your Eminence, we belong to Al-Ashraf (Muslim descendants from the Prophet's family). We have proofs that we descend from the purified lineage of the Prophet (peace be upon him).**

**My question, Your Eminence, is whether it is permissible for us to take Sadaqah (voluntary charity) or not. Other members having the same descent deem it permissible to take Sadaqah if it is in the form of money yet they reject receiving edible Sadaqah, such as grains, rice, dates, etc., and deem it prohibited for them.**

**They claim that it is permissible for them to take Sadaqah in the form of cash money unlike Sadaqah given in the form of food or clothing, which they deem prohibited.**

**I hope Your Eminence will give me an adequate and conclusive answer so that we can follow what is right and avoid what is wrong. May Allah guide you and grant you success! May He bless your work and count the answer in your balance of good deeds! As-salamu `alaikum warahmatullah wabarakatuh!**

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As-salamu `alaikum warahmatullah wabarakatuh!

There are Sahih (authentic) Hadith related from the Messenger of Allah (peace be upon him) proving the prohibition of giving Zakah (obligatory charity) to Ahl-ul-Bayt (members of the Prophet's extended Muslim family), who are Banu Hashim, whether it is in the form of money or else. As for Sadaqah, there is no harm in receiving it. You must all beware of all that Allah prohibited for you and urge one another to abandon this. May Allah grant us all success! As-salamu `alaikum warahmatullah wabarakatuh!

**Grand Mufty of the Kingdom**

**`Abdul-`Aziz ibn `Abdullah ibn Baz**



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**Ruling on Ahl-ul-Bayt benefiting from  
social insurance**

**Q:** We are a middle-class family and we have documents which prove that we belong to Ahl-ul-Bayt (members of the Prophet's extended Muslim family).

My father is a sixty-year-old man and all the conditions for obtaining benefits from social insurance apply to him. We have asked him to make use of the benefits of social insurance, but he refuses because it was reported that the Messenger (peace be upon him) stated that it is not permissible to give Sadaqah (voluntary charity) or Zakah (obligatory charity) to members of his family. Does social insurance take the same ruling as Sadaqah?

**A:** If your father meets the conditions of receiving benefits from social insurance, it is permissible for him to receive them, because this is money given from Bayt-ul-Mal (Muslim treasury) to the poor, who meet the required conditions, and it is not Zakah, according to what the official authorities have stated.

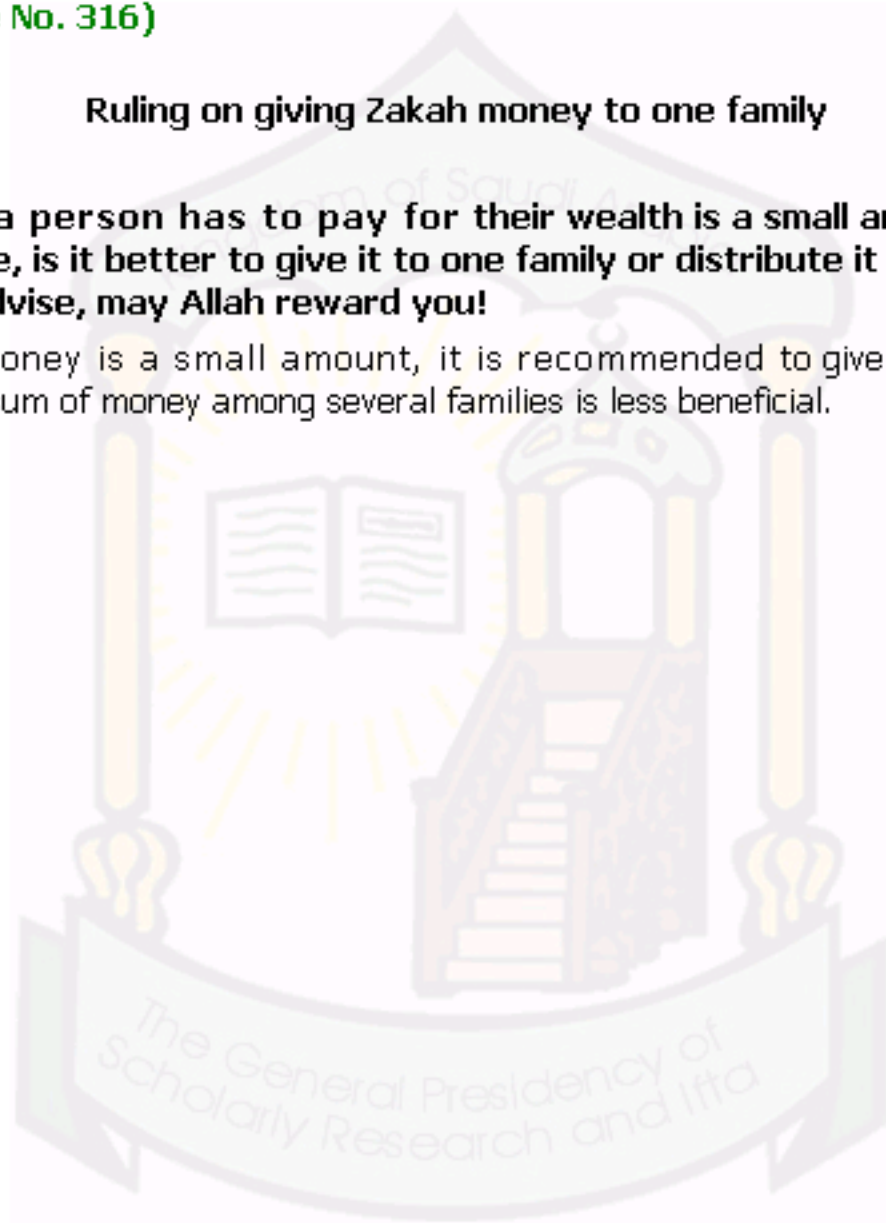


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### Ruling on giving Zakah money to one family

**Q:** If the Zakah a person has to pay for their wealth is a small amount, two hundred Riyals for example, is it better to give it to one family or distribute it among several poor families? Please advise, may Allah reward you!

**A:** If the Zakah money is a small amount, it is recommended to give it to one needy family. Distributing a small sum of money among several families is less beneficial.





### Ruling on giving the indebted Zakah

**Q:** I have a poor indebted married brother and a sister whose husband is poor and in debt as well. Is it permissible for me to pay the entire amount of Zakah (obligatory charity) for my money to them for the purpose of covering all their debts or pay some of it?

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**A:** It is permissible to pay your Zakah to them if they are Muslims and insolvent and your Zakah can pay off their debts. They are included under the category mentioned in the following Ayah (Qur'anic verse) in which Allah (Glorified be He) says: *As-Sadaqât (here it means Zakât ) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor)* May Allah grant us success!



### **Zakah should not be given to a Kafir**

**unless he is of Al-Mu'allafati Qulubuhum**

**Q: Is it permissible to give the Zakah (obligatory charity) to a Dhimmy (protected non-Muslim living under Islamic rule)?**

**A:** According to the Jumhur (majority of scholars), Zakah should not be given to a Dhimmy or any Kafir (disbeliever/non-Muslim). This is the correct opinion which so many Ayahs (Qur'anic verses) and Hadith support. Zakah is a means of support on the part of Muslims towards the poor to meet their needs, so that it should be distributed among their people and others among the eight categories of Zakah recipients. If the Kafir is one of Al-Mu'allafati Qulubuhum (those whose hearts are inclined to Islam) who are the elite of their tribes, they may be given Zakah to make them incline towards Islam,

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or to put an end to their hostilities towards Muslims. Al-Mu'allafati Qulubuhum are given Zakah to strengthen their Iman (Faith/belief) if they are Muslims, to encourage their peers to embrace Islam, or for any other reason set out by the scholars.

The principal basis is the Statement of Allah (Glorified and Exalted be He): [﴿As-Sadaqât \(here it means Zakât \) are only for the Fuqarâ' \(poor\), and Al-Masâkin \(the poor\) and those employed to collect \(the funds\), and to attract the hearts of those who have been inclined \(towards Islâm\)﴾](#) The Prophet (peace be upon him) said to Mu`adh ibn Jabal when he sent him to Yemen: [﴿Invite them to testify that none has the right to be worshipped but Allah and that I am the Messenger of Allah. If they accept, tell them that Allah has enjoined upon them five prayers during the day and night. If they obey you in this, tell them that Allah has made Zakah obligatory upon them which should be taken from the wealthy and distributed among the poor...﴾](#) (Agreed upon by Al-Bukhari and Muslim)



**Annual donations from the country**

**Q:** Is it permissible to receive the annual donation if I am an employee and get a monthly salary? Do my children deserve it?

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**A:** It is permissible to receive the annual donation which the country makes for all its subjects among the Bedouins and urban people. If you take it, it is Ok. When the original recipient dies, it goes to his heirs, unless the government prevents it. May Allah grant us success!



### Ruling on begging

#### Q: What is the ruling of Islam on begging?

**A:** Begging is permissible only in three cases, which the Prophet (peace be upon him) pointed out in the following Sahih (authentic) Hadith, as related by Muslim in his Sahih Book of Hadith, on the authority of Qubaysah ibn Makhariq Al-Hilaly (may Allah be pleased with him) who narrated that the Prophet (peace be upon him) said: [\(Begging is not permissible but for one of the three \(classes\) of persons: one who has incurred a debt, for him begging is permissible till he pays it off, after which he must stop it; a man whose property has been destroyed by a calamity which has struck him, for him begging is permissible till he gets what will secure his life, or will provide him reasonable subsistence; and a person who has been stricken by poverty, the genuineness of which is confirmed by three trustworthy members of his people, for him begging is permissible till he gets what will support him.\)](#) Then, he (peace be upon him) said: [\(Begging for any other reason, Qubaysah, is ill-gotten property which the beggar consumes.](#)

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› In this Hadith, the Prophet (peace be upon him) pointed out the cases in which begging is permissible and explained that any case other than this is Haram (prohibited). If a person has a job, trade, Waqf (endowment) or building that yields him money or has a skill, such as carpentry, smithery, agriculture, etc., that provides him a means of living, it is Haram for him to beg.

However, if a person is compelled to do so, there is no harm in asking to the extent necessary. Similarly, if a person owes a debt to reconcile disputes among people or to support his family and children, there is nothing wrong with him to beg to pay off the debt. May Allah grant us success!



**Q: Some people beg in Masjids (mosques) and some Imams (persons who lead congregational Prayer) prevent them from doing so. Is there any evidence supporting the permissibility of preventing them? Is it permissible to give beggars money?**

**A:** There is no harm in begging in Masjids and I know no evidence supporting the permissibility of preventing them from doing this, unless they disturb people by moving through rows. In this case, they should be prevented because this involves harm to persons offering Salah (Prayer). Begging should be prevented as well during the Friday Khutbah (sermon), for it is obligatory for them and for all attendants to be silent and attentive to the Khutbah, and begging for money will divert the attendants' attention.





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### Chapter on voluntary Sadaqah

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#### Encouragement to look after Muslims;

##### individuals or groups

All praise is due to Allah Alone, the Lord of the whole universe. Peace and blessings be upon the best of all creatures our Prophet Muhammad, his family, Companions, and all those who follow his way until the Day of Recompense.

O brothers! As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

Allah (Glorified and Exalted be He) says: [\(Help you one another in Al-Birr and At-Taqwâ \(virtue, righteousness and piety\); but do not help one another in sin and transgression.\)](#) and: [\(By no means shall you attain Al-Birr \(piety, righteousness - here it means Allâh's Reward, i.e. Paradise\), unless you spend \(in Allâh's Cause\) of that which you love\)](#) Allah (Glorified be He) also says: [\(Believe in Allâh and His Messenger \(Muhammad صلى الله عليه وسلم\), and spend of that whereof He has made you trustees. And such of you as believe and spend \(in Allâh's Way\), theirs will be a great reward.\)](#)

Moreover, it is authentically reported that the Prophet (peace be upon him) said: [\(The similitude of believers in regard to mutual love, affection, fellow-feeling is that of one body; when any limb of it aches, the whole body aches, and suffers from sleeplessness and fever.\)](#) and: [\(Whoever](#)

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[fulfills the needs of his brother, Allah will fulfill his needs.\)](#)

Obviously, what was previously mentioned along with other proofs from the Qur'an and Sunnah (whatever is reported from the Prophet) call us to look after and care for all Muslims whether groups or individuals wherever they are. Thus, we have to review the conditions and reality of Muslims, and try to know their pains, needs, and requests. We then have to help them according to our different abilities while giving priority to the most important demands over those of less importance and so on. Verily, Muslims either in Muslim or non-Muslim countries need various things. Some need food and clothes; some need learning and training; some need books and schools; some need Masjids (mosques) for performing Salah (Prayer) and mentioning Allah; and some need teachers and Du`ah

(callers to Islam) to encourage them to be dutiful to Allah and explain to them the rulings of their Din (religion) so that they worship Allah while having a true insight into His Guidance. Undoubtedly, all Muslims need physicians, hospitals to treat their sick, and suitable houses that

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keep their humanity and dignity and protect them against heat and cold.

O Muslims! Every body knows that many Muslims all over the world have many sufferings such as poverty, unenlightenment, misery, deprivation, unemployment, illness, and unawareness of rulings of Din. It is thus incumbent on us to cooperate and double our efforts to protect such Muslims and rescue them from their destructive conditions. To come to the point, this blessed organization i.e. The International Islamic Charity Organization is a benevolent one that is worthy of every support and encouragement. The goals and objectives of the concerned organization are very clear; they are to care for knowing about Muslims' pains, solving their problems wherever they are, and keeping their Muslim identity. Some of the most prominent characteristics of the organization mentioned above are that it works for the benefit of the Muslim world as a whole and it does not show loyalty to any specific ideology of any kind other than its loyalty to Islam and its encouragement for charitable works as this can be understood from the Qur'an and Sunnah.

Consequently, I call all good people whom Allah has given money and abundant wealth to hasten to spend from their money for sake of Allah. They can do so by providing financial support to the concerned charity organization and contributing to its various projects to enable it to undertake its responsibilities and attain its beneficial Islamic objectives. It is considerable to mention that Allah promises to compensate those who spend from their money for His sake both in this world and in the hereafter. He (Exalted be He) says: [﴿and whatsoever you spend of anything \(in Allāh's Cause\), He will replace it. And He is the Best of providers.﴾](#)

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and: [﴿And whatever good you send before you for yourselves, \(i.e. Nawâfil non-obligatory acts of worship: prayers, charity, fasting, Hajj and 'Umrah\), you will certainly find it with Allāh, better and greater in reward.﴾](#)

Another reason that encourages us to support this charity organization is that those who are in charge of it are known for their trustworthiness and truthfulness. They dedicate themselves, pay from their own wealth, and allocate their times for sake of benefiting the biggest number of those who are in need amongst Muslims. This makes us be assured that whatever money we spend through this organization will be with trustworthy people who will work for its increase until it reaches those deserving it.

O Muslims! I, by the way, advise you and myself to fear Allah (Glorified and Exalted be He) in secret and public. I advise the brothers who are in charge of this charity organization to fear Allah regarding the money of the organization, not to spend or invest in it except through Shar`y (Islamic legal) ways, and indulge in no activity that involves a stain of Riba (usury), for it is reported in a Sahih (authentic) Hadith that the Prophet (peace be upon him) said: [﴿O people! Allah is Pure and, therefore, accepts only that which is pure. Allah commands the believers as He commands His messengers. He \(may He be Exalted\) says: ﴿O \(you\) Messengers! Eat of the Tayyibât \[all kinds of Halâl foods which Allāh has made lawful \(meat of slaughtered eatable animals, milk products, fats, vegetables, fruits, etc.\) and do righteous deeds. Verily! I am Well-Acquainted with what you do.﴾﴾](#)

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and: ﴿O you who believe (in the Oneness of Allāh - Islāmīc Monotheism)! Eat of the lawful things that We have provided you with﴾ He then (the Prophet, peace be upon him) made a mention of a person who travels widely, his hair disheveled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication):" O Lord, O Lord," whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?﴾

Finally, I ask Allah (Glorified be He) to guide me and you to all that pleases Him, to direct us to follow the truth in our words and actions, to help us to benefit those who deserve to be supported, to double our reward and that of all participants in this project, and to accept our good deeds. Verily, Allah (Exalted be He) is the Most Bountiful and the Most Generous.

**Chairman of the Departments of Scholarly Research,**

**Ifta', Da`wah, and Guidance**

ʿAbdul ʿAziz ibn Abdullah ibn Baz

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### Caring for the orphans and needy in Islam

Praise be to Allah Who is the Helper of the pious people, and there is no aggression except against oppressors.

Undoubtedly, the orphans and needy are the most entitled to be cared for and helped. Allah (Glorified and Exalted be He) repeatedly orders us in the Noble Qur'an to support and treat them kindly. Hence, every believing person should show kindness to the orphans and needy from among their relatives and care for them. Such persons are entitled to Sadaqah (voluntary charity) and Zakah (obligatory charity) money.

It was authentically reported that the Prophet (peace be upon him) said: ["I and the one who looks after the orphan are in Paradise like this,"](#) and he (peace be upon him) interlaced his two fingers.)

This indicates the great reward of caring for orphans and treating them kindly. It was also authentically reported that the Prophet (peace be upon him) said: ["One who looks after a widow or a poor person is like a Mujahid \(i.e. one striving\) in the Cause of Allah or \(he said\) like him who offer Salah \(Prayer\) throughout the night and observes Sawm \(Fast\) all the day."](#) This is a most rewardable act.

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Allah (Glorified and Exalted be He) says: ["And give to the kinsman his due and to the Miskîn \(poor\) and to the wayfarer. But spend not wastefully \(your wealth\) in the manner of a spendthrift. \(Tafsir At-Tabarî\)"](#) and ["Worship Allâh and join none with Him \(in worship\); and do good to parents, kinsfolk, orphans, Al-Masâkîn \(the poor\)"](#) Allah (Glorified and Exalted be He) also says: ["Therefore, treat not the orphan with oppression." "And repulse not the beggar."](#) There are many other Ayahs (Qur'anic verses) to the same effect. The term "orphan" describes one whose father dies before reaching the age of puberty. Upon reaching this age, this description is not applicable. The orphan may be one whose parents are dead, in which case they are more entitled to care and support if they have no sufficient wealth. Yet, the orphan whose parents have left them sufficient wealth do not deserve Sadaqah. Rather, they need emotional support, guidance, and an Islamic upbringing. They also need someone to manage their financial affairs and take care of their wealth. On the other hand, a poor orphan needs emotional and financial support. Allah (Glorified and Exalted be He) says: ["And come not near to the orphan's property, except to improve it, until he \(or she\) attains the age of full strength"](#)

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Allah warns strongly against consuming the property of orphans unjustly. Instead of consuming it, one is obliged to manage it wisely in order to flourish it and guard it from being devalued. This property should be invested in profitable trade until the orphan reaches maturity. When the orphan is

mature, they should be paid back in full and every transaction should be made clear before witnesses. One should avoid dealing with the property wrongfully and greedily, because this is one of the main causes of punishment and one of the major sins. Allah (Glorified and Exalted be He) says: ﴿Verily, those who unjustly eat up the property of orphans, they eat up only fire into their bellies, and they will be burnt in the blazing Fire!﴾ Consuming the property of an orphan without any legal right is a major sin.

It was authentically reported that the Prophet (peace be upon him) also severely condemned this act, saying: ﴿Avoid the seven great destructive sins. They (the people) asked, "O Allah's Messenger! What are they?" He said, "To join partners in worship with Allah; to practice sorcery; to take a life which Allah has forbidden except for a just cause (according to Islamic law); to eat up Riba (usury/interest), to eat up the property of an orphan; to give one's back to the enemy and flee from the battlefield at the time of fighting; and to accuse chaste women who may be indiscreet but are good believers."﴾ This indicates that the seven great destructive sins include consuming the orphan's property. It encourages the guardians of orphans to fear Allah, invest their property in profitable trade, and treat them kindly. It was reported that

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the Prophet (peace be upon him) commanded the guardian of an orphan who owns property to trade with it and not to leave it until Sadaqah consumes it. Though this Hadith is considered weak, it is proved from `Umar (may Allah be pleased with him). He advised people to do so with the orphan's property lest it should be consumed by Sadaqah.

To sum up, the orphans and needy have rights over Muslims. We should care for them and lend them our support. The orphan may have a pious guardian, who safeguards their wealth and treats them kindly. But there are many poor persons who have none to support them or treat them kindly. Thus, such people are more entitled to good treatment, Sadaqah, and Zakah money. Showing mercy and kind treatment to the needy is one of the great deeds that draw one closer to Allah. Concerning these acts of righteousness, Allah (Exalted be He) says: ﴿but Al-Birr is (the quality of) the one who believes in Allâh, the Last Day, the Angels, the Book, the Prophets and gives his wealth, in spite of love for it, to the kinsfolk, to the orphans, and to Al-Masâkin (the poor), and to the wayfarer, and to those who ask, and to set slaves free, performs As-Salât (Iqâmat-as-Salât ), and gives the Zakât, and who fulfil their covenant when they make it, and who are patient in extreme poverty and ailment (disease) and at the time of fighting (during the battles). Such are the people of the truth and they are Al-Muttaqûn (the pious - See V.2:2).﴾ Together with believing in Allah, the Last Day, the angels, the Qur'an, and the prophets, and performing the acts mentioned in this Ayah,

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a person may fall into the category of those who are righteous due to their kind treatment and caring for the weak and needy. Furthermore, being kind to them is fruitful as Allah compensates one for that and rewards greatly for it. Allah (Glorified and Exalted be He) says: ﴿and whatsoever you spend of anything (in Allâh's Cause), He will replace it. And He is the Best of providers.﴾ The Prophet (peace be upon him) stated in a Hadith Qudsi (Revelation from Allah in the Prophet's words): ﴿O son of Adam! Spend, and I shall spend on you.﴾ It was authentically reported that Allah's Messenger (peace be upon him) said: ﴿Every day two angels come down from heaven and one of them says, 'O Allah! Compensate every person who spends in Your Cause,' and the other (angel) says, 'O Allah! Destroy every miser.'﴾

Spending on the needy and being merciful and kind with them are among the most rewardable acts.

Allah has promised those who do so a great reward and compensation with something better. Allah (Glorified and Exalted be He) says: ﴿And whatever good you send before you for yourselves, (i.e. Nawâfil non-obligatory acts of worship: prayers, charity, fasting, Hajj and 'Umrah), you will certainly find it with Allâh, better and greater in reward.﴾

Furthermore, whoever gives Sadaqah from lawful earnings - since Allah does not accept anything but that which is lawful - even if it is equal to a date,

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Allah takes it in His Right Hand and nurtures it for the one who gives it, as any one of you nurtures their young livestock, until it becomes like a mountain. Allah (Exalted be He) says: ﴿And they ask you concerning orphans. Say: "The best thing is to work honestly in their property"﴾ The orphan's guardian is advised to do the best for the orphan as he does for himself. The guardian should be eager to fulfill this responsibility assigned to him by Allah perfectly so as to free himself from blame and fulfill his trust. It was authentically reported that the Prophet (peace be upon him) said: ﴿Anyone who does not show mercy (to others) will not be shown mercy.﴾ In another Hadith, he (peace be upon him) said: ﴿The Compassionate One has mercy on those who are merciful. Show mercy to those who are on Earth, and He Who is in the heaven will show mercy to you.﴾

I ask Allah (Glorified and Exalted be He) to grant us all success and guidance. May peace and blessings be upon our Prophet Muhammad, his family, and Companions!



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**Obligation on a proxy to spend**

**money received from donors on what it is specified for**

**Q:** Someone is collecting money and donations, telling people that they will be used to buy furnishing for a Qur'an memorization school abroad, and to buy Mus-hafs (Qur'an-books) and religious books for the school. This is the intention, but the sum of money collected is more than is needed, can he:

**1-Use the rest of the money to buy a cassette and Qur'an tapes for the school, for the students to benefit from them?**

**2-Give some of the rest of the money to help someone who wants to build a Masjid (mosque), without telling the donors? What is the ruling on this?**

**A:** It is obligatory on him to spend the donations he collected for the benefit of the school, whether he spends it on furniture, books, or anything else. He cannot spend any of it on another school or a Masjid, because he is not authorized to do so. May Allah grant us success!



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**It is prescribed for a Muslim to pay Sadqah often, even if it is a small amount**

**Q: A. E. M. from Buraydah says in his question: When you ask some people to help someone, they reply, "Am I the guardian of all human beings?" My question is: Is there anything wrong in saying this, from the perspective of the Shari'ah (Islamic law)? Please advise us and may Allah reward you!**

**A:** This saying is void and one must not give such a reply. It is prescribed for Muslims to spend in charity out of that which Allah gives them, even if it is little, as Allah (Glorified and Exalted be He) says: ﴿Believe in Allâh and His Messenger (Muhammad صلى الله عليه وسلم), and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allâh's Way), theirs will be a great reward.﴾ He (Glorified be He) also says, ﴿So keep your duty to Allâh and fear Him as much as you can; listen and obey, and spend in charity; that is better for yourselves. And whosoever is saved from his own covetousness, then they are the successful ones.﴾ There are many Ayahs (Qur'anic verses) that carry the same meaning. The Prophet (peace be upon him) said, ﴿Guard yourselves against the Fire even with half a date (given in charity),

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and if one finds not, then with a kind word.﴾ He (peace be upon him) also said, ﴿Anyone who gives Sadaqah (voluntary charity) equal to a date out of good (lawfully gained) earnings, for Allah only accepts that which is good, Allah will accept it with His Right (Hand) and raise it for its owner as any of you raises their foal, until it becomes like a mountain.﴾ There are many Hadith that carry the same meaning. It is prescribed for every Mu'min (believer) to give Sadaqah often, even if it is little, so they will receive reward for it from their Lord Allah, which they will be in need of. May Allah grant us success!

**The end of the fourteenth part, followed by**

**The fifteenth part - if Allah wills -**

**on the subject of Sawm (Fasting)**