



FQH 142 – Fiqh Curriculum – Lectures No. 7, 8

# Chapter of Zakat

## Zakat-ul-Maal

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# Agenda

- Zakat of Money, Gold, and Silver
- Zakat of Livestock
- Zakat of Grains and Fruits
- Zakat of Minerals
- Zakat of Buried Wealth
- Zakat of Trade Goods
- Recipients of Zakat
- Giving Zakat
- Voluntary Sadaqah

# Zakat of Money, Gold & Silver

- The main forms of currency
- Paper currency is based on its equivalency to a certain amount of gold.
- **Nisaab for gold:** 20 mithqal = **85 grams** of pure gold (**24 Karats**)
- **Nisaab for silver:** 200 dirhams = **595 grams** of pure silver

1 gram of pure gold today = \$70.186 CAD

**Nisaab = 85 x \$70.186 = \$5,965.81**

1 gram of silver today = \$1.01 CAD

**Nisaab = 595 x \$1.01 = \$600**



# Zakat of Money, Gold & Silver

## Conditions:

**Nisaab**

**Hawl (lunar year)**

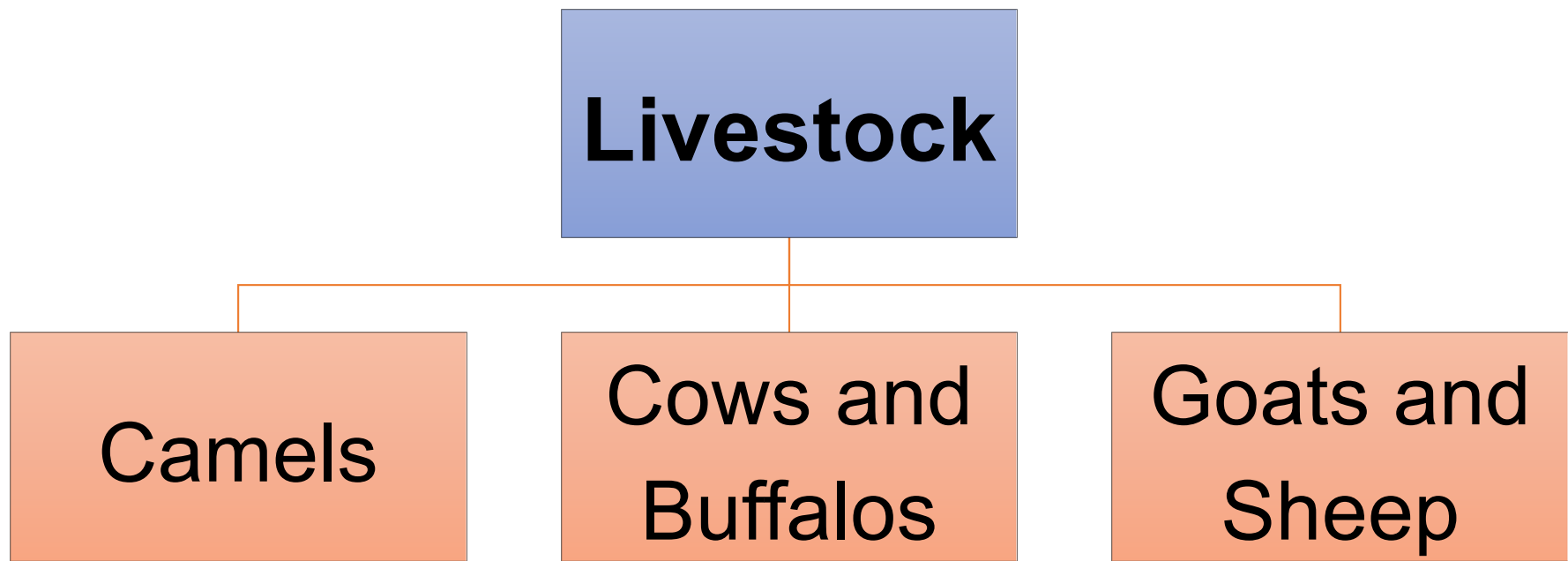
**Jewellery not for personal use**

**Zakat is 2.5%**

*For example, if you have **\$10,000 CAD** for a lunar year, Zakat will be **\$250 CAD***

**Note:** if the money decreased than Nisaab during the year, there is **no Zakat would be required**; and if it reaches Nisaab again, a new hawl will be followed.

# Zakat of Livestock



# Zakat of Livestock

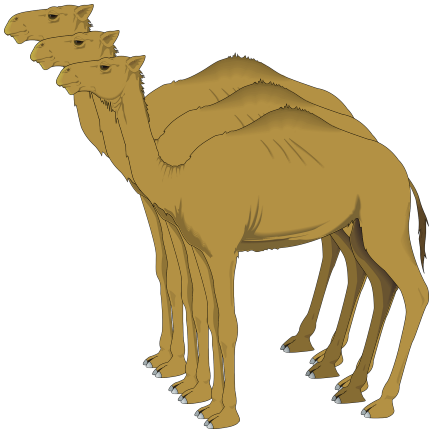
## Conditions:

- Nisaab
- Hawl (lunar year)
- Left to graze on an open field
- Not used for work

Nisaab for camels: **5**  
Nisaab for cows: **30**  
Nisaab for sheep: **40**

# Zakat of Livestock

## Camels



Number	Zakat
5-9	1 sheep (1-yr old; or a 2-yr old goat)
10-14	2 sheep
15-19	3 sheep
20-24	4 sheep
25-35	1-yr old camel
36-45	2-yr old camel
46-60	3-yr old camel
61-75	4-yr old camel
76-90	2 (2-yr old) camels
91-120	2 (3-yr old) camels
121-129	3 (2-yr old) camels
130	2 (2-yr old) + 1 (1-yr old) camels
More?	For every 40, 2-yr old camel; and for every 50 a 3-yr old camel.

For example, for **140 camels** owned for a lunar year,  $140=50+50+40$ ; so, **2 (3-yr old) and 1 (2-yr old) camels**

And, for **150 camels** owned for a lunar year,  $150=3 \times 50$ ; so, **3 (3-yr old) camels**

And, for **160 camels** owned for a lunar year,  $160=4 \times 40$ ; so, **4 (2-yr old) camels**

# Zakat of Livestock

## Cows

Number	Zakat
30-39	1-yr old cow
40-59	2-yr old cow
60	2 (1-yr old cow)
More?	For every 30, 1-yr old cow; and for every 40 a 2-yr old cow.



For example, for **70 cows** owned for a lunar year,  $70=30+40$ ; so, **1 (1-yr old) and 1 (2-yr old) cows**

And, for **100 cows** owned for a lunar year,  $100=30+30+40$ ; so, **2 (1-yr old) and 1 (2-yr old) cows**



# Zakat of Livestock

## Sheep

Number	Zakat
40-120	1-yr old sheep (or 2-yr old goats)
121-200	2 (1-yr old) sheep
201-399	3 (1-yr old) sheep
400	4 (1-yr old) sheep
More?	For every 100, a 1-yr old sheep



*For example, for **500 sheep** owned for a lunar year, Zakat will be **5 sheep***

# Zakat of Grains and Fruits

- It includes **all grains** that are **consumed** and **can be stored**.
  - *E.g., wheat, barely, corn, rice ...etc.*
- It includes **fruits** that can be **consumed** and **stored**.
  - *E.g., dates (in the form of dried dates) and grapes (in the form of raisins)*
- **Wujub time:** when the grains grow hard, and the fruits ripen; after harvest; and after being dried.

# Zakat of Grains and Fruits

**Nisaab**

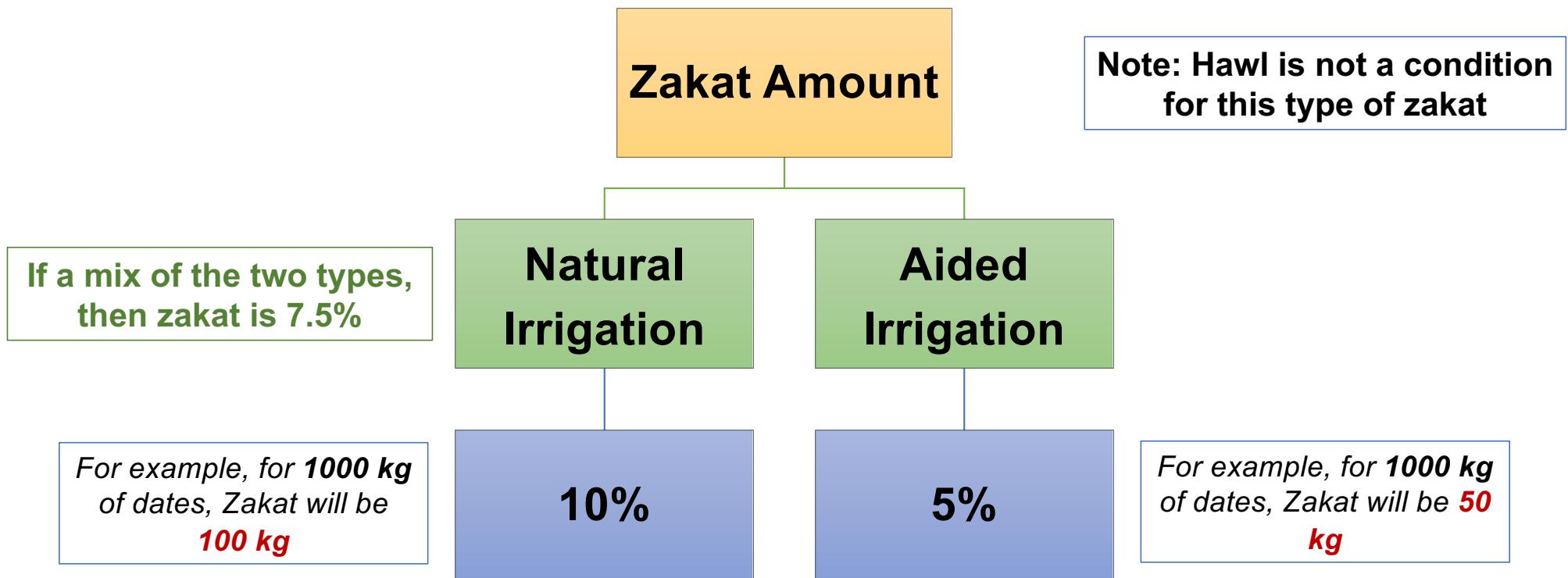
5 wasqs (wasq = 60 sa')

5 wasqs = 300 sa' (1 sa'  $\approx$  2,750 gm)

**5 wasqs  $\approx$  825 Kg**



# Zakat of Grains and Fruits



# Zakat of Minerals

- Extracted from mines
- Only for gold and silver
- **Hawl is not a condition** for this type of wealth
- Nisaab of gold and silver
- Amount for zakat is **2.5%**



# Zakat of Rikaaz

- Rikaaz is a buried wealth of the disbelievers from the pre-Islamic period of ignorance.
- **Hawl is not a condition** for this type of wealth
- Amount for zakat is **20%**



# Zakat of Rikaaz

## Conditions:

Reached or exceeded Nisaab

From gold or silver

Belongs to the era of pre-Islamic period of ignorance

Found in a land under one's possession or in *ard-mawaat*

# Zakat of Trade Goods

- Refers to any **goods allocated for trading purposes** with the aim of making profit.
- Trade goods are **growing money**; thus, zakat is paid for this type of wealth.
- Hawl starts once one buys the products for the intention of trade.
- Nisaab is the **nisaab of gold** (85 g of pure gold)



# Zakat of Trade Goods

## Conditions:

- To be in the form of goods, not cash
- Intention of doing trade, not for personal use or for savings
- Intention is on time of possession, and hawl starts therein
- Possession is by money exchange (not a gift or inheritance)
- The monetary value of trade does not decrease than nisaab during the hawl

# Zakat of Trade Goods

- Zakat is to be calculated **at the completion of hawl** (if it reached nisaab).
- The value of goods is considered at the completion of hawl (not the purchase value).
- All goods should be included, in store or in housings.
- All profit gained from this trade should be added.
- **2.5%** of this total value is to be paid for zakat (**cash not goods**).

# Recipients of Zakat

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ (التوبة: ٦٠)

Alms-tax is only for **the poor** and **the needy**, for **those employed to administer it**, for **those whose hearts are attracted to the faith**, for **freeing slaves**, for **those in debt**, for **Allah's cause**, and for **needy travellers**. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise. [9:60]

# Recipients of Zakat

**These 8 categories ONLY**

**The Poor**

**The Needy**

**The  
administrators**

**Those whose  
hearts are  
attracted to faith**

**Freeing slaves**

**Indebted**

**Jihaad**

**Needy travelers**

# Excluded from the Recipients of Zakat

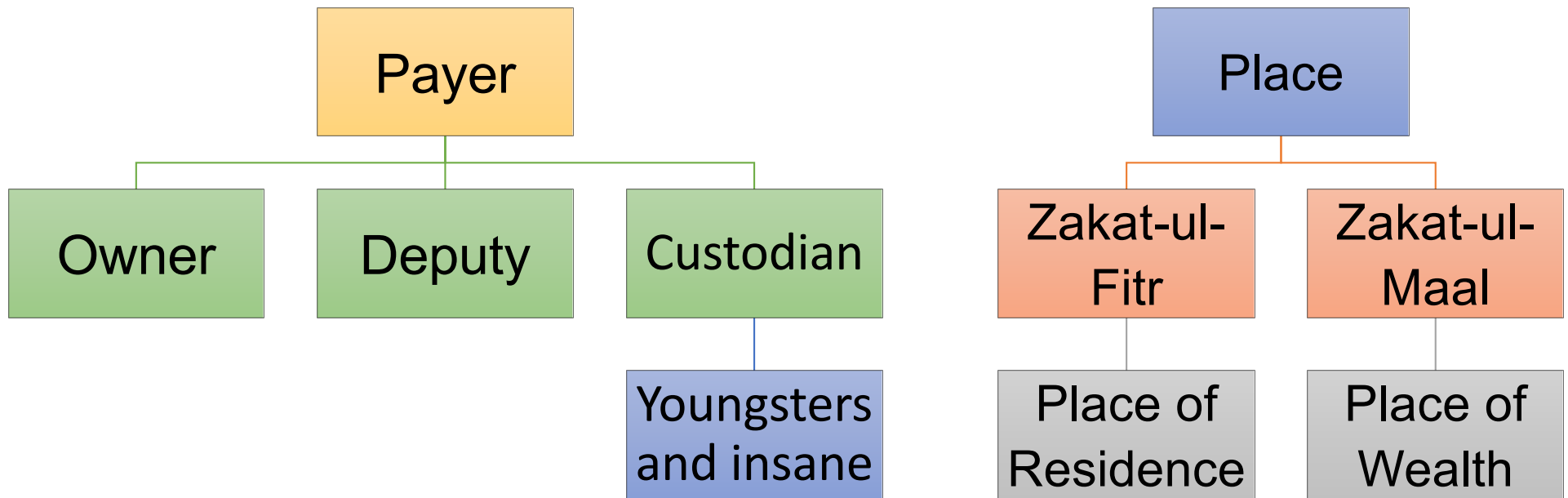
The family of  
the prophet

People that  
one sustains

Disbelievers

# Giving Zakat

- **Ruling:** **wajib** and should be given **immediately** once all conditions are met.



# Voluntary Sadaqah

- Ruling: **Recommended**

- Secretly is better than publicly
- Spending on relatives
- From the beloved portions of wealth
- In the blessed days and times
- During the times of difficulty and public need

# Questions?