ISLAMIC LIFE AND EDUCATION

ISLAMIC CHARITY

An Easy Guide to Zakaat and Sadaqatul Fitr

Adapted and Organised from the Teachings of
Heavenly Ornaments (Behishti Zewar)

Written by
Islamic Life and Education

ISLAMIC CHARITY

An Easy Guide to Zakaat and Sadaqatul Fitr

First Edition

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This book has been adapted and arranged for classroom and self-study use. It is based on the teachings in Heavenly Ornaments (Behishti Zewar). We have tried our best to present the source material accurately. If you want a clear ruling on any matter of Islamic law or belief, please ask a qualified scholar directly.

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To every student who is learning to purify his or her wealth and care for those in need, and to the scholars, past and present, whose teaching this book simply tries to organise and pass on.

How to Use This Book

Read this book in order, because later chapters build on words and ideas that were explained earlier. This is especially true of the word Nisaab. It is explained fully in Chapter 1. It means the smallest amount of wealth a person must have before Zakaat becomes compulsory on him or her at all. Every chapter follows the same pattern, described below, so you always know what to expect.

- Headings and subheadings break each chapter into clear topics.
- Bullet lists are used when a group of related things is easier to read as a list than as a paragraph. Examples are the different kinds of wealth, or the different people who may receive Zakaat.
- “Did You Know?” boxes appear in several chapters. Each one shares a short extra fact connected to what you just read.
- Diagrams are placed where a picture helps you see how ideas fit together.
- Every chapter ends with a Chapter Summary, a list of Key Terms, and a few Review Questions. You can use them to study on your own or to talk about in class.

A Glossary at the end of the book lists every key term used in the book, so you can look words up quickly while you read or revise.

Preface

This book, **Islamic Charity**, explains the rules of **Zakaat**, the compulsory yearly charity that is one of the five pillars of Islam. It also explains Sadaqatul Fitr. It is an easy textbook for students who learn in class or on their own. The lessons are taken and arranged from classical Islamic books, especially the section on Zakaat in Heavenly Ornaments (Behishti Zewar), a well-known book of Islamic knowledge.

The book has **four parts**:

- **Part One** covers the foundations: why Zakaat matters, the conditions that make it compulsory, and exactly which kinds of wealth it applies to.
- **Part Two** explains how Zakaat is calculated and paid.
- **Part Three** covers two special kinds of wealth that have their own separate rules: the produce of farmland, and livestock.
- **Part Four** covers who is allowed to receive Zakaat, some miscellaneous rules that complete the subject, and Sadaqatul Fitr, the charity due at the end of Ramadaan.

Each chapter follows the same pattern. It explains an idea, gives an example, and then ends with a chapter summary and a short list of key terms to help you remember what you learned. Diagrams are included wherever a picture explains something better than words.

A note about how far this book goes: fiqh (Islamic law) has very detailed rulings for rare or complicated situations. This is especially true for Zakaat, because wealth can take many different forms. This book focuses on the rules a student needs for everyday life. For anything unusual or difficult that is not covered here, always ask a qualified scholar. Please do this especially before you work out and pay your own Zakaat.

— Islamic Life and Education

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PART ONE

THE FOUNDATIONS OF ZAKAAT

CHAPTER 1

Why We Give Zakaat, and the Basic Conditions

Wealth Belongs to Allah

Every Muslim should remember that the wealth, money, and possessions he or she holds do not truly belong to him or her. The real Owner of everything is Allah. Out of His mercy, Allah allows us to use and manage His blessings during our lives.

Allah could have commanded us to spend all of it in His way. But He asks for only a small part of what He has already given us. All through the Quran, when Allah commands believers to spend in His way, the words mean spending “from” what He has provided, not all of it.

This is a reminder that Zakaat is not a tax taken from something that is independently ours. It is a small share of Allah's own trust, returned at His request. Seen in this way, Zakaat becomes an honour and a responsibility, not a burden.

The Story of Habil and Qabil

The Quran tells the story of Habil and Qabil, the two sons of Prophet Adam (alayhis salaam). A dispute arose between them, and their father told each of them to present an offering to Allah.

- Habil offered the best of his livestock.
- Qabil offered a lesser portion of his grain.

Allah accepted Habil's offering. According to classical scholars, a heavenly fire came down and consumed it, as the sign of acceptance. Qabil's offering was left untouched, which showed that it had not been accepted.

The lesson of this story is that Allah accepts what is given with sincerity and from what is truly good. He does not accept what is given grudgingly, or from what is easiest to spare. The value of charity is in the sincerity behind it, not only in its size.

The Mercy of Allah for the Muslim Ummah

Allah has shown a special mercy to the Muslim Ummah in how charity is received. The offerings of earlier nations were simply consumed by fire once they were accepted. But the Zakaat that Muslims give is not destroyed. It is given directly to people who are truly in need. This is just as the Prophet (sallallahu alayhi wa sallam) taught: Zakaat is taken from the wealthy and given to the poor. So giving Zakaat is never wasted. It becomes real, practical help in someone else's life.

Helping People Is Like Serving Allah

The Prophet (sallallahu alayhi wa sallam) taught that on the Day of Judgment, Allah will ask some people why they did not visit Him when He was sick, feed Him when He was hungry, or give Him water when He was thirsty. Surprised, they will ask how they could have done such things for Allah, the Lord of the worlds. Allah will explain that one of His servants was sick, hungry, or thirsty. If they had helped that person, they would have found the reward of it with Him.

This teaching shows how highly Allah values kindness and compassion. When Zakaat or charity is given to someone in need, it is, in effect, given to Allah Himself.

A Serious Warning

Islamic teaching treats neglecting Zakaat as a very serious matter. The Hadith describe severe consequences on the Day of Judgment for a person who owns wealth and does not give Zakaat on it. In one hadith, the very gold and silver that a person refused to pay Zakaat on comes back to torment him or her.

These warnings are not meant to frighten people for no reason. They show how central Zakaat is to Islamic life. It is one of the five pillars of Islam, together with the declaration of faith, prayer, fasting, and Hajj.

Two hadith make this warning especially vivid:

- The Prophet (sallallahu alayhi wa sallam) said, “Whoever owns gold or silver and does not give its Zakaat, on the Day of Judgment slabs of fire will be heated in Hell and pressed against his forehead, sides, and back. When they cool down, they will be heated again, and this will go on and on.”
- In another hadith, he said that wealth on which Zakaat was withheld will turn into a huge poisonous snake. On the Day of Judgment, it will wrap around its owner's neck, tearing at his mouth and saying, “I am your wealth. I am the treasure you clung to.”

The Basic Conditions

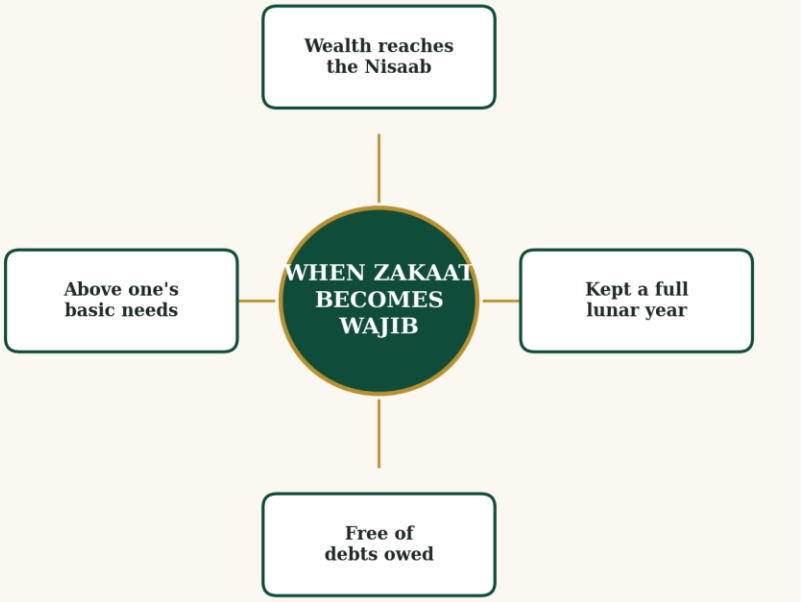
Zakaat becomes wajib on a person once his or her wealth meets a few conditions together.

Four basic qualities must be present before Zakaat applies to a person at all:

- **Free:** Zakaat was never obligatory on slaves in classical Islamic law.
- **Muslim:** Zakaat is an act of worship that is required only of Muslims.
- **Of sound mind:** a person who is continuously and genuinely unable to understand his or her responsibilities is not required to pay it.
- **An adult:** the person must have reached adulthood through puberty. Zakaat is not obligatory on young children.

Beyond these, the wealth itself must meet the following conditions together.

Figure 1.1 — The Conditions That Make Zakaat Wajib



The **Nisaab** is the minimum amount of wealth. It is any one of these:

- 612.35 grams of silver
- 87.479 grams of gold
- cash and trade goods worth the same as either amount

A person whose wealth reaches this amount, and who keeps it for a full lunar year, owes Zakaat when that year ends. If the person's wealth stays below the Nisaab throughout the year, no Zakaat is owed at all.

The wealth itself must also be able to grow or be productive. Examples are gold, silver, cash, trade goods, or livestock. A fixed personal-use item, such as a home, furniture, or a vehicle, is not zakaatable, no matter how much it is worth.

The year used to keep track of this is always the Islamic lunar year, never the solar (Gregorian) calendar. The lunar year is about eleven days shorter than the solar year. So using the solar year by mistake would delay when Zakaat becomes due, and it would shortchange the poor. This is a common mistake, for example counting from March or April each year. The correct practice is to work out Zakaat every year on the same date that a person's wealth first reached the Nisaab, counted by the moon-based calendar.

What Happens When Wealth Changes During the Year

- If a person's wealth rises above the Nisaab, then dips, then rises again by the end of the year, Zakaat is still owed. What matters is having the Nisaab at the start and at the end of the year. It is not necessary to stay above it every single day in between.
- If a person's wealth is completely lost before the year is up, no Zakaat is owed for that period. If the person later gets wealth again, a fresh year begins counting from that point.
- Debts matter too. If a person's debts are equal to or more than his or her wealth, no Zakaat is owed. If paying off the debts would still leave the person with wealth at or above the Nisaab, Zakaat is owed on the amount that remains.

> ***Did You Know?*** *The Prophet Muhammad (sallallahu alayhi wa sallam) fixed the Nisaab figures for gold and silver by the actual weight of the metal, not by its price. This is why they are still given in grams today, even though the money value of that weight keeps changing.*

Chapter Summary

- Zakaat is one of the five pillars of Islam. Neglecting it is treated as a very serious matter.
- Zakaat becomes wajib once wealth reaches the Nisaab and stays at or above it from the start to the end of a lunar year.
- Short dips below the Nisaab during the year do not cancel the obligation, as long as the Nisaab is met at the start and at the end.
- Debts equal to or more than a person's wealth cancel the duty to pay Zakaat that year.

Key Terms: Zakaat · Nisaab · Wajib

Review Questions

1. What is the Nisaab, and what are the two ways it can be measured?
2. Does a short dip in wealth during the year cancel a person's Zakaat duty? Explain your answer.
3. How do debts affect whether Zakaat is owed?

CHAPTER 2

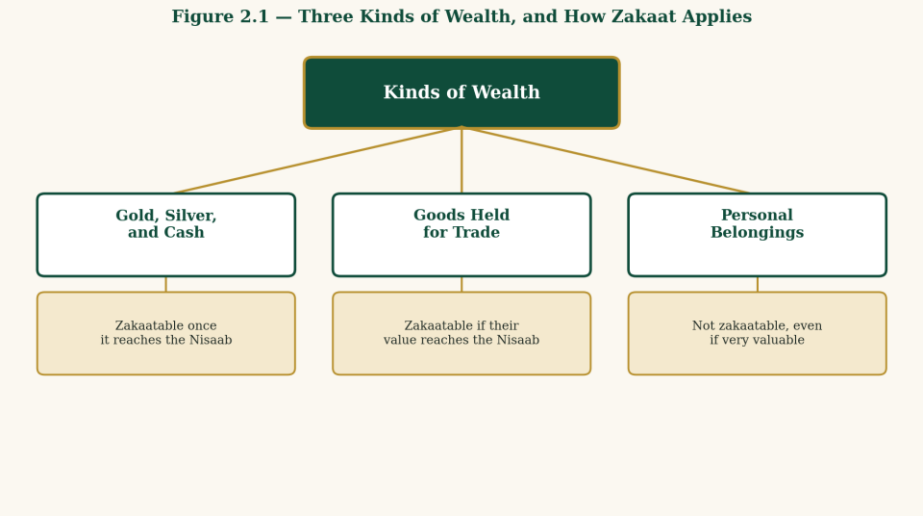
What Kinds of Wealth Are Zakaatable

Gold and Silver, in Any Form

Zakaat applies to gold and silver in any form: coins, jewellery, utensils, and ornaments. It does not matter whether the items are actually being used or worn, as long as the amount reaches the Nisaab.

Some jewellery is made from a mix of gold or silver and another metal. In that case, the deciding factor is which metal makes up more of it. If gold or silver is the larger share, the item is treated as gold or silver for Zakaat.

Figure 2.1 — Three Kinds of Wealth, and How Zakaat Applies



Trade Goods

Anything bought with the intention of reselling it for profit counts as trade goods. Zakaat applies to its value once that value reaches the Nisaab. This applies to goods made of any material, not just gold and silver. Examples are cloth, steel, food, or anything else truly held for resale.

Suppose an item was first bought for personal use, and the owner only later decides to sell it. It is not treated as trade goods, and no Zakaat is owed on it.

What Is Not Zakaatable

Personal belongings that are not held for trade are not zakaatable, no matter how valuable they are. This includes:

- the house a person lives in

- the clothes a person wears
- household furniture and utensils
- fine jewellery made of pearls or gems, and not of gold or silver

Property held only to earn rental income is also not zakaatable in itself. Examples are a second house that is rented out, or equipment that is hired out to others. But the rental income it produces counts as ordinary wealth once it is received.

There is one exception worth noting: clothing embroidered with real gold or silver thread. Imagine that the thread were removed and weighed on its own. If it reaches the Nisaab, Zakaat is due on it.

Chapter Summary

- Gold and silver in any form, including jewellery and utensils, are zakaatable once they reach the Nisaab.
- Goods truly held for resale are zakaatable, based on their value, whatever they are made of.
- Personal belongings that are not held for trade, such as a home, clothing, and furniture, are not zakaatable, however valuable they are.
- Rental property is not itself zakaatable. But the rental income that is received from it counts as ordinary wealth.

Key Terms: Amwaal

Review Questions

1. Does it matter whether gold or silver jewellery is actually being worn, for Zakaat?
2. What makes an item count as “trade goods” and not a personal belonging?
3. Give two examples of personal belongings that are never zakaatable, however valuable they are.

CHAPTER 3

Zakaat on Money Owed to You

Three Kinds of Debt

Money that other people owe a person is also part of that person's zakaatable wealth. But the rules are different depending on how the debt came about.

- **The first kind:** money lent directly, or goods sold on credit as part of a trade. If this debt is equal to or more than the Nisaab, Zakaat is owed for every year it stays unpaid, even if it takes several years to be repaid.
- **The second kind:** money owed from selling something that was not originally bought for resale. For example, selling one's own used furniture. The same principle applies. But the details of when Zakaat becomes due as instalments are repaid can be a little different from the first kind.
- **The third kind:** a wife's mahr (the dowry promised to her at marriage) that her husband has not yet paid. Zakaat on this is calculated only from the day she actually receives it, and not for the years it stayed unpaid.

Giving Zakaat Ahead of Time

A person whose wealth is already above the Nisaab is allowed to pay Zakaat before the year is up. This is valid, even for several years in advance. Any later increase in wealth is topped up separately when it happens.

But suppose a person's wealth drops below the Nisaab by the time the year would have ended. Then the payment already made simply counts as voluntary charity, and not as Zakaat.

Suppose wealth is lost, for example stolen, or destroyed by things outside a person's control, before Zakaat on it was paid. Then the duty for that part is lifted. But if a person gives that wealth away, or spends it himself or herself, the duty to pay Zakaat on it remains.

Chapter Summary

- Money owed to a person by others counts as part of the person's zakaatable wealth. The exact rules are different depending on how the debt came about.
- Zakaat on an unpaid mahr is calculated only from the day it is actually received.
- Paying Zakaat in advance is allowed and valid, even years ahead of time.
- Wealth that is truly lost before Zakaat is paid on it is excused. Wealth that is deliberately given away or spent is not.

Key Terms: Mahr

Review Questions

1. Name the three kinds of debt described in this chapter.
2. From what point is Zakaat calculated on an unpaid mahr?
3. What is the difference between wealth that is stolen and wealth that is deliberately given away, for Zakaat?

PART TWO

PAYING ZAKAAT

CHAPTER 4

The Paying of Zakaat

How Much to Give

Once Zakaat becomes wajib, the amount owed is a fortieth of the qualifying wealth. That is 2.5%. It is often explained as about 2.50 for every 100, or 1 for every 40, of whatever currency is being used.

Zakaat should be paid promptly once it becomes due. Delaying it without a good reason is a sin. But a person who has delayed can still repent, and should pay it at any later time.

Making the Right Intention

As with other acts of worship, Zakaat needs a sincere intention. Simply handing money to someone in need, without any intention of it being Zakaat, does not fulfil the duty. The intention does not need to be spoken aloud. It can even be made after the money has been set aside, as long as it is made before the person receiving it has spent it.

A person may give the whole year's Zakaat to one person, or split it among several people. It may be given all on one day, or spread out over months.

It is better to give each person at least enough for that day's needs, so that they do not have to ask others straight afterward.

Appointing Someone Else to Pay on Your Behalf

It is permitted to appoint another person to give out one's Zakaat. That representative does not need to name the original giver when handing over the money. The representative may even give it to his or her own relatives, if they are truly eligible to receive it.

But suppose someone pays Zakaat on another person's behalf without being asked, and without that person knowing. This is not valid, even if the person later finds out and is happy about it.

Can You Cancel Someone's Debt as Zakaat?

Suppose a poor person owes a debt. Simply forgiving or cancelling that debt does not count as paying Zakaat to that person. Zakaat needs an actual transfer of wealth into the ownership of the person receiving it. Forgiving what he or she owed is not enough.

The correct way is to give the person Zakaat properly. Then, if he or she wishes, the person may use that money to repay the debt.

Chapter Summary

- The rate of Zakaat is 2.5% of qualifying wealth. It should be paid promptly once it is due.
- A sincere intention is needed for Zakaat to be fulfilled. It does not need to be spoken aloud.
- Zakaat may be given to one person or split among several. It may be paid all at once or spread out.
- A person may be appointed to give out Zakaat on someone's behalf. But paying on someone's behalf without being asked is not valid.

Key Terms: Niyyah

Review Questions

1. What is the rate of Zakaat, as a percentage?
2. Why does simply giving money to a poor person, with no particular intention, not count as paying Zakaat?
3. What happens if someone pays Zakaat on another person's behalf without being asked to do so?

PART THREE

ZAKAAT ON LAND AND LIVESTOCK

CHAPTER 5

Zakaat on the Produce of the Land (Ushr)

What Ushr Is

Ushr is a form of Zakaat owed on the produce of certain farmland. This land is called **ushri land**. It is land that came under Muslim ownership in the past, either through conquest or because its people willingly accepted Islam. All land within Arabia is also ushri land.

A person who owns such land owes Ushr on whatever the land produces. This is true whether the person inherited the land or bought it from another Muslim owner.

How Much Is Owed

The rate depends on how the land was watered:

- If it depended on rainfall, or on a river or stream without any real effort to irrigate it, **a tenth** of the total produce is owed.
- If it had to be irrigated by mechanical or man-made means, **a twentieth** is owed instead.

This applies to grain, vegetables, fruit, and flowers alike. There is no minimum amount of produce. The Nisaab applies to gold, silver, and trade goods, but Ushr is owed on any amount of produce at all.

Ushr also applies to honey gathered from ushri land, or from wild jungle or mountain areas. But it does not apply to a tree or vegetables that someone simply grows in his or her own yard for personal use, and not as farmland produce.

Chapter Summary

- Ushr is a form of Zakaat owed on the produce of certain farmland, called ushri land.
- The rate is a tenth of the produce for naturally watered land, and a twentieth for land irrigated by mechanical means.
- Unlike ordinary Zakaat, Ushr has no minimum amount. It applies to any amount of produce.

Key Terms: Ushr

Review Questions

1. What is ushri land?
2. What rate of Ushr is owed on naturally watered land, and what rate on land irrigated by mechanical means?
3. How is Ushr different from ordinary Zakaat when it comes to a minimum amount?

CHAPTER 6

Zakaat on Livestock: The Basics

What Counts as Zakaatable Livestock

Zakaat on livestock applies only to camels, cattle (including buffaloes), sheep, and goats. It does not apply to every animal a person owns. Two more conditions must also be met for an animal to count as zakaatable livestock:

- It must graze freely for most of the year, and not be fed and kept in a stable. An animal that spends about half the year in a stable and is fed there does not count.
- It must be kept for milk, breeding, or fattening. It must not be kept only for its meat, or as a means of transport.

As with other forms of Zakaat, the animals must be held for a full year before Zakaat becomes due. Wild animals, such as deer, are not zakaatable unless they are specifically kept for trade. In that case, the ordinary trade-goods rules apply instead.

A Few Practical Notes

- Young animals alone do not carry Zakaat. But if a herd has both young and mature animals together, Zakaat is due on the whole herd, and it is paid with one of the mature animals.
- Livestock kept as a waqf (dedicated for Allah's sake, such as to a masjid or a charitable trust) does not carry Zakaat.
- Horses that graze freely, where both male and female are kept together, do carry Zakaat. The amount is either a fixed amount of gold per horse, or a fortieth of their total value.
- Donkeys and mules are not zakaatable unless they are specifically held for trade.

Chapter Summary

- Livestock Zakaat applies only to camels, cattle, buffaloes, sheep, and goats that graze freely and are kept for milk, breeding, or fattening.
- As with other wealth, livestock must be held for a full year before Zakaat becomes due.
- A herd with both young and mature animals owes Zakaat on the whole herd, paid with a mature animal.
- Waqf livestock, and donkeys or mules not held for trade, are not zakaatable.

Key Terms: Waqf

Review Questions

1. Which four kinds of animals does livestock Zakaat apply to?
2. What two conditions must an animal meet, besides being one of these four kinds, to count as zakaatable livestock?
3. If a herd has both young and mature animals, how is Zakaat worked out and paid?

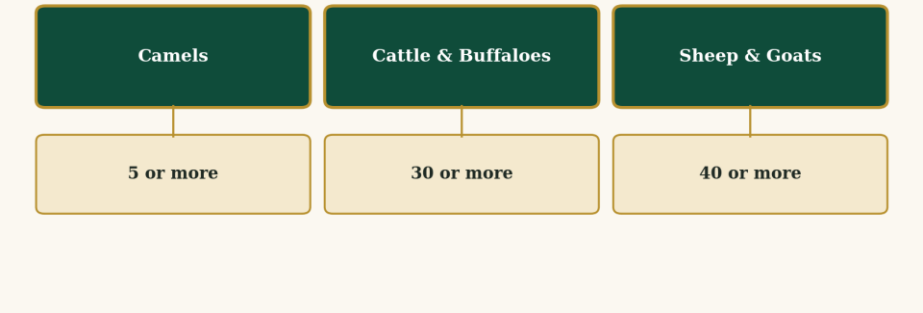
CHAPTER 7

The Nisaab Tables for Livestock

Where Each Kind of Livestock Starts

Each kind of livestock has its own starting Nisaab. This is the smallest number of animals a person must own before Zakaat becomes due on them at all.

Figure 7.1 — The Starting Nisaab for Each Kind of Livestock



How the Amount Owed Grows

Once the Nisaab is reached, the amount owed grows in stages as the herd gets bigger. Islamic scholars have worked out detailed tables for camels, cattle, and sheep or goats.

- **Camels:** The earliest stages are paid in sheep or goats: one goat for every five camels, up to four goats at twenty-four camels. From twenty-five camels onward, Zakaat is paid with camels themselves. The number and age of the camels go up as the herd grows.
- **Cattle and buffaloes:** Zakaat begins at thirty animals, and is paid with a young calf. It increases from there as the herd grows past forty, sixty, and beyond.
- **Sheep and goats:** They follow a similar pattern, beginning at forty animals.

If a person owns both cattle and buffaloes, or both sheep and goats, the two may be added together to reach the Nisaab. When it is time to pay, the kind that is more numerous in the herd is generally what is given.

Did You Know? *These livestock tables are among the most detailed in all of Islamic law, because the exact number and age of animals owed changes at almost every step as a herd grows. This is exactly why anyone*

who owns qualifying livestock should work out his or her Zakaat together with a knowledgeable scholar, and not rely on memory alone.

Chapter Summary

- Each kind of livestock has its own starting Nisaab: 5 for camels, 30 for cattle and buffaloes, and 40 for sheep and goats.
- The amount owed goes up in stages as a herd grows, following detailed tables worked out by Islamic scholars.
- Cattle and buffaloes may be added together to reach the Nisaab, and so may sheep and goats.

Key Terms: Nisaab

Review Questions

1. What is the starting Nisaab for camels, for cattle and buffaloes, and for sheep and goats?
2. For the earliest stages of camel Zakaat, which animals are actually given?
3. Why does this chapter recommend asking a scholar when working out livestock Zakaat?

PART FOUR

RECIPIENTS AND RELATED RULES

CHAPTER 8

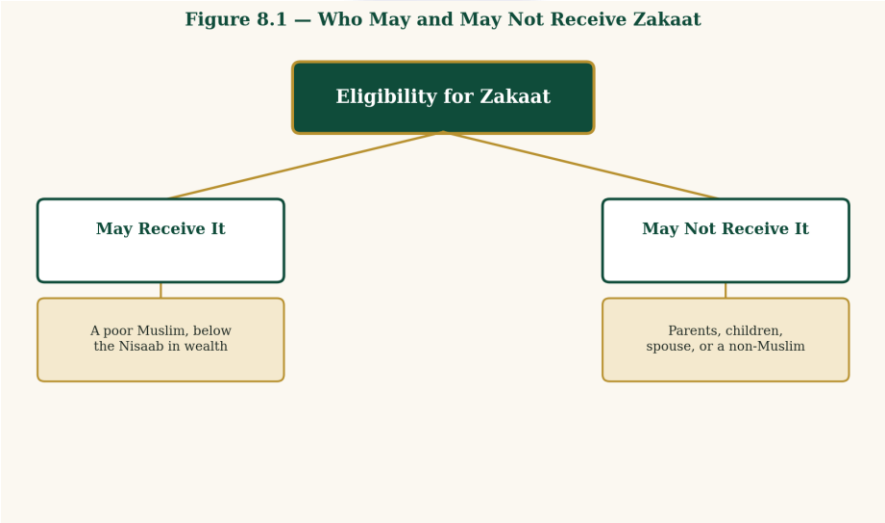
Who Is Entitled to Receive Zakaat

Rich and Poor, Defined

In the language of Zakaat, a “rich” person is anyone who owns wealth at or above the Nisaab, beyond his or her basic needs. The wealth may be gold, silver, cash, or trade goods. Such a person may not receive Zakaat.

A “poor” person is someone who has very little or no wealth, not even enough for a single day's food. Zakaat may be given to such a person.

Figure 8.1 — Who May and May Not Receive Zakaat



Basic necessities do not count against a person when working out whether he or she is rich or poor. This is true however much they are worth. These necessities are:

- a home to live in
- everyday clothing
- ordinary household furniture
- for a student or scholar, his or her books

Who May Never Receive It

- A non-Muslim may not receive Zakaat, Ushr, Sadaqatul Fitr, Nazr, or Kaffarah. But other, voluntary kinds of charity may be given to him or her.
- Zakaat may not be given to one's own parents, grandparents, children, or grandchildren. It may not be given between husband and wife either. The wealth is considered too closely shared in these relationships for it to count as real charity.

- Zakaat funds may not be spent on building a masjid, on funeral or burial costs, or on paying off a dead person's debts. Zakaat must be given directly to an eligible person.
- The direct descendants of the Prophet Muhammad (sallallahu alayhi wa sallam) may not receive Zakaat or the other obligatory charities listed above. This is out of special honour for them. But ordinary voluntary charity may still be given to them.

Other Relatives, and Everyday Situations

Beyond the close family members listed above, it is fully permitted to give Zakaat to other relatives. It is often especially rewarded. These relatives include siblings, nieces and nephews, aunts and uncles, and in-laws, as long as they are truly eligible.

It is also permitted to give Zakaat to one's own household staff or employees. It must be given separately from their wages, as a separate gift, with the intention of Zakaat clearly in mind.

Suppose Zakaat is given in good faith to someone believed to be poor, and it later turns out that the person was not eligible. The giver's duty is still considered fulfilled. But the person who received it should return the money once he or she realises, if able.

Chapter Summary

- A “rich” person, who may not receive Zakaat, is anyone whose wealth reaches the Nisaab beyond basic needs. A “poor” person may receive it.
- Basic necessities such as a home, clothing, and furniture do not count against a person when judging whether he or she is rich or poor.
- Zakaat may never be given to a non-Muslim, to one's own parents, children, or spouse, or spent on community projects like building a masjid.
- Zakaat may be given to other relatives and to household staff. It stays valid even if the person turns out to be ineligible later, as long as it was given in good faith.

Key Terms: Sayyid

Review Questions

1. How does this chapter describe a “rich” person and a “poor” person for the purpose of Zakaat?
2. Name two groups of people who may never receive Zakaat.
3. What happens if Zakaat is given in good faith to someone who later turns out not to have been eligible?

CHAPTER 9

Miscellaneous Rules of Zakaat

A Few Everyday Situations

- If halal and haram money become mixed together, Zakaat is still worked out on the full amount.
- Suppose a person dies while still owing Zakaat. It is not automatically taken from his or her estate. The exception is when the person left clear instructions for it to be paid. Then it is taken from up to a third of what remains after debts and funeral costs.
- If a lender forgives a debt owed by someone who is truly poor, no Zakaat is owed on that forgiven amount for that year.

Voluntary Charity Alongside Zakaat

Giving extra, voluntary charity is recommended only once a person's own needs, and the needs of his or her dependents, are truly covered. If someone cannot really afford it, giving away money he or she needs is discouraged, not praised.

That said, a person who has strong trust in Allah, real patience, and no risk of harming his or her family may still choose to give generously beyond this. Doing so is considered praiseworthy, not reckless.

> ***Did You Know?*** *Islamic teaching encourages giving Zakaat to one's own poorer relatives before strangers. This earns a double reward: one for the charity itself, and a second for keeping family ties. But it is best not to announce openly that the gift is Zakaat, so that the relative does not feel embarrassed.*

Sending Zakaat to Another City

It is generally better to give Zakaat to people in one's own local area. But sending it elsewhere is not wrong when there is a good reason. For example:

- one's poorer relatives live elsewhere
- the people of another place are in greater need
- that place has a stronger concentration of real religious learning and activity

Chapter Summary

- Zakaat is worked out on a person's full wealth, even if halal and haram money have become mixed together.
- Zakaat is taken from a dead person's estate only if he or she left clear instructions for it.

- Voluntary charity beyond Zakaat is recommended once a person's own needs are covered. It is discouraged if it would leave the person or his or her family in real difficulty.
- Giving Zakaat locally is generally preferred. But sending it elsewhere is permitted for a good reason.

Key Terms: Sadaqah-e-Naafilah

Review Questions

1. If halal and haram money become mixed, how is Zakaat worked out?
2. In what situation is Zakaat taken from a dead person's estate?
3. Give two good reasons for sending Zakaat to another city instead of keeping it local.

CHAPTER 10

Sadaqatul Fitr

Who Must Give It

Sadaqatul Fitr is a charity due at the end of Ramadaan. It is separate from Zakaat itself. It is wajib on anyone who has wealth at or above the Nisaab, beyond his or her basic needs. It does not matter whether the wealth has been held for a full year, or whether it is trade goods.

This is a wider group than those who owe ordinary Zakaat, because the rule of holding the wealth for a full year does not apply here.

Men give Sadaqatul Fitr on behalf of their own immature children as well as themselves. Women give only on their own behalf.

Sadaqatul Fitr becomes due at the start of Fajr on the day of Eid-ul-Fitr itself. A person who passes away before that moment does not owe it, and it is not taken from his or her estate.

How Much to Give

The traditional amount is based on a measure of wheat: roughly one and a half to two kilograms, or double that amount if giving barley. Giving the cash equivalent of this amount is considered better than giving the actual grain.

It may be given to one person, or split among several. In the same way, several people's Sadaqatul Fitr may be combined and given to a single person.

It is best given before the Eid prayer. But there is no harm in giving it afterward if that was not possible. It may even be given earlier, during Ramadaan itself, and this fulfils the duty just as well.

Chapter Summary

- Sadaqatul Fitr is due on anyone with wealth at or above the Nisaab, beyond basic needs. It does not matter whether the wealth has been held for a full year.
- It becomes due at Fajr on the day of Eid-ul-Fitr. Men give it on behalf of their immature children as well as themselves.
- The traditional amount is based on wheat or barley. But giving the cash equivalent is better.
- It is best given before the Eid prayer. Giving it earlier in Ramadaan, or a little later, still fulfils the duty.

Key Terms: Sadaqatul Fitr

Review Questions

1. How is who must give Sadaqatul Fitr different from who owes ordinary Zakaat?
2. For whom does a man give Sadaqatul Fitr, besides himself?
3. When does Sadaqatul Fitr become due, and what is the best time to give it?

Glossary of Terms

This glossary lists the key Arabic and Islamic terms used in this book, for quick reference.

Amwaal — Wealth or property, in the general sense used in Islamic law.

Kaffarah — A serious act of compensation owed for deliberately breaking a fast of Ramadaan.

Mahr — The gift (dowry) that a husband promises to his wife at marriage.

Nazr — A vow made to Allah, which becomes binding once it is made.

Nisaab — The minimum amount of wealth a person must have before Zakaat, or a related duty, becomes due.

Niyyah — Intention; the decision in the heart to do a specific act of worship.

Sadaqah-e-Naafilah — Voluntary charity, given beyond what is obligatory.

Sadaqatul Fitr — A charity due at the end of Ramadaan, on anyone whose wealth reaches the Nisaab.

Sayyid — A descendant of the Prophet Muhammad (sallallahu alayhi wa sallam) through his daughter Hadrat Fatimah and Hadrat Ali (radiallahu anhuma).

Ushr — A form of Zakaat owed on the produce of certain farmland.

Wajib — A necessary act, close to fard in importance.

Waqf — Something given permanently in Allah's name for public benefit, such as a well or a building.

Zakaat — The compulsory yearly charity owed on qualifying wealth, and one of the five pillars of Islam.