

Book of Zakkah

- I. *Zakkah* means the right of specific wealth for specific people at a specific time
- II. It is **obligatory** on **five** types of items:
 - A. Cattle (camels, cows, sheep, etc.)
 - B. Money
 1. Includes gold and silver
 - C. Merchandise with intention to sell
 1. Meaning you have goods in stock for the purpose of buying and selling
 - a) Ex: a store
 - D. That which comes out of the earth
 1. Treasure, grains, fruits, minerals, iron, etc.
 2. Includes honey
 - E. Certain types of fruits and vegetables
 1. Separate category than the former because certain types of fruits and vegetables have **specific rules** applied to them only
- III. **Conditions** for the one on whom *zakkah* is **mandatory**. If **any one** of the following conditions is **missing**, then it is **not wajib** for the person to pay *zakkah*:
 - A. Muslim
 1. Person must be Muslim
 - B. Free
 1. He should not be a slave
 2. If he is a **partial slave**, then he **must** pay *zakkah* in accordance to the magnitude of his freedom
 - a) Ex: He is 60% a slave and 40% free, in this case he will pay *zakkah* on the salary that he gets for the 40% if it reaches the *nisaab*
 - C. Having in **possession** the **minimum** required amount, called ***nisaab***, to obligate *zakkah*
 1. The minimum amounts for different types of wealth are discussed later in this chapter
 2. If the amount of a person's wealth from any of the **five items discussed above** does **not** reach the *nisaab*, then such a person is **not** obligated to pay *zakkah*
 - D. When the *nisaab* becomes **stable**
 1. Meaning it comes **completely** and **safely** into your **possession**
 2. Ex: when you pick out your crops, *zakkah* will **not** be due until you bring it into your store, you sell something expensive with condition that the buyer can return it within 15 days with a full refund so in this case it is **not** yet considered stable until 15 days have passed, etc.
 - E. Your wealth reaches the *nisaab* **after** taking your **debts** into consideration
 1. Meaning if you have debts that are **more** than your *nisaab* or **decrease** your *nisaab* to an amount which does **not** require *zakkah*, then you are **not** required to pay *zakkah*
 - a) However, long term contract loans that you pay back in **monthly installments** do **not** fall under this
 2. Ex: let's say the *nisaab* is \$4,000 and you have \$10,000 in your bank account, however, you have a debt of \$8,000 that you need to pay back as soon as possible. In this case you only really have \$2,000, thus, you are **not** required to pay *zakkah*
 - F. One lunar year passes
 1. Meaning the types of wealth that require *zakkah* **must** be in your **possession** for at least **one lunar year**

2. **Except** with the following types of items which do **not** require one lunar year wait
 - a) When you harvest or find things that come out of the earth
 - (1) Such things require **one-tenth** to be paid **immediately** after harvesting or finding
 - (2) Ex: Grain, minerals, treasure, honey, and fruits
 - b) Offspring of a grazing animal
 - (1) Ex: for every five camels, you must give one sheep in *zakkah*. If you have nine camels, you are still required to give only one sheep in *zakkah*. But let's say you bought nine camels and within a year one of them gave birth to another camel and now you have ten. When the time comes to give *zakkah* on the nine **after** one lunar year, you **must** include **all ten** and the newly born camel, which is the new wealth in this case, does **not** require a one year lunar wait
 - (a) The newly born camel is **automatically** considered **part** of the original nine because it **generated** from it
 - (b) The same goes for any other grazing type animal
 - c) Profit through business
 - (1) Ex: you start a business with \$10,000 and within one lunar year your original money has grown to \$20,000, you **must** now give *zakkah* on the **whole** \$20,000 when the time comes **after** a lunar year to give *zakkah* on the original \$10,000. The **extra** \$10,000 in profit **must** be included with the original principal and you will **not** wait one lunar year to pay *zakkah* on it
 - (a) This is because the profit is **automatically** considered **part** of the original principal because it **generated** from it
- IV. If **anytime** a person's money during the year **decreases** to an amount **below** the *nisaab*, he does **not** have to pay *zakkah* for that year
- A. Ex: the *nisaab* is \$4000 and the person has \$6000 in the bank account. He makes purchases throughout the year that decrease his bank account to \$3500. This person is **not** required to pay *zakkah* for that year
 - B. If a few days later, he gets money from somewhere and it goes back up to reach the *nisaab* **again**, then a **new year** will start to be calculated from that point forward
 1. Ex: the *nisaab* is \$4000 and the person has had \$6000 in the bank account for 10 months. He makes purchases during the 11th month that decrease his bank account to \$3500. Then a few days later someone gifts him \$900 and now he has \$4400 in the bank account. This person is still **not** required to pay *zakkah* for the current year. However, he will start counting a new year from the day his possession reached \$4400
 - C. If someone does this as a **scheme** to **avoid** paying *zakkah*, then this is *haram* and the person is **still** considered to owe *zakkah*
 1. In this case the *Qadhi* (judge) can force the person to pay it or use *ta'zeer* even to charge the person a penalty fee in addition to the *zakkah*
- V. If you **exchange** the wealth for a **different type** of wealth, then you begin calculating a **new year**
- A. Ex: you have \$10,000 in possession for 10 lunar months and *zakkah* is due in 2 more months but you use that money to buy 10 camels in the 11th lunar month. In this case, you **no longer** have to pay *zakkah* on the cash **nor** the camels that you bought, rather, the *zakkah* on the camels will become due the **following year**
 - B. If someone tries to do this as a **scheme** to **avoid** paying *zakkah*, then this is *haram* and the person will **still** owe *zakkah*

- C. If, however, you exchange the wealth with the **same type of wealth**, then you do **not** start a new year and will **still** owe *zakkah* for that year
 - 1. Exchanging gold for silver or vice versa, silver for cash or vice versa, cows for cows, etc.
 - 2. Ex: you have enough gold in possession that it reaches the *nisaab* for 10 lunar months, then you sell it for silver/cash/gold in the 11th month. In this case, you will **still** owe *zakkah* after the 12th lunar month
- VI. If someone **lends** money to another, then he does **not** have to pay *zakkah* as long as that money is in the borrower's possession, but once the money is **returned**, the lender **must** pay *zakkah* **immediately** for all of the previously missed years
 - A. Ex: if someone lends another \$5000 for five years, then the lender does not have to pay *zakkah* on that money for five years but as soon as the money is returned after five years, the lender **must** calculate *zakkah* for the past 5 years and pay 2.5% for each year

Zakkah on Grazing Animals

- I. For *zakkah* to be *wajib* on **cattle**, it requires following **conditions**
 - A. They freely graze in nature
 - 1. Meaning they eat through freely grazing the land and the owner does **not** pay or provide food for them
 - a) If the owner **purchases** food for them to eat, then they are **not** considered freely grazing
 - 2. Given the fact that today most unowned land is the property of the government, this rule will **still apply** if the government **allows** your animals to freely graze on their land
 - B. They are being **fattened** (via grazing) and used for **breeding** or **milking** and **not** for labor, means of transportation, or some other purpose
 - 1. Even if you are milking, breeding, and fattening them up for **personal** use, you must **still** pay *zakkah*
- II. The *zakkah* **must** be given with the animals and **not** their cash value
- III. *Nisaab* **minimum** amounts for grazing animals
 - A. Camels
 - 1. The *nisaab* is **5 camels**
 - a) Meaning you **must** own **at least** 5 camels for *zakkah* to be obligatory on them
 - 2. When you reach **5-24 camels**, *zakkah* is **1 sheep** per **5 camels**
 - a) You **keep** paying **1 sheep** in *zakkah* for 5-9 camels until you get to 10 camels. In other words, you round it **down** to the **lowest** *nisaab*
 - (1) Ex: 24 camels = 4 sheep
 - 3. When you reach **25-35 camels** = 1 female camel of 1 years old
 - 4. When you reach **36-45 camels** = 1 female camel of 2 years old
 - 5. When you reach **46-60 camels** = 1 female camel of 3 years old
 - 6. When you reach **61-75 camels** = 1 female camel of 4 years old
 - 7. When you reach **76-90 camels** = 2 female camels of 2 years old
 - 8. When you reach **91-120 camels** = 2 female camels of 3 years old
 - 9. When you reach **121-129 camels** = 3 female camels of 2 years old
 - 10. When you reach **130+ camels**, then you have **two options**. You can **mix** them up as well:
 - a) For **every 40** = 1 female camel of 2 years old
 - b) For **every 50** = 1 female camel of 3 years old

- c) Always try to fit them in whole numbers:
 - (1) Ex: 210 camels
 - (a) **Four** 1 female camels of 2 years old for 40s
 - (b) **Single** 1 female camel of 3 years old for 50s
- d) Always **round down** to the **lower number** if cannot make it fit
 - (1) Ex: if you have 207 camels, you will consider them 200

B. Cows

1. The *nisaab* is **30 cows**
 - a) The *zakkah* due on them **after** one lunar year is **1 male or female cow of 1 years old**
 - (1) You will keep paying this *zakkah* **annually** until you get to 40 cows
2. When you reach **40-59 cows** = 1 female cow of 2 years old
3. When you reach **60-69 cows** = 2 male cows of 1 years old each
4. When you reach **70+ cows**, then you have **two options** (same concept as camels). You can **mix** them up as well:
 - a) For **every 30** = 1 male cow of 1 years old
 - b) For **every 40** = 1 female cow of 2 years old

C. Sheep and Goats

1. The *nisaab* is **40 sheep/goats**
 - a) The *zakkah* due on them **after** one lunar year is **1 sheep/goat**
 - (1) You will keep paying this *zakkah* **annually** until you get to 121 sheep/goats
2. When you reach **121-200 sheep/goats** = 2 sheep/goats
3. When you reach **201-399 sheep/goats** = 3 sheep/goats
4. When you reach **400+ sheep/goats**, then you pay a **sheep/goat** in *zakkah* for **every 100 sheep/goats**
 - a) Always **round down** to the **lower number**
 - (1) Ex: For 499 sheep/goats, it would **still** be 4 sheep/goats
5. If giving a **sheep** for *zakkah*, then it **must** be at least **6 months old**
6. If giving a **goat** for *zakkah*, then it **must** be **female** and at least **1 years old**

IV. If you **mix** your **grazing** animals with another's **grazing** animals, then **both** of you pay the *zakkah* on your **totals**

- A. Ex: if someone has 20 sheep and another has 30 sheep, they **together** are considered 50 sheep in **total** if they **mix** their grazing animals together. In this case, they both must pay a total of 1 sheep/goat in *zakkah*. So although individually they would not have been required to pay any *zakkah*, they do because their animals mix
- B. Mixing them means the following happens between the grazing animals for **most of the year** or the **whole year**:
 1. Food - they eat the same food together
 2. Sleep - they sleep in the same place together
 3. Milking - they are milked together in the same place
 4. Intercourse - they have intercourse with each other

Zakkah on Things Which Come From the Earth

- I. There is **no zakkah** on such items if they are **bought** from a store, this section is **only** in reference to those who **grow** them on their own

- II. *Zakkah* is **obligatory** on **certain** things that come out of the earth with following **conditions**:
- A. It is something that can be **measured**
 1. If it **cannot** be measured, then there is **no zakkah** on it
 - B. It can be stored for a **long period of time**
 1. After filtering and drying
 - a) Ex: grains, wheat, barley, raisins, certain fruits like dates, etc.
 2. If something happens to them **before storing**, then you do **not** have to pay *zakkah* on it
 - a) Ex: They spoil
 - b) If they spoil **after storing**, then you **must** still pay *zakkah* on it
 3. If it's a type of fruit or item that **cannot** be stored for a long period of time, then there is **no zakkah** on it
 - a) Ex: banana, vegetables, etc.
- III. Its *nisaab* is **5 awsuq**
- A. 1 *wusq* = 60 *saa'*. So it is about **300 saa'**
 1. 1 *saa'* = 4 full two handfuls
- IV. *Zakkah* on it is **not** due on such items until the **owner has possession** of it at the **time of its obligation**
- A. Time of its obligation begins when either the **grain becomes intensified (ready for harvest)** or the **fruits appear ripened (ready for harvest)**
 1. In addition, the *zakkah* will **only** become obligatory on it if the person actually **harvested** the ready grain or fruit and put it in a **storage** type place, otherwise, it will **not**
 - a) Ex: a person has a grain that is ready to be harvested but he ignores it, this will **not** require *zakkah*
 - b) So steps that **must** be taken **before zakkah** becomes **obligatory** are the following: ready for picking -> harvesting -> storing
 2. This basically means you do **not** pay *zakkah* when the fruits or grains are in their **early stages**
 - a) You **only** pay it when you are able to **eat** them **even** if they do **not** taste good in addition to other conditions mentioned above related to harvesting and storing
- V. Amount of *zakkah* due on it **immediately** after harvesting and storing:
- A. **1/10th (10%)** if it was **naturally** watered
 1. Ex: By rain, rivers, floods, etc.
 - B. **1/20th (5%)** if it was watered through supplies
 1. Meaning **human element** was involved in the **watering process**
 2. Ex: you **bought** water for the plants and did it yourself
 - C. **3/4th of 1/10th** if it's a **mix** of the **above two**
 - D. If one of them was **more beneficial** for them than the other, then you go by that one
 1. If you do **not** know which was more beneficial, then you pay **1/10th (10%)**
 - E. Does **not** require to hold for at least one lunar year
- VI. *Zakkah* on **honey**
- A. Its *nisaab* is **265 kg**
 - B. The *zakkah* on it is **1/10th (10%)** of the honey that you collect and it is to be given in *zakkah* **immediately** after collection
 1. Does **not** matter if it is an unowned land or your own land
 2. Does **not** require to hold for at least one lunar year
- VII. *Zakkah* on minerals found in the earth through digging
- A. Minerals are things like: metal, copper, lead, gold, silver, etc.
 - B. Its *nisaab* is the **same** as that of **gold** or **silver** (discussed in the next section)

- C. The *zakkah* on it is **2.5%** of what you found to be given **immediately**
 - 1. Does **not** require to hold for at least one lunar year
- VIII. *Zakkah* on **buried treasure** from **before Islam**
- A. It does **not** require *nisaab*
 - B. You pay **1/5th (20%) immediately** on **whatever** you discover
 - 1. Does **not** require to hold for at least one lunar year
 - C. You may be able to tell if it was before or not by some signs like coins having non-Muslim names or symbols on them from pre-Islamic era
 - 1. If you do **not** know if it was before Islam or not or are certain that it is after Islam, then it will take the **rulings** related to **lost property**

Zakkah on Gold and Silver

- I. Gold
 - A. Its *nisaab* is **85 grams** or **21 carats**
- II. Silver
 - A. Its *nisaab* is **595 grams**
- III. If you have **both** in possession **together**, then you **combine** them together and then pay *zakkah* on it
 - A. You do **not** wait until you reach *nisaab* for each
 - B. You consider the **percentages** to find out if you have reached the *nisaab*. Generally, if you have **half** of the *nisaab* for gold and **half** for silver in possession, it will likely go **over** the *nisaab*
 - 1. Ex: you have 500 grams of silver and 80 grams of gold for sale. You would **add** them **together** totaling 580 grams and pay *zakkah* on 580 grams. So though individually they do not require *zakkah*, when you join them together, it **totals** to an amount that it would go over the *nisaab*. Because the **value** of 80 grams of **gold** is **far more** than 95 grams of **silver**
 - C. If you have merchandise to sell, then you calculate them all together **with** the gold and/or silver as well and pay *zakkah* for everything together
 - 1. Ex: you own a clothing store with merchandise and you have 85 grams of gold in possession for sale as well. You would total everything together (value of your merchandise plus the gold) and pay *zakkah* on all of it **together**
- IV. *Zakkah* on it is **2.5%**
- V. Uses of gold and silver among men and women
 - A. **Men** are **allowed** to use **silver** in the following cases
 - 1. Ring
 - 2. Pommel of the sword
 - 3. An ornament around the waist like a belt
 - a) Includes other silver ornaments as well like on armor, shield, or helmet
 - B. **Men** are **allowed** to use **gold** in the following cases
 - 1. Pommel of the sword
 - 2. In **necessary** situations like a nose or tooth implant
 - C. **Women** can use **both** silver and gold to wear as jewelry in whatever way is **customary** for them
- VI. If **permissible types** of gold and silver are **kept** as **jewelry/accessories** for following reasons, then you do **not** pay *zakkah* on them **even** if they reach the *nisaab*
 - A. Purpose is personal use
 - 1. Meaning your intention for purchasing and keeping it in the house is for personal use
 - 2. Ex: a woman has jewelry in the house for the purpose of wearing it

- B. Purpose is lending it to others
 1. Meaning your intention for purchasing and keeping it in the house is to lend it to others for use
 2. Ex: a man has some gold jewelry for the purpose of lending it to his female relatives
- VII. If **impermissible** types of jewelry/accessories of gold and silver are in the house, then you **must** pay *zakkah* on them if they reach the *nisaab*
 - A. Ex: cups, plates, spoons, men's gold ring, mirror, brush, etc.
- VIII. The *nisaab* **value** of the merchandise is **determined** by the lesser of the two (gold or silver)
 - A. Meaning if the cash value of your merchandise that you have put up for sale reaches the *nisaab* of either gold or silver, then you go by the **lesser** of the two
 1. Ex: you have a store and **all** of the items in it value **\$700**. Let's now say the *nisaab* **cash value** for **gold is \$1000** and for **silver it's \$500**. In this case, you **would** pay the *zakkah* on your merchandise because the amount (\$700) meets the **minimum** for silver (\$500). In other cases, gold could be the lesser one so in that case you would go by the value of gold
 - a) You go by the lesser one because it is **more beneficial** for the poor. If the higher value were to be made the standard, it may cause the poor hardship because **less** people may **qualify** to give *zakkah*
 2. Also, you **calculate** the *nisaab* and give *zakkah* based on the price you **paid** for the merchandise and **not** how much you intend to sell it for
 - B. You give the **cash value** of the merchandise in *zakkah* and **not** the merchandise itself
 1. Ex: if you have a clothing store, you do **not** give *zakkah* in the form of shirts, rather, you give the **cash value** of 2.5% of your whole clothing merchandise
- IX. If someone **sells** all of his merchandise and **buys** new merchandise of the **same type**, then they are **still** required to pay *zakkah* on it and will **not** calculate a new *zakkah* cycle (i.e. new lunar year)
 - A. Because cash and merchandise are considered of the **same** category
 - B. Ex: an owner opens a \$1000 worth of watch merchandise in *Muharram* and he sells all of it for \$1000 in *Rajab* and buys with it \$1000 worth of clothing merchandise in *Dhul Qa'dah*. In this case, he is **still required** to pay *zakkah* on the \$1000 at the end of the lunar year
 - C. You would **only** start a **new zakkah cycle** if you sold all of your merchandise and bought with it a **different type** of wealth like **grazing animals** and those animals **reached** the *nisaab*
 1. Ex: you sell your \$1000 worth of clothing merchandise to buy 40 sheep. In this case, a new *zakkah* cycle would begin and the *zakkah* on these sheep would be due the following year

Zakat al-Fitr

- I. It is **obligatory** on **every Muslim** that fulfills the following condition
 - A. The person has **more** than enough to cover the **genuine needs** of those in his care and himself for **one day and night of Eid**
 1. Genuine needs include things like food, clothes, shelter, means of transportation, etc.
- II. The person **must** pay it on behalf of:
 - A. Himself
 - B. **Any Muslim** that he **provides for** and **spends on** under his care
 1. Wife(s), children, parents, siblings, etc.
 - C. It is **recommended** to give it on behalf of the **fetus** as well but is **not** obligatory
 1. Ex: his wife is pregnant

- III. It becomes **obligatory** on **sunset** of the **last day** of **Ramadan**
 - A. **Any Muslim** who is alive at this time is **required** to pay it
 - 1. Provided he/she fulfills the condition mentioned above
 - B. If someone died **after sunset**, then you **must** pay it from his/her **inheritance**
 - 1. If the person died **before sunset**, then it is **not** required for that person
- IV. It is **permissible** to pay it up to **two days** before Eid **only**, otherwise, it is considered a **general** charity and **not zakat al-fitr**
 - A. Following points should be kept in mind for those who give their *zakat al-fitr* to organizations earlier than this time
 - 1. Give it to those who will distribute it **locally** not what constitutes travel in the *madhab*
 - a) Meaning your *zakat al-fitr* should **not** travel to a distance where you would be allowed to shorten your prayers
 - 2. Your intention **must** be to **authorize** them to give it on your behalf and **not** to give it to them. There is a **difference** between the two intentions
 - 3. You **trust** them to distribute it in a timely manner
 - a) Meaning they will give it to the poor either on Eid or a **maximum** of two days in advance
- V. It is **recommended** to pay it on the day of *Eid* **before** the *Eid* prayer and **after Fajr**
 - A. So from *Fajr* until the start of *Eid* prayer
- VI. It is **disliked** to pay it **after** the *Eid* prayer
- VII. It is **haram** to pay it **after sunset** of the day of *Eid* and it is **obligatory** to make it up (*qadha*)
- VIII. Its amount
 - A. It is **1 saa' per person** of **wheat** or **barley**, their flour, their mush, **dates**, **raisins**, or **cottage cheese**
 - 1. These **five** types of foods are the **only options** and you **cannot** pay it with anything else
 - a) If you give yours to an organization, then **give** them one or more of these items in the amount you owe in *zakkat al-fitr* **plus** the cash (so they'll be happy) to give on your behalf, otherwise, just give it to a poor Muslim yourself
 - (1) If you know that the organization will use your cash to purchase one of these five items in the amount you owe, then you can give them cash as well so that they can purchase one of these five items on your behalf
 - (2) **Personal note:** you can find mosques here in the U.S. that accept food as *zakkat al-fitr* and hand them out to the poor in the community. Just reach out to mosques in your area and ask
 - 2. If you do **not** have these five categories of foods available, then you may give **any** type of **grain** that someone can use for **nourishment** or be **supported** with
 - B. Choice preference order: dates, raisins, wheat, then whatever is **most beneficial** from the **five categories**
 - 1. This order is only **recommended**
- IX. **One** person can give *zakat al-fitr* to **multiple zakkah eligible** recipients and a **group** of people can pay their *zakkat al-fitr* to just **one zakkah** eligible recipient

Rules Related to Zakkah Payments

- I. It must be paid **immediately** as soon as it **becomes wajib**
 - A. Unless you have a **valid excuse**
- II. The **guardian** of a **child** or an **insane** person pays it on their behalf

- A. *Zakkah* is due on such people's wealth as well
- B. Guardian's **intention** to give it **must** take place **before** paying *zakkah*
 - 1. Same with our own *zakkah* as well because the **intention** must occur **before** the action
 - 2. Ex: you give general charity and then a few days later intend it to be *zakkah*. This does **not** count
- III. It is **haram** to **transfer** your *zakkah* to a distance that would allow **shortening** the prayer for you
 - A. 158 km/98.1766 miles or more
 - B. Meaning it must be given **locally**
 - C. You can **only** send it elsewhere if there is **no one** locally available to receive it
- IV. If you are in a city and your wealth is in **another** city, then your *zakkah* will be paid where your wealth is **held**
 - A. But *Zakat al-fitr* will be paid where you are **physically** at the time of giving it
 - 1. Even if those whom you are responsible for are some place else
- V. **Any *zakkah* other than *zakkat al-fitr*** can be paid **two lunar years** in advance **max**
 - A. 24 months earlier

Zakkah Eligible Recipients

- I. It can **only** be **given** to the following **eight** categories of people
 - A. *Faqeer* - one who has **less** than half of his needs met
 - 1. Ex: a person's monthly expenses are \$1000 but he/she only makes \$499 or less per month
 - B. *Miskeen* - one who has **half** or **more** than half of his needs met but **not** all
 - 1. Ex: a person's monthly expenses are \$1000 but he/she only makes \$500-\$999 per month
 - C. Those who collect and distribute the *zakkah*
 - 1. Includes salaries of all those who work for such organizations
 - D. Someone who is **obeyed** by his people from whom we want to **avoid** his evil or **hope** that he converts to Islam
 - 1. Could be a non-Muslim or someone with a weak *imaan*
 - E. Slaves
 - 1. Refers to **specific** types of slaves and **not** just any slave
 - a) Because generally they **cannot** own money. Whatever you give them goes to their master who is financially responsible for them
 - 2. **Two types** of slaves can be given and **only** for the purpose of **freeing** them
 - a) Those who are **partially owned** and have a contract for release
 - (1) Such can be given general *zakkah* as well under *faqeer* or *miskeen* because they can own some wealth
 - (2) Ex: a slave is owned by two people and one of them sets him free so now the slave is partially owned. Then the slave makes a contract for freedom with the second owner
 - (a) The contract usually entails that **after** the master has received the agreed upon amount of money, the slave will be set free
 - b) Those who have a **contract** in place (*Mukaatib*) with their master
 - (1) Referring to the slave who has just one master that has agreed to set him free **after** the master receives the agreed upon amount of money
 - F. Those in debt

1. Referring to those who are in debt for one of **two** reasons:
 - a) One who used the money to **reconcile** between two people
 - (1) **Even** if he is rich and well off despite the debt. He is given **not** because he is poor but because of his **good deed** of bringing reconciliation
 - (2) Ex: maybe there is a strong dispute between two people/tribes and a Muslim reconciles between the two, thereby, incurring expenses for which he takes responsibility via a loan
 - b) A Muslim who incurs debt due to **reconciling** things between **himself** and another person
 - (1) Same concept as previous type but this time it is between himself and another person
- G. Those who fight in the way of Allah
 1. Referring to those who **volunteer** to be soldiers in a Muslim army
 - a) If they are paid salaries from the State, then they **cannot** be given
 - b) Referring to legitimate state armies and not fringe terrorist groups
 2. Even if he is rich
- H. The one who is **out of town** with **nothing** and needs money to either **get to his destination** or **return home**
 1. Ex: A Muslim foreigner who has lost his money and needs it to get to his destination or return home
 - a) **Even** if he is rich back home
- II. One who decides to **seek religious knowledge** full time **without** any source of income can be given *zakkah* as well according to the *mu'tamad* of the *madhab*
 - A. May fall under *faqeer*, *miskeen*, or *fee sabeel lil-Allah*
 - B. But this is **not** recommended
 - C. However, one who decides to **worship Allah** full time **cannot** be given *zakkah*
- III. It is **permissible** to restrict giving *zakkah* to just **one** of the eight categories
 - A. It is **better** to give all of the categories the same **equally**
- IV. Poor Muslim prisoners in the prison system would fall under *miskeen* or *faqeer*, thus, they can be given as well
 - A. Including bail out money if they cannot afford it
- V. Relatives are of **two** types
 - A. Those whom you are **financially responsible** for
 1. These relatives **cannot** be given *zakkah*
 - a) Because you are either **already obligated** to take care of them or you are obligated to take care of them if they are poor
 - b) Ex: wife, children, parents, grandparents, siblings, etc.
 2. Generally these **inherit** from each other after death
 - B. Those whom you are **not financially responsible** for
 1. These **can** be given *zakkah* if they fall under one of the eight categories
 - a) In fact, it is **recommended** and preferred to give it to them
 2. Ex: a cousin or a distant relative
- VI. Following **cannot** be given *zakkah*. In fact, it is **haram** to do so:
 - A. Those who belong to *Banu Hashim* through blood
 1. Because they are the Prophet's (pbuh) family
 - B. The freed slaves of *Banu Hashim*
 1. They are treated like the Prophet's (pbuh) family
 - C. Your ancestors

- 1. Ex: parents, grandparents, great-grandparents, and so on
- D. Your descendants
 - 1. Ex: your children, their children, and so on
- E. One who is 100% a slave
 - 1. Because he/she cannot own anything. Whatever you give him/her, it belongs to their master who is financially responsible for them
- F. Non-Muslim
 - 1. Except the specific cases mentioned above
- VII. If you gave your *zakkah* to a person whom you **thought** belonged to one of the eight categories but then later you found out that he/she does **not**, then your *zakkah* is **not** counted and you **must** pay it **again**
 - A. **Except** if you **thought** it was a **poor person** but turned out to be **rich**
 - 1. Because it is **difficult** to determine someone's wealth status
 - B. If you gave your *zakkah* to someone whom you **thought** did **not belong** to one of the eight categories, then your *zakkah* is also **not** counted and you **must** pay it again
 - 1. **Even** if it turned out later that the person **did** in fact belong to one of the eight categories
 - a) Because at the **time** of giving, your **intention** was to give it to an **invalid** recipient
 - 2. **Except** if you **thought** it was a **rich person** but turned out to be **poor**
 - a) Because it is **difficult** to guess someone's wealth status by just looking at them
- VIII. If a slave **works** with those who distribute the *zakkah*, then he **can** take *zakkah* as **salary** even if it is going back to his master
 - A. The idea here is to clarify that *zakkah* funds **can** be given **in this scenario** to a **slave** because he is being treated like an **employee** from the **perspective** of those responsible for distributing the *zakkah*. How the slave or his master handle the money between themselves is not the concern of the distributors of *zakkah*
- IX. If someone has the **ability** to work but **refuses** and becomes **poor**, then he **cannot** be given *zakkah*
 - A. **Unless** he is a student of knowledge as mentioned above
- X. As discussed above, if someone is **rich**, he **can** be given *zakkah* in the **following** situations:
 - A. Works to collect and distribute the *zakkah*
 - B. A leader of his tribe or a group of people
 - 1. With conditions mentioned above
 - C. Those in debt
 - 1. With conditions mentioned above
 - D. Volunteer soldier in a Muslim army
 - 1. With conditions mentioned above
 - E. The one who is out of town with nothing
 - 1. With conditions mentioned above

Best Times to Give Voluntary Charity

- I. To give **voluntary** charity to someone **after** fulfilling **your own needs** and of **those who are under your care** is ***sunnah mu'akkada*** (strongly recommended)
 - A. A reference to the **extra** you have **left over** after fulfilling your own needs and of those under your care

- II. In the blessed **times** and **places**, the good deeds and sins are **multiplied**. Therefore, to give **voluntary** charity during the following times and places is **better** than giving voluntary charity at other times and places:
 - A. Blessed times
 - 1. Ramadan
 - a) This is the **best** time to give voluntary charity
 - b) Nights of Ramadan (last 10 nights **best** among them)
 - c) Days of Ramadan (**second best** days of the year)
 - 2. First 10 days of *Dhul Hijjah*
 - a) These are the **best days** of the year
 - 3. The sacred months: *Muharram, Rajab, Dhul Qa'dah, Dhul Hijjah*
 - B. Blessed places
 - 1. Mecca, Medina, and then Jerusalem
- III. During **times of need**, **voluntary** charity becomes even **more** preferred and **better** than at other times
 - A. Famine, disaster, tragedy, etc.