ZAKAT COURSE

ZAKAT ON PROPERTY

ZAKAT ON ANIMALS

IMPORTANCE OF ZAKAT

CONDITIONS FOR ZAKAT

CONTEMPORARY ISSUES

VIRTUES OF ZAKAT

HOW TO CALCULATE ZAKAT?

MOWLANA
MUHAMMAD ILYAS GHUMMAN

Method of teaching

1. Before starting the lessons in this course, It is crucial that the teacher prepare for the lesson. First by making ablution and praying 2 rakats of Salat-ut-Tawbah followed by making Dua for all the students, and secondly by preparing the lesson before hand (مطالعة)
2. There are 20 lessons in this course. Any suitable arrangement of these lessons can be made according to the time and convenience of the learners. If the duration of the course is 20 days, one lesson a day could be studied to complete the whole course in 20 days. If it lasts for 10 days, then two lessons can be taught on a daily basis. The teacher should determine or decide the total time and duration before teaching the lessons with the advice of the students.
3. In order to teach the course, the time should be divided into three parts. 1. Teaching the lessons 2. Memorising the lessons 3. Revising the previous lessons and Inshallah good results will be achieved by this.
4. At the end of the course, a certificate should be issued to the participants which can be obtained from Maktab Ahl-e-Sunnat-e-Jamaat Sargodha (+92 321 6353540) and a teacher from the Markaz can distribute the certificates on their own, otherwise, a local religious scholar should be invited to distribute the certificates locally.

Readers are kindly requested to report any errors so they can be corrected in the next edition.

May Allah ﷻ protect the Ummah from divisions and fractions and keep us on the path of moderation and make it easy for the students to benefit from this course.

امين بحمده النبي الكريم صلى الله عليه وعلى آله وأصحابه وأزواجه وأهل بيته اجمعين

Translation:

Ameen, praise be to the Noble Prophet, may Allah's prayers and peace be upon him, his family, his companions, his wives, and all his household

Needy of Prayers,
Muhammad Ilyas Ghumman

مركز أهل السنة والجماعة سرگودها

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﴾Lesson 1﴿

Virtues and importance of Zakat

Zakat is the third pillar of Islam which is obligatory upon every Muslim to pay once a year. The main purpose of paying zakat is obedience to Allah Ta'ala, but it is the grace of Allah Ta'ala that when a person pays zakat, the payment of zakat leads to an increase in blessings, and purity in the remaining wealth for the next whole year.

Virtues of Zakat

﴿ قَدْ اَفْلَحَ الْمُؤْمِنُوْنَۙ (١) الَّذِيْنَ هُمْ فِىْ صَلَاتِهِمْ خٰشِعُوْنَۙ (٢) وَ الَّذِيْنَ هُمْ عَنِ اللَّغْوِ مُعْرِضُوْنَۙ (٣) وَ الَّذِيْنَ هُمْ لِلزَّكٰوةِ فٰعِلُوْنَۙ (٤) ﴾

(سورة المؤمنون :4 - 1)

Translation:

"Successful indeed are the believers. Those who humble themselves in prayer. Those who avoid idle talk. those who pay Zakat."

﴿وَ مَاۤ اٰتَيْتُمْ مِّنْ رِّبًا لِّيَرْبُوَاۡ فِىْۤ اَمْوَالِ النَّاسِ فَلَا يَرْبُوْا عِنْدَ اللّٰهِ ۚ وَ مَاۤ اٰتَيْتُمْ مِّنْ زَكٰوةٍ تُرِيْدُوْنَ وَجْهَ اللّٰهِ فَاُولٰٓئِكَ هُمُ الْمُضْعِفُوْنَ (٣٩)﴾

(سورة الروم: 39)

Translation:

“Whatever Ribā (increased amount) you give, so that it may increase in the wealth of the people, it does not increase with Allah; and whatever Zakāh you give, seeking Allah’s pleasure with it, (it is multiplied by Allah, and) it is such people who multiply (their wealth in real terms.)”

Imam Abu Abdullah Muhammad bin Ismail Bukhari (d. 256 AH) narrates a tradition:

عَنِ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "بُنِيَ الْإِسْلَامُ عَلٰى خَمْسٍ ؛ شَهَادَةِ أَنْ لَا إِلٰهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ وَالْحَجِّ وَصَوْمِ رَمَضَانَ."

(صحيح البخارى: رقم الحديث 8)

Translation:

On the authority of Hazrat Abdullah bin Umar ؓ, the Messenger of Allah ﷺ said: Islam is based on five things:

1. To bear witness that there is none worthy of worship except Allah and that Prophet Muhammad (peace and blessings of Allah be upon him) is His Messenger.

2. Establishing prayer
3. Paying Zakat
4. to perform Hajj
5. Fasting of Ramadan.

Imam Abu al-Qasim Sulaiman bin Ahmad bin Ayyub al-Shami al-Tabarani (d. 360 AH) narrates a hadith:

"عَنْ جَابِرٍ رَضِيَ اللّٰهُ عَنْهُ قَالَ: قَالَ رَجُلٌ مِنَ الْقَوْمِ: يَا رَسُولَ اللهِ! أَرَأَيْتَ إِذَا أَدّى رَجُلٌ زَكَاةَ مَالِهٖ؟ فَقَالَ رَسُولُ اللهِ صَلَّى اللّٰهُ عَلَيْهِ وَسَلَّمَ: "مَنْ أَدّى زَكَاةَ مَالِهٖ فَقَدْ ذَهَبَ عَنْهُ شَرُّهٗ."

(المعجم الأوسط للطبراني: رقم الحديث 1579)

Translation:

It is narrated from Hazrat Jabir that a person said: “O Messenger of Allah! What is the benefit of a person who pays Zakat on his property? The Messenger of Allah ﷺ said: Whoever pays Zakat on his property, then the evil shall be removed from that person.”

Punishment for not paying Zakat

﴿وَالَّذِيْنَ يَكْنِزُوْنَ الذَّهَبَ وَ الْفِضَّةَ وَ لَا يُنْفِقُوْنَهَا فِيْ سَبِيْلِ اللهِ فَبَشِّرْهُمْ بِعَذَابٍ اَلِيْمٍۙ (٣٤) يَّوْمَ يُحْمٰى عَلَيْهَا فِيْ نَارِ جَهَنَّمَ فَتُكْوٰى بِهَا جِبَاهُهُمْ وَ جُنُوْبُهُمْ وَ ظُهُوْرُهُمْ هٰذَا مَا كَنَزْتُمْ لِاَنْفُسِكُمْ فَذُوْقُوْا مَا كُنْتُمْ تَكْنِزُوْنَ (٣٥)﴾

(سورة التوبة: 34، 35)

Translation:

“As for those who accumulate gold and silver and do not spend it in the way of Allah, give them the ‘good’ news of a painful punishment. on the day it (the wealth) will be heated up in the fire of Jahannam, then their foreheads and their sides and their backs shall be branded with it: “This is what you had accumulated for yourselves. So, taste what you have been accumulating.”

Imam Abu Abdullah Muhammad bin Ismail Bukhari (d. 256 AH) narrates a tradition:

عَنْ أَبِيْ هُرَيْرَةَ رَضِيَ اللّٰهُ عَنْهُ قَالَ قَالَ رَسُولُ اللهِ صَلَّى اللّٰهُ عَلَيْهِ وَسَلَّمَ: "مَنْ آتَاهُ اللّٰهُ مَالًا فَلَمْ يُؤَدِّ زَكٰوتَهٗ مُثِّلَ لَهٗ يَوْمَ الْقِيَامَةِ شُجَاعًا أَقْرَعَ ، لَهٗ زَبِيْبَتَانِ يُطَوَّقُهٗ يَوْمَ الْقِيَامَةِ ثُمَّ يَأْخُذُ بِلِهْزِمَيْهِ -يَعْنِيْ شِدْقَيْهِ- ثُمَّ يَقُولُ: أَنَا مَالُكَ أَنَا كَنْزُكَ" ثُمَّ تَلَا ﴿وَ لَا يَحْسَبَنَّ الَّذِيْنَ يَبْخَلُوْنَ﴾ الْآيَةَ.

(صحيح البخارى: رقم الحديث 1403)

Translation:

On the authority of Hazrat Abu Huraira the Messenger of Allah ﷺ said: Whoever is given wealth by Allah, yet does not pay Zakat on it, then on the Day of Resurrection, his wealth will be given the form of a bald snake. There will be two black dots above the eyes. It will become the collar of that person. Then he will hold his two calves and say: I am your property, I am your treasure. Then he ﷺ recited this verse:

﴿وَ لَا يَحْسَبَنَّ الَّذِيْنَ يَبْخَلُوْنَ بِمَآ اٰتٰىهُمُ اللّٰهُ مِنْ فَضْلِهٖ هُوَ خَيْرًا لَّهُمْ ؕ بَلْ هُوَ شَرٌّ لَّهُمْ ؕ سَيُطَوَّقُوْنَ مَا بَخِلُوْا بِهٖ يَوْمَ الْقِيٰمَةِ﴾

Translation:

“Those who withhold in miserliness what Allah has given them out of His grace should not take it as good for them. Instead, it is bad for them. They shall be forced, on the Doomsday, to put on what they withheld, as iron-collars round their necks.”

[سورۃآل عمران: 180]

Some crucial benefits of Zakat

1. Allah's order is obeyed.
2. Wealth does not remain in a few hands but circulates.
3. Greed for wealth ends.
4. Society Remains economically strong.
5. The atmosphere of mutual rivalry between the poor and the rich ends.
6. Protection from social crimes like theft, robbery, usury etc.

Definition of Zakat

The literal meaning of Zakat is: "to purify" and/or "to show".

The Islamic meaning of Zakat is: "When specific conditions are met in one's property, making a deserving person the owner of a specific portion (2.5%) of this property."

Conditions for Obligation of Zakat

The blessed Shariah has not made Zakat obligatory (Wajib) on every human being, but has set certain conditions for it. Zakat is obligatory on a person who meets all those conditions. If any one condition is missing then Zakat is not obligatory.

The conditions due to which Zakat is obligatory are of two types:

1. Some of them are related to the person on whom Zakat is obligatory.
2. Some are related to the wealth on which the order of Zakat is applicable.

The details are as follows:

1. **Conditions relating to the giver of Zakat:**

a. **Being a Muslim -** Zakat is not obligatory on a non-believer because it is pure worship and a non-believer is not eligible for worship.

b. **To be free -** It is not obligatory on slaves (شرعی غلام). It should be clear that today there are no slaves according to Shariah.

c. **To be Sane -** Zakat is not Wajib on a person who is insane.

d. **To be Mature -** Zakat is not compulsory on children who have not reached puberty.

2. **Conditions relating to property:**

a. **Full ownership of property -** Full ownership of something is proved when a person is the owner of that property and has full possession of it. Therefore, there is no zakat on property that is held as a trust (امانة), similarly, there is no zakat on property that a woman (bride) has received as dowry (مهر) but has not yet been taken over by the woman.

b. **The wealth has reached the syllabus (نصاب) -** If the wealth is less than the Nisab, then Zakat is not obligatory. (details are yet to come)

c. **The wealth is more than the basic needs -** Zakat is not obligatory on things that are included in the basic needs of a person's life, such as residential house, bread and sustenance i.e. ration, clothes to wear to protect against the heat and cold, weapons bought for protection, household utensils or furniture. Tools of industry and craft i.e tools bought for employment, vehicle for personal use, study books etc.

d. **Be free from debts and dues (قرض و دَین) -** If the wealth is as much as the nisab, but there is debts to be paid, then Zakat is not obligatory on this wealth. To explain, Dain (دَین) is called "debt" in English. but in the term of Fiqh, دَین is said to be anything that is obligatory on someone, whether it has become obligatory for any reason. Then whether it is money, goods or any other things that is obligatory.

e. **Increasing wealth -** "Increasing wealth/property" refers to property that increases, whether it actually increases to seems like it will increase, such as animals and cattle, whether it actually increases on its own or you make it to increase, such as gold, silver, currency and money. If the wealth is not increasing, even if it is more than what is necessary, Zakat is not obligatory on it, such as more than one house, diamonds, jewels, pearls, rubies, provided that it is not for trade.

- **Increasing wealth are of 4 types:**
  - **1.** Gold (in whatever form eg jewellery, bars, ornaments, coins etc.)
  - 2. Silver (in whatever form eg jewellery, bullion, ornaments, coins etc.)
  - 3. Cash
  - 4. Merchandise

f. **A year has passed on the property -** Zakat is obligatory when a whole year has passed according to the lunar calendar. In jurisprudence, this condition is called "Holan-e-Hawl" (حولانِ حول).

A Clarification: "A year should pass on the property" does not mean that every rupee or every part of the property should last a fixed year, but the passing of the year means that the date on which you obtained the money or nisab, Note that date down. This date should be the lunar [moon] date. If you do not remember the date, then fix any lunar date and calculate it when the same date comes next year. If money keeps coming in between the years, it does not make any difference as the year passes.

Suppose last year on 10th of Ramadan you were the owner of $10,000 dollars, on which even one year had passed and zakat had been paid. The money that has been coming in till Ramadan this year has no validity, just check in this Ramadan how much money you have now, and pay Zakat on that amount. For example, in this Ramadan, you have $7000 left after taking out a loan, then pay 2.5% Zakat on the $7000 dollars.

﴾Lesson 2﴿

Who is a Sahib e Nisab (صاحب النصاب)?

Zakat is basically obligatory on four types of things: Gold, silver, cash and merchandise.

The details of their quantity are as follows:

[1] If someone owns seven and a half tolas of gold (87.48 grams) in whatever form it is, for example, jewellery, ingots, decorative items, coins, etc. then Zakat is obligatory on that person.

[2] If someone owns fifty-two and a half tolas of silver (612.36 grams) in whatever form it is, for example, ornaments, ingots, decorative items, coins, etc., then Zakat is also obligatory on that person.

[3] If the said amount of gold or the said amount of silver is not owned by someone or is less, If these four things (gold, silver, cash and merchandise) are owned individually or some of them are owned partially and their total value will be calculated and see if it equals to the value of fifty-two and a half tolas of silver, then Zakat will be obligatory on that too.

Meaning of Goods of trade (Merchandise)

If the intention at the time of buying something was to sell it later and this intention still remains, then this thing will be considered as "goods of trade" but if at the time of buying something there was no intention to sell it further or if there was an intention to sell at that time, but later the intention changed, such an item will not be considered as "goods of trade".

How to calculate Zakat?

Before calculating Zakat, note two things: 1. Zakatable property and assets, 2. Financial obligations

1. **Zakatable property and assets**

    - Gold and silver, in any form and/or for any purpose. Calculate the total value of the gold and silver and note it down.

- Money in the house, piggy bank or pocket.
- Money in a bank account or savings locker.
- Current value of foreign currency.
- Prize Bonds.
- Any future plans; amount collected for Hajj, children's marriage etc.
- Sum deposited in takaful or insurance policy. **Note:** Taking insurance is prohibited. If someone has done it, stop it immediately. Zakat is also obligatory on the amount deposited in an insurance policy.
- Money you have loaned and expected to be repaid.
- Money deposited in a committee and the amount that has not yet been paid.
- Money given in advance for something that has not yet been received.
- Investments, mutual funds, contributions.
- Shares, Savings Certificates, NIT Units, NDF Savings Certificates, Amounts received from Provident Fund or transferred at the discretion of the owner to any other institution.
- Merchandise i.e. the current price of the stock that is salable in a shop, warehouse or factory.
- The current cost of the raw material that is available in the factory, shop or warehouse.
- Value of goods received in exchange for goods sold and amount receivable for goods sold.
- Current value of a plot, house, flat, shop or land purchased with intention to sell.

Calculate the total value of all the items mentioned above and add it up and name it as "A".

2. Financial obligations

- Debt that you owe meaning borrowed money.
- Amount to be paid for things bought on loan.
- The wife's dowry which is yet to be paid now.
- Remaining instalments to be paid in a Committee which you have already been paid.
- Salaries of your employees which are due till the date of calculation of Zakat.
- Taxes, shop house rent etc., utility bills etc. which are due till this date.
- Zakat of previous years which has not been paid yet.

Calculate the total value of all the above items and add them together and name it as "B".

Now, subtract this latter amount, i.e., the amount with financial obligations, from the total value of Zakatable items, i.e., subtract "B" from "A". Divide the answer by 40. Now the answer that will come is the total amount of Zakat due on you.

Example: Amount of “A” is twenty lakhs and the amount of “B” is two lakhs. After subtracting two lakhs from twenty lakhs, the answer came to eighteen lakhs. Divide it by forty, the answer will be forty-five thousand. So 45 thousand rupees is the total amount of Zakat you are responsible for. You can also give this amount together or pay it in instalments.

Attention: There is No Zakat on used vehicles, houses and other goods. There is Zakat on a plot bought to earn profit. There is no Zakat on a plot purchased for building a house.

Clearing up a misunderstanding: Some people consider the month of Rajab as the only month to pay Zakat, some consider only Sha'ban and some consider only Ramadan. These people pay Zakat only in this month. This is not correct. According to the lunar calendar, the date on which the Nisab money is completed is the date of Zakat and that is the month of Zakat. If you do not remember that date, then fix a date and calculate the same date every year in the future.

One thing to understand is that it is important to calculate on this date, you can pay whenever you want, in the month of Ramadan or in any other month. Pay in lump sum or in instalments, both are fine but it’s always best to pay early. If possible the earlier the better.

Ruling of Zakat on wearable and non-wearable jewellery

From the خيرالقرون to the present era, the majority of scholars, jurists and Muhadditheen are convinced of the obligation of Zakat on all gold or silver jewellery, whether it's personally used or not, in the light of the Qur'an and Sunnah.

In the general rules of the Qur'an and Sunnah, it has been mentioned that zakat is obligatory on gold or silver without any condition of use or non-use, and in these verses and hadiths, the strictest promises have been made against neglecting to pay Zakat. This is commonly found in many verses and hadiths. Here are a few:

﴿وَالَّذِيْنَ يَكْنِزُوْنَ الذَّهَبَ وَ الْفِضَّةَ وَ لَا يُنْفِقُوْنَهَا فِیْ سَبِيْلِ اللهِ فَبَشِّرْهُمْ بِعَذَابٍ اَلِيْمٍ (٣٤) يَّوْمَ يُحْمٰى عَلَيْهَا فِیْ نَارِ جَهَنَّمَ فَتُكْوٰى بِهَا جِبَاهُهُمْ وَ جُنُوْبُهُمْ وَ ظُهُوْرُهُمْ هٰذَا مَا كَنَزْتُمْ لِاَنْفُسِكُمْ فَذُوْقُوْا مَا كُنْتُمْ تَكْنِزُوْنَ (٣٥)﴾

(سورة التوبة: 34، 35)

Translation:

"As for those who accumulate gold and silver and do not spend it in the way of Allah, give them the 'good' news of a painful punishment. on the day it (the wealth) will be heated up in the fire of Jahannam, then their foreheads and their sides and their backs shall be branded with it: "This is what you had accumulated for yourselves. So, taste what you have been accumulating."

Note: In this verse, a painful punishment has been promised for non-payment of Zakat on gold or silver in general, whether they are consumer jewellery or commercial gold and silver.

Hazrat Asma bint Yazid رضی اللہ عنہا (may Allah be pleased with her) narrates:

دَخَلْتُ أَنَا وَخَالَتِيْ عَلَى النَّبِيِّ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ وَعَلَيْهَا أَسْوِرَةٌ مِنْ ذَهَبٍ فَقَالَ لَنَا: "أَتُعْطِيَانِ زَكَاتَهُ؟" قَالَتْ: فَقُلْنَا لَا! قَالَ: "أَمَا تَخَافَانِ أَنْ يُسَوِّرَكُمَا اللهُ أَسْوِرَةً مِنْ نَارٍ، أَدِّيَا زَكَاتَهُ."

(مسند احمد : رقم الحديث 27614)

Translation:

I and my aunt attended the service of Holy Prophet ﷺ, we were wearing gold bracelets. The Holy Prophet ﷺ found out and said: Do you pay it's Zakat? We said: No. The Holy Prophet ﷺ said: Aren't you afraid that tomorrow, on the Day of Resurrection, Allah Ta'ala will put bracelets of fire on you because of them? So pay their Zakat.

It is narrated from Zainab رضی اللہ عنہا, the wife of Hazrat Abdullah bin Masoud رضی اللہ عنہ, that she said:

خَطَبَنَا رَسُولُ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ فَقَالَ: "يَا مَعْشَرَ النِّسَاءِ! تَصَدَّقْنَ وَلَوْ مِنْ حُلِيِّكُنَّ فَإِنَّكُنَّ أَكْثَرُ أَهْلِ جَهَنَّمَ يَوْمَ الْقِيَامَةِ."

(سنن الترمذی: رقم الحديث 635)

Translation:

The Messenger of Allah ﷺ said while giving a sermon to us: O women! You should pay Zakat even if it (wealth) is not an ornament because (due to negligence in paying Zakat) most of you women will be in Hell on the Day of Resurrection.

These evidences prove that Zakat is obligatory on women's jewellery as well.

﴾Lesson 3﴿

2024 Zakaat Calculation Form

Firstly work out the Hijri date when Zakaat became Fardh. The Hijri date is.............................. On this day every year fill out the form below :

Amount 2	Outgoings 2	Amount 1	Zakatable Assets 1
	Ongoing debt		Gold (in any form)
	Any remaining Mahr		Silver (in any form)
	Due electric bill		Cash (for whatever purpose)
	Due gas bill		Bank balance
	Due water bill		Valuables put in a safe/vault
	Due phone contract payment		Money lent to someone
	Due house rent		Initial amount payed for insurance*
	Due shop rent		Land in foreign countries
	Due warehouse rent		Business bonds
	Any other necessary bills/rent		Collected pension funds
	Due employee wages		Business stock
			Crypto currency /NFT's
			A house, car, land or business that has been purchased with the intention of selling
	TOTAL		**TOTAL**

•Once you have a total for both columns, subtract the total of column 2 from the total of column 1. Whatever number you get, you will pay 2.5% of that. eg. for £1000 you will pay £25 Zakaat.

• To find out the current Nisaab speak to a local scholar or message the number below.

•*Even though insurance is Haram, if someone has made a payment towards insurance, Zakaat will be payed on it.

Mutakallim-e-Islam
Maulana Muhammad Ilyas Ghuman DB
Markaz Ahlus-Sunnah Wal-Jamaat, Sargodha

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Conditions for Zakat payment to be correct

There are two conditions for the payment of Zakat to be valid:

[1] Intention

At what time should the intention be made? Here is the details:

1. While separating the amount of Zakat from your total wealth, one should make the intention that "the calculated amount is Zakat, I will give it to someone deserving". When the Zakat is given to the deserving person, it is not necessary to make an intention again.

2. If the intention of Zakat was not made while separating the amount from the total wealth, then the intention of paying Zakat should be made when giving Zakat to a deserving person.

3. If The one paying Zakat does not want to give it himself, but if he wants to nominate someone to pay the Zakat to a deserving person, one should intend to pay the Zakat while giving the money to his lawyer or representative. If he has not made the intention on any of the above occasions and the Zakat amount is still with the deserving person (who has received the Zakat), then he can make the intention first before the Zakat (money) has been used. If money is given without intention and the deserving party spends the money, the intention made now will not be valid. In this case, Zakat has not been paid, it needs to be paid again. Similarly, if you have given money to someone as a loan or in any other way and later intend to give Zakat or deduct the amount of Zakat, this is also not permissible. Even in this case, Zakat has not been paid, it should be paid again.

[2] Tamleek: meaning to make someone the owner

The deserving person should be made the owner of the Zakat money in such a way that he can take full possession of it, and then use it wherever he wills.

Users of Zakat (مصارف الزكاة)

The people to whom it is lawful to give zakat are called "users of zakat". Allah Ta'ala has described the users of Zakat in the Holy Qur'an:

﴿إِنَّمَا الصَّدَقٰتُ لِلْفُقَرَآءِ وَ الْمَسٰكِيْنِ وَ الْعٰمِلِيْنَ عَلَيْهَا وَ الْمُؤَلَّفَةِ قُلُوْبُهُمْ وَ فِى الرِّقَابِ وَ الْغٰرِمِيْنَ وَ فِىْ

سَبِيْلِ اللهِ وَ ابْنِ السَّبِيْلِ ﴾
(سورة التوبة:60)

Translation:

The Sadaqāt (prescribed alms) are (meant) only to be given to the poor, the needy, to those employed to collect them, to those whose hearts are to be won, in the cause of the slaves and those encumbered with debt, in the way of Allah and to a wayfarer.

1, 2: The poor and needy (فقراء و مساكين)

A poor (فقير) person is one who has nothing and a needy (مسكين) person is one who has some wealth but not enough to meet basic needs. Both of them deserve Zakat.

3: Zakat collectors (عاملينِ زكوة)

Zakat collectors are those people who have been appointed by the government to collect Zakat. Their salaries can be paid from Zakat money.

4: Deserving new Muslims (مؤلفة القلوب)

Al-Mufafat al-Qulub: Deserving new Muslims who are meant to be supported and help them remain steadfast on Islam.

5: Slave

To help free a slave.

6: Someone who's in debt (مقروض)

Zakat can be given to someone who is in debt to help pay off their debt or other needs.

7: Someone who in the path of Allah (فى سبيل الله)

The original meaning of "Someone who is in the path of Allah (فى سبيل الله)" is "Mujahideen". The word "Sabil Allah" also includes a person who devotes himself full time in acquiring religious knowledge. Such a person can be given pocket money, clothes, books, etc. as Zakat.

8: Traveler (ابن السبيل)

A traveller who has exhausted his means of travel can be given assistance from Zakat to meet his needs or to reach one's destination.

Rulings and issues (احكام ومسائل)

1. If someone owns seven and a half tolas of gold (87.48 grams) or fifty two and a half tolas of silver (612.36 grams), it is not permissible to give Zakat to him.

2. If a person does not have the above amount of gold and silver in his possession, then it will be seen that If someone has the following five things gold, silver, cash, merchandise and surplus household goods in his possession or are in his possession partially and their total value is equal to the value of fifty-two and a half tolas of silver, then It is not permissible to give Zakat to this person.

Note 1: "Surplus household goods" refers to the goods which are more than the basic needs of a human. According to this definition, food and drink, housing, household clothes and ornaments, household essentials (eg sewing and washing machines, refrigerators, cooking utensils, etc.), industrial and handicraft tools of traders and labourers (eg Machinery, furniture, etc.) will be classified as necessary goods, and such goods, utensils and clothes, etc., which are not of basic necessity and are not used even once throughout the year, will be considered surplus goods.

Note 2: The collection of all of these five things is called "Harman-e-Zakat Ka Nisab". It is not permissible to receive Zakat if these are present. Also, this is the curriculum/Nisab of Sadaqat al-Fitr.

3. It is not permissible to give zakat to one's founding relatives (اصول) such as mother, father, grandfather, grandmother, grandfather, grandmother and to the offspring relatives (فروع) such as sons, daughters, grandchildren and great-grandchildren.

4. A husband cannot give Zakat to his wife nor can a wife give Zakat to her husband.

5. It is permissible to give zakat to brothers, sisters-in-law, nephews, nieces, and sisters if they do not own the nisab and are deserving.

6. It is not permissible to give zakat and obligatory charity (صدقاتِ واجبة) to the family of Banu Hashim. Banu Hashim refers to those who belong to the descendants of Hazrat Ali, Hazrat Abbas, Hazrat Jafar, Hazrat Aqeel, and Hazrat Harith bin Abdul Muttalib رضی اللہ عنہم. Therefore, they should be helped with other types of charity besides Zakat and obligatory charity.

7. If one of the husband and wife is from Bani Hashim and the other is from non-Bani Hashim, Zakat can be given to the one who is from non-Bani Hashim. If the father is from Bani Hashim, his children will also be counted from Bani Hashim. If the father is from non-Bani Hashem, the wife is from Bani Hashem, then the

children will be considered as non-Bani Hashem, because the father's lineage is valid, not the mother's.

8. If a teacher is poor and does not own the Nisab, it is permissible for a student to give zakat to the teacher, rather there will be more reward for giving Zakat to a teacher.

9. Zakat money cannot be given to a Mosque.

10. It is not permissible to give Zakat as wages or salary to deserving employees. However, it is permissible to give them Zakat apart from their wages or salary.

11. It is not permissible to give Zakat to NGOs, non for profits, or other organisations that do not take the Laws of Shariah into consideration.

﴾Lesson 4﴿

Some important rulings of Zakat

[1] Zakat is two and a half percent of the total wealth i.e. the fortieth part is obligatory.

[2] It is necessary to make the receiver of Zakat the owner of the wealth. Possession is necessary, اباحت will not be sufficient.

Ownership (تمليك): To make someone the owner of Zakat. It is like giving Zakat money to someone to spend it wherever one wills, without any restrictions or conditions on it.

Ibahat (إباحة): Allowing someone to profit from the wealth of Zakat but not giving him the right to dispose of it further. Like feeding someone food on the table with the amount of Zakat that he can only eat, neither can he take it home nor can he give it to anyone else.

[3] If someone's income is sufficient but he is in debt and unable to pay the debt due to high expenses, then Zakat is not obligatory on such a person.

[4] A person whose monthly income is reasonable, but does not have enough savings for the entire year, then Zakat is not obligatory on him/her.

[5] If a person has loaned money to others and the amount is equal to or more than the Nisab, then Zakat is obligatory on this amount. However, it is not necessary to pay the Zakat immediately, but it can be paid even after receiving the money. If a few years have passed since the loan amount was received, then it is necessary to pay Zakat for all the previous years also.

[6] It is not permissible to give Zakat money as compensation (إيصال الثواب) on behalf of the dead, however it is permissible to pay with other halal money other than obligatory charity and Zakat to give the deceased the reward, otherwise the deceased will not be rewarded.

[7] If a Father and Son earn money together and the money is in the father's possession and the father utilises the money or spends it, and the amount is equal to the nisab, then after a year passes by, it will be necessary on the father to pay Zakat, not on the Son because these money is in the owner is the father. Yes, if they divide their personal shares, now separate Zakat will be obligatory on father and son.

[8] If a child is the owner of the quorum (صاحب النصاب), then Zakat is not obligatory on the child’s property because of being a minor. Like other acts of worship, Zakat is not obligatory on minors.

[9] By building houses with the amount of Zakat and distributing it among the deserving people, the Zakat will be paid, but for this it is necessary that the deserving people should be made complete owners. For this purpose, the possession of the house should also be given and after getting it registered, the documents should also be handed over to them so that they can do whatever type of lawful disposal they want at their own discretion.

[10] If the amount is paid without the intention of giving Zakat and the receiver spends it, then it is not correct to count this amount as Zakat. Zakat has not been paid.

[11] The original value of a prize bond (i.e., the amount with which the prize bond was purchased) will be included in the Zakat quorum (النصاب) and Zakat will be obligatory on the original amount, and the excess amount obtained in the case of winning a name in a draw (lottery) is not permissible. And there is no zakat on him, but he should return the lottery from where he received it, otherwise he should give it to a poor person without any intention of reward.

[12] If someone buys a plot or land with the intention of trading (that is, with the intention of selling), then it is obligatory to pay Zakat every year of its value. The market value of each year will be used to pay Zakat. For example, a plot was bought for one lakh. At the end of the year, its value becomes 5 lakhs, then Zakat has to be given on the basis of 5 lakhs. And if the plot is bought for personal needs, then Zakat is not obligatory on it, and if the plot is brought to save money, then Zakat will be obligatory on it every lunar year.

[13] If there was no intention to sell the plot at the time of purchase, but later the intention changed to sell it, then Zakat is not wajib on it until it is sold.

[14] If a person pays Zakat little by little before the completion of the year or after the completion of the year, that is also permissible Zakat can also be paid in advance, but the calculation will be done on the relevant date only.

[15] If a person has deposited money as a committee and it is equal to the Nisab and then this person does not have any kind of debt etc., then it is necessary to pay Zakat on this saved money. When paying Zakat on the total amount deposited in a committee The amount paid will be combined with the original property and cash.

[16] If a person pays income tax and thinks that Zakat has been paid along with the income tax. This is incorrect because income tax is from the government for national needs while Zakat is a duty of Allah and a worship for a Muslim. Paying income tax does not pay Zakat, rather paying Zakat separately is mandatory.

[17] Zakat will be considered as paid even if a person buys the deserving person religious books, clothes, shoes or any other useful item with the amount of Zakat provided the receiver has been made the owner of the items.

[18] If someone else pays Zakat with the permission of the one on whom Zakat is obligatory, Zakat will be paid. If done so without their permission or knowledge, then Zakat will not be paid, even if permission was sought at later on.

[19] It is not necessary to say the word "Zakat" while paying Zakat to a deserving person, but it is also permissible to give zakat in the name of a gift, reward, etc. It is better to say that this is some money, you can use it for your needs however you see fit.

[20] It is permissible to give Zakat money, books, etc. as a "reward" to deserving students who attain a position in the examination.

[21] Even if the collected funds or community contributions to a Madrasa (School/institute) and/or Masjid is equal to the quorum (نصاب), and even if years have passed, Zakat will not be obligatory on this wealth for the Masjid or Madrassah.

[22] Even if a person falls into debt after Zakat becomes obligatory, since this person has become an owner of the quorum (صاحب النصاب), it will be necessary to pay the previous Zakat.

[23] If the owner of the quorum (صاحب النصاب) kept the amount of Zakat separately and kept it in a place saying that he will give it to a deserving person, but had not paid it yet, the wealth of Zakat was stolen or lost, then Zakat will not be considered to be paid.

[24] If the wealth of Zakat is stolen or lost, then Zakat will not have been paid, and it will be necessary to pay Zakat again. If Zakat is not paid, this Zakat will not be waived from his responsibility.

[25] If a person keeps a machine for washing clothes in a dry-cleaning shop, then Zakat is not required on this machine, but Zakat will be paid on the income earned from it. Therefore, Zakat will be paid by including this income in Zakat-eligible assets.

[26] If a person has built a dairy farm and the purpose is to sell milk from this farm, then for such a person, there will be no Zakat on the value of cows and buffaloes, but if the income from selling milk reaches the nisab, then Zakat will be required. If it is less than the quorum, then that income must be calculated by combining it with the remaining quorum.

[27] If the shelves and showcases in a shop are merely for storing goods or the furniture is for use, then Zakat will not required on it, however, if the shopkeeper deals in furniture only and has kept the furniture with the intention of trade, then Zakat will be obligatory on such furniture.

[28] If someone decides to buy blood for patients (because he thinks patients are most deserving of this blood) for the sake of fulfilling Zakat does not validate Zakat, rather Zakat will have to be paid again, because blood is not wealth. Yes, however, if they are made the owners of the Zakat money directly, then the Zakat will be paid.

[29] Whether the fish is caught from the sea or from the river, Zakat is not required on it, but if the fish is traded, then Zakat is due on the proceeds after the sale. Therefore, Zakat will be paid by including this amount in the Zakat-eligible assets.

[30] Zakat is not required on the land, pond and equipment of a fish farm, but after the sale of the fish, Zakat will be paid by adding its amount to the Zakat-eligible assets.

[31] Zakat is not required for the use of mobile phones. Yes, if it is for trade, Zakat will be due on it. Therefore, Zakat will be paid by including its market value in the Zakat-eligible assets.

[32] According to Islamic Shariah and Pakistani law, Qadianis/Ahmadis are infidels and heretics. Therefore, giving zakat to Qadianis is a grave sin and it will not validate the payment of Zakat, It is also not permissible to give them any posthumous charity (نفلی صدقات).

[33] It is permissible to send Zakat through draft. In this case, due to the change of amount, there will be no difference in the payment of Zakat, but the draft fee will be paid not from the amount of Zakat, but from an additional amount.

[34] If someone has nominated a representative/lawyer/nominee to pay Zakat and the Zakat amount is lost with the lawyer, then the client's zakat has not been paid but has to be paid again.

The remaining thing is who will guarantee the lost money or who will be responsible for the loss? It should be noted that the blame on the representative or nominee will be required if negligence is proved or found by the representative, otherwise he will not be blamed for the loss.

﴾Lesson 5﴿

Some contemporary issues

Deduction of Zakat by Bank

The Zakat which the government deducts through the banks, the Zakat of the account holder in such a bank is considered “paid” in this way. It does not need to be repaid. But if the account holder doubts whether this money will be paid in the right way or not, or if the government will be negligent in this regard, then it will still be the responsibility of the government. However, if the account holder withdraws his money from the bank and calculates the Zakat and arranges to pay it in the right manner, then without a doubt this method will be better and more careful.

Long Term Loans

Capitalists and big businessmen who borrow large sums of money from banks for a long period of time, the rule of these business loans is that only the instalment amount due every year will be deducted from the principal amount and The remaining debt will not be deducted from the amount of Zakat, but Zakat will be paid after calculating the remaining total value.

Similarly, if someone has taken a long-term loan as an individual, then only the amount due for the current year [Zakat calculation year] will be deducted from his Zakat-eligible amount. The amount due in future years will not be deducted from the total calculation.

Zakat on Crypto Currency

If a person has cryptocurrency in his possession, then Zakat is also obligatory on him. Therefore, it will also be included in the zakat-eligible assets and zakat will be paid after the completion of the year.

Rulings of Zakat on Property

1. Zakat is not required on the land or house bought with the intention of living.

2. If a shop is bought for the purpose of doing business in it, Zakat is not obligatory even on the value of that shop.

3. When buying a property, if there is no intention to sell it or take up residence, then there is no Zakat on it either.

4. The property taken with the intention of trading that it will be sold to earn profit, then all such properties, if they are equal to the Nisab, will be required to be given Zakat on their current value every year.

5. If the property is rented out, then Zakat is not required on the value of the property, except if the rent received is collected and the owner of the property is already a Nisab or the collected rent is equal to or more than the value of fifty-two and a half tolas of silver. If so, it will be necessary to pay zakat on it annually. If the rent is spent, if it is not deposited in the savings, then there will be no zakat on this rent.

6. A plot purchased in instalments, if it is purchased with the intention of trade, then Zakat is also obligatory on it, whether possession is obtained or not. Its current value will be considered in Zakat.

7. Zakat is also obligatory on the current value of the plot file purchased with the intention of trading/selling/making a profit.

8. If agricultural land is purchased with the intention of trade, then Zakat is also obligatory on it. If it is purchased with the intention of agriculture, then Zakat is not obligatory.

Ruling of Service Charges on remittance of the Zakat amount to another place

If a person sends his zakat money to another place through exchange, bank, post office, etc. and the related institutions or individuals charge him some charges, then it is not permissible to deduct this amount of charges from the zakat amount, rather it will be obligatory on the payer of zakat that the amount of charges should be given in addition to the amount of Zakat.

Best use of Zakat

1. Paying Zakat to deserving relatives has double the reward.
    a. The payment of Zakat and
    b. The reward of kindness to one's relatives.

2. Paying Zakat to Islamic religious schools. They also have a double reward;

a. The publication and preservation of religion and
b. The other is the payment of Zakat.

The Rulings on Zakat of Animals

Zakat is obligatory on the following three types of animals while they are سائمة (animals that are kept on a farm regarded as an asset):

1. Camel (male, female)
2. Cow (male, female, and buffalos are also classified as a type of cow)
3. Goat (male, female, includes sheep and Dumba (the fat-tailed sheep))

The following conditions must be met in order to be classified as a سائمة:

1. These animals spend most of the year themselves by grazing grass that is permissible and the owner of these animals does not have to pay for this grass.

2. The purpose of rearing these animals is only to get milk or to get children from them and increase their generation or to make them healthy and fat.

3. These animals should be healthy enough to grow. Therefore, if these animals are so weak that there is no possibility of growth and/or increase in them, then Zakat is not obligatory on them.

4. These animals should not all be children, but one type of them must be adult. Therefore, if these animals are all children, Zakat is not obligatory on them.

If these conditions are found in these animals, Zakat will be obligatory on them if they reach the Nisab.

The Nisab and Zakat of Camels

Zakat is not obligatory on less than five camels. When the number of camels reach five, Zakat will be obligatory on them in presence of other conditions. Here are the details:

Quantity	Zakat (زكوٰة)
5 - 9	A one-year-old goat
10 - 14	2 one-year-old goats
15 - 19	3 one-year-old goats
20 - 24	4 one-year-old goats
25 - 35	A one-year-old she-camel
36 - 45	A two-year-old she-camel
46 - 60	A three-year-old she-camel
61 - 75	A four-year-old she-camel
76 - 90	2 two-year-old she-camel
91 - 124	2 three-year-old camels
125 - 129	2 three-year-old camels and 1 goat
130 - 134	Three year old 2 camels and 2 goats
135 - 139	Three year old 2 camels and 3 goats
140 - 144	2 three-year-old camels and 2 goats
145 - 149	2 three-year-old camels and 1 one-year-old camel
150 - 154	3 three-year-old camels

The Nisab and its Zakat should be carried forward in the same order that after 150 one year old goat for every 5 camels, one year old she-camel for every 25 to 35 camels, two year old she-camel for 36 to 45 camels, then 46 to 50 camels a three-year-old camel will be added to the camels, and so on so forth…

The Nisab and Zakat of Cows

Zakat is not obligatory on less than thirty cows. If their number becomes thirty, Zakat will be obligatory on them in the presence of other conditions. Here are the details:

Quantity	Zakat
30 - 39	A one-year-old cow
40 - 59	A two-year-old cow
60 - 69	2 one-year-old cows
70 - 79	A one-year-old cow and a two-year-old cow
80 - 89	Two two-year-old cows

The Nisab and its zakat should be carried forward in the same order. So, if the number of cows is 90, then 3 one-year-old cows will be required because there are 3 Nisabs of 30-30. If the number becomes 100, then 2 one-year-old cows and 1 two-year-old cow will be necessary because there is a Nisab of 30, 2 of 30 and 1 of 40. Proceed in the same way.

Note: The quorum or Nisab of buffalos is the same as that of cow. Also, if someone has some cows and some buffaloes, then Zakat will be paid by combining them both.

The Nisab and Zakat of goats and sheep

Zakat is not obligatory on less than forty sheep and goats. If their number becomes forty, Zakat will be obligatory on them in the presence of other conditions. Here are the details:

Quality	Zakat
40 - 120	A one year old goat or sheep
121 - 200	2 one-year-old goats or sheep
201 - 399	3 one-year-old goats or sheep
400	Four one-year-old goats or sheep

After that, one goat in every 100 goats will be obligated.

A few important rulings

1. If an animal is kept in the house and fed with fodder, then Zakat is not obligatory on such animals. For example, dairy farmers keep cows, buffaloes, etc. then Zakat is not obligatory on them.

2. Animals that are bred for eating meat or for riding or for farming, then Zakat is not obligatory on them.

3. If someone keeps sheep and the intention is to get wool from them, then Zakat is not obligatory on them.

﴾Lesson 6﴿

Rulings of agricultural production

The obligation of عشر is also incumbent upon Muslims. عشر is obligatory in earthly provisions. The evidence for this is in the Holy Quran and blessed Ahadith.

﴾ كُلُوْا مِنْ ثَمَرِهٖٓ اِذَآ اَثْمَرَ وَ اٰتُوْا حَقَّهٗ يَوْمَ حَصَادِهٖ وَ لَا تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ ﴿

(سورة الانعام: 141)

Translation:

Translation: Eat of its fruit when it bears fruits, and pay its due on the day of harvest, and do not be extravagant. Surely, Allah does not like the extravagant.

In this verse, the command to pay the right of crops, orchards, and fruits which refers to "عشر".

Imam Abu Abdullah Muhammad bin Ismail Bukhari (died 256 AH) narrates:

عَنْ سَالِمِ بْنِ عَبْدِ اللهِ عَنْ أَبِيهِ رَضِيَ اللهُ عَنْهُ عَنِ النَّبِيِّ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ قَالَ: "فِيمَا سَقَتِ السَّمَاءُ وَالْعُيُونُ أَوْ كَانَ عَثَرِيًّا الْعُشْرُ وَمَا سُقِيَ بِالنَّضْحِ نِصْفُ الْعُشْرِ."

(صحيح البخارى: رقم الحديث 1483)

Translation:

Narrated Salim bin `Abdullah from his father: The Prophet ﷺ said, "On a land irrigated by rain water or by natural water channels or if the land is wet due to a nearby water channel Ushr (i.e. one-tenth) is compulsory (as Zakat); and on the land irrigated by the well, half of an Ushr (i.e. one-twentieth) is compulsory (as Zakat on the yield of the land)."

<u>Conditions for the obligation of tithe (عُشْر)</u>

First condition: One must be a Muslim. The reason for this is that عشر is ordained as a worship for the believers, and a disbeliever is not eligible for worship.

Second condition: The land must be arable. عُشْر is not applicable on uncultivated land.

Note: Kharaaji Zameen is referred to as the land acquired by Muslims through peace agreements. In such a scenario, the conditions of the land are in accordance with the terms of the treaty. If the condition in the treaty specifies that these people will remain on their religion and their lands will remain in their ownership lawfully, then such lands are called "Kharaaji." Similarly, if Muslims conquer an area through war and after that the ruler of Muslims does not distribute the lands of that area among the Mujahideen of Islam, but instead keeps those lands under the ownership of the previous owners according to his discretion, then such land is also called "Kharaaji."

Third Condition: Production from the land. Therefore, if for any reason there is no production, such as the owner neglecting cultivation, or not keeping track of the crop, or if the crop does not grow due to some calamity, then in all these cases, the عُشْر will be waived.

Fourth Condition: Production refers to something that is cultivated and from which people habitually derive benefit. Therefore, grass that grows naturally or self-sown trees of a useless variety, if they grow on a piece of land, will not be subject to عُشْر. However, if trees or grass are planted with the intention of yielding produce, then عُشْر will be applicable to them; if a tree grows naturally, عُشْر will not be applicable to it.

Fundamental differences between Zakat and عُشْر

Difference #1: Zakat has a specific and defined threshold for its obligation. If one's wealth falls below this threshold, Zakat is not obligatory. However, there is no fixed threshold for the obligation of عُشْر. Whether the production is less or more, عُشْر is obligatory on it. However, if someone's produce is less than پونے دو سیر (Quarter to 2 sair, 1 sair is a little over 1250 grams in Pakistani measurement) then Sharia does not mandate عُشْر on such a small quantity.

Difference #2: For the payment of Zakat, it is necessary for a year to pass over wealth or goods, whereas for the payment of 'Ushr, it is not necessary for a year to pass. Instead, if a piece of land yields crops twice in a year, or if a garden bears fruit twice or even more in a year, then 'Ushr must be paid each time.

Difference #3: In the payment of Zakat, being sane and mature is also a condition, whereas these things are not conditions for the obligation of 'Ushr. Therefore, if someone is insane or still immature, then 'Ushr will be obligatory on the produce of their land. The guardians of such individuals will have to pay the 'Ushr on their behalf.

Difference #4: Zakat is associated with wealth and goods, meaning that if someone has a debt, then this debt is deducted from the Zakat money, and the remaining Zakat is paid. However, in the case of 'Ushr, this is not done. That is, if someone has to pay 'Ushr, their debt, etc., is not deducted from the 'Ushr; rather, 'Ushr is obligatory on the total produce.

Difference #5: Things on which Zakat is obligatory, as long as they remain equal to or above the quorum (Nisab), Zakat is obligatory on them every year. For example, if someone possessed gold, silver, or similar assets, Zakat will be obligatory on them every year as long as they possess these assets. It will be necessary to pay Zakat on them. However, in the case of 'Ushr, this is not the case. For example, if 'Ushr is paid once from the produce, and then the same type of produce, such as grains, remains in the possession of the owner for several years, 'Ushr will not be deducted from it every year.

Some important rulings regarding عُشْر

1. عُشْر; it is not necessary to give from the same type of produce, rather its value can also be given.

2. For the عُشْر, the rule is that whatever produce is obtained, whether it is less or more, it's عشر should be paid.

3. The same way عُشْر is obligatory for crops, it is also obligatory for fruits and vegetables.

4. If a tree yields fruit more than once in a year, then every time it produces fruit, عُشْر is obligatory on it.

5. If there is a vegetable or crop that grows again after being harvested once, then every time it is harvested, عُشْر becomes obligatory on it.

6. If a crop, fruit, or vegetable is harvested or picked in small quantities or bit by bit, then in that case, عُشْر should be given for the amount harvested or picked each time.

7. When the purpose is the cultivation of certain items, then عُشْر is obligatory for them, such as cotton, wheat, rice, chickpeas, maize(corn), vegetables, fruits, and so on. However, for those items whose cultivation is not the primary purpose but are obtained incidentally alongside the main produce, such as wheat straw, maize husk, rice husk, or grass that grows by itself, in principle, عُشْر is not obligatory for them. But if the cultivation of such items is intended, whether for sale, personal use, or for feeding animals, then عُشْر would be obligatory for them as well.

8. If crops such as wheat, maize, barley, etc., are sown specifically for obtaining fodder for animals, and they are harvested before ripening, then since the cultivation of these items is also intended, عُشْر would be obligatory for them as well.

9. If another crop is also implicitly included with a major crop such as wheat, sugarcane, etc., for example, beans, chickpeas, onions, etc., then عشر would be obligatory for it as well because in this case the cultivation of these items is intended.

10. If trees grow naturally in the land, then عُشْر would not be obligatory for them or the wood obtained from them. However, if they are planted for the purpose of obtaining wood, then عُشْر would be obligatory for them as well.

11. عُشْر is not obligatory on things derived from trees, such as resin, etc. Similarly, the seeds of various vegetables and fruits that are used only for cultivation purposes or as medicine (not as food items), such as watermelon, melon seeds, etc., عُشْر is not obligatory on them either.

12. If honey is extracted from agricultural land, عُشْر is obligatory on it as well. In the case of honey, the عُشْر is always a عُشْر, regardless of any expenses incurred on it. These expenses are not deducted from it; rather, عشر is due on the total yield.

13. If vegetables or trees are planted in the courtyard or other areas of the house, عُشْر is not obligatory on the yield obtained from them. The reason is that these things are associated with the property (house) and not subject to عُشْر on the property; therefore, عُشْر is not due on them.

14. If someone transforms their residential property into a permanent garden, then because its status is now that of a garden, عُشْر becomes obligatory on the fruits produced in this garden.

15. If عُشْر land is given for cultivation (typically the land belongs to the landlord and the farmer is responsible for labour, seeds, plowing, etc., and both have a share in the produce), in this case, both the landlord and the farmer are obligated to pay عُشْر on their respective shares of the produce.

16. The عُشْر on leased land will be the responsibility of the tenant, not the landowner.

17. From preparing the land for cultivation to harvesting the crop, all the expenses incurred, such as plowing, removing excess weeds from the land, sowing seeds, providing water, applying fertilisers, spraying, these expenses will not be deducted from the عُشْر payment. Instead, the عُشْر will be obligatory on the total yield of the land without deducting these expenses.

18. The expenses incurred after harvesting the crop will also not be deducted. Therefore, expenses such as the cost of cutting, threshing, and others will be paid without deducting from the عُشْر.

19. If the owner of the produce is in debt, then the عُشْر will still be obligatory upon it.

20. It is not permissible to pay the عشر before the crops are sown in the fields or before the flowers bloom in the garden. However, it is permissible to pay the عُشْر in cash after the crops have grown in the fields and before the fruits appear (i.e., before the fruits become apparent).

21. If the crops, fruits, or vegetables become usable before ripening, such that benefit can be derived from them, then the عُشْر becomes obligatory.

22. If someone harvests or picks the crops or fruits before they ripen, then it is obligatory to pay the عُشْر equivalent to the amount that has been harvested or picked.

23. If someone has prematurely disposed of the entire crop or fruit, or even a portion of it, after it has become usable, for example, if they have consumed the entire or part of the produce for personal use, such as opening it up as fodder for animals, then the obligation of عُشْر does not cease upon them. Instead, they must calculate the quantity that has been used and pay the عُشْر accordingly.

24. If someone has not disposed of or used the produce themselves, but rather the entire crop has been destroyed due to natural disasters such as floods, severe storms, hurricanes, lightning strikes, fires, etc., or it has been stolen, then they are not obligated to pay the عُشْر. However, if the destruction or theft is not complete, and some produce remains, then it is obligatory to pay the عُشْر on that remaining produce.

25. If someone causes the loss of another person's produce, then the owner of the land may seek compensation from the one causing the loss and pay the عشر from

it. However, as long as the one causing the loss does not pay compensation, it is not necessary for the owner to pay the عُشْر.

26. Some trees, crops, and plants, such as tobacco, betel leaves, etc., are such that their fruits are not intended, but their leaves are useful. In such cases, عُشْر is obligatory on their leaves.

27. If someone sells the harvested crops, fruits from trees, or garden produce after they have ripened on the land, then it is obligatory for the seller to pay the عُشْر, not the buyer.

28. If the crops or fruits are sold before they ripen, then now it is the responsibility of the buyer to pay the عُشْر, not the seller.

29. The land that is endowed, for example, belonging to a welfare institution, mosque, school, etc., if it is producible land, then it is necessary to pay the عُشْر on the produce obtained from it.

30. The mountains and forests that are not owned by anyone and are producible land, anyone who obtains produce from them is obligated to pay عُشْر on it.

May Allah ﷻ grant us all the ability to follow our religion for the rest of our lives.
آمین بجاہ النبی الکریم صلی اللہ علیہ وعلی آلہ واصحابہ اجمعین

Memory

Name: ____

Father: ____

Address: ____

School / college / university: ____

الحمد لله

I took this course from my esteemed teacher__________________________ at
_________________________ on the / /20 .

I take this vow that from now on I will live my life according to the commands of Allah ﷻ and the Sunnah of the Holy Prophet ﷺ and I will not deviate from the teachings of Allah's rewarded servants. May Allah ﷻ protect me and all the Muslims from all tribulations and every false sect. Ameen آمین

Signature of the respected teacher: _________________________

Date: ..../........./.........