

Zakat Guide

F E A T U R I N G

The Inherent Dignity of Recipients
22 Ways to Bring Barakah into Your Life
& 21 FAQs on Zakat





Contents

03
The Inherent
Dignity of Recipients

16
Bringing Barakah Into
Your Wealth and Life

30
FAQ's about
Zakat & Sadaqa

The Inherent Dignity of Recipients





The Inherent Dignity of Recipients

By Shaykh Shuaib Ally

When I was at a stoplight behind a long row of cars, I noticed a man by the side of the road, going from car to car, asking for change.

When he saw the car in front of me, his attitude noticeably brightened, and he walked up to it happily in a confident manner, far removed from the way he had been going about his business before.

The woman in the car had already rolled down her window, and they started exchanging pleasantries, even before he had reached her car or she had given him anything. It seemed to me from the exchange that they already knew each other. He probably regularly saw her when she drove that route, and she had likely made it a habit of giving him some money every time she saw him.

This encounter stayed with me. I thought about it again when I was reading the exegesis of verses describing the righteous:



“God has placed this wealth in their hands as a trust, and part of fulfilling that trust is to disburse it to those in need. It is as if the recipient is as actual co-owner of their wealth.”





“In their wealth, there is a right; for the one who asks,
and the one prevented from work” - 51:26 as well as:
“Those whom, from their wealth, is a known right, for the one
who asks, and the one prevented from work” - 70:29

With Dignity Intact

The Qur‘ān describes the giving of the righteous right or a due, meaning that they recognize that they aren’t doing anybody else a favour by giving them something they otherwise had no right to. Rather, they consider it a due being returned to the recipient, and a right being fulfilled. They realize that God has placed this wealth in their hands as a trust, and part of fulfilling that trust is to disburse it to those in need.

Ibn ‘Āshūr, the Mālikī exegete, has a related take on the use of ‘right’ in these verses. He says that from the perspective of the giver:

“it is as if they have considered the recipient as actual co-owners of their wealth. They do this because of their inherent desire to take into account the feelings of the recipient.”



The recipient too recognizes this. That is why they aren't made to feel inferior for asking for it, or being in a position in which they must take it. When they take something that is their due and their right, they can do so with their dignity intact. It is not the case that they have been given it as handout, such that they have to feel that their personal honor has been in some way compromised, or that they are beholden to others.

The Qur'ān also calls what is given something set or known. This indicates that the giver already has an idea that they have put aside a set amount to be disbursed to others. This is to say that their mental preparation is to give, not that they need to be convinced to do so.

The recipient also knows this – that the person has money set aside to give. This too preserves their inherent dignity, because they don't feel like they need to beg them to give them something. Rather, they already know that there is something there for them, irrespective of whether the amount is small or large.

This may be one of the reasons why the trait is so praiseworthy in the Qur'ān, because not only does a person give, but their overall orientation towards giving affects how they give and the manner in which they perceive others. In doing so, they not only benefit others financially, but also positively affect the psychology and behaviour of the recipient as well.



“This too preserves
their inherent dignity,
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Giving Privately is Best

The situation I described above also reminds me of other instances in the Qur’ān in which a premium is placed on giving due consideration to the dignity and personhood of recipients.

One such indication is found in the special praise reserved for giving in private. The Qur’an says, ‘If you give openly in charity – how excellent that is! If you conceal the charity, and give it to the poor, it is better for you...’ — 2.271

This concern with privately-given charity is meant to ensure one’s own sincerity in giving by focusing the act of charity rather than the self, and also on the needs of others. At the same time, it is a means of preserving the inherent dignity of the recipient’s personhood, because the public act of giving exposes what is often considered their inferior position to others.



Give What is Good

A second indication can be found in the way the Qur’ān demands that what is given to recipients is also what the donors themselves would actually themselves use. It says, “Its expiation is to feed ten poor people, out of what you would normally feed your families” — 5:89.

The reason for this is that those involved in charitable efforts might sometimes suffice themselves with the provision of low quality food or items to those in need, thinking that those in need should be happy with whatever they get.

However, this treats recipients in an undignified manner, as they can see that they are being provided with something that the giver would not themselves consider suitable for normal consumption.

The general Qur’ānic principle, as established in this verse, is to be attuned to the needs of others; to act in a manner that at once assists, while also preserving their human dignity.



Speak Kindly

The manner in which the man and the woman that I described above spoke to each other, also reminds me of the important connection the Qur'ān draws between giving and speaking kindly. This is meant to offset any shame or resentment a person who is forced to ask and receive might naturally feel. This is highlighted in a number of verses dealing with this theme.

As the default, the Qur'ān prohibits us from speaking harshly to beggars [93:10]. When a person is forced into a situation in which they have to ask others for assistance, their doing so is generally indicative of an underlying need. If a person does not want to assist them, the least they can do is not exacerbate their situation by speaking unkindly, thereby humiliating them.

Better than this, however, is to want to give to those asking. In a situation in which one has nothing to give and has to turn those asking away, the Qur'ān nevertheless commands us to speak kindly to them - 17:28. This is a means of consoling those asking and rehabilitating their dignity, even though they have not actually benefited materially from you. Because this benefits them psychologically, it is superior to harming or ignoring them. If a person can give, the Qur'ān praises those who do so without following it up with reminding the recipient about it - 2:262. This is because doing so would then become a constant source of shame for the recipient.



“And if you (must) turn away from
the needy awaiting mercy from
your Lord which you expect, then
speak to them a gentle word.”

— Qur‘an, 17:28





One of the reasons people do not like to benefit materially from others is because they feel like they will then be beholden to the other. The Qur'ānic model shows that the outlook of a charitable person is to give without expecting anything in return; it is to benefit others without the idea that they will then hold some type of right over them.

Finally, there are some situations in which a person does not ask, but you know that they internally desire something because of their impoverished situation.

The Qur'an describes such a situation: the estate of a deceased is being divided, and there are those present who have no legal share to claim, yet internally desire some of it [4.8]. In such a situation, the Qur'ān commands us to speak kindly to them, even though they have no legal claim to any of this wealth.



Kindness is Excellence

The Qur'ān's insistence on treating others with kindness when asked for charity is thus part of a general Qur'ānic theme of describing the attitude of those who give with excellence.

The Qur'ān is not only concerned with our benefiting others materially and financially. It also demonstrates a concern for us changing our orientation towards giving, in a way that not only benefits financially, but also psychologically. This new Qur'ānic outlook is one that situates giving in a context that takes into account and preserves the dignity of those who are in less desirable economic circumstances.

And God knows best.

Give Your Zakat to Deserving Scholars & Students

الْعُلَمَاءُ وَالتَّالِفُونَ الْإِسْلَامِيَّةُ

The Prophet (peace be upon him) said:

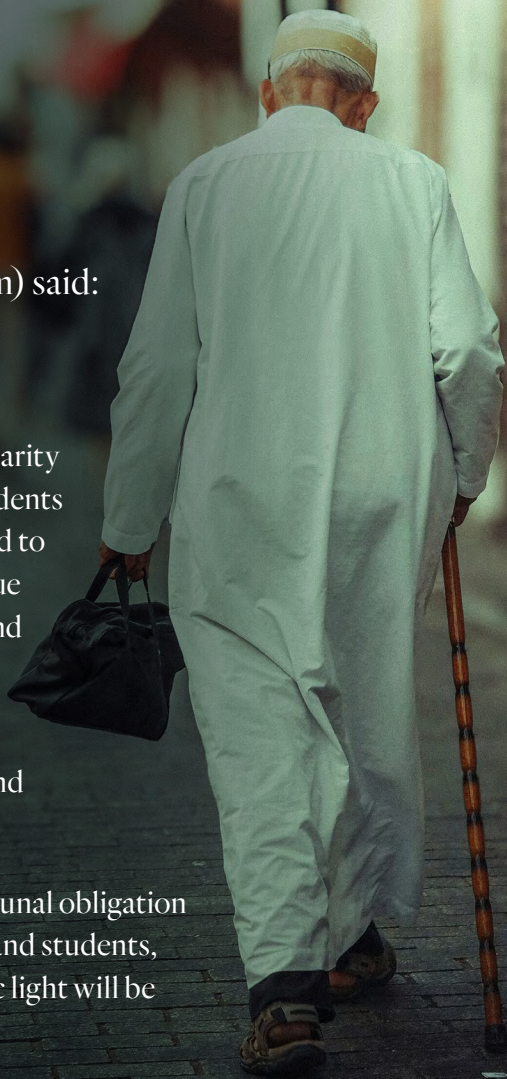
“The Scholars are the inheritors of the Prophets.”

This Ramadan, give your zakat and charity to support deserving scholars and students and help us raise the \$750,000 needed to help our scholars and students continue to dedicate their time to preserving and disseminating Islamic knowledge.

Our umma is at risk of losing access to authentic Islamic scholarship and sound religious guidance.

If we don't step up to fulfill this communal obligation of supporting our deserving scholars and students, then the transmission of the Prophetic light will be further endangered.

[Give Your Zakat Now](#)



Bringing Barakah Into Your Wealth & Life





Ba-ra-kah بَرَكَه; noun. an “increase” and “growth” – and also, happiness. It is the establishment of divine goodness in something; from whence it exudes cannot be sensed by people, nor can it be outwardly quantified, nor is it limited by anything, but rather, something with barakah in it is called mubaarak, and has an unexplainable increase and benefit in it from Allah.

— al-Isfahani,
Mufradaat al-Qur'an



22 Ways to Increase in Baraka (Summary):

1. Earn a halal and wholesome income.
2. Work with excellence, loyalty and honesty.
3. Make a good intention for Allah's sake.
4. Avoid interest in all its forms.
5. Give thanks for what you have been given.
6. Give in charity, both yourself and your wife.
7. Be God-conscious and increase in piety.
8. Place your full trust in Allah Most High.
9. Establish prayer in your home.
10. Read Qur'an in the home.
11. Be generous and give gifts.
12. Be obedient, dutiful and respectful to your parents.
13. Keep up family ties and do good to relatives.
14. Do not lie or say false oaths.
15. Give a little more than what you owe people.
16. Work in the early part of the day.
17. Eat together.
18. Invite the pious to eat from your food.
19. Ask Allah's forgiveness often.
20. Be easy-going, of kind nature, and forgiving to others.
21. Do not be wasteful and extravagant, nor overly attached to worldly things.
22. Ask Allah Most High to bless you with wealth.

Rule of Thumb: Attach your heart to Allah Most High and submit to Him completely, and make Him our sole goal and purpose and not the blessings. Do this and the barakah will enter our lives from all sides without us having to worry about it.



Bringing Barakah Into Your Wealth and Life

Ever feel like no matter how much money you earn, it never seems like enough? Do your earnings vanish before you know it and is this causing tension in your family? Shaykh Anik Misra has some advice for those who find themselves in this position despite regularly giving zakat and sadaqa to worthy causes.

This is a sign – not of a lack of wealth, but rather of a lack of divine blessings (barakah) in that wealth. There are things that one can do to increase the barakah of one's wealth. First, we need to understand the meaning of barakah, then look at ways to increase it, and end with some advice on the role of wealth in one's life.

What is Barakah?

Barakah is a term that means an “increase” and “growth” – and also, happiness. It is the establishment of divine goodness in something; from whence it exudes cannot be sensed by people, nor can it be outwardly quantified, nor is it limited by anything, but rather, something with barakah in it is called mubaarak, and has an unexplainable increase and benefit in it from Allah.

— al-Isfahani, *Mufradaat al-Qur'an*



Having more barakah in one's wealth does not mean the dollar amount increases – rather, that the benefits seen from that limited amount increase, reach further and last longer.

Barakah in anything, especially wealth, which is a part of one's destined sustenance from Allah Most High, can increase and decrease depending on the good and bad actions one does.

The Means of Bringing Barakah Into One's Wealth – and Life

There are many, many different means we can take to bring barakah into our wealth, and indeed, into every aspect of our lives. The most important thing to remember is that these are only means – worldly causes that we put forth with our human efforts – but the One who gives wealth and bestows blessings in the first place is Allah Most High.

Hence, these actions are not mathematical formulae for automatic increase. One must keep Allah at the forefront of one's seeking in this world, and make pleasing and reaching Him the ultimate goal, rather than the increase of wealth.



Amongst the things that one can do are:

1. Earn a lawful (halal) and wholesome income:
Ensure that your line of work does not contravene the Sacred Law and that your wealth is lawful. This not only includes what work you do, but who you work for and their source of income as well. Ensure that your work is ethical and moral.
2. Work with excellence, loyalty and honesty:
Do not take a single penny except that you duly deserve it. Do not squander the time and resources that your employer is paying for. Be loyal and honest at work. Nothing reduces barakah like cheating or deception in a sale, or unethical practices like bribes.
— al-Razi, Mafatih al-Ghaib
3. Make a good intention for Allah's sake:
Purify your intention to earn for Allah's sake, to provide for your family, to not have to borrow and ask from others, and to do works of good for others.
4. Avoid interest in all its forms, as much as possible. This includes taking it, or paying it out. If you must pay it due to a debt, work as hard as possible to pay it off in a short time then resolve not to enter into it again.



5. Give thanks for what you have been given:

Allah Most High says in the Qur'an, "And if you all give thanks [to Me, for what I have bestowed on you], I shall surely increase you." (al-Qur'an 14:7) Thank Allah with your tongue, your heart, by using His blessings for good purposes, and by obeying and worshipping Him.

— al-Alusi, Ruh al-Ma'ani

6. Give in charity, both yourself and your wife:

This includes the obligatory charities (Zakat, Sadaqatul Fitr and the Qurbani for those with sufficient wealth), but also optional charity to good causes. The Prophet (peace and blessings be upon him) said, "Charity does not reduce wealth." [Muslim, Sahih] The physical amount outwardly decreases, but the remaining amount attracts barakah so that the actual benefit from it is not less.

— al-Nawawi, Sharh Muslim

7. Be God-conscious and increase in piety: Allah Most High says, "Whosoever is conscious of Allah, He makes for them a way out (of any difficulty) and provides for them sustenance from whence they cannot not conceive."

— al-Qur'an, 65:23



“Charity
does not
reduce wealth.”

— Muslim, Sahih





8. Place your full trust in Allah Most High: Know that Allah is providing for you and sustaining you at each moment. Do not worry constantly and have fear- this is from the Shaytan, who tries to instill fear of poverty, while Allah offers bounties (al-Quran 2:268). Allah Most High says, “...and whosoever puts their full reliance on Allah, then He is sufficient for them.” — al-Quran, 65:3
9. Establish prayer in your home: work to establish the obligatory prayers amongst your family, and encourage extra optional (nafl) prayers as well. — al-Biqā’i, Tafsir
10. Read Qur’an in the home: the reading of Surah al-Waqi’ah is known to prevent poverty in a house. It is reported that the Prophet (peace and blessings be upon him) said, “Indeed, the house in which the Qur’an is recited – the goodness [in it] increases...” and in another version, “things are made easier for its family.” — Ibn Kathir, Tafsir
11. Be generous and give gifts: this means giving people around you things that they love, from the things that you love. Start with your immediate family, and relatives, and neighbors. Become more generous and open-handed, and try to fight the urge to be stingy.
12. Be obedient, dutiful and respectful to your parents: this is a means of increase in one’s lifespan and sustenance. — al-Sha’rani, Lawāqih al-Anwar al-Qudsiyya



13. Keep up family ties and do good to relatives:
it is mentioned that the barakah comes in the act of enjoining family relations only when it is combined with piety and God-fearingness.
— Ibn Hibban, Sahih
14. Do not lie or say false oaths
— Ibn Hajar, Fath al-Bari
15. Give a little more than what you owe people when selling or paying someone.
— al-Munawi, Sharh Fayd al Qadeer
16. Try to work starting in the early part of the day: Preferably, try to become productive after Fajr and do not sleep through the early part of the day. Try to work in mornings, as the Prophet (Allah's peace and blessings be upon him) prayed, "Oh Allah, give barakah to my Ummah in their early-morning work."
— Ibn Majah, Sunan
17. Eat together: the Prophet (peace be upon him) said, "... Gather together to eat your food, and say Allah's name over it (bismillah) and you will be blessed in it," [Abu Dawud, Sunan] and "Eat together, all of you, and do not separate individually, because the barakah is in the group." — Ibn Majah, Sunan
18. Invite the pious to eat from your food: the Prophet (peace be upon him) made dua' for his host that pious people eat from his



food, as it attracts barakah. It also promotes good company that changes the atmosphere of the home. — al-Bayhaqi, Sunan al-Kubra

19. Ask Allah’s forgiveness often in your home and elsewhere through saying “astaghferallah”.
— al-Bayhaqi, Shu’ab al Imaan
20. Be easy-going, of kind nature, and forgiving to others: this includes from your spouse and family, to even those who do you wrong. This should spur you to heal relations with anyone you or your family may have a rift with.
— al-Munawi, Faydal-Qadeer
21. Do not be wasteful and extravagant, nor overly-attached to worldly things: this includes finishing all of one’s food and living in moderation. — ibid
22. Finally, ask Allah Most High to bless you with wealth: when the Prophet (peace and blessings be upon him) was asked to pray for young Anas (may Allah be pleased with him), the first thing he prayed for was wealth, amongst others things — Bukhari . Ask Allah to put the wealth in your hand, and not in your heart.

There are countless more ways to attract barakah into one’s life and earnings, mentioned in the vast Islamic primary sources as well as the wisdom of the scholars and righteous. We will suffice with what has been mentioned above.



“Oh Allah, give barakah to
my Umma in their early-
morning work.”

— Ibn Majah, Sunan





The Reality of Financial Difficulties

When a Muslim's finances are tight, this is a test from Allah Most High. It is a mercy in disguise because through something as worldly as wealth, Allah causes us to turn towards Him in earnestness. It teaches us patience and contentment, and results in forgiveness of sins and reliance on Allah.

However, the general rule of thumb to attract blessings is always the same. When we attach our hearts to Allah Most High and submit to Him completely, and make Him our sole goal and purpose and not the blessings, then the barakah will enter our lives from all sides without us having to worry about it.



Ustadh Abdullah Misra is a teacher at SeekersGuidance Global. He has studied many of the sacred sciences, including subjects such as Hanafi Law, the Prophetic Traditions, Tajweed and Sira.

Frequently Asked Questions about Zakat & Sadaqa





1. Do I owe zakat?

Zakat is due on a yearly basis when a morally responsible Muslim possesses the minimal zakatable-amount (nisab) above and beyond his debts and immediate expenses, and a complete lunar year passes over it. In calculating what you owe, you must calculate all your zakatable assets together. As soon as you possess the nisab, your Zakat year will start, and you will be obligated to actually pay zakat once a whole lunar year has passed if you still possess an amount equal or more than the zakatable-minimum.

2. What is nisab or zakat-minimum?

The zakatable-minimum is equivalent to the current value of 87 grams of gold. You can use an online calculator such as the nzf.org.uk/nisab

3. What are ‘zakat-able assets’? How do I calculate what I owe?

The zakatable-minimum is equivalent to the current value of 87 grams of gold. You can use an online calculator such as the nzf.org.uk/nisab



- a. Cash – whether in currency form or in the bank,
- b. Gold and silver,
- c. Money lent out,
- d. Trade goods,
- e. Stocks, and
- f. Agricultural produce.

After you calculate the total value of the above, you deduct:

- a. Debts, and
- b. Immediate expenses.

The zakatable-minimum is equivalent to the current value of 87 grams of gold. You can use an online calculator such as the nzf.org.uk/nisab

Some Illustrated Examples

Example 1: The zakatable-minimum is \$2000. One possess \$1000 of cash, \$1500 of gold and silver, and \$2500 in trade goods then his total zakatable assets amount to \$5000 (supposing he has no money lent out, stocks, or agricultural produce). However, he also has a debt of \$500 and his immediate monthly expense amounts to \$500 also, which will be subtracted. Thus, his total zakatable wealth is \$4000. This is above the zakatable minimum, so the obligation to pay Zakat will commence.

If one possessed this amount on the 1st of Rabi` al-Awwal then this is when his Zakat year starts. If then, for example, he possesses \$2500 on the 2nd of Rabi` al-Awwal of the next year,



he will have to pay 2.5% of \$2500. Thus, what is taken into consideration is the amount one possesses above the zakatable-minimum at the end of one's Zakat year. This is the amount Zakat is due upon.

Fluctuations during the middle of the year are of no consequence, unless one's zakatable amount reaches zero. Only the beginning and end of the year are taken into account.

One has to possess a zakatable-minimal both at the beginning and at the end of one's Zakat year for one to pay Zakat.

Example 2: The zakatable-minimum is \$2000. One's zakatable assets amount to \$3000. However, one also has \$500 of immediate expenses and a debt amounting to \$2000. Thus, his total zakatable wealth is \$500. This does not reach the zakatable-minimum and so no Zakat is due upon him. In such a case, one's zakat year does not even commence because one never possessed a zakatable minimum to begin with.

Example 3: The zakatable-minimum is \$2000. One's zakatable assets amount to \$4000. One has immediate expenses of \$500 and a debt amounting to \$1000. Thus, one subtracts this, and is left with a total zakatable wealth of \$2500. He possesses this amount on the 1st of Muharram. Since it is over the zakatable-minimum, his Zakat year starts on this date. On the 2nd of Muharram the following year his total zakatable wealth amounts to \$1500, having decreased. Since this is not equal to or more than the zakatable-minimum no Zakat will be due upon him.



4. My gold jewellery is made up of different carats. How do I calculate my zakat?

If you own any gold, zakat is due on the market value of the amount of gold at time of the zakat due date. Simply estimate the weight of actual gold for your jewellery (you can be “safe” in you estimate by assuming slightly more than your estimate, but not by too much lest it be excessive). Don’t use “an average of 22 carat” but rather do each carat amount independently (21 carat, 22 carat, 24 carat, etc...).

5. How is zakat determined for stocks and investment property?

If an asset is purchased with a clear and firm intention for resale, zakat is due on it every year before its resale; if purchased for other than resale or without a clear intention for resale, then no zakat is due, until/unless it is sold, at which point zakat would be due on the income generated from the sale (assuming one owns nisab). [Ibn Abidin/ Haskafi, Radd al-Muhtar ala Durr al-Mukhtar]

With respect to stocks, if one purchased it for resale, it is deemed trade merchandise and hence, zakat is due on it every year based on its market value that year. If purchased not for resale but rather to receive annual dividends, then the stock



itself is not deemed an article of merchandise. Rather, one is deemed a co-owner of the company, based on one's respective share. In that case, one pays zakat on all goods and monetary assets of the company, yet may deduct those assets that are not zakatable, i.e., company assets for use and not for sale, such as land, machinery, cars and the like.

6. Who does one pay zakat to and what are the exemptions?

Zakat can be given to any legally poor or needy Muslim individual. A “legally poor” Muslim is defined as anyone who does not possess the zakatable-minimum himself.

An “individual” refers to an actual person who is given ownership of the wealth being given in Zakat, as opposed to an organisation or institute. The individuals you can give your zakat to can be anyone except.

- Your parent, grandparent and ascending
- Your child, grandchild and descending
- Your spouse

Other than that, it is permissible to give one's zakat to any zakat-eligible person, including a needy in-law, sibling or relative. In fact, there is greater reward in doing so than in giving zakat to strangers, as it also has the meaning of maintaining family ties (silat al-rahim). You can give your zakat to an organisation if you are sure that they will disseminate the



amount you are paying in Zakat to a poor or needy Muslim individual.

It is disliked to give a recipient an amount high enough that, after the completion of another lunar year (i.e., after paying all the expenses of that upcoming year), they are no longer eligible recipients.

7. May I pay zakat in installments?

1. There is no undue delay, which is defined as more than one year, in paying the complete amount one owes in Zakat after it becomes obligatory,
2. one intends, whether actually or effectively, paying Zakat upon disbursing each installment.

8. Can I pay my zakat in advance?

Yes, zakat is valid if paid in advance as long as you made an intention. Following that, you would double check the amount on your zakat due date to ensure you paid the correct amount.

9. Should I pay zakat on money I have loaned to someone?

For money lent out, you may either pay zakat on it each year while it is lent out (as you have been doing) or alternatively, wait until you receive it back, at which time though you will have to



pay zakat for the past years in which it was lent out. If the loan is never repaid, you owe no zakat on it. pay zakat for the past years in which it was lent out. If the loan is never repaid, you owe no zakat on it.

10. Do I have to pay zakat if I have a high income but I use all of my savings to pay credit card debt?

As long as you don't have the equivalent of the nisab saved at the beginning and end of the lunar year, you do not owe zakat. You should continue paying off your debt, while taking out enough money for your basic needs and expenses.

11. Can zakat be given to a mosque?

It is not valid to give zakat directly to a mosque except if the mosque is collecting the funds to disburse to zakat-eligible individuals mentioned above.

Zakat can only be given to an actual poor person who takes possession of the given zakat. A virtuous project such as "building a mosque" is neither a person nor poor, and therefore, one cannot give zakat to build a mosque.

12. Can zakat be given to an Islamic school?

Zakat must be given to a poor person. It doesn't suffice to take



the money and pay off a poor student's tuition fees with it, for example, unless the student gives his permission and grants agency to the principal to do this on his behalf. Zakat must be given to a poor person. It doesn't suffice to take the money and pay off a poor student's tuition fees with it, for example, unless the student gives his permission and grants agency to the principal to do this on his behalf.

13. Can I pay my zakat to sponsor a child through a charity organisation? The sponsorship covers their education and daily meals.

In order for you to give zakat to these children, you would need to ensure that they are (a) zakat eligible (which they likely are) and (b) that the wealth you are giving actually enters into their possession.

Giving zakat to an organization to fund the educational initiatives of poor children would not be valid as there is no transfer of wealth between the one giving zakat and the recipient of it. However, giving zakat in the form of food, clothing, and other such items of wealth to these children is valid provided that it enters into their possession.

In situations like these, it is best to discuss the matter with the charity organization you are dealing with to see whether they



can act as agents on your behalf to give zakat to these children. Thus, they could act as your agents in buying clothing or other items of wealth for these children and then giving it to them with the intention of zakat.

14. Is it permissible for my mother to finance my studies through her zakat?

The basis in the Hanafi school is that a person cannot give their zakat funds to their parents or children because the benefits between them are normally shared. [Ibn `Abidin, Radd al-Muhtar]

However, there is a dispensation in the Maliki school, which you may be able to follow once you consult your local Maliki scholar, who can verify your situation needs all conditions of validity and soundness.

15. Who is primarily responsible for paying zakat on the wife's assets?

The default is that every person that is legally responsible (mukallaf)—i.e., sane and adult—must pay his or her own zakat. However, your wife can make you her agent (wakil) to pay her zakat. There is nothing wrong with that, and it is quite common in families.

If she does not have her own income but she does have nisab—based on cash, assets, gold, silver, etc.—then she must still pay



zakat. If the husband (or anyone else) agrees (and of course it is not an obligation on him), he may pay from his own money with her consent, and it would be deemed a gift from him to her, and then zakat. That is, he may pay her zakat for her, from his own money, as long as she knows of it, in which case it is as if he gifted her money which she herself used for her zakat. This is included in the concept of him being her “wakil.”

16. What happens if the amount owed in loan is more than the Zakat that must be paid in a given year?

A short-term debt has first priority, and so it is deducted before one sees if one has the minimum quantum (nisab). For a long-term debt, the immediate (monthly) installment can be deducted.

17. Can I deduct up to a year worth of long term debt payments when calculating zakat?

There are two legal positions on this. Deducting only the immediate, upcoming payment is better for the poor because it enables more zakat to be given. Yet it is also permitted to deduct the entire year's worth of payments, as this is the original position of the Hanafi school, in the context of some contemporary nuances.



18. Do I have to make up for years of missed zakat despite not being a learned believer at that time?

Zakat is immediately obligatory on and tied to the wealth itself; a person's knowledge or lack thereof does not affect whether or not it is so, and it remains obligatory until it is fulfilled.

Generally speaking, a person must make the requisite effort towards learning basic religious obligations – they are few; not doing so, when possible, is blameworthy and does not lift obligation.

Given that you were a Muslim at the time, it remains an immediate obligation on you to fulfill the missed years of zakat, calculated to the best of your ability.

19. Can I pay my zakat to someone who owns a house but cannot meet his day to day expenses?

If the person is not in possession of the zakatable minimum (nisab) in any form of wealth [known as *nisab hirman al-zakat*], it would be permitted to give them zakat funds. Try your best to ascertain what assets the person owns beyond their personal needs, and whether or not this wealth amounts to the nisab. If some members of the family do possess the nisab, consider giving to somebody in the family who doesn't possess such wealth, and will use it for the benefit of the family.



20. My in-laws are experiencing financial hardship. Can I give my zakat to them?

It is permitted and praiseworthy to give zakat to needy in-laws, as this entails two virtues: the virtue of charity (sadaqa) and the virtue of strengthening family relations (silat al-rahim), as indicated by the Messenger of Allah (peace and blessings be upon him).

The Messenger of Allah (peace and blessings be upon him) said, “Charity given to relatives has twofold reward.” [Tabarani, al-Kabir, from Abu Umama (Allah be pleased with him)] He also said (peace and blessings be upon him) to the woman asking him about this that she would have two-fold rewards: “The reward of strengthening family ties, and the reward of charity.” [Tabarani, al-Awsat, from Ibn Mas`ud (Allah be pleased with him)]

Also, it is understood from the Prophetic sunna that one’s family has greater right over one’s charity than others do. In fact, some of the scholars even said that giving zakat to others when one has needy relatives could put the acceptability of one’s zakat in question. While this is not the strongest opinion on the matter, it does highlight the emphasis made in the Prophetic teachings on taking care of the financial needs of family and relatives. [Ibn Abidin, Radd al-Muhtar]

It is only impermissible to give zakat to one’s direct parents, spouse, and children. [ref: Ibn Abidin, Radd al-Muhtar; Mawsuli, al-Ikhtiyar Sharh al-Mukhtar]



“Charity
given to relatives
has two-fold
reward.”

Tabarani, al-Kabir



21. My husband gives so much money in charity that the basic needs of our family are not met. Instead, he asks me for money to fill this gap. Am I right to refuse to hand over money to him?

You are right not to give him money. Your money belongs to you, and he has no right to it.

This is a case of misplaced “generosity”. The wife and children are the husband’s priorities, and they take precedence over everybody else. They have a right to the husband’s money, and if he does not give or provide for them, he could be considered an oppressor (zalim).

“Oppression will be manifest darkenesses on the Day of Judgement,” said the Holy Prophet (Allah bless him and give him peace). Charity begins at home, and he should fear Allah.

Fulfill rights and the blessing (baraka) and reward of charity will return to one. Otherwise it will just make life more and more difficult. Obligations take precedence over supererogatory acts. How much baraka.

will you have in life if you don’t pray Fajr and Zuhr, and instead, pray six units (rak’ats) in the evening?



Pray the Prayer Of Need (salat al-haja) daily, praying that he changes his ways. Ask Allah, for He does not reject the pleas of the oppressed.

And remember the words of the truthful one (Allah bless him and give him peace), “How wondrous is the matter of the believer, for all that happens to him is good: if good befalls him he shows gratitude, and it is best for him; and if ill befalls him he shows patience, and it is best for him.” — Muslim. See also A Reader on Patience and Reliance on Allah.



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