

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

THE WEB OF WEALTH – AL-MA’AL

(Taken from *The Muslim Prince* by Shaykh Dr. Abdalqadir as-Sufi)

Wealth is a noun which attracts to it the verbs of history. To love, to envy, to rob, to acquire, to hold, to spend, to give.

The Prince must have wealth for he is the trustee of his country – its land and its people. If the country does not live in expansion it will live in contraction. Expansion is trade, successful war and building. Contraction is blocked money, unsuccessful war and decay.

Zakat is the lung of wealth and the education of the wealthy. The collected Zakat must be distributed at once. Thus it is also a model of how and what wealth is. It is gained, it is gathered, it is given, it is re-gathered, it is distributed. Zakat is an indication that wealth must flow. This is the underlying dynamic of the kingdom. Its being kept in balance assures the safety of the Prince’s domain.

The passionate acquisition of wealth heralds the end of a historical cycle. The punishment that inevitably falls on the ones who become compulsive in gaining wealth is that they cannot love or be loved.

Al-Fajr, 89:17-20:

بَلْ لَا تُكْرِمُونَ الْيَتِيمَ ﴿١٧﴾ وَلَا تَحْضُونَ عَلَىٰ طَعَامِ الْمَسْكِينِ ﴿١٨﴾
وَتَأْكُلُونَ التُّرَاثَ أَكْلًا لَمَنًّا ﴿١٩﴾ وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا ﴿٢٠﴾

No indeed! You do not honour orphans
nor do you urge the feeding of the poor;
you devour inheritance with voracious appetites
and you have an insatiable love of wealth.

The Prince's remedy:

At-Tawba, 9:103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا
وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

Take Zakat from their wealth
to purify and cleanse them
and pray for them.
Your prayers bring relief to them.
Allah is All-Hearing, All-Knowing.

THE FOUNDATIONS OF ISLAM

**ACCORDING TO THE
AHL AL-MADINAH**

QADI 'IYAD

MADINAH PRESS

THE FOURTH FOUNDATION

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Zakat is of two types:

A. ZAKAT OF WEALTH

B. ZAKAT OF BODIES (this is the Zakat al-Fitr on the 'Id of Ramadan)

ZAKAT OF WEALTH

ZAKAT ON WEALTH BECOMES OBLIGATORY BY SIX CONDITIONS:

1. By Islam.
2. Freedom.
3. Valid ownership of property of the kind on which Zakat has been required by Shari'ah.
4. Wealth reaching the nisab* of the kinds of wealth on which Zakat is required.
5. Or, having the value of the nisab.
6. The passing of a lunar year over it, or over its base from which it grew in the ownership of the man giving Zakat. Or the coming of the Zakat-agent in the case of livestock. Or its becoming ripe in the case of grain. In the case of mines, nothing is required other than the presence, by a single extraction, of the amount on which Zakat is required.

* Nisab: the minimum amount of wealth of whatever kind from which Zakat can be deducted.

ZAKAT OF WEALTH

THE CONDITIONS OF HANDING IT OVER, FOR THE ONE OF WHOM IT IS REQUIRED, ARE SIX:

1. The intention that it is his Zakat or the Zakat of one for whom he is responsible.
2. Handing it over after its being obligatory by the passing of a full lunar year on its base.
3. Or by the coming of the Zakat-agent.
4. Or by the ripeness of the grain.
5. Giving it to a just Imam or to one of the eight categories among the Muslims to whom Zakat must be given. There are differences regarding those-whose-hearts-are-appeased. Does the rule pertaining to them still apply or not?
6. That he give over the very age and specific type which is required of him to hand over – not something else in its place. But if he gives over something more excellent than that, of its specific type, it will suffice for him.

ZAKAT OF WEALTH

THE THINGS THAT ARE PROHIBITED IN IT ARE NINE:

1. That it not be given to a rich man except a soldier in combat.
2. It is not given to anyone from Banu Hashim and Banu'l Muttallib. There are differences about the rest of Quraysh and their former slaves.
3. That it not be paid over directly (to a creditor) on behalf of a poor man for a debt that he owes.
4. That a man not give it over to someone he is required to support.
5. That it not be rendered invalid by either expecting gratitude or giving abuse.
6. That animals that graze together not be divided, nor animals that graze separately be flocked together, out of fear of Zakat.
7. That he not gather together the people who are to receive Zakat. Instead each of them is given his Zakat in the place where he is.
8. That the man gathering the Zakat not take the choice property of the people.
9. That a man not buy back his Zakat.

ZAKAT OF WEALTH

ITS COURTESIES ARE EIGHT:

1. That he hand it over while having a good feeling about it in his heart.
2. That it be that which is clean and the most excellent of his earnings.
3. That he give it to the poor man with his right hand.
4. That he conceal it from the eyes of the people. It has also been said that in obligatory matters it is best to do it openly where it can be seen.
5. That he appoint someone other than himself to carry it out for fear of being praised.
6. That he distribute it in the land in which it became obligatory, not in other than it, unless the people of a particular land have a pressing need for it. Then some of it is given over to them.
7. It is preferable for him to seek out for it the most needy, then the next most needy.
8. It is preferable for the man gathering the Zakat and the Imam to make du'a and salat upon the one who hands it over.

ZAKAT OF WEALTH

DISCUSSION ABOUT IT IS REGARDING SEVEN THINGS:

1. Of whom is it required?
2. On what kinds of wealth is it required?
3. What are the amounts of its nisab?
4. What is the amount of it to be handed over?
5. To whom is it given?
6. How much of it is given?
7. When is it handed over?

As for of whom it is required:

It is required of the free Muslim: of sound mind or mad, male or female, young or old.

It is not required of a kafir, because it is a purification and an increase.

It is not required of a slave or of one who is partially a slave.

As for the kinds of wealth on which it is required:

The types of properties of which Zakat is taken are eight:

1. Coins of gold and silver.
2. Ornaments of gold and silver used for trade. And of the same category are melted down gold and silver and raw gold and silver.
3. Livestock, and they are:
sheep and goats, cattle and camels.

ZAKAT OF WEALTH

4. Grains, and they are any grain used as a basic food or those of them which yield oil.
5. Fruits, and they are three:
dried dates, raisins and olives.
6. Goods used for trade.
7. Mines of gold and silver, and –
8. Treasures buried from the time of Jahiliyya in the past.

As for the amount of their nisab:

The nisab of coins and ornaments and mined metals of gold and silver is twenty dinars of gold or two hundred dirhams of silver. These must be pure.

The nisab of trade goods is the amount equivalent in value to the nisab of gold and silver. A fourth of a tenth is handed over from this. Anything over the minimum is judged at the same rate except mixed gold and silver, on which you pay a fifth.

The nisab of grains and fruits is when the volume of each type of them reaches five awsuq except for wheat, barley and sult (a variety of barley). They are grouped together. Similarly, different kinds of pulses are grouped together according to two correct opinions.

A tenth of the harvest is handed over if it is from natural well-watered land or is watered by freely running water. One half of one tenth if watered by bucket or irrigation instruments.

1 wasq (pl. awsuq)	= 60 sa'
1 sa'	= 4 mudd
1 mudd	= a double-handed scoop

ZAKAT OF WEALTH

As for livestock, it depends.

The first nisab of sheep and goats is 40. On it you give one sheep up to two years old or older than two years, until the number of sheep and goats reaches 120. If it goes beyond that by one sheep or goat, you give three sheep or goats. Then after that, in every additional 100, there is one sheep or goat.

As for cattle, their first nisab is 30 head. On it you give one bullock up to two years or one cow up to two years. On 40 head you give one cow between two and three years.

The first nisab of camels is 5:

On it you give one sheep or goat.

On 10 you give 2 sheep or goats.

On 15 you give 3 sheep or goats.

On 20 you give 4.

On 25 you give a she-camel whose mother is already pregnant again. If there is not any among them, then a male camel which has entered its third year.

On 36, you give one female that has entered its third year.

On 46, one entering its fourth year.

On 61, one female up to two years.

On 76, two females that have entered their third year.

On 91, two entering their fourth year until you get 120 head or more.

Then on every 40 there is one she-camel which has entered its third year and on every 50, one between three and four years. If you get a number in which it is possible to take two different ages the Zakat-agent chooses which.

There is no Zakat on animals until they reach the requisite nisab. Intermediate numbers are discounted.

ZAKAT OF WEALTH

As for those to whom Zakat is given:

It is given to the eight categories which Allah, the Powerful and Majestic, has mentioned in His great Book. He has said – how Powerful He is as One who Speaks –

‘The sadaqat are only given to the poor and wretched...’

If he gives his Zakat to any one of these categories it will be enough for him.

The Zakat of each type of property is handed over from it upon the passing of its full lunar year in those things in which the lunar year is a condition – such as gold and silver and goods transported around for trade.

Or upon the completion of the drying of grain or dates.

Or upon the pressing of oil.

Or upon the extraction of a nisab from a mine.

Or upon obtaining the nisab of nuggets.

Or upon the sale of goods which are not in circulation or are kept in possession for one lunar year, also applying to the original capital with which they were bought.

Or upon the receipt of part of his debt – be it small or large – if he has in his hand a nisab of property or if a nisab has been made by what he has received after the passing of the lunar year over his possessions.

ZAKAT OF BODIES

THE ZAKAT OF 'ID AL-FITR

IT IS A SUNNA

ITS SUBDIVISIONS ARE SEVEN:

1. Upon whom is it obligatory?
2. When is it obligatory?
3. When is it handed over?
4. What is handed over?
5. What is its amount?
6. To whom is it given?
7. How much of it is given?

It is required of every Muslim who has it – old or young, free or slave, male or female, of sound mind or incompetent, rich or poor. This is if he is capable of giving it, and it is in excess of his basic sustenance and the basic sustenance of his dependants – even if he is among those for whom receiving it is permissible.

It is required that a man pay for all his dependants, be they relatives, wives or slaves, with the exception of his employees or kafir slaves. Someone who has a share in a slave pays according to this share of ownership.

This takes into consideration those who are born, die, become Muslims, or are sold. Thus, whoever among them is overtaken by the time of its becoming obligatory – it is necessary for him to give it.

ZAKAT OF BODIES

It is required from the time of the setting of the sun on the last day of Ramadan and before the beginning of Fajr on the 'Id al-Fitr. It is also said that the entire day is the time when it is obligatory.

It is preferable that it be handed over before going out to the place of salat.

It is handed over from the grains which are customarily used as a basic sustenance in the land where it is handed over.

A sa' of that for every person.

It is given over to every poor and wretched man who needs it according to the number of his dependants – be they many or few.

Some of the 'ulama preferred that no one be given of it more than the Zakat of a single person.

What is required, if the Imam is just, is that it be given over to him so that he takes responsibility for distributing it.

Allah, the Exalted, is the One who gives victory by His generosity.

THE ENDING

ENDING

These – Allah give us and you tawfiq – are the foundations of Islam, which make a kafir of any man who consciously rejects one of them and make his blood halal and put him outside the main body of Muslims.

But as for somebody who leaves them aside out of carelessness or taking them lightly even though he admits they are obligatory:

If he leaves out pronouncing the two Shahadas and does not say them even a single time in his life – he is a kafir and is killed. Even if he says with all this: ‘I accept that they are valid and believe in what they necessarily require.’

As for the Salat: The man who does not do it is killed, if he says: ‘I do not pray them.’ Or if he says: ‘I pray them’, but does not pray. He is killed as a hadd. Not because of kufr – according to the correct explanation. Some have said he is killed because of kufr, even if he admits that they are obligatory.

As for Zakat: It is taken from him by force if he refuses to give it. If he tries to stop it, he will be overpowered and forced to do it. If he has forces, he will be fought against until either he gives it or it is taken from him. The Muslims are required to make war against him with the Leader.

THE ENDING

As for the Fast: Whoever does not do it because of carelessness, he is taught good manners. He is shown great harshness in his punishment. And he is locked up for the time judged upon him because of his using pretexts to violate it.

As for the Hajj: Anyone who avoids doing it after having the capacity to do it is challenged, counselled, and blamed. This is because of its having an extensive period of time in which it can be done.

Some of the ‘ulama have held the position that whoever leaves out anything of these foundations – even if he admits to them being obligatory – is a kafir and is killed. Like the man who does not make the salat.

But they do not disagree about the kufr of the man who consciously rejects that they are obligatory. And they do not disagree about killing him.

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Allah – He is Exalted – protect all of us from making mistakes and saying worthless things. May He bring us to the success of words and actions that are to the point. This by His freely-given bounty. There is no God but Him. There is no Lord beside Him.

May Allah bless Muhammad – His chosen Prophet – and his family and give them abundant peace.

Hasbuna’llahu wa ni’mal-wakil.
Allah is enough for us – how excellent a Guardian.