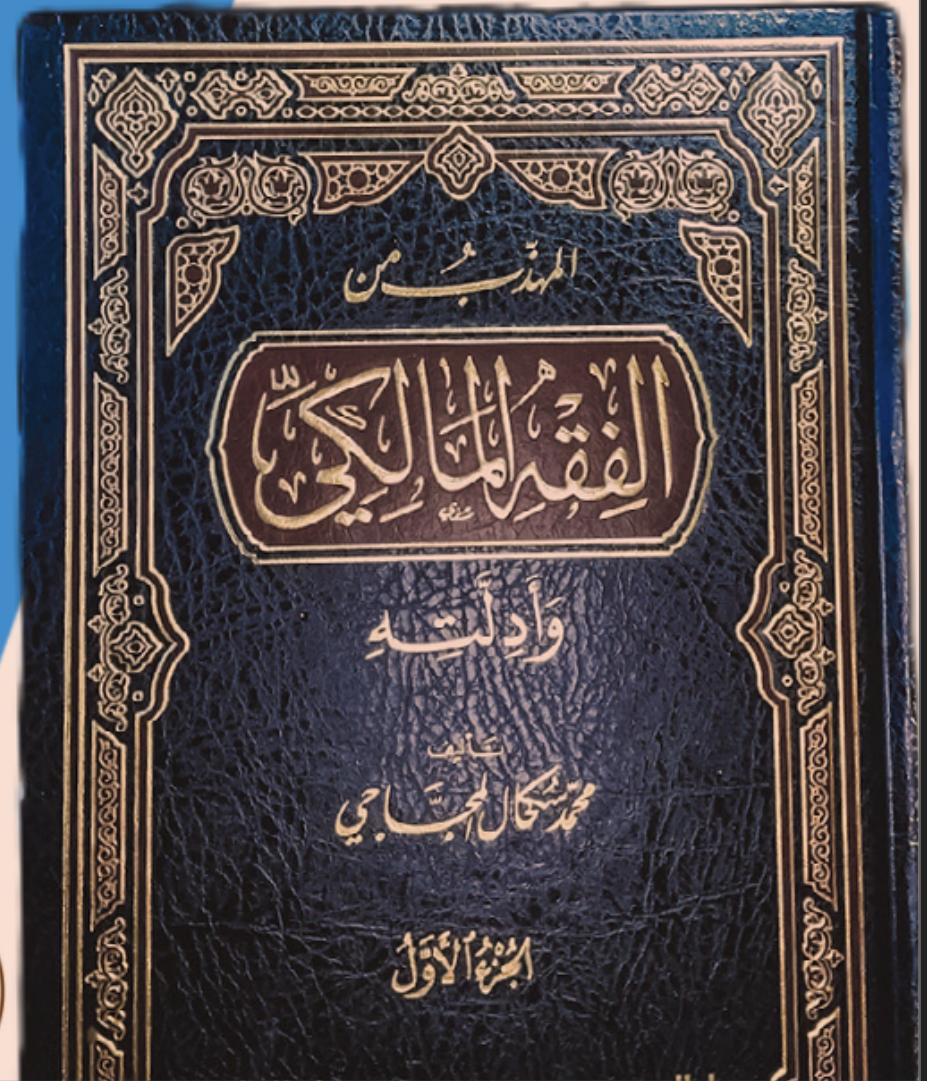


New class

FIQH MADE EASY

AN INTRO TO

MĀLIKĪ FIQH



Knowledge Goals For This Session

- Understand the Different Types of Zakāh: Learn about the two main types of Zakāh, their applications, and their significance.
- Identify the Obligatory Nature of Zakāh: Recognize the obligatory nature of Zakāh in Islamic law and the conditions under which it becomes obligatory.
- Differentiate Between Zakāh on Assets and Zakāh on Value: Distinguish between the Zakāh applicable to physical assets and that on trade goods.
- Learn the Basis of Ownership and Growth in Zakāh: Understand the concepts of ownership and the growth of wealth in relation to Zakāh.
- Comprehend the Islamic Jurisprudence of Zakāh: Understand the jurisprudential rulings from the Quran, Sunnah, and consensus regarding Zakāh.
- Examine the Conditions of Wealth for Zakāh: Study the conditions such as nisab, the passage of a lunar year, and the impact of debts on the obligation of Zakāh.
- Analyze the Implications of Zakāh on Minors and the Insane: Understand the rulings on Zakāh for the wealth of minors and mentally incapable individuals.

Muṣṭalahāt (Terminology) For This Session

- Gold (ذَهَب): Obligatory charity.
- Silver (فِضَّة): Minimum amount of wealth that makes Zakat obligatory.
- Mafrūḍah (مَفْرُوضَةٌ): mandatory. Related to the word farḍ (فَرْض).
- Ḥaly (حُلْي): jewelry.
- Musta'mal (مُسْتَعْمَل): jewelry/gold/silver that is worn/used.
- Ḥawalān al-ḥawl (حَوْلَانُ الْحَوْل): the passage of a year.
- Dīnār/danānīr (دنانير/درهم): gold coins.
- Dirham/darāhim (دراهم/درهم): silver coins.
- Naqd/naqdī' (نَقْدِيّ/نَقْد): cash or currency.
- Thaman/athmān (أثمان/ثمن): value or price.
- Qīmah/qīmī' (قِيَمِيّ/قِيَمَة): value, nonfungable value.

كتاب الزكاة

فصل: فِي زَكَاةِ الذَّهَبِ وَالْفِضَّةِ

وَمَا جَرَى مَجْرَاهُمَا

وَالزَّكَاةُ مَفْرُوضَةٌ فِي الذَّهَبِ

وَالْفِضَّةِ عَلَى أَيِّ صِفَةٍ كَانَا، إِلَّا

فِي الْحَلِيِّ الْمُبَاحِ الْمُسْتَعْمَلِ، وَتَجِبُ

بِشَرَطَيْنِ: بُلُوغُ النَّصَابِ، وَحَوْلَانُ

الْحَوْلِ.

The Chapter on Zakāh

On the Zakāh of Gold & Silver and What is Equivalent to Them

Zakāh is obligatory on gold and silver in whatever form they may be, except for permissible jewelry that is used/worn. It becomes obligatory with two conditions: reaching the niṣāb and the passage of a year.

كتاب الزكاة

فصل: فِي زَكَاةِ الذَّهَبِ وَالْفِضَّةِ

وَمَا جَرَى مَجْرَاهُمَا

وَنِصَابُ الْفِضَّةِ: مِثْنَا دِرْهَمٍ

شَرْعِيٍّ، وَهُوَ فِي الذَّهَبِ: عِشْرُونَ

دِينَارًا شَرْعِيًّا. يُضْمُّ أَحَدُ النَّقْدَيْنِ

إِلَى الْآخَرِ بِالْأَجْزَاءِ، فَمَا اجْتَمَعَ

مِنْهُمَا نِصَابٌ فِيهِ الزَّكَاةُ.

The Chapter on Zakāh

On the Zakāh of Gold & Silver and What is Equivalent to Them

The niṣāb for silver is two hundred legal dirhams, and the niṣāb for gold, it is twenty legal dīnārs. One type of currency can be combined with the other in parts, so if the total reaches the niṣāb, Zakāh is due.

كتاب الزكاة

فصل: فِي زَكَاةِ الذَّهَبِ وَالْفِضَّةِ وَمَا جَرَى

مَجْرَاهُمَا

وَالْوَاجِبُ فِيهِمَا: رُبْعُ الْعُشْرِ، وَزَنًا فِي

الْمَوْزُونِ، وَعَدَدًا فِي الْمَعْدُودِ. وَلَهُ أَنْ يُخْرِجَ

الْفِضَّةَ عَنِ الذَّهَبِ، وَالْعَكْسَ.

وَتَجِبُ الزَّكَاةُ فِي النِّقْدِ الْمُعَاصِرِ؛ لِأَنَّهُ حَلٌّ

مَحَلُّ الدَّنَانِيرِ وَالذَّرَاهِمِ فِي الْأَثْمَانِ وَالْقِيمِ.

وَيُقَدَّرُ نِصَابُ كُلِّ عُمْلَةٍ بِمَا يُسَاوِي قِيمَةَ

نِصَابِ الذَّهَبِ مِنْهَا يَوْمَ الْوُجُوبِ.

The Chapter on Zakāh

On the Zakāh of Gold & Silver and What is Equivalent to Them

The obligatory amount for both is one-quarter of one-tenth (i.e., 2.5%), calculated by weight for those weighed, and by count for those counted. One can give silver for gold and vice versa.

Zakāh is obligatory on contemporary currency because it has taken the place of dīnārs and dirhams in value and transactions. The niṣāb of each currency is estimated based on the value of the gold niṣāb on the day it becomes due.

The statement “**one can give silver for gold and vice versa**” means that if a person owes Zakāh on gold, they can pay it in silver.

- Gold Example:
 - If a person has 100 grams of gold.
 - The Zakāh owed would be 2.5% of 100 grams, which is 2.5 grams of gold.
- Silver Example:
 - If a person has 1000 grams of silver.
 - The Zakāh owed would be 2.5% of 1000 grams, which is 25 grams of silver.
- Paying Zakāh with Equivalent Value:
 - If a person owes 2.5 grams of gold in Zakāh but prefers to pay it in silver.
 - Suppose the current market value of 2.5 grams of gold is equal to 200 grams of silver.
 - The person can give 200 grams of silver instead of 2.5 grams of gold.

كتاب الزكاة

فصل: فِي زَكَاةِ الذَّهَبِ وَالْفِضَّةِ وَمَا

جَرَى مَجْرَاهُمَا

وَلَا يُزَكَّى الضَّائِعَ مِنْ مَالِهِ حَتَّى يَجِدَهُ،

وَلَا الْمَعْصُوبَ وَلَا مَا كَانَ دَيْنًا لَهُ فِي

ذِمَّةِ غَيْرِهِ، مِنْ ثَمَنِ لِسِلْعَةٍ بَاعَهَا، أَوْ

بَدَلٍ مِنْ قَرْضٍ أَقْرَضَهُ، أَوْ مَهْرٍ فِي

نِكَاحٍ، حَتَّى يَقْبِضَهُ كُلَّهُ أَوْ نِصَابًا مِنْهُ؛

فِي زَكَاةِ لِسَنَةِ وَاحِدَةٍ فَقَطْ.

The Chapter on Zakāh

On the Zakāh of Gold & Silver and What is Equivalent to Them

He does not pay Zakāh on lost wealth until he finds it, nor on what has been seized, nor on what is a debt owed to him by someone else, whether it is the price of a sold item, a loan he has given, or a dowry in marriage, until he receives it in full or in a niṣāb amount; then he pays Zakāh on it for only one year.

كتاب الزكاة

فصل: في أثر الدين على الزكاة

وَمَنْ مَلَكَ نِصَابًا مِنَ الْمَالِ الْبَاطِنِ؛ أَيْ:
النَّقْدِيِّ، وَتَعَلَّقَ بِذِمَّتِهِ دَيْنٌ حَالٌّ أَوْ مُؤَجَّلٌ،
مَبْلُغُهُ يَسْتَعْرِقُ الْمَالَ أَوْ يُنْقِصُهُ عَنِ
النِّصَابِ، لَمْ تَجِبْ عَلَيْهِ الزَّكَاةُ فِيهِ إِذَا
ذَلِكَ، إِنْ كَانَ لَا يَجِدُ مِنْ غَيْرِهِ مَا يَقْضِي
مِنْهُ الدَّيْنَ.

The Chapter on Zakāh

On the Effect of Debt on Zakāh

If someone owns a niṣāb amount of hidden wealth, meaning cash, and has a debt, whether due or deferred, that either equals or reduces the wealth below the niṣāb, Zakāh is not obligatory on it at that time if he has no other means to repay the debt.

Example Scenario on “Hidden Wealth”

- Aḥmad has \$5,000 cash putting him above the niṣāb for Zakāh.
- Aḥmad has a debt of \$5,000 that is due soon.
- Since his debt equals his wealth, he effectively has no surplus wealth.
- Aḥmad has no other assets or means to repay this debt.
- According to the ruling, Zakāh is not obligatory on Aḥmad’s cash at this time because his debt cancels out his wealth.