

**ZAKAH**  
**THE THIRD**  
**PILLAR**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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**ZAKAH 101**

Training Course  
Offered By

**MONZER KAHF**  
Lubbock, TX - Aug 2009

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## ZAKAH IMPORTANCE Continue

4. OBLIGATORY
5. IT DEFINES BEING MUSLIM
6. IT CREATES AND SUSTAINS OWN ORGANIZAION

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## ZAKAH IMPORTANCE

1. THIRD PILLAR, TWIN OF SALAH
2. A RIGHT OF THE POOR
3. THE ONLY RELIGION THAT INSTITUTIONALIZES A RIGHT TO THE POOR

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## ZAKAH OBJECTIVES

- PURIFICATION
- GROWTH/UPLIFTING
- REDISTRIBUTION

REFERENCES: VERSE 9: 103 & SAYINGS<sub>4</sub>

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## ZAKAH HISTORICAL PERFORMANCE

- **IT HAPPENED TWICE IN HISTORY: ZAKAH REMOVED POVERTY**
  - **At the time of 'Umar in Yemen**
  - **At the time of the Second 'Umar in most provinces**

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## ZAKAH ECONOMIC ROLE Continue

- e. **WITH NO-RIBA AND MORAL SCREEN, IT MAKES THE FOUNDATION OF ISLAMIC ECONOMIC SYSTEM**
- f. **IT HAS A RELIGIOUS VALUE AND SPIRITUAL INNER SUPPORT**

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## ZAKAH ECONOMIC ROLE

- a. **A PERMANENT SYSTEM**
- b. **CONTINUATION OF SPIRIT OF GIVING**
- c. **EASY ON PAYERS**
- d. **EFFECTIVE FOR RECIPIENTS**

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## ZAKATABLE ITEMS

### 2 - INCOME ITEMS

- AGRICULTURAL PRODUCTS
- INCREMENTS OF WEALTH ITEMS

REFERENCES FROM SUNNAH

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## ZAKATABLE ITEMS

### 1 - WEALTH ITEMS

- LIVESTOCK
- GOLD, SILVER, MONEY
- BUSINESS INVENTORY
- DEBTS ON OTHER

REFERENCES FROM QUR'AN AND SUNNAH

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## ZAKAH POTENTIAL

### • IT CAN ERADICATE POVERTY

- **EXAMPLE:** It is estimated that you only need 4% transfer of GDP per year in a country like Pakistan to remove poverty

- Depending on economies, Zakah is estimated to produce 3-7.5% GDP per year

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## EXEMPT ITEMS

### 1 - ITEMS OF PERSONAL USE

- RESIDENCE
- FURNITURE, UTENSILS, CLOTH, APPLIANCES
- PERSONAL TRANSPORTATION

REFERENCES FROM THE SUNNAH

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## NEW ZAKATABLE ITEMS

### b - NEW INCOME ITEMS

- SALARIES
- PROFESSIONAL INCOME

DISCUSSION

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## NEW ZAKATABLE ITEMS

### a - NEW WEALTH ITEMS

- RENTAL BUILDINGS
- BUSINESS FIXED ASSETS
- FINANCIAL INVESTMENT
- FINANCIAL SAVING ITEMS

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## EXEMPT ITEMS

### 4 - AGRICULTURAL LAND

REFERENCES FROM THE SUNNAH

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## EXEMPT ITEMS

### 3 - ITEMS APPROPRIATED FOR:

- LIVING EXPENSES
  - PAYMENT OF DEBTS
  - Awqaf and public properties
- DISCUSSION: ACTUAL COMMITMENT

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## EXEMPT ITEMS

### 2 - ITEMS NOT UNDER CONTROL

- LOST PROPERTY
- PROPERTY ON AMANAH
- AMORTIZED EXPENSES, ETC.

REFERENCES FROM THE SUNNAH

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**ESTIMATION OF NISAB AND EXEMPTIONS**

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- **BY GOVERNMENTS**
- **BY MUSLIM CHARITIES**
- **BY INDIVIDUALS**

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**ZAKATABILITY CRITERIA**

**THE NISAB TODAY**

- **FOR MENTIONED ITEMS**
- **FOR NEW ITEMS & INVENTORIES**
- **DO WE GO BY DAILY CHANGES OF PRICES?**

**WHO IS RICH AND WHO IS POOR?**

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**ZAKATABILITY CRITERIA**

**THE NISAB**

- **20 DINARS/200 DIRHAM**
- **5 CAMELS, 40 SHEEP, 30 (?) COWS**
- **5 WASQ (653 kg)**

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## TO WHOM ZAKAH IS GIVEN?

- **The EIGHT CATEGORIES**

REFERENCE: THE QUR'AN 9:60

- **PREFERENCES WITHIN THE 8**

- ✓ THE PRINCIPLE: POOR AND NEEDY
- ✓ IT DEPENDS ON CIRCUMSTANCES
- ✓ DESERVING kins

REFERENCES FROM THE SUNNAH 24

## COLLECTION AND DISTRIBUTION OF ZAKAH



- **BY GOVERNMENTS**
- **BY MUSLIM CHARITIES**
- **BY ZAKAH PAYERS**

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## CALCULATION OF ZAKAH



### CALCULATION OF ZAKAH IN NORTH AMERICA

[www.kahf.net](http://www.kahf.net)

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إلى اللقاء  
SEE YOU IN ANOTHER COURSE

شكراً  
THANK YOU

**NURTURING A SPIRIT OF GIVING**

- **Is Zakah alone?**
- **NO**, but other financial obligations depend on need for funds, Zakah does not!
- **Giving for charity is mentioned in the Qur'an more than Zakah**

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