

Zakat & Sadaqa As per Quran

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Agenda

- Sadaqa as per Quran
- Importance & Significance of Sadaqat
- Zakat – Practice versus As per Quran
- Difference between Zakat & Sadaqat
- Link of Salat & Zakat
- Zakat- A religious or societal duty
- Major Aspects of Zakat
 - Who is responsible & Who can be given
 - When is it due and what are the basis
 - What is the percentage applicable-
 - Broad Guidelines for both Sadaqaat & Zakat





Sadaqa As per Quran

Zakat & Sadaqa As per Quran

Meanings and Purpose of Sadaqat

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا نَجَّيْتُمُ الرَّسُولَ فَقَدِمُوا بَيْنَ يَدَيْ نَجْوَانِكُمْ صَدَقَةٌ ذَٰلِكَ خَيْرٌ لَّكُمْ
وَءَظْهَرُ فَإِن لَّمْ تَجِدُوا فَإِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ ﴿١٢﴾

[58:12] O you who believe! when you privately consult the Messenger, then offer Sadaqah before your consultation; that is better for you and Atharu (lawful); but if you do not find, then surely Allah is Ghafoorun Raheem.

Key Aspects as per this Ayah: Sadaqat are given as charity as well as recompense if one commits anything wrong morally /ethically, as a part of Toubah for which does not have any criminal or legal binding

Sadaqa – means 'charity- to give in the path of Allah'. It stems from the Arabic root word 'sidq', which means sincerity or sincerity of faith. Saadiq, the one who does Sadaqa. The one who is pure in heart, sincere and deeds, and whose deeds are the reflections of one's pure intentions is called Saadiq - the one who is truthful and honest at all times.

Therefore, the word Sadaqa is spending in the path of Allah with purest of intentions and honesty without any pretense or faking but is done with the purity of heart and intentions, keeping actions/deeds aligned with intentions, sincerity and honesty

The Eight Categories of Sadaqat Not Zakat

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبِهِمْ وَفِي
الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ
حَكِيمٌ ﴾

[9:60] **The Sadaqat** are only for the Fuqara, and the Masakin, and the Amilyn Aliha, and the Mu'allafatu Qulubuhum, and Fir Riqab, and the Gharimin, and Fi Sabil of Allah, and Ibnu Al Sabeel; a Fareeza/duty imposed by Allah. Allah is ALL-Knowing, ALL-Wise.

1. Those living without means of livelihood i.e the poor- **(Al-Fuqarā')**,
2. Those who cannot meet their basic needs i.e. the needy **(Al-Masākīn)**,
3. Those who do deeds/work on them **(Al-Āmilīyn 'Alihā)**,
4. Those whose Qaloob to be familiarized with affection & friendship **(Al-Mu'allafatu Qulūbuhum)**,
5. To free from debt, being held captive, suppressed, or oppressed in any manner **(Fir-Riqāb)**,
6. Those who have incurred overwhelming debts to satisfy their basic needs i.e. the debtors **(Al-Ghārimīn)**,
7. In the path/sabeel of Allah **(Fī Sabīlillāh)** – **broad concept** and
8. Those who are homeless (physical or metaphorical), distressed, oppressed, who are unable to seek an exit from their current situations - **(Ibnu Al-Sabīl)**.



Importance & Significance of Sadaqa

Zakat & Sadaqa As per Quran



Sadaqaat Multiplication of Reward

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

[Quran 2:261] The example of those who spend their wealth in the Sabeel of Allah is like the example of a grain that sprouts seven spikes; in each spike is a hundred grains. And Allah multiplies for whomever Allah wills. For Allah is All-encompassing All-knowing.

الَّذِينَ يَلْمِزُونَ الْمُطَّوِّعِينَ مِنَ الْمُؤْمِنِينَ فِي الصَّدَقَاتِ وَالَّذِينَ لَا يَجِدُونَ إِلَّا جُهْدَهُمْ فَيَسْخَرُونَ مِنْهُمْ سَخِرَ اللَّهُ مِنْهُمْ وَلَهُمْ عَذَابٌ أَلِيمٌ ﴿٧٩﴾

[Quran 9:79] Those who criticize the contributors among the Momineen concerning their Sadaqat and those who do not find anything except their efforts (Jhodahum), so they ridicule them. Allah will ridicule them.....



Importance & Significance of Sadaqa

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنَ
كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ ﴿٧٧﴾

[Quran 28:77] But seek, through that which Allah has given you, the home of the Akhirah; and do not forget your share of the world. And do Ahsaan-best as Allah has done Ahsaan – best to you....

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

[Quran 9:102] - talks about Bad and Good deeds and doing of Toubah- [Quran 9:103]

Take from their wealth a Sadaqat by which you Tat'ahar (make them lawful) and Tuzakihim (purify them/increase), and invoke upon them. Indeed, your Salat are Sakuun/reassurance/tranquility for them. ...

وَأَنْفُسُكُمْ مِنْ مَارَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ
قَرِيبٍ فَأَصَّدَّقُ وَأَكُن مِنَ الصَّالِحِينَ ﴿١٠﴾

[Quran 63:10] And spend from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give Sadaqa and be among the Swaliheen.



Zakat

Zakat & Sadaqa As per Quran



Current Practice

- Only once a year versus five times a day Namaz!!!
- Nisab - Minimum savings and wealth.
- 2.5% above Nisab/ Once/ year
- Practice- Ard 50 Muslim Majority Countries
 - In six; Libya, Malaysia, Pakistan, Saudi Arabia, Sudan and Yemen—Zakat is obligatory, collected by the state- Zakat evasion is very common.
 - In another five; Jordan, Bahrain, Kuwait, Lebanon, and Bangladesh, Zakat is regulated by the state, but payments are voluntary.
 - Rest; there is discretion-based systems of collection
 - Zakat is collected from and paid only by a fraction of Muslims.
- Much collection as well as disbursements are mismanaged, wasted & ineffective.
- Estimated Zakat proceeds- range between 0.1 and 0.5 percent of GDP.
- About a quarter of the population in Muslim countries is so poor that they have only \$1.25 a day or even less to survive.
- System of Zakat has failed to relieve large scale absolute poverty

Could this really be the divine wealth distribution system????



What is Zakat as per Quran

يٰٓيٰحْيٰى خُذِ الْكِتٰبَ بِقُوَّةٍ وَّءَاتَيْنٰهُ الْحٰكِمَ صَبِيًّا ﴿١٢﴾

وَحَنَآنًا مِّنْ لَّدُنَّا وَزَكٰوَةً وَّكَانَ تَقِيًّا ﴿١٣﴾

[19:12-13] O Yahya hold on to the Kitaab with Strength and we gave him Hikm/Laws, wisdom, a child, and affection from Us and Zakat- growth/purity, and he was of Muttaqqi/Taqqi.

Zakat- Stems from Tazkiyaah- purifying or cleansing of one's own soul/nafs.

Whatever Allah's Fadal/ Allah's bounties, & Na'mat Allah has given us, we are required to clean it, purify it by spending, utilizing and using it for the benefit of others; whatever is beyond our needs.

Also used in Quran in meanings of nourishment, increase, growth and development

Therefore the word Zakat means to be clean, to be better in purity, to be nourished and nurtured; to be better in terms of abilities, qualities and faculties; to be clear, to increase; to be pure and innocent, to justify oneself, to progress, grow and develop; and in terms of growth, purification and blessings. Zakat is a way to purify one's income and wealth by giving as a source of progress, nourishment, growth, development of individuals and as a result the whole community/ economy.



Zakat From Earlier Times

[2:83] And when We took the covenant from the Children of Israel, "Do not do Abd except Allah ; and to parents do Ahsan and to the Quraba', the Yateem and the Miskeen. And speak to people Ahsan and establish Salaat and commit Zakat." Then you turned away, except a few of you, and you were refusing.

To the Jews (referenced as 'Yahood/hadu' in 4:160)
[4:162] As for those among them who are well founded in knowledge, and the Momineen, they have Emaan in what was revealed to you, and in what was revealed before you. They establish Salaat and commit Zakat; they have Emaan in Allah and the Day of Akhira. We grant these a great reward.



Zakat as Fundamental Aspect of Doing Abd and Deen

وَكَانَ يَأْمُرُ أَهْلَهُ بِالصَّلَاةِ وَالزَّكَاةِ وَكَانَ عِنْدَ رَبِّهِ مَرْضِيًّا ﴿٥٥﴾

Regarding Nabi Ismael ordained his people [19:55] "And he used to enjoin on his people Salaat and Zakat and was to his Rabb pleasing" ...for Nabi Easa in 19:31

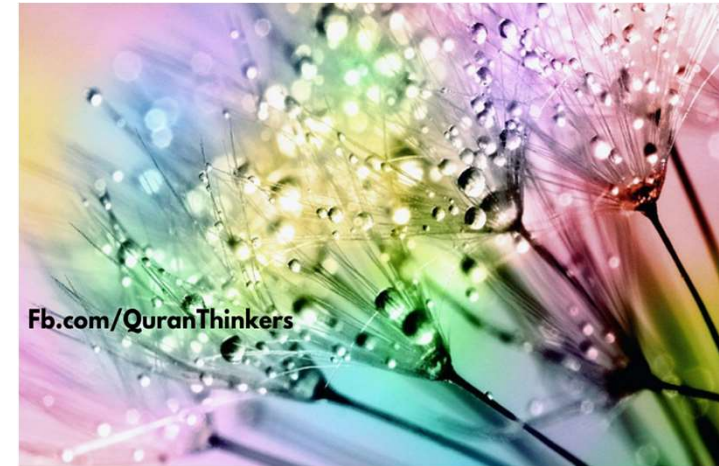
وَجَعَلْنَاهُمْ أَيْمَةً يَهْتَدُونَ بِأَمْرِنَا وَأَوْحَيْنَا إِلَيْهِمْ فِعْلَ الْخَيْرَاتِ وَإِقَامَ الصَّلَاةِ

Nabi Ibrahim, Ishaac, & Yaqoob [21:73] "And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of Salaat and committing of Zakat; and they were our Aabideen.

وَإِيتَاءَ الزَّكَاةِ وَكَانُوا لَنَا عَابِدِينَ ﴿٧٣﴾

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ ﴿٥٥﴾

[98:5] And they were not commanded except to do Abd of Allah, Mukhlis'een in Deen, Hanifan, and to establish Salaat and to give Zakat. And that is the Qayimate Deen.





Difference Between Zakat & Sadaqat

Zakat & Sadaqa As per Quran



Zakat & Sadaqat- The Difference

ءَأَشْفَقْتُمْ أَن تُقَدِّمُوا بَيْنَ يَدَيَّ بِحَبُونِكُمْ صَدَقَاتٍ فَاذَلِمَ تَفْعَلُوا وَتَابَ اللَّهُ عَلَيْكُمْ فَأَقِيمُوا الصَّلَاةَ
وَأَتُوا الزَّكَاةَ وَأَطِيعُوا اللَّهَ وَرَسُولَهُ، وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ ﴿١٣﴾

[58:13] Do you fear that you will not give Sadaqah before your consultation? Then when you do not and Allah has accepted your Tauba, then establish Salaat and give Zakat and obey Allah and Allah's Rasool. And Allah is Acquainted with what you do.

Highlights the Difference Between Sadaqa & Zakat- & they are not the same words

- Zakat is obligatory, Sadaqah is voluntary.
- Sadaqah is a charitable deed; as a redemption if someone commits a wrong act personally;
- Sadaqah is voluntary & given on person's own free will.
- Zakat has a very specific purpose and obligatory to the community as per Quran.
- Any avoidance of paying Zakat attracts very strong condemnation by Quran.





Link with Zakat & Salat

Zakat & Sadaqa As per Quran



Zakat- Connection with Salat وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا نُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ

[Quran 2:110] And establish Salaat and commit Zakat, and whatever Allah بِمَا تَعْمَلُونَ بَصِيرٌ ﴿١١٠﴾ good you put forward for your nafs - you will find it with Allah. Indeed, Allah of what you do, is Seeing.

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾

[Quran 2:277] Those who have Emaan and do a righteous deeds, and establish Salaat, and commit Zakat, they receive their recompense from their Lord; they will have nothing to fear, nor will they grieve.

رِجَالٌ لَا تُلْهِيهِمْ تِجَارَةٌ وَلَا بَيْعٌ عَنْ ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ ﴿٣٧﴾

[Quran 24:37] People who are not distracted by business or trade from Zikr of Allah; they establish Salat, and commit Zakat, and they are conscious of the day....



Zakat- Connection with Salat

- Salat is a system of societal benefits and betterment established on the foundations of deen, as a social welfare connecting strongly and permanently to Deen and all members of society
- This means that to commit one's resources, wealth, knowledge, faculties and efforts for the benefit of others, the nourishment, purity, progress and development of everyone in that system of Salat, is part and parcel of establishing and maintaining this system of Salat.
- Committing to Zakat is basically a way to purify oneself, one's Nafs through efforts, to purify one's income and wealth by giving and helping others as a source of progress, nourishment, growth, development of individuals which leads to the development and progress of the whole community and economy as per Salat.





Zakat- Religious or Societal Duty?

Zakat & Sadaqa As per Quran



Zakat – Religious or Societal Duty

وَأَقْعُدُوا لَهُمْ كُلَّ مَرْصَدٍ فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَخَلُّوا
سَبِيلَهُمْ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿٥﴾

[9:05]the Mushrikeen..... But if they should do Toubah, establish Salat, and give Zakat, let them on their way. Indeed, Allah is Ghafoorun Raheem.

فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَإِخْوَانُكُمْ فِي الدِّينِ وَنُفِصِلُ الْآيَاتِ
لِقَوْمٍ يَعْلَمُونَ ﴿١١﴾

[9:11] But if they do Toubah, establish Salaat and give Zakat, then they are your brothers in Deen/religion; and We detail the Ayaat for people who know.





Major Aspects of Zakat

Zakat & Sadaqa As per Quran



Zakat- System & Responsabilités

وَجَعَلْنَاهُمْ أَيْمَةً يَهْتَدُونَ بِأَمْرِنَا وَأَوْحَيْنَا إِلَيْهِمْ فِعْلَ الْخَيْرَاتِ وَإِقَامَ الصَّلَاةِ
وَإِيتَاءَ الزَّكَاةِ وَكَانُوا لَنَا عَابِدِينَ ﴿٧٣﴾

[21:73] "And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of Salaat and committing of Zakat; and they constantly served Us.

الَّذِينَ إِن مَّكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ
وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَاللَّهُ عَلِيمٌ بِالْأُمُورِ ﴿٤١﴾

[22:41] Those who, if We give them authority in the land, establish Salaat and commit Zakat and Amar with Maroof, and forbid Munkir. And to Allah belongs the outcome of All Amoor.

- Those in governance to establish, manage and run Zakat System aligned with their ever-changing political, economical & social landscapes.
- Zakat Matters are left to be decided by those in governance to work out the details of Zakat depending on the needs of their society and state

Zakat- Basis & Frequency

فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ، وَالْمَسْكِينِ وَابْنَ السَّبِيلِ ۚ ذَٰلِكَ خَيْرٌ لِلَّذِينَ يُرِيدُونَ وَجْهَ اللَّهِ
وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿٣٨﴾

[30:38] Then give to the Aqraba **their due rights (haqqahu)**, and to the needy and the traveler; this is best for those who desire Allah's pleasure, and these are the ones who are successful.

أَمْزَوْا أَتَوْا حَقَّهُ، يَوْمَ حَصَادِهِ ۖ وَلَا تَسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ ﴿١٤١﴾

[6:141]and **pay the Haqqahu/due of it on the day of its harvest**, and do not act extravagantly; surely He does not love the extravagant.



Zakat & Sadaqat- Percentage payable- Broad Guidelines

مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَأَبْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا
نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٧﴾

[59:07] And what Allah restored to His Messenger from the people of the towns - it is for Allah and for the Messenger and for near relatives and orphans and the traveler - **so that it will not become a commodity between the rich among you.** And whatever the Messenger has given you - take; and what he has forbidden you - refrain from. And fear Allah ; indeed, Allah is severe in penalty

يَسْأَلُونَكَ عَنِ الْأَنْفَالِ قُلِ الْأَنْفَالُ لِلَّهِ وَالرَّسُولِ فَاتَّقُوا اللَّهَ وَأَصْلِحُوا ذَاتَ بَيْنِكُمْ
وَأَطِيعُوا اللَّهَ وَرَسُولَهُ إِن كُنْتُمْ مُؤْمِنِينَ ﴿١﴾

[8:01] They ask you, about the Excess. Say, "**The Excess is for Allah and the Messenger.**" So fear Allah and amend that which is between you and obey Allah and His Messenger, if you should be believers.

Anfaal: the Arabic word 'Anfal' is a plural of 'Nafal'. Most Muslims would recognize the term with regards to their extra prayers (Nafil). The word 'Anfal' means an addition, something that exceeds the original amount or that is in addition to the required amount.

Zakat & Sadaqat- Percentage payable- Broad Guidelines

وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوُ كَذَلِكَ يُبَيِّنُ اللَّهُ
لَكُمْ الْآيَاتِ لَعَلَّكُمْ تَتَفَكَّرُونَ ﴿٢١٩﴾

[Quran 2:219] And they ask you about **what they should spend**. Say, "The Af'ua". Thus, Allah Make it Bayyin the Ayaat to you, perhaps you will ponder.

خُذِ الْعَفْوَ وَأْمُرْ بِالْعُرْفِ وَأَعْرِضْ عَنِ الْجَاهِلِينَ ﴿١١٩﴾

[Quran 7:199] Take what is **Af'uaa** and do Amar of what is MaarooF and turn away from the ignorant.

Afu'a: The main characteristics of this word is in meanings of giving to someone more than one's Haqq, given away freely anything excess over one's own Haqq, i.e., due right, needs & requirements. Thus as a broad guidelines, we are required to Give away freely after keeping own Haqq, that is whatever is there over and above one's rightful needs & expenses, should be spend for the benefit of others.



Zakat & Sadaqat- Percentage payable- Broad Guidelines

﴿وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ، وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسْكِينِ وَابْنِ السَّبِيلِ إِن كُنْتُمْ أَمِنْتُمْ بِاللَّهِ وَمَا أُنزِلْنَا عَلَىٰ عَبْدِنَا يَوْمَ
الْفُرْقَانِ يَوْمَ التَّقَىٰ أَجْمَعِينَ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ﴾^(٤١)

[8:41] And know that anything you obtain as **Ghanimtum**- then indeed, for Allah is one fifth of it and for the Messenger and for Aqraba, and the Yateem and the Miskeen and the Ibn-e-Sabeel, if you have Emaan on Allah and in that which We sent down to Our Aabid on the day of criterion - the day when the two forces meet. And Allah , over all things, is competent.

Ghanim-

- Abundant Gains
- Gifts
- Possessions
- valuables,
- gain from trading
- Investments Income ... etc.



Zakat & Sadaqat- Percentage payable- Broad Guidelines

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا ضَرَبْتُمْ فِي سَبِيلِ اللَّهِ فَتَبَيَّنُوا وَلَا تَقُولُوا لِمَنْ ءَلْقَىٰ إِلَيْكُمُ
السَّلَامَ لَسْتَ مُؤْمِنًا تَبْتَغُونَ عَرَضَ الْحَيَاةِ الدُّنْيَا فَعِنْدَ اللَّهِ مَغَانِمُ

[4:94] O You who believe! When you go forth in the cause of Allah, be careful to discriminate And do not say, "You are not a believer" out of a desire for the transitory gain of this worldly life, for with Allah is **Maghanim Kas'eera (in abundance)**

Ghanim; Abundant Gains- gifts, possessions, valuables, gain from trading, investments etc.



Zakat & Sadaqat- Percentage payable- Broad Guidelines

- Responsibility is on the State/People of Authority, and based on broad guidelines as by the authority, those in the government- evading of taxes- evading of Zakat.
- **Broad Guidelines Only**
- 100% of Anfal, Afu'a- Any excess that is in addition to ones' requirements i.e. salary net of all requirements is Anfal- from regular income & expenses!
- 20% of Ghanim i.e. Abundant Gain
- Examples of Ghanim
 - Inherited property- 20% of the value of the inherited property and payable when in receipt, if in cash, if in value, then whenever the property is sold
 - Monthly rentals - 20% of Ghanim- rentals-expenses
 - If this is sold later- Whatever are the proceed of all the expenses is Ghanim and 20% of this difference payable as Zakat/Sadaqa
 - If an investment property is sold then whatever is the difference in the value- return on investment net of all expenses is Ghanim- 20% of this would be payable.





Questions & Answers

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