

L17

Topic: Kums & Zakah

«وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ إِن كُنْتُمْ آمَنْتُمْ بِاللَّهِ...» [8-41]

“And know that anything you obtain of war booty - then indeed, for Allah is **one fifth** of it and for the Messenger and for [his] near relatives and the orphans, the needy, and the [stranded] traveler, if you have believed in Allah ... “

Categories of Assets Liable to Khums

1. **Profits and Gains from Earning and Trade**
2. **Minerals**
3. **Treasure Troves**
4. **Halal wealth mixed with Haram**
5. **Gemstones obtained through diving in the sea**
6. **Spoils of War**
7. **The Land that a Dhimmi Purchases from a Muslim**

Profits and Gains from Earning and Trade

It is obligatory to pay the *khums* on the **surplus** of what is obtained through trade and earnings throughout the year. One must **set a specific day in the year** [to pay *khums*].

- ✚ The amount one spends on food, drink, clothing, household furnishings, house purchase, marriage, girl's dowry if it cannot be provided at the time of her marriage, *ziyarah*, and suchlike are not subject to *khums* if this expenditure is considered appropriate for one's status and one is not considered to have been extravagant.

Inheritance

No *khums* is on inheritance. If one inherits money and learns that the testator did not pay *khums* on it, then it is the beneficiary's duty to pay the *khums*.

Mahr

Khums is not levied on *Mahr* and it is the husband's duty to pay it.

- ✚ A gift which does not cost much or the **blood money** of body organs is not a subject of *khums*.
- ✚ Using a property, the *khums* of which is not paid is not allowed and if one uses it in worship, his/her worship will not be valid.

« إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ^طفَرِيضَةً مِنَ اللَّهِ ^طوَاللَّهُ عَلِيمٌ حَكِيمٌ» [9–60]

“Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.”

Items liable to Zakah

1. Wheat
2. Barley
3. Dates
4. Raisin
5. Gold

6. Silver

7. Camel

8. Cow

9. Sheep

Criteria for Liability to Zakah

The *nisab* (threshold)

Zakah becomes obligatory and liable if the *zakah*-item reaches the limit of the [threshold or *nisab*](#).

The *zakah* is not payable for the four crops unless their quantity reaches the limit of the threshold – *nisab*, which is the equivalent of [847.207 kg](#).

Irrigation

If the crops are irrigated by rain, stream, or if they benefit from the moisture of the land, then their *zakah* is one-tenth (or [10%](#))....

...and if they were irrigated by buckets, [pump] and other similar devices, then their *zakah* is half of one-tenth, i.e. one-twentieth (or [5%](#)).

Disposal of Zakah

1-2. to the Poor and the Destitute

The poor is the one who does not possess the annual expenses to support himself and his family, and the destitute is worse off than the poor.

3. in the Cause of Allah

4. to the Stranded Traveller