

Islamic Studies

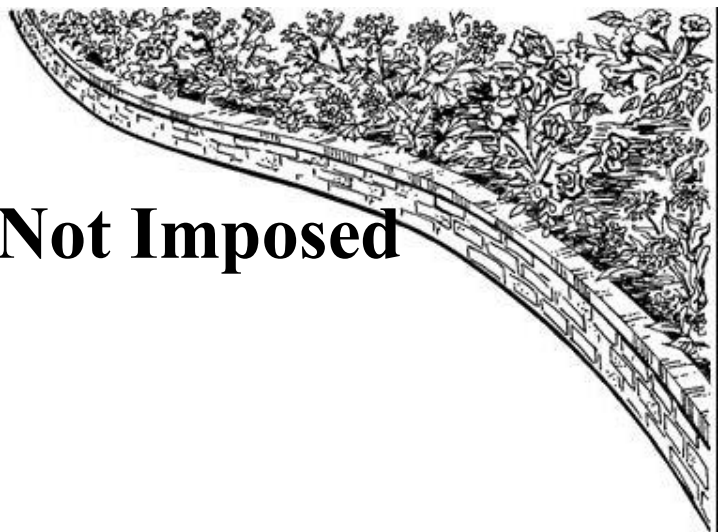
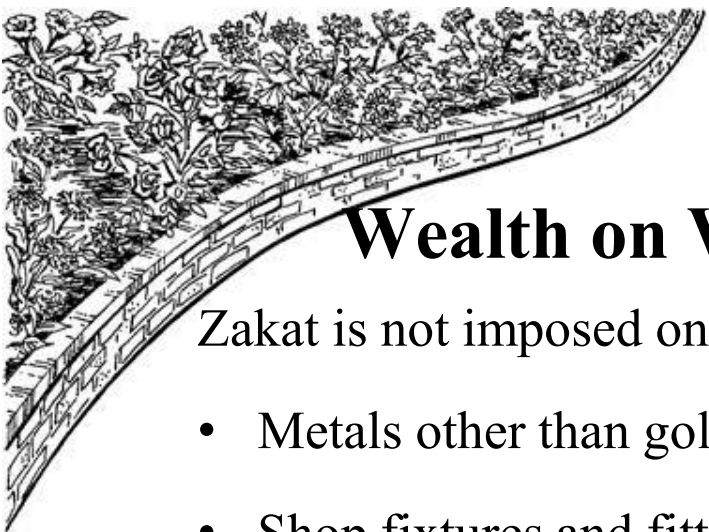
Pillars of Islam: The almsgiving (zakat)



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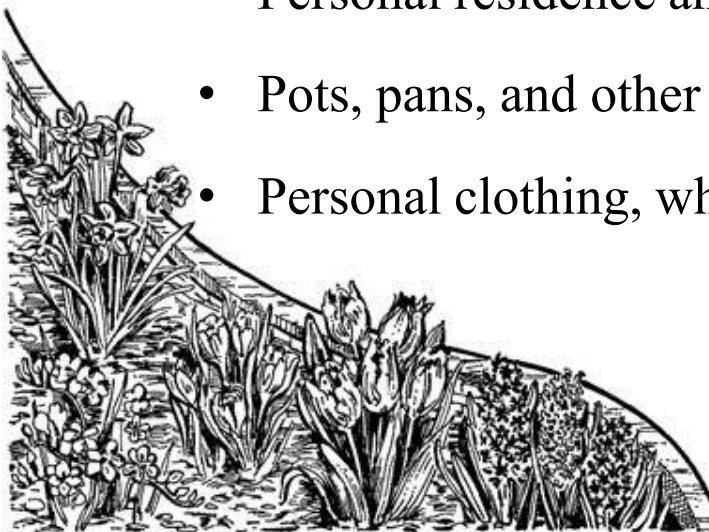
Understanding the types of wealth on which Zakat is not imposed and the categories of eligible Zakat recipients according to Islamic teachings. Awareness of who is eligible to receive Zakat.

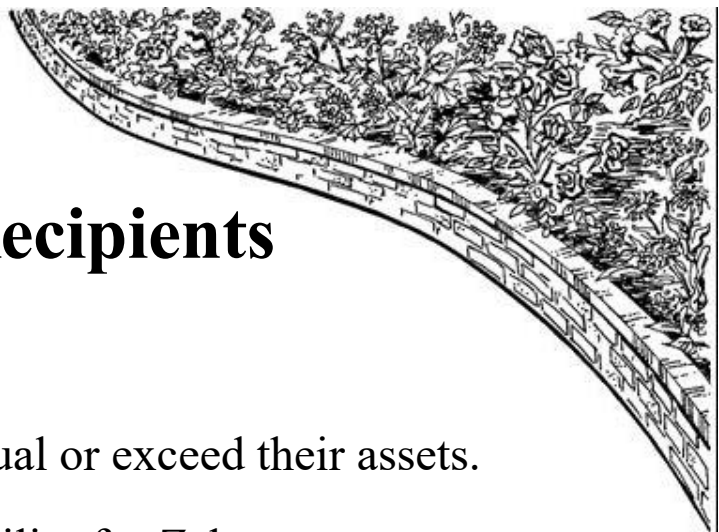
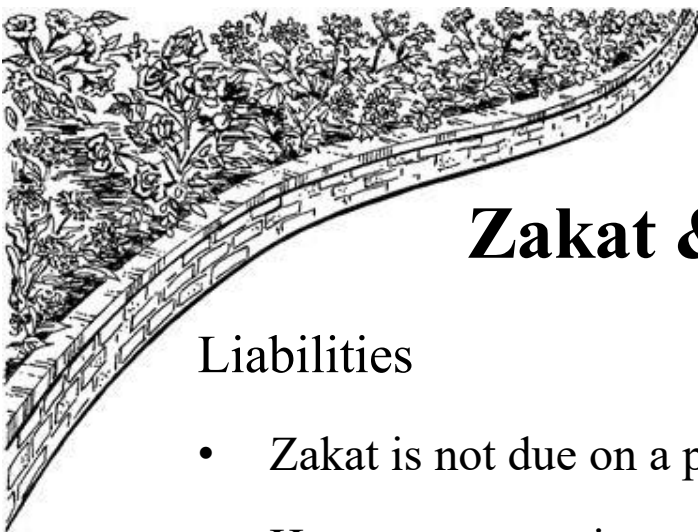




Wealth on Which Zakat Is Not Imposed

Zakat is not imposed on:

- Metals other than gold and silver
 - Shop fixtures and fittings used for business
 - Cars, trucks, and delivery vehicles used for business
 - Diamonds, pearls, and other precious or semi-precious stones kept for personal use
 - Personal residence and household furniture
 - Pots, pans, and other household items
 - Personal clothing, whether in use or not
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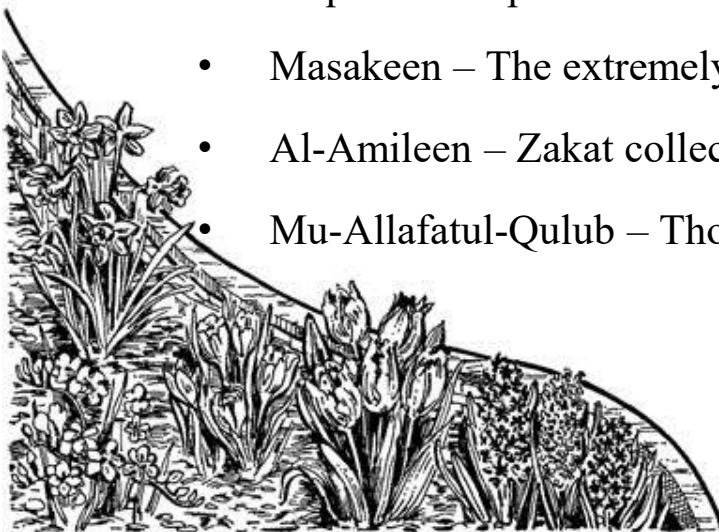
Zakat & Liabilities + Recipients

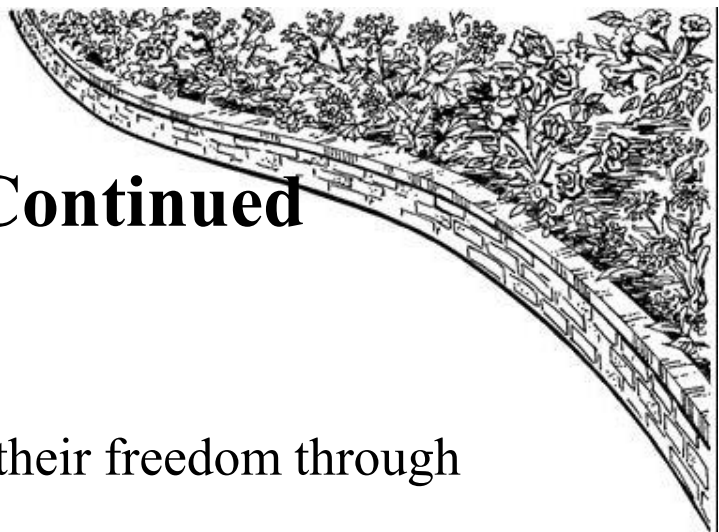
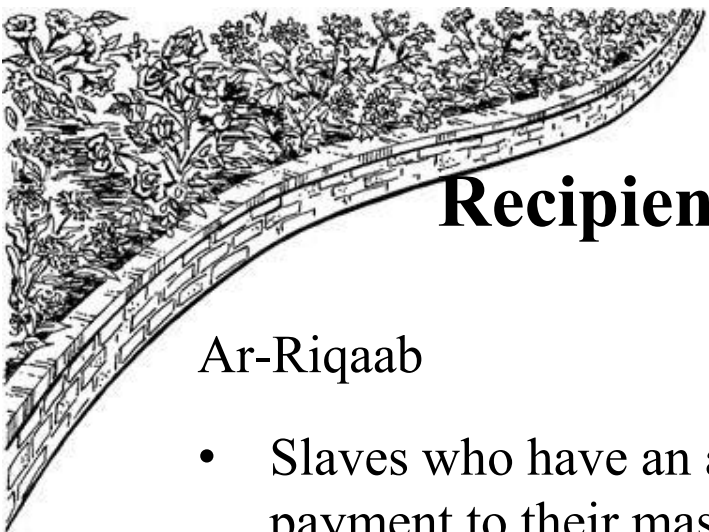
Liabilities

- Zakat is not due on a person whose liabilities equal or exceed their assets.
- Home mortgage is not counted as a personal liability for Zakat purposes, according to the provided guidelines.

Recipients of Zakat

The Qur'an (9:60) identifies eight categories of Zakat recipients:

- Fuqara – The poor
 - Masakeen – The extremely needy
 - Al-Amileen – Zakat collectors
 - Mu-Allafatul-Qulub – Those whose hearts are being reconciled
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Recipients of Zakat — Continued

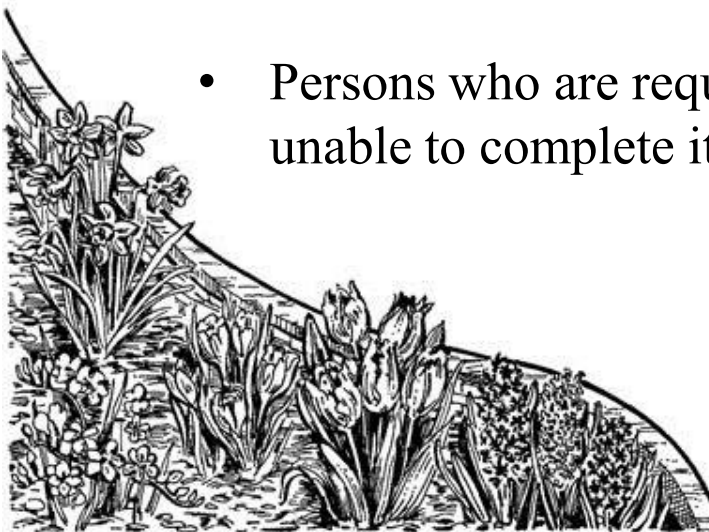
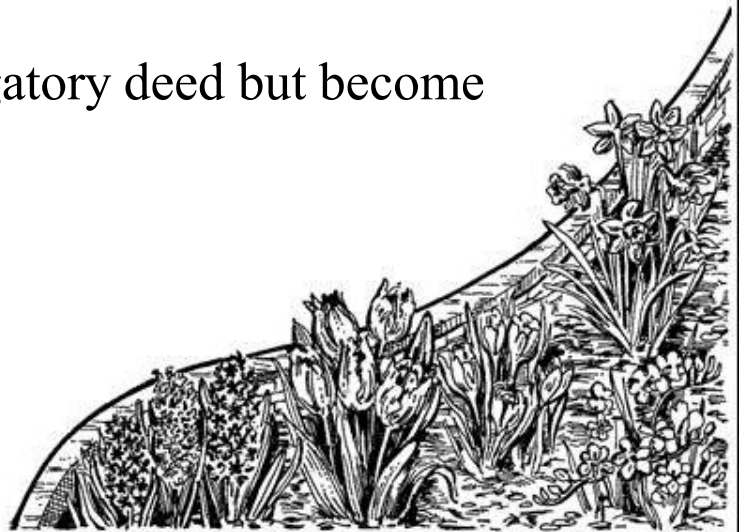
Ar-Riqaab

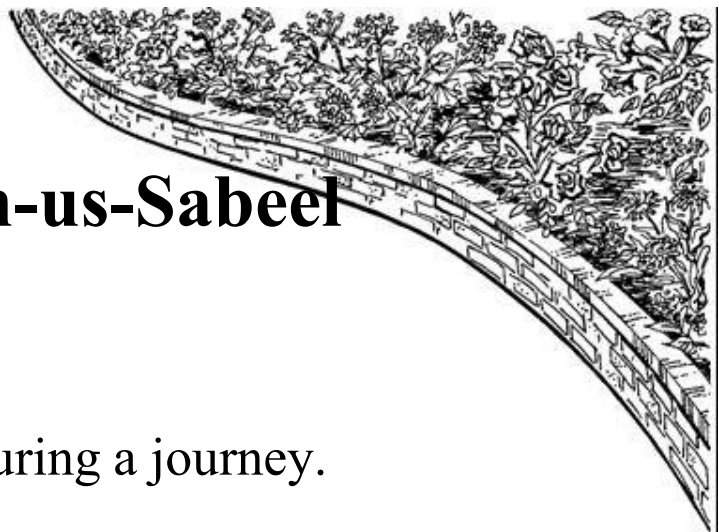
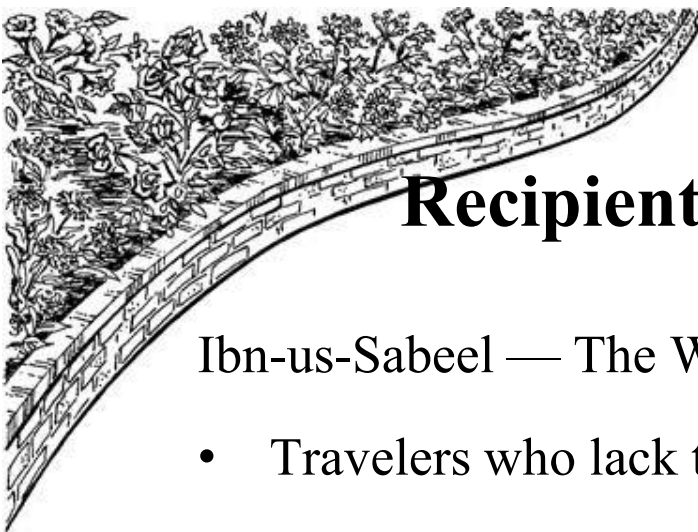
- Slaves who have an agreement to purchase their freedom through payment to their masters.

Al-Ghaarimeen

- People who are in debt and do not have sufficient wealth to repay it, provided the debt was not incurred for an un-Islamic purpose.

Fi-Sabilillah

- Persons who are required to fulfill an obligatory deed but become unable to complete it due to loss of wealth.
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Recipient of Zakat — Ibn-us-Sabeel

Ibn-us-Sabeel — The Wayfarer

- Travelers who lack their basic necessities during a journey.
- This applies even if they are financially well-off at home.
- They may receive Zakat to meet their travel needs and return home.

Summary

Eight categories of Zakat recipients:

Fuqara • Masakeen • Al-Amileen • Mu-Allafatul-Qulub • Ar-Riqaab •
Al-Ghaarimeen • Fi-Sabilillah • Ibn-us-Sabeel

