

Series of Questions Addressed to Eminent Scholar Ata Bin Khalil Abu Al-Rashtah,
Ameer of Hizb ut Tahrir through his Facebook Page (Fiqhi)

Answer to Question:

Zakat and Paper Currency

To: Hisham Jaawan - Mohammad Alissa - Said Ghorzi – Abu Ahmad - Ayman Mahmood
Hamdi - Ashraf Majid Khalil Ibrahim

(Translated)

Question from:

1- Hisham Jaawan

If I have an amount of money, do I have to compare it to the Nisab of gold or Nisab of silver ... i.e., what is the Nisab of the local currency???

2- Mohammad Alissa

Is there Zakat on the real estate business?

3- Said Ghorzi

There is another problem; is it permissible to deal with the banknotes in circulation? The Salaf scholars did not permit dealing with them because they do not conform to Abu Bakr's definition of the currency. Its risk has manifested to us in inflation which arose as a result of the paper currencies which disappear with the demise of the sponsoring state contrary to gold and silver. And the best proof of that is despite the fall of the Ottoman State in the 20th century, the colonizers took over its entire currencies in countries such as Algeria, Tunisia, Libya and Morocco. And a Spanish researcher confirmed that the Islamic Ummah would not stand up except by following a successful economic method. And the nation's economy would not succeed except by reviving the Islamic golden and silver dinar.

4- Abu Ahmad

Assalamu Alaikum wa Rahmatullahi wa Barakatuh, do you pay (zakat) when it (money) reaches the Nisab of gold or silver? The latter is valued at one thousand Jordanian dinars and the Nisab of gold is 2.5 thousand dinars? wassalam.

5- Ayman Mahmood Hamdi

The price characteristic is a rational 'illah: Is it proper to mention it in the shar'i rulings?

6- Ashraf Majid Khalil Ibrahim

If you have two hundred dirhams and a year passes over them, then five dirhams are due on them. Is it meant here the Sadaqa of Riqqah or the Nisab of Zakat to be 200 Dirhams?

Answer to the six questions since they are related to the same subject:

Wa Alaikum Assalam wa Rahmatullahi wa Barakatuh,

1 - The Nisab (quorum) of gold is twenty dinars, which is equivalent to "85 grams gold", because the dinar is equal to 4.25 grams of gold, so if it were multiplied by 20 Dinars, then the Nisab would be 85 grams of gold. The Nisab for the silver is 200 Dirhams which is equal to 595 grams of silver since one Dirham weighs 2.975 grams of silver, so if it was multiplied by 200 Dirhams, the Nisab would be 595 grams of silver. The evidence for that is what has been narrated by Abu Obeid in his book, Funds, from Abdullah bin Amr, may Allah be pleased with them, he said: The Prophet of Allah (saw) said: «لَيْسَ فِي أَقَلِّ مِنْ عِشْرِينَ مِثْقَالًا مِنَ الذَّهَبِ،

«لَا فِي أَقَلِّ مِنْ مِائَتَيْ دِرْهَمٍ صَدَقَةٌ» **“It is neither nothing less than 20 Mithqal of gold, nor nothing less than 200 silver Dirhams as Sadaqa”.**

Also what was narrated by Bukhari upon the report of Yehya bin Umara bin Abu Al-Hassan: He heard from Abu Saeed, may Allah be pleased with him, saying: The Prophet (saw) said: «لَيْسَ فِيْمَا دُونَ خُمْسِ أَوْاقٍ صَدَقَةٌ» **“There is no Sadaqah in what is less than five ounces.”** and its amount is valued to be equal to 200 Dirhams; since each ounce is 40 Dirhams.

2- If the gold reached the Nisab of 85 grams or the silver reached the Nisab of 595 grams, paying Zakat for them is not obligatory until it reaches the Nisab where a year has passed over it; that, is from the day the gold or silver has reached the Nisab then the counting of a year over it begins, meaning the Hijri year. So, if the money reached the Nisab, in the 10th of Muharram for example, then Zakat becomes obligatory for it when the 10th of Muharram of the next Hijri year arrives... that is according to what At-Tirmidhi has narrated on the account of Ibn Umar, he said: **“Whoever receives money is not obliged to pay Zakat for it until a year has passed over it at His Lord”.** The amount of the obligatory Zakat in the gold and silver is the quarter of the tenth, that is from the Nisab of the silver it is 5 Dirhams, meaning 14.875 grams of silver, and from the Nisab of the gold it is half a Dinar, meaning 2.2125 grams of gold, and that is according to what has been narrated by Ibn Majah on the account of Abdullah bin Waqid, on the authority of Ibn Umar, and Aisha, that the Prophet (saw): «كَانَ يَأْخُذُ مِنْ كُلِّ عَشْرِينَ دِينَارًا فَصَاعِدًا نِصْفَ دِينَارٍ، وَمِنَ الْأَرْبَعِينَ دِينَارًا دِينَارًا» **“Used to take from every 20 Dinars and more a half of a Dinar, and from 40 Dinars a whole Dinar”.** Still, when At-Tirmidhi narrated it on the account of Ali, he said: The Prophet of Allah (saw) said: «فَهَاتُوا صَدَقَةَ الرَّقَّةِ: مِنْ كُلِّ أَرْبَعِينَ دِرْهَمًا دِرْهَمًا، وَلَيْسَ فِي تِسْعِينَ وَمِائَةٍ شَيْءٍ، فَإِذَا بَلَغَتْ مِائَتَيْنِ فِيهَا خُمْسَةٌ دَرَاهِمًا» **“Bring the Sadaqa with tenderness: from every 40 Dirhams a whole Dirham, and there is nothing upon the 190 Dirhams, but if it reached 200 Dirhams, then there should be 5 Dirhams”.**

3 - As we have mentioned earlier, Zakat is obligatory on the gold and silver if they have reached the Nisab and this Nisab passed a year over them, and the Zakat is paid from the whole amount and not only what has surpassed the Nisab. So, whoever owns for example 170 grams of gold and a year has passed over them, then he will need to pay the Zakat of the 170 grams which is the quarter of the tenth of the amount. That is: 4.25 grams of gold or pay a whole Dinar, and he doesn't pay only for the 85 grams surpassing the Nisab, meaning that he doesn't bring out only 2.2125 grams of gold or half a Dinar. The situation is the same for the silver, as it is obligatory to pay the quarter of the tenth on the whole amount as long as it has reached the Nisab and a year has passed over it.

4 - The Hukm (rule) of the Zakat on gold is specified for pure gold of 24 karats, as well as the Hukm of the Zakat on the silver is specified for pure silver. If the gold was mixed with other substances or the silver was mixed with other substances, the weight of those other substances is subtracted according to its amount, where whatever has remained after the subtraction has reached the Nisab. So, if a person owned 85 grams of 18 karat gold, it would not have reached the Nisab because the amount of pure gold in it is less than 85 grams. The Zakat on a block of gold of 24 karats is different from a block of the same weight and of 18 karats, and the pure gold, when accounting for the Nisab, would make the Nisab of the gold of 24 karats 85 grams, but the Nisab of the gold of 18 karats would be more than that because it is mixed with materials other than gold being a quarter of the amount. Therefore, the gold of 18 karats has pure gold in it equal to $\frac{3}{4}$ of the gold of 24 karats, and upon that the Nisab of the gold of 18 karats is 1 and $\frac{1}{3}$ of the Nisab of the pure gold which is 113.33 grams. Upon that, whoever owns 85 grams of pure gold of 24 karats would have reached the Nisab, so if a year has passed over them, he will need to pay the Zakat of 2.5% of their weight, but the one who owns 85 grams of gold of 18 karats has not reached the Nisab until what he owns reaches 113.33 grams, and if a year has passed over them, then he has to pay the Zakat of 2.5% of their weight, and it is clear here that the meaning behind the Zakat is on pure gold.

5 - The Zakat is an individual ritual (Ibada) which is not obligatory on the money of the Muslim until it has reached the Nisab, so if a man owns 60 grams of gold and his wife owns, for example, 60 grams of gold, then there is no Zakat on neither his money or her money, even if the total of which they have together has surpassed the Nisab. It is only when the money of either one of them only has reached the Nisab, then the Zakat becomes obligatory on the money that has reached the Nisab. So, if the money of the husband has reached for example and he came to own 120 grams of gold, then he is obliged to pay the Zakat on his money, and he doesn't combine his wife's money; the 60 grams of gold.

6 - If the money qualified for Zakat is paper currency, or trading merchandise, it is considered either Nisabs that is either the Nisab of the gold or the Nisab of the silver. However, if both Nisabs differ such as what is happening nowadays where the Nisab of the silver is very less in value than the Nisab of the gold, **what I see is that the estimation shall happen with the least of the Nisabs, meaning the Nisab of the silver and not the gold. I say the least of the Nisabs because if the Nisab reached the lowest then it became qualified for Zakat and it is prohibited to bypass it in order to wait for the higher Nisab. He shall rather record the date when he owned the Nisab of Zakat, then after one year passing, he should pay the Zakat, as the Zakat is a right for the poor and the needy...** ﴿إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ...﴾ “Zakat are only for the poor and the needy...” [At-Tawba: 60], ﴿وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَعْلُومٌ * لِّلسَّائِلِ وَالْمَحْرُومِ﴾ * **For the needy and the deprived**” [Al-Ma’arij: 23-24], and the Prophet (saw) said: **﴿فَأَعْلِمُهُمْ أَنَّ﴾** “And inform them that Allah has mandated upon them a Sadaqa (charity) from their money which is taken from their rich and given back to the poor.” (Narrated by Bukhari). **Upon this, it is the benefit of the rightful owner that is taken into consideration, and based on that the Nisab is calculated based on the lesser amount, meaning that it is calculated for the Nisab of the silver.** This is what I see, Allah knows best.

7 - As for why Zakat is payable on the banknotes, this is because of the legal reason ('illah) that is derived from the texts. The legal reason is of four types as mentioned in *The Islamic Personality Volume 3* under “The Evidences of the ‘Illah”:

(It is clear from the extrapolation of the shar'i texts in the Quran and Sunnah that the shar'i text indicates the 'illah: either Saraahatan (explicitly), or by denotation (Dalalatan), Istinbatan (deduction) or Qiyasan (by analogy). There is no indication of the legal 'illah from the shar'i, i.e. from the texts considered to be legal texts, except in those four conditions.

The shar'i text either indicates the 'Illah (reason) explicitly (sarahatan) in the text, or it indicates the 'Illah implicitly (dalaalatan), that is, the words of the text, its composition or its structure indicate it. Or the 'Illah is derived by way of inference (istinbaatan) from a single text or multiple specific texts that can be understood from their particular denoted meaning – not from their sum - the fact that the thing is a 'Illah. Or by way of analogy (qiyasan) where a 'Illah (reason) that is not mentioned in the text or in the consensus of the Companions is compared to another 'Illah mentioned in the Book or Sunnah, i.e., in the text or in the consensus of the Companions, due to its inclusion of what was a cause for the Shari' to consider the 'Illah (a reason) for it. That is, the 'Illah which is not mentioned in the text contains the same thing that the legislator considered to be a baa'ith (cause) for the 'Illah, i.e., the cause for reasoning (wajhu al-'illiyah) in it is the same wajhu al-'illiyah in the 'Illah which has been mentioned in the text.) End.

• **For example: the explicit 'Illah (sarahatan):** i.e., stated in the text such as: **﴿كُنْتُ﴾** “I used to forbid you from storing away the sacrificial meat because of the large crowds. Now you may store it as you wish.”

﴿إِنَّمَا جُعِلَ الْإِسْتِئْذَانُ مِنْ أَجْلِ الْبَصَرِ﴾ “Indeed, permission has been made obligatory because of (min ajl) sight”

Here, the reason ('Illah) is explicitly pronounced in the text by saying 'because of' (min ajl).

• **An example of the implicit 'Illah (dalaalatan) can be:**

A – through the indication of notification (dalaatul imaa wat tanbeeh) such as:

The Prophet (saw) said: «مَنْ أَحْيَا أَرْضًا مَيْتَةً فَهِيَ لَهُ» **“Whoever revives a barren land then it belongs to him,”** By using the particle (adaat) faa' (ف) of consequence or causation.

The Prophet (saw) said: «مَلَكْتَ نَفْسَكَ فَاخْتَارِي» **“you own yourself so choose”**

B – by using a causal attribute (wasf mufhim) that denotes reasoning (al-'illiyah), such as:

«الْقَاتِلُ لَا يَرِثُ» **“The murderer does not inherit.”** He took the murderer out of the heirs, because he was a - murderer – the causal attribute.

«فِي الْعَنَمِ السَّائِمَةِ زَكَاةٌ» **“On the grazing sheep zakat is payable.”** The obligation of Zakat is linked to the animal that is not fed by his owner, but grazes from the open pastures; 'grazing' - the causal attribute.

And like: «أَبْتَفُصُّ الرُّطْبُ إِذَا يَبَسَ؟» قَالُوا: نَعَمْ، قَالَ: «فَلَا إِذَا». **“Do rutab decrease (become lighter) when they dry?”** They said: yes. He (saw) said: **“then no.”** It was understood that the decrease is a 'Illah for the forbiddance of selling the rutab for dates, etc.

• **The example of the 'Illah mentioned in the text Istinbaatan (by way of inference)**

The structure of the text helps in the inference of a 'Illah for the rule, and this 'Illah is not mentioned explicitly nor is it taken from the indication (dalaalah):

- It was narrated that Omar asked the Messenger of Allah (saw) if kissing breaks the fast? Then he (saw) said: «أَرَأَيْتَ لَوْ تَمَضَّمْتَ أَكَانَ ذَلِكَ يُفْسِدُ الصَّوْمَ؟» **“If you had gargled would your fast had been broken?”** He ('Umar) said: 'No'. Based on this, it was deduced that kissing does not break fast similar to gargling which does not break the fast unless it leads to inzaal i.e. water goes through the body cavity. Thus, kissing does not break fasting unless it leads to inzaal i.e. when semen goes through. So, it was deduced from this that the 'Illah of breaking fast by kissing is inzaal – this 'Illah “inzaal” is called a derived 'Illah ('Illah Mustanbatah).

«يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ» **“When the call is proclaimed for the Salah (prayer) on the Day of Friday (Jumu'ah prayer) come to the remembrance of Allah and leave the trade.”** [Al-Jumu'ah: 9].

This verse is intended to indicate the provisions of Jumu'ah, not to state the provisions of trading. If the prohibition of trading was not a 'Illah for preventing the obligatory hasten to Jumu'ah prayer, it would not have been related to the provisions of Jumu'ah. And He (swt) saying: «وَذَرُوا الْبَيْعَ» **“leave the trade.”** though in the form of a request to leave, i.e. forbiddance, but is a decisive forbiddance because of the indication (qarinah) of linking the request with the prevention of something which is Mubah in addition to the subject of the speech, namely hastening to Jumu'ah prayer, which is obligatory (Fardh). Thus, the prohibition of trading at the time of the call is a decisive prohibition.

It is from this verse that the 'Illah to forbid trading at the time of the call was deduced, which is the distraction from the Salat. This is called a derived 'Illah ('Illah Mustanbatah); the rule revolves around it wherever it exists. So, trading (Bayi'), leasing (Ijara), and any action that distracts from prayer are prohibited at the time of the call by analogy (Qiyas).

• **The 'Illah of analogy ('Illah Qiyasiyyah)**

If the text has an implicit 'Illah ('Illah tu dalaalah) and there is an effective link between the implicit 'Illah and the ruling of the original case (hukm al-asl), this relationship can be used to make an analogy for a new 'Illah based on the implicit 'Illah, which is found in the text. This new 'Illah is called 'Illah of analogy ('Illah Qiyasiyyah). It is used to make analogy (Qiyas) to produce new rules, like how other reasons ('Illah) are used. It is worth mentioning that the effective link between the 'Illah and the rule (Hukm) is not found unless the implicit 'Illah is a

causal attribute (wasf mufhim) for both the causality (Ta'leel) and the cause of reasoning (wajh allillah), i.e., it implies (mufhim) that this attribute is a 'Illah and also it implies the reason for which this attribute is considered a 'Illah, because this reason is what determines the effective link between the 'Illah and the rule.

- The Messenger of Allah (saw) said: «لَا يَفْضِي الْقَاضِي وَهُوَ غَضْبَانٌ» **“A judge must not sit to pass judgement between two disputing parties when he's in a state of anger.”** (Anger) is a causal attribute (wasf mufhim) that was mentioned in the Hukm reasoned with anger.

However, this Illah that was mentioned implicitly (Dalalatan), which is (anger), is a causal attribute for the effect of anger on the judgment. And there is an effective link between the implicit 'Illah (the attribute of anger) and the ruling of the original case (hukm al-asl) which is the prevention of passing judgment. This effective link is the confusion of mind and the disorder of status. Any new causal attribute (wasf mufhim) that contains the same effective link, like hunger, can be made compared to the implicit 'Illah in the text based on sharing this link, and the new causal attribute (hunger) is called 'Illah of analogy ('Illah Qiyasiyyah). Thus, anger is an implicit 'Illah ('Illatu dalaalah) and hunger is 'Illah of analogy ('Illah Qiyasiyyah) due to the existence of an effective link in the two 'Illah (reasons) of anger and hunger.

And all these 'Illah (reasons) are Shar'ai 'Illah because they are all based on the legal text explicitly or implicitly or by deduction or through analogy (Qiyas), and none of them is called a rational 'Illah. Thus, when the 'Illah (reason) of 'An-Naqdiyah', the currency characteristic, was derived from the legal texts on the zakat of paper currency and the prohibition of usury in it; it is a Shar'ai 'Illah deduced in the manner shown in the book 'Funds of the Khilafah State':

(However, since this compulsory currency has been adopted as money, payments for benefits and services and gold and silver as well as all other merchandise and goods are bought by it. Therefore, it has fulfilled the currency and price characteristics verified in gold and silver.

This is because the texts mentioned Zakat on gold and silver are of two types:

The first are evidences about Zakat that mention gold and silver as generic nouns/names, i.e., items of gold and silver, which are Jamid (non-derived/rigid) nouns that are not reasoned (i.e., no 'illah is sought for them), so no Qiyas (analogy) can be established upon them. Hence, there is no Zakat obliged on other metals such as iron, copper, and others. Abu Hurayrah narrated that the Prophet (saw) said: «... وما من صاحب ذهب ولا فضة، لا يؤدي...» **“No owner of gold or silver who fails to give their due right except that he will have sheets of fire made for him on the Day of Judgement...”** [Narrated by the five except al-Tirmidhi]. In this hadeeth, the word "gold" and "silver" are mentioned as Jamid nouns/names that are not reasoned.

The second type are evidences about Zakat that mention gold and silver as currency which is taken as prices for goods and wages for labor. From these texts, the 'illah (reason) is deduced; which is the currency characteristic. So, an analogy is established upon it for the compulsory (Ilzamiyya) paper currency since the Illah (reason) is fulfilled in it. Therefore, the rulings of the zakat are applied to it by calculating its equivalent of gold or silver in the market Ali ibn Abi Talib narrated that the Prophet (saw) said: «إذا كانت لك منّا درهم، وحال عليها الحول، ففيها خمسة دراهم، وليس عليك شيء - يعني في الذهب - حتى يكون ذلك عشرون ديناراً، فإذا كانت لك عشرون ديناراً، وحال عليها الحول، ففيها نصف دينار» **“If you have two hundred dirhams and one full year has passed, then five dirhams are due on them. You do not have to pay anything – i.e. on gold — unless you have twenty dinars; if you have twenty dinars and one full year has passed, then half a dinar is due on them.”** [Narrated by Abu Dawood] And as reported by Ali (ra) saying: «في كل عشرين ديناراً نصف دينار، وفي كل أربعين ديناراً دينار» **“One half Dinar (i.e., zakah) is in every twenty, and from forty Dinars is one Dinar.”** Also, it was narrated that Ali (ra) said: The Messenger of Allah (saw) said: «.. فهاتوا صدقة الرقة، في كل أربعين درهماً، درهماً وليس في تسعين» **“Bring the Sadaqah of the Riqqa as a Dirham for every forty, and there is nothing due on one hundred and ninety. Once it reaches two**

hundred Dirhams then five Dirhams are taken from it”, reported by Al-Bukhari and Ahmad. And as narrated from Abdur Rahman al-Ansari who said that in the book of the Messenger of Allah (saw) and the book of Umar on Sadaqah, there is the following: «... والورق «**Nothing is taken from silver until it reaches two hundred Dirhams.**» [Reported by Abu Ubaid]

All these Ahadith indicate the currency and price characteristics because the terms Riqqa with the the indication (greenah) of «في كل أربعين درهماً» **"a Dirham for every forty"**, and the words Wariq, Dirhams and Dinars; all of which are used to mean minted and coined gold and silver i.e., currency and price. The use of these terms indicates that it is the currency and the price that are meant in the Ahadith. Thus, the rules of Zakat, blood-monies, atonements (Kaffarat), cutting for theft and other rules are linked to these two characteristics.

Since compulsory currency verifies these currency and price characteristics, then it is included by the Ahadith obliging Zakat in the two currencies, gold and silver. So Zakat is obliged on it as it is obliged on gold and silver and it is valued in gold and silver. Whoever owns compulsory currency equivalent to the value of 20 Dinars of gold-i.e. 85 grams of gold-which is the Nisab of gold, or 200 Dirhams of silver-i.e. 595 grams of silver-over which a year passes, then Zakat is obliged upon it and he must give quarter-tithe.) End.

Therefore, it is not said that currency and price characteristics are a rational ‘Illah, but they are a Shar'ai ‘Illah derived from the Shar'ai evidences. It is one of the types of reasons (‘Illah) mentioned above in the classification of the ‘Illah into explicit, implicit, derived ‘Illah or ‘Illah of analogy, and they are all Shar'i ‘Illah because they are all based on the Shar'i text.

8 - Zakat is obliged on trade merchandise, whether they are real estate, fabrics, grain or sheep, etc., and we have shown the evidences for that in the book Funds of the Khilafah State as follows:

(Trade merchandise is everything other than currency which is used for trading, buying and selling, for the sake of profit e.g. foodstuffs, clothing, furniture, manufactured goods, animals, minerals, **land, buildings** and other goods that are bought and sold.

Zakat is obliged on merchandise taken for trade by the agreement of the early and latter scholars. From Samura b. Jundub who said: «أما بعد، فإن رسول الله صلى الله عليه وسلم كان يأمرنا أن نخرج الصدقة من الذي نعد للبيع» **“See! Verily the Messenger of Allah (saw) used to command us to give Sadaqah on what we prepared for sale”** (narrated by Abu Dawud). Abu Dharr narrated from the Prophet (saw) who said: «وفي البزّ صدقته» **“There is Sadaqah in Bazz.”** Al-Bazz are clothes and woven material used for trading. Abu ‘Amra b. Hamas narrated from his father who said: “Umar ibn Al-Khattab passed by and said: ‘O Hamas, pay the Zakat on your property’. I said: ‘I don’t have any property except for Ji’b (quivers) and leather’. He said: ‘Estimate them, then pay their Zakat.’” AbdurRahman b. Abdul-Qari said: “I was appointed over Bait ul-Mal in the time of ‘Umar ibn Al-Khattab. When the gifts were given out, the wealth of the traders was collected and counted, of what was present or absent. Zakat was then taken from the present wealth for what was present and absent.” From ibn ‘Umar who said: “There is Zakat on Raqeeq (slaves) and Bazz suits upon which trade is intended.” The obligation of Zakat on trade has been narrated from ‘Umar and his son, ibn Abbas, the seven jurists, Al-Hassan, Jabir, Tawus, Al-Nakhai, Ath-Thawri, Al-Awzai, Ashl-Shafii, Ahmad, Abu Ubaid, the people of the opinion (Ashab ar-Rai), Abu Hanifah and others.

Zakat on trading merchandise is obliged when it reaches the Nisab value of gold and silver, and a year has passed over it. If the trader begins his trade with property less than the Nisab then it reaches the Nisab at the end of the year, there is no Zakat upon it because a year has not passed over it. Zakat will be obliged on its Nisab after a full year has passed over it.

If the trader begins his trade with property above the Nisab such that he begins his trade with 1,000 Dinars then his trade grows and profits by the end of the year so that its value

becomes 3,000 Dinars, it is obligatory upon him to pay Zakat on 3,000 Dinars not the 1,000 Dinars he started with. This is because its profit follows it. **Accordingly, Zakat is obligatory on properties intended for trade as described above.**

9. If you have a Nisab, you can do the following to your money regarding the Zakat

- Jot down the Hijri date when your money reaches the Nisab.
- After a whole Hijri year has passed, calculate how much money you have to see if it reaches the Nisab or not.
- Pay the Zakat of all this money that you have and not only of that which surpassed the Nisab, but rather the whole amount, meaning the Nisab and whatever surpassed it.
- After that, you calculate your money every year in this date and pay Zakat on them all if it has reached the Nisab or more.

10 - If a person forgets the date of his money reaching Nisab, then he should estimate and take into consideration when making the estimate the interest of the beneficiaries of the Zakat because they have a right in receiving this money which has more priority over his right even though he is the owner of this money. Therefore, if his estimation is somewhere between the months of Muharram and Shabaan, let him make the beginning of the year at the beginning of the month of Muharram and not the month of Shabaan, as this is better for him in his Deen, bi'thinallah.

We ask Allah that the answer is clear and adequate.

Your brother,

Ata Bin Khalil Abu Al-Rashtah

27th Jumada II 1439 AH

15/03/2018 CE

The link to the answer from the Ameer's Facebook page:

<https://web.facebook.com/AmeerhtAtabinKhalil/photos/pb.122848424578904.-2207520000.1521830875.787725891424484/?type=3&theater>

The link to the answer from the Ameer's Google Plus page:

<https://plus.google.com/u/0/b/100431756357007517653/100431756357007517653/posts/22kPEdjnoUz>

The link to the answer from the Ameer's Twitter page:

<https://twitter.com/ataabualrashtah/status/977257193924853760>