



Muhammadia Jamia Shareef

Madrasah And Yateemkhana (Orphanage)

(Boys and Girls)

5, Outer Circular Road, Rajarbag Shareef, Dhaka-1217, Bangladesh.

Assalamu Alaikum Wa Rahmatullah

Dear Brothers of Islam,

Muhammadia Jamia Shareef Madrasa and Yateemkhana(Orphanage) has been founded by unlimited Rahmat of Allah Subhanahu wa Ta'ala. The founder of these institutions is **Mujaddiduzzaman, Imamul Ayemma, Kutubul Alaam, Aoladur Rasool Hazrat Murshid Quibla Alayhis Salam** of Rajarbag Shareef.

The outstanding characteristics of Muhammadia Jamia Shareef is that only in this educational institute acquiring 'Ilme Tasawuf', which is Faraz for all Muslim men and women's is compulsory along with 'Ilm-i-Fiqh. Here system of education for boys and girl are arranged following complete Hijab of Shariat. All the teachers, staffs and members of boy-section are male where as all the teachers staffs and members of girl-sections are female.

The students of this institution are not involved in any un-islamic activities such as fundamentalism, barbarism, terrorism, strike, long-march, burning effigy etc haraam activities or any such types of constitutions and parties. Rather, the daily life activities and everything from top to bottom of the students here are characterized with Sunnah. Above all, this institution is based on the Aqeedah of '**Ahle Sunnat wal Jamaat**'. On the light of Quran Shareef, Hadees Shareef, Ijma and kias, education is delivered here with objective of establishing the Ideal of Sunnat-i-Nababi in the practical life, that is, to achieve the satisfaction of Allah ta'ala and Habibullah Rasoolullah Swallallahu 'Alaihi Wa Sallam by establishing the real form of Islam.

In this educational institution an 'Orphanage and Lillah Boarding is founded with the objective of rendering education to the 'poor and orphans' along with the rich people of the society. Therefore , to give your Zakat, Ushor, Fitra, Kaffara, Mannat, donation, skin of animals of Qurbani or it's price to the Lillah boarding of this institution is more worthy than other institutions and the way of having more benefit and dignity.

The world famous Awleat-i-kiram have the opinion that among the sectors which were emphasized in Quran Shareef and in Hadees Shareef, to give Zakat, Ushor, Fitra, Kaffara, Mannat, donation, skin of animals of Qurbani etc to the Orphan and poor 'Twalib-e-Ilm' i.e the students engaged in acquiring knowledge of Ilm-i-Deen will be of having more Sawaab (benefits) and will be the Wasila of achieving satisfaction of Allah Ta'ala and Habibullah Rasoolullah Swallallahu alaihi Wa Sallam.

Therefore, give your Zakat, Ushor, Fitra, Kaffara, Mannat, donation, skin of animals of Qurbani etc to this institution to acquire the satisfaction of Allah Ta'ala and Habibullah Rasoolullah Swallallahu 'alaihi Wa Sallam.

It is noted that you can either donate directly to the authority or in the bank account given below.

Authority
Muhammadia Jamia Shareef

Contact us:

Phone: +88029338787, +88028333634, +8801720014686, +8801711264694, +8801712648453, +8801711238447, +8801711178661;

E-Mail: info@ahkamuzzakat.com, MJSRPC@gmail.com

Website : <http://ahkamuzzakat.com/> , <http://.al-ihsan.net>

Account Name 1: Muhammadia Jamia Shareef,

Account no: **1008514711001**, IFIC Bank Limited, Dhaka, Bangladesh, Swift Code: IFICBDDH

Account Name 2: Muhammadia Jamia Shareef,

Account no: **2000007569**, Sonali Bank Limited, Malibag Branch, Dhaka, Bangladesh

AHKAM AND MASAEEL OF ZAKAT

Zakat in Quran Shareef

The significant Amalus Swaleh is that, bring Imaan to Allah Ta'ala, to Malaika and to all the Nabi and Rasool Alaihimus Salaam and spend your wealth with the Muhabbat of Allah Ta'ala for relatives, orphans, Miskeen, Musafir, beggar and for the slaves who are seeking freedom and establish Swalat, give away Zakat, fulfill any commitment, have patience during hardship, during sickness and during war. They are those who do truth love and they are the ones who are Parhejgaar (Muttaqee). (Sura Baqarah-177)

(Yah Rasoolullah Swallallahu 'Alaihi Wa Sallam) You do accept (Zakat and) donation from their wealth. Donation will make them sacred, pure and rectified.

You do pray for them because Your dua will be (matter of) sympathy for them; Allah Ta'ala is omni hearing and omni science (hears everything and knows everything).

Zakat in Hadis Shareef

Hazrat Omar Ibnul Khwattaab Rwadiallahu Ta'ala Anhu stated, Saiyeedul Mursaleen, Imaamul Mursaleen, Khwatamun Nabiyeen, Huzur-i-Paak Rasoolullah Swallallahu Alaihi Wa Sallam declares, on land and in water, wherever any asset gets destroyed, is due to the reason of not giving Zakat.

It is declared in Hadis Shareef, One, who does not give Zakat, his Swalat is not granted. (Bukharee Shareef)

Definition of Zakat:

'Zakat' is Arabic word which means purity or prosperity/increase. In terms of Shariat, Zakat is to give away a certain amount of wealth (Nisaab) to the possession of a Muslim who is eligible/suitable for accepting Sadaqah following the directions of Shariat with an objective of achieving satisfaction of Allah Ta'ala. Here the giver cannot take any benefit from the receiver. If the payee receives any benefit or keeps any hope to take any benefit, then the Zakat will not be valid/accepted/correct.

What is the Nisaab of Zakat?

Nisaab is the minimum financial limit of amount fixed by Shariat. That is, it is the amount of wealth or money, remaining in the possession of a person after one year in a particular date, meeting all the fundamental needs of his family, for which Zakat has to be paid off; is called 'Nisaab' terms of Islamic. Depending on the nature and types of wealth, Nisaab is different for different wealth.

Zakat is Fard on Whom?

1. Payee of Zakat needs to be Muslim.
2. Adult and have conscience.
3. After meeting all basic/fundamental needs of one year if there remains additional/extra (Wealth equal to amount of Nisaab i.e. Gold amounting 87.2093 gm (7.5 tola) or Silver amounting of 610.4651 gm (52.5 tola) or price of wealth equal to the price of this amount of Gold/Silver.

4. If the value of individual commodity or good is not equal to the amount of Nisaab, but the value of all the wealth together of that person collectively equals to the price of 610.4651 gm (52.5 tola) of Silver. Then Zakat has to be paid off.
5. After deducting/deducing the debt/loan taken for family necessities, if there remains amount of wealth equal to the amount of nisab, then Zakat has to be paid.
6. Though wealth of husband and wife remains together in one family, as ownership is different, Zakat has to be paid separately for their individual/own wealth.
7. If the owner of the wealth dies before paying off his stipulated Zakat, then the inheritors will be considered the owner of the part of wealth that remains after paying off the Zakat.

To whom the Zakat can be given:

1. Fakir: Fakir is he who has very little asset.
2. Miskeen: Miskeen he whose income is less than his expenditure and cannot ask for their praise.
3. Officials who are engaged in collecting Zakat and serving.
4. New Muslims for their satisfaction: For leaving their previous religion they may be left away from family or society.
5. Getting free from loan: To meet their fundamental needs the people in debt can get Zakat.
6. To get free from slavery
7. Jihad: Those who are engaged in Jihad against Kaafir and Non Muslims to establish Islam.
8. Musafir: If a musafir get needy in special case although he has sufficient wealth at home.

To whom the Zakat cannot be given:

1. The Madrasha lead by Ulama-e-su (hypocrite Maolana) and are related to terrorism, fundamentalism and other Kufriism. Giving Zakat will not be valid and considered if it is given to those Madrasah.
2. Zakat may not be given to a man who is owner of Nisab (fixed limited) wealth or a rich man.
3. According to the the Imam and Mujtahid of Muta'akaddimin It is not allowed to take Zakat for the descendents of Hazrat Abbas, Jafor and Aqil Radiallahu Ta'ala Anhum of Banu Hashim of Quraish. But according to The Imaam and Mujtahid of Ahle Sunnat Wal Jamaat it is allowed (Halal).
4. Zakat can not be given to non Muslims.
5. The Zakat may be given to those Madrasa where there are Lillah boarding and orphanage. But where there is no Lillah boarding and orphanage Zakat can not be given to those Madrasa.
6. Zakat can not be given to poor parents, on behalf of children, husband and wife.
7. If the Zakat collector is appointed by the institution, for Lillah boarding or orphanage then the Zakat can not be given to that Zakat collector.

8. If an earning person is devoted to perform Nafil Salat, Saom (fasting) and other nafil prayers not earning himself then Zakat can not be given to him. But if he is suitable to take Zakat for having no income source then Zakat can be given to him.
9. Zakat can not be given to servants as their salary.

Ushar or Zakat of crops, domestic animals/Livestocks and birds:

Zakat of agricultural products, fruits, domestic animals and birds is said 'Ushar' in Islamic terminology.

Though there are differences in opinions either the lands of Bangladesh are 'Ushri' (Ushar payable or not, maximum opinions are in support of paying off Ushar.

Nisab of crops and conditions of Ushar:

According to Imamul Aa'zam Abu Haneefa Rahmatullahi 'Alaihi, the Ushar has to be payed off. Though already payed off, the production is more or less whatever it is and even tax of land is already payed off. Ushar has to be paid off in every harvest if the crop is produced more than once a year, Ushar of leased land has to be paid off by less and leaser individually.

Who will pay the Zakat for the wealth and ornaments of husband and wife?

Though the wish of husband and wife are considered as of a same family as their ownership is separate. Their Zakat should have to be paid off separately. Wife has to pay off Zakat by selling some of her ornaments or saving money from retail expense if she has no wealth except ornaments. If husband pays Zakat of ornaments on behalf of wife Zakat would be paid off.

From when Zakat have to be calculated?

Zakat becomes Fard (compulsory) at the end of Lunar year and to calculate the Zakat at the end of lunar year is Wajib. The calculation would not be accurate if it is calculated based on English or Bengali year. This condition is only application for Zakat payable wealth, goods and money; not for agriculture products, honey and mineral products. The Zakat of crops must be paid after reaping at every harvest.

Kaza or unpaid Zakat of previous years:

If there is any unpaid Zakat of last few years then it would be counted as debt. This unpaid Zakat has to be paid before paying off the Zakat of current year.

A specific date within an astronomical moon year has to be fixed for calculating the Zakat. For making the calculation easy, the Zakat can be calculated the first date of Ramadan Shareef every year. Due to Rahmat of Ramdan Shareef, Allah Pak gives seventy times more Sawaab at this time.

Table for calculating Zakat (According to lunar year):

Owner of the wealth can use the following table for calculating the Zakat of implicit and explicit wealth. Those wealth which has not been mentioned in the table, must be counted.

Table for Calculation of Zakat

A		List of Assets on which Zakat is Applicable		
-	-	Name / Description of Assets	Basis of Calculation	Calculated Amount
1	a	Ornaments made of pure Gold/ Silver/ Guinea gold / Guinea coin/ Bar	Current Market Value	
	b	Ornaments of mixed Gold/ Silver/ Valuable stone/ Diamond/ Perl	Current Market Value of either Gold or Silver	
2	a	Plot / Land/ Real Estate for business purpose	Current Market Value	
	b	Flat / House other than self occupied one	Current Market Value	
3		Vehicles: Rickshaw, Taxi, Lorry, Bus, Truck, Ships/ Boats etc. in transport business	Net Profit (Annual income-less Expenses) if kept in Savings	
4	a	Prize bond	Current Market Value	
	b	Insurance (personal or for dependent persons)	Current Market Value of total premium paid	
	c	DPS / Savings for Self or for dependent person	Total amount of Savings	
	d	Various types of Debenture	Purchase Price	
	e	Bond	Purchase Price	
	f	Term Deposits / Amanat	Total amount of Savings	
	g	Basic Capital deposited in the provident fund	Zakat shall be effective from the time that basic deposit in the provident fund grows to the amount of Nisab. Then if it is stay for a complete year and if there is Nisab then Zakat has to be paid.	
6	a	Rules for paying Zakat for a Share whether or not enlisted in CDBL or Stock Exchange is:	Share was purchased at low rate but while paying zakat, the rate was high, in such case zakat has to be paid at purchased rate(low rate). Share was purchased at higher rate but while paying zakat the rate was low, in such case Zakat has to be paid at the rate of time of payment.	
	b	Assets of Partnership or Joint venture eligible for Zakat	Current Market Value of individuals if Zakat is not paid combinedly.	
7		Foreign investments on which Zakat is applicable	Current Market Value	
8	a	Cash in hand at Bank	Total amount	
	b	Savings account deposit balance	Balance of specific date	
	c	Current Account balance	Balance of specific date	

9	a	Stock Raw Materials/ Finished Goods or Products / Stock of Goods for purchased business purpose.	Purchase price of raw materials / Cost of Goods/ Price of Stock Goods	
	b	Stock of Birds in Poultry/ Ducks	Current Market Value	
	c	Live Stocks in Firms of Cow/ Buffalo/ Goat/ Ram/ Horse/ Camel/ Dumba	Current Market Value	
	d	Stock of Fishes in Fishery Firm	Current Market Value	
10		Zakat paid in advance for particular Lunar Year	Amount paid	
11		Loans / Accounts Receivables	Total amount (other than bad & doubtful Loans)	
Total of amount of Assets on which Zakat is Applicable				aaa

Though, there may be loan for industry, factory, business, the Zakat of other wealth has to be given. Because, there exist the factory, industry or business institution against the loan. So, that loan will not be counted in giving Zakat of other properties, assets or wealth.

B List of Items Exempted from Zakat				
-	-	Description of the Asset/ Wealth	Amount of debt	Amount
12	a	Personal Loan from bank or institution	Total amount of Loan	
	b	Current Loan/ Liabilities / Installment Payables	Total amount payable	
	c	Loan/Debt/ Karje Hassana from any person	Total amount payable	
13		Unpaid amount of Muhrana (on which wife has Demand)	Total amount payable	
14	a	Outstanding Utility Bills/ Land taxes/ City corporation tax,	Total amount payable	
	b	Salary of stuffs Payable / Arrears of Madrasa/ school/ college fees of children's	Total amount payable	
Total amount Exempted from Zakat				Bbb

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C Ushor and specific Zakat on animal/ Live Stocks				
-	-	Description of the crop and animal	Determination of Ushor / Zakat	
15	a	Fruits/ Crops grown up in natural way (without any investment for cultivation)	One-tenth (1/10) of the net received crop or equivalent price	-
	b	Fruits/ Crops cultivated in modern system (with investment for cultivation)	One-twentieth of the net received crop or equivalent price	
16	a	Saema (animal freely grazing in the field) For 30 or more Cows of buffaloes	1 (1 yr old) for 30 Cow or 1 (2 yr old) for 40 every Cow/ Buffaloes	
	b	Saema (animal freely grazing in the field) For 40 Sheep's and Goats	1 (1 yr old) for up to 120 nos, 2 for 121nos., 3 for 201 nos., 4 for 400nos and for above 400 ,1(one) for every 100 nos. or	

			equivalent price	
17		If someone has domestic animals, birds etc.	One-twentieth of the net income(of this domestic animals or birds) or equivalent price	
		Ushor and specific Zakat on animal/ Live Stocks		CCC
Zakat payable:			= 2.5 % of (aaa-bbb+ccc)	

Calculation of Zakat:

- a) calculated value of wealth which is suitable for Zakat = aaa
- b) total debt of wealth exempted from Zakat = bbb
- c) The value of wealth suitable for Zakat = aaa-bbb = R

If the value of R is equal to or more than the value of 610.4651gm(52.5 tola) of silver then the Zakat has to be given at the rate of 2.5%

The amount of Zakat, $T = (2.5 \times R) / 100$

The amount of Ushor and Zakat on animal = ccc

Total calculated amount of Zakat of the concerned Lunar year, $Z = (T + ccc)$

Some Important Mas'ala (regulation) for Saom (fasting)

- Swalatut Tarawee is of 20 rakats. This Swalat is Sunnat-i-Mu'akkada for all men and women. If only one rakat is less than this 20 rakats, then one will be sinner of (not fulfilling) this Sunnat-i-Mu'akkada.
- Performing Swalatut Tarawee in Jamaat whether it is Surah Tarawee or it is Khatm-i-Tarwee - both are Sunnat-i-Mu'akkada-i-Kifaya separately.
- Concerning women, going to Masjid or 'Eid-ground for performing Swalat of 5 wakts, Jamua, 'Eid or Tarawee is Makrooh Ta'hrimi as a general Fotwa (religious decision) and Kuffar as a special Fotwa.
- It is legal to take ehchange after Khatme taarabih and completing recitation of Quraan Shareef.
- In Ramadan, if someone intentionally breaks Saom without any reason complying the Shariat, the kaffara will be wajib on him.
- It is Jayeez (allowed) to take remuneration by performing Saom (fasting),
- Taking any kind of injection or saline will be the cause of breaking Saom
- Eating something after Subhi-sadik thinking that the night is still remaining will make the Saom invalid.
- While performing 'Saom' (fasting), it is forbidden to draw water upward through nose during Waju and to gurgle during mouth wash.
- While performing 'Saom', if someone smokes Hucca, Bidi or Cigarette, his Saom will become invalid.

- ❑ While performing 'Saom' if the smoke of Agorbati (fire stick) enters into nose, then the Saom will be invalid. But smokes of car daring moving on roads or smokes of woven while cooking, it enters into nose, Saom will not be broken as it is a situation of 'majur' or out of capability.
- ❑ It is maqruh to use Paste, powder, ash, coal etc during Saom(fasting). Saom(fasting) will be broken if a little part goes into body.
- ❑ Saom(fasting) will be broken if water goes into body knowing that he is having Saom(fasting). Otherwise not.
- ❑ Drinking spit again and again will not break Saom(fasting).
- ❑ The followings are not the reason of breaking Saom(fasting)-oil message, cutting nails and hair, having bathe to keep body clean, using surma or medicine into eyes. If the taste of medicine is noticeable or the color of Surma is visible in spit, it will not affect on Saom(fasting).
- ❑ Saom(fasting) will not be broken if someone eats in dream or he eats completely by mistake. But he must give up food or drink as soon as he remembers about Saom(fasting), otherwise it will be broken and Kaaza will be Faraz.
- ❑ Feeding child of her own milk is not a cause for a mother to break Saom(fasting).
- ❑ Sleeping by day is not the cause of breaking Saom(fasting). Nightfall during sleep is also not any of the cause of breaking Saom(fasting).
- ❑ Mouthful Vomiting willingly in the reason of breaking Saom(fasting). Vomiting slightly will not affect Saom(fasting). Saom(fasting) will not be broken if there in Vomiting willingly or not willingly, slightly or mouthful. Saom(fasting) will be broken if it is eaten slightly or full mouth willingly. Saom(fasting) will not be broken if eaten slightly unwillingly. Saom(fasting) will be broken if eaten full mouthful unwillingly. Kaaza will be applicable but Kaffara is not.

NB: If someone gets trouble understanding this leaflet of Zakat, or if someone has any question, then please contact with Muhammadia Jamia Shareef in the following address.

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