

# FATAWA LIVE 2016

**From:** Aboutislam.net: live fatwa

**Date:** Saturday, July 02, 2016

**Subject:** Live Fatwa

Ustazna, here are the questions received. Please, answer them by email till we follow up on the problem with the IT Dept.

**Q 1: Can I send Zakah of al Fitr to my own country?**

Questioner: Amin – Turkey

I live abroad; can I send Zakat Al-Fitr to my own country? Please, keep in mind that people in my home country are in need of money than the country where I live.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, if you are sure that you can reach people who deserve it more or your kin relatives who are in need because the Prophet, pbuh, said that it will then be a kindness to kin and Zakah at the same time. Be sure that you make reach its recipients by the Eid prayer time.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

**Q 2: Interest Money Given By Govt.**

Questioner: Zahoor

Is it right for a Muslim to use interest money given by govt. on his salary? As it's mandatory for any govt. employee to have a bank account, so interest comes automatically. If not, what I can do?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Zahoor

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Sending Salary to your bank account does not mean that it will generate interest if it is a checking account. But anyway if there is interest in your bank account coming for any reason you should dispose of it to Muslim poor and needy, preferably through trust worthy Muslim charities. You must not use it for any benefit to yourself as it is Haram for you and inappropriate to give it back to the Bank.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf  
-----

**Q 3: Worked in Riba Transactions**

Questioner: Fayez

If any person who had worked as accountant has done *Riba* based transaction recording, and now had retired, he had received salary on the time of job. What should he do?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Fayez

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Recording it after it is contracted is not part of the sins that deserve the Curse of Allah as told by our beloved Prophet, pbuh. He said that the Curse of Allah is on the two parties and writer and witnesses. That does not mean it is not a wrong doing. Of course an accountant records many normal transactions and he may also record the interest transactions.

The remedy is Just Istighfar, good deed, and charity as Allah said what means “surely good actions wipe out the bad ones إن الحسنات يذهبن السيئات”

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf  
-----

**Q 4: Loan and Currency inflation**

Questioner: Hani

If I took a loan from a person and at the time of paying it back, we found out that the loan currency has dropped and, therefore, the debtor will incur a loss; should I pay back the original amount or should I add the inflation rate too?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Hani

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The principle is: a loan is paid back in same currency and quantity it was given. Without being a condition in the contract (even verbal contract) it is good to give more at time of repayment. This is a kind of beautiful repayment حُسن الوفاء. If the deterioration of the value of the loan currency is big amicable reconciliation between the parties is recommended and if they do not reach it amicably an agreed Arbitrator or Court of law may impose a fair reconciliation after studying all circumstance of the two parties and their economic environment.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

-----  
**Q 5: Paying Zakah in Installments**

Can I pay Zakah in installments? I mean every month I pay 2.5 percent of my salary rather than doing annually.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, this is of course permissible but start early so that at the end of your Hawl (your Zakah lunar year), i.e., when it becomes due, you find yourself done with it all or only a small portion is to be then paid, the point is: delaying it from the due date with no good reason is sinful while early payment is permissible.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**Q 6: Double Zakat Al-Fitr**

I am living in a country different from my home. I heard that you should pay Zakat Al-Fitr in the place you reside in. But I would like also to pay to poor people in my home country? Is it allowed to pay double Zakatulfitr?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

YES, of course it is allowed to pay more any amount. for instance once the Prophet, pbuh, wanted to make Udhiyah (sheep sacrifice) at time of Eid an Adha, he offered two big and good rams ضَحَى رَسُولُ اللَّهِ، صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، كَبْشَيْنِ أَمْلَحَيْنِ.

Also what you heard is inaccurate. It is better to pay it where you reside unless there is good reason to send it to another place, your home land or any other. Good reason include people who are in more severe situations like refugees and displaced people or poor kin, or people who suffer from calamities and the like.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**From:** Aboutislam.net: live fatwa

**Date:** Saturday, July 09, 2016

**Subject:** Live Fatwa

Salam Ustazna,

Hope you and your family are all well and at the best of health and faith, and have best enjoyed `Eid.

Could you kindly reply to these questions?

**Question 1: Supermarkets Offering Cash Prizes**

During Ramadan, many shopping centers and hypermarkets have offers where they give raffle draw coupons on certain amount of shopping, and at the end of the month you get the opportunity to win cash prizes, cars and other valuables. In my opinion, I believe them to be impermissible. However, some argue it to be right. At best I can say it falls in the gray area.

My question is: is this sort of raffle draw *halal*? Can you, please, advise in light of the Quran, Hadith and any existing Fatwas?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Questioner

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, It is Permissible. It is a way to make advertisement without any violation of Shari'ah as long as their prices remain normal (although many shops normally offer reduced prices with these prizes). A problem may arise if there is payment for these coupons to enter the draw (I.e., for the chance) whether direct or hidden under higher prices of the items included. Distribution of prizes on the basis of random draw is permissible. What is prohibited is charging a price for this chance.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

**Question 2: Paying Zakah to Parents**

Salam, thank you for having the Ask the Scholar option available on your website.

My husband and I give Zakah on our wealth together. We're both students who hope to start a family soon. So although we don't have a lot of disposable income, we have alhamdulillah managed to save a substantial amount over the years. My husband's parents have some serious chronic illnesses, and need a big chunk of money regularly to pay for their medical expenses. Since they are not well off, we very gladly bear these expenses.

However, we wondered if we can count this as Zakah. I have read conflicting views about Zakah distribution to family; on one hand, giving to family is highly encouraged, on the other, giving to parents appears to be forbidden. I am not sure which is accurate.

Giving Zakah on top of the medical expenses will be difficult for us and we'll need to dig deep into our savings. If it is Allah's law, we'll of course do it, but we are somewhat confused about this. To give an indication of the amounts: if our Zakah is USD 1000/y, we are giving USD

12,000/y already for their expenses. As you can see, not the easiest of scenarios to add Zakah on top of this -- USD 1000 is a large amount in our currency!

Would love your advice. Jazaka Allah.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Questioner

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please realize a few important points:

1. Spending on parents is as obligated and required as spending on oneself if parents are in need. Even when they are not in need giving them extras has a priority over one's own self, it is a sign of Taqwa and has tremendous rewards from God (remember the Hadith of the three persons who were locked in a cave and started praying to be saved, one of them has the deed of giving priority to parents over himself and his young children).
2. Although it is a good thing for husband and wife to mix finance (I do it myself) you should realize that according to Shari'ah they have independent ownership and if they decide to mix together without setting a percentage for each we always consider their properties (e.g., savings) as owned independently on the basis of 50/50. Independence of properties is so emphasized in Shari'ah to the extent that if the husband is 'poor' and wife is 'rich' she may give him her due Zakah.
3. If in fact the husband is the income earner and these savings came from his income, his parents (if in need and he is the only able child of them) have direct rights on his income, before saving any money, because they are internal part of his family.
4. If in fact, the wife has income, she is not required to spend on the family, unless she does that voluntarily (and what she spends voluntarily is acceptable, permissible, recognized but she has no right to claim it as a debt on the husband). Spending on the family (I.e., specifically wife because you inaccurately said you are going to build a family... You are already a family! I understood it to mean have children InShaAllah) is a full responsibility of the husband. This is so much so to the extent that if the wife is rich and the husband is poor she may give him her due Zakah knowing that he is going to use it to spend on her own needs and expenses.
5. Same responsibility towards parents applies to female children if they are able and parent in need. At the same time, a wife is not at all responsible for the parents of her husband and a husband is not at all responsible for the parents of his wife. Courteous actions, relations and giving are always recommended in Shari'ah.

With the above in mind, if your husband is rich, then his parents are part of this richness he cannot give his Zakah to them because this amounts to not paying Zakah at all (giving it to himself). There should be no confusion between this family responsibility and giving Zakah to brothers, in-laws, sisters, cousins and their like because these are not part of one's Shari'ah family required responsibility. (of course, going into details: grandparents, parental Uncles, minor sisters and brothers are also included in the obligation as part of the family provided they are in need).

Your own Zakah, that is on property which you own or on your share of joint properties, can be given to parents of your husband.

If parents' medical expense are 12000, and your husband has savings of 40000 (that he pays Zakah @ 2.5%=1000), parents have right on the 40000 itself and on his income, exactly similar to your right and the right of his own soul. It is not much at all!

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Aboutislam.net

**Sent:** Tuesday, August 02, 2016

**Subject:** Live Fatwa

Salam Ustazna,

Could you kindly reply to the following questions?

**1. Buying Stocks, Treasury Bills**

I would like to find out the ruling of Islamic Shari'ah regarding buying stock, treasury bills (a short term obligation backed by the sovereignty of the government with maturity period of less than 1 year with guaranteed returns without any risk) and what could be the best source(s) of a Muslim multiplying his or her wealth in a non-Islamic country?

In Ghana there are financial institutions where you can send your money with guaranteed returns without any risk and it's actually quit tempting as a worker where you can be accumulating additional wealth to aid in areas such as buying a home or building, cars, sustainable family home, simply because the minimum wage in Ghana is nothing one can write home about and there are no jobs that pay more than enough to keep on head just above waters.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Buying stocks of companies whose main line of business is permissible is permissible provided such companies fulfill the following 3 conditions and you do the fourth thing: 1) company does not use more than 30% of its assets in activities/transactions that are not permissible in Shari'ah, 2) it does not depend on interest-loan for more than 30% of its assets, 3) Haram earnings do not make more than 5% of its revenues and the 4<sup>th</sup> that you should do is 4) calculate out of such investments the amount of profit that comes from Haram and give it to Muslim charity.

Buying treasury bills is HARAM because these are pure debts on the treasury and all and any increment in a debt is prohibited by Allah in the Qur'an (2:275). This is exactly the RIBA that prohibited by Allah as defined in verse (2: 279) which says that any increment above principal is what must be avoided and repented from.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf  
-----

**2. 2.5% From Saving or Earning?**

I know 2.5% we need to give Zakah. Is 2.5% is from saving or earning because I have debts?  
Please, explain in detail about Zakah?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The Zakah is obligated on what you own. This means all savings and the net amount of earning which is added to savings (i.e., not the part one spends on self, family and what not).

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf  
-----

**From:** Aboutislam.net

**Sent:** Thursday, September 29, 2016

**Subject:** Live Fatwa

As-Salamu Alaykum dear Dr. Kahf,

Hope you are doing well and this message finds you in the best of health and Iman.

On behalf of the Shari'ah team, [aboutislam.net](http://aboutislam.net), I would like thank you for dedicating time to answer our visitors' questions today; Jazaka Allahu Kheir.

So far we received three questions that I included below; we expect more questions in the coming hours. Any further questions will be forwarded to you promptly by me or our dear colleagues in the section: Dr. Mohsen and Dr. Muhammad InShaAllah.

We will post the answers towards the end of the session's time InShaAllah.

**1. Exchanging coins into cash**

I have a lot of coins that I want to turn into cash. The bank has a service that I give them the cents and they give me banknotes in exchange. However they charge me a percentage of the amount for the service.

Is it Ok for the bank to take this money or it is considered Riba?

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Technically, it is not Riba because the coins have a transportation burden. They are the kind of Fulus in the past that many argued that they carry a burden in carrying them. But still I believe there is that nuance (shubhah شبهة) of Riba because it is the same currency. If I were you I would not collect that much and if it happens I would consume them through purchase and through time.

Wa Allahu A'lam  
Wa Alhamdu Lillahi Rabb al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

---

## **2. My Income is not sufficient for our expense; do I have to pay Zakah?**

As-Salamu Alaykum dear Dr. Kahf.

I have a question about Zakah; I get a monthly salary that does not cover all the expenses of me and my household; so I receive from time to time some amounts from my father. Through my salary and the assistance amount I receive, we are able to live a good life alhamdulillah.

I do not know if I have to pay Zakah; obviously I do not have savings that amount to the Nisab and lasts for a whole year. Do I have to pay a 2.5% of my salary and assistance amounts that I receive from my father when I get them?

JAK

### **My Answer:**

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The answer is: NO. Zakah is due only on what is left after expenses with the appropriate condition of reaching Nisab and staying for 354 days after the day on which it reached Nisab.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

## **3. Two Transactions in one?**

Respected scholar,

I heard that it is not permissible to combine two transactions together in one Sarf (money exchange) deal.

Does that apply to the following scenario?

I go to the money exchanger and give him \$100 to get from him 375 SR. But he gives me 400 SR as he has no SR change; so I give him back SR 25.

Is the above transaction halal?

### **My Answer:**

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As described if it is done at the same time there are no two transactions in one. There is only one transaction: \$ 100 for SR 375. That is it.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Aboutislam.net

**Sent:** Monday, October 24, 2016

**Subject: Live Fatwa Session**

Assalamu Alaykum respected Dr. Monzer,

We pray that you are in the best of your faith and health.

Here is a list of 9 questions. Please give detailed answers so that we can post them as permanent fatwas on Ask the Scholar browser.

**1. My dad died before he pays his annual Zakah. What should we do?****My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If the Hawl is due, i.e., the Zakah is due on your father before he died, the amount of Zakah for that year becomes due on him. In this case the heirs must pay it like other debts to other persons. Some scholars even argue that the debt of Allah is stronger in the requirement to be paid than the debts to people. Also there are scholars who say that now the property belongs to heirs and they are not responsible for the neglect of the deceased. Well it is true technically! But He is your father and even if you make Sadaqah on his behalf he will be rewarded for it, Zakah is definitely more important.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

**2. Can I deduce my debt from my Zakah?****My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The question is excessively vague; the debt that is on you is deductible from the total Zakatable properties (including cash) if it is going to be paid out of them. But if it is going to be paid out of future income it is not deductible. Example: you have cash 10,000 on which the Hawl has passed and Zakah is now to be calculated. You also have a debt on 240,000 on your house it is due on monthly payments of 1000 for 20 years. Ask yourself is this debt going to be paid out of the 10,000?! It is very likely that only 1000 are going to be paid out of the cash that you have if the date of its payment is before your next salary. Then you deduct only 1000 and calculate the Zakah on 9000. But if the date of the payment is due after you get your next salary you should not deduct this installment because actually like all other installments it is going to be paid out of future income.

But if the debt is to you not on you and the debtor is able to pay it and recognizes his/her indebtedness to you. This becomes a strong debt and you have to add it to the Zakatable items you own now and pay Zakah on it as if is cash on any other Zakatable item that you own. This

debt is a part of your wealth. If the debt is doubtful to be collected you may not include it in the calculation of Zakah to the extent of the doubt (e.g., 20%, 50%, 70%, 100%).

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**3. Is it ok to invest Zakah money?**

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Only a government, when it takes charge of collection and distribution, it may decide to invest part. Such a decision cannot be left to the Zakah payer himself/herself. The due amount of Zakah is the right of the poor now, not the right of the poor of tomorrow and if the government takes such a decision it is because it guarantees the living needs of the poor now. Also charitable organizations which receive Zakah from individual Muslims have no right to invest it; they are only agent of the Zakah payer.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**4. Is it permissible to put my money in a western bank?**

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If there are Islamic banks that fulfill all the needs of Muslims in the community, many scholars would rightly argue that it becomes not permissible to deposit in a conventional Bank whether in saving or current account regardless of the issue of earning interest (earning interest is not permissible from conventional bank or from any other person). But whenever there are needs that cannot be fulfilled by Islamic banks either because they do not exist or because their services are bad or insufficient, it is permissible to deposit in other banks provided a Muslim does not take or give interest which is exactly the Riba that is prohibited in the Qur'an.

One last point is worth mentioning: if you have to deposit large sums and to extended period, the Second Islamic Banking Conference held in Kuwait in 1982 determined that in such cases it is better to take the due interest and give it to charity than depositing in current account that does not generate interest or leaving it to the bank itself. This is based not on double standard but rather on weighing evils. That is when one is faced with two evils and has to choose one of

them, the lesser evil is taking the interest and giving it to charity, not that we, without any need, deposit in a conventional bank and take the interest to charity.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

#### **5. I am about to reach 65. Can I use special insurance companies to secure a pension?**

##### **My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

At this age insurance companies do not give you any good pension anyway. Insurance is not permissible according to majority because as an exchange contract it contains Gharar (ambiguity) in regards to its final outcome (in this example how many payments of pension you will receive because we do not know when one is going to die).

If Islamic insurance is available, you should go for it. if it is not available and you need really insurance (any kind of insurance) you may go for conventional insurance provided you avoid Riba (interest). Any pension insurance contract done with any insurance company is based solely on interest in addition to the probability of life expectancy because you pay now an amount of money and they give you back an annual or periodical amount, the difference is interest.

This does not include two kinds of pensions: the obligatory pension that is done in many countries like the social security in America and the employment pension that many companies have for their workers. These both are based on employment.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

#### **6. Should charities use Zakah money for administrative purposes?**

##### **My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

MY answer is NO. Charities receive Zakah on agency basis from Zakah payers; they cannot use part of Zakah for its administration. This is as if the Zakah payer himself takes part to himself for giving it to the poor. Allah in the Qur'an ordered us to give the Zakah and be sure that it reaches its destination. This is why we cannot take any wage for ourselves to make it reach to poor.

Only a government has the right to activate the item of worker on Zakah **العاملون عليها** in distribution Zakah to the deserving categories as mentioned in the Verse 9:60 of the Qur'an.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**7. Is it ok to use Zakah money to build a clinic?**

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If the clinic is exclusively for the poor and needy, it is permissible to use Zakah for building it because having a clinic is a necessary vehicle for providing health service including medicines. I say that knowing that there is another opinion that does not allow it. Here we need to expand the argument a little. Services, health, education, transportation, etc. are part of contemporary life. Services are considered properties in our Shari'ah. So you can buy them and sell them and finance them through Islamic banking and finance. Why not give them on the basis of making the poor own them also as he/she owns physical things when you give him food or cloth.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**8. Is it permissible to use Zakah to promote psychological counter attack?**

**My Answer:**

I don't know what is this and I cannot give opinion on it.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**9. I am wondering if it allowed using usurious bank loans to start business.**

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

My answer is definitely NO as this is a pure Riba which is prohibited in the Qur'an and the Sunnah.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

Jazaka Allahu Khayran

**Dr. Muhammad**

-----