

## Counting the Zakaat from the loan (Al-Qardh)

Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allaah, the Most Merciful, the Bestower of Mercy

**Question:** A man lent another a sum of money and when it was time to pay the Zakaat of his money, he counted the sum of money that he lent and included it in the amount to be paid as Zakaat (i.e. he considered it as a Zakaat to the indebted person). So, what is the Islamic ruling concerning this practice? May Allaah reward you immensely.

**Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee** (May Allaah the Most High preserve him): All praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon whom Allaah sent as a mercy to the Worlds, upon his Family, his Companions and his Brothers till the Day of Resurrection.

Indeed, exempting the indebted poor person from paying off the debt spares him (the creditor) from giving Zakaat if he does not despair of getting his money back. This does not mean that it is stipulated to get his money back but it suffices that he presumes (i.e. believing it is very likely, without being certain) that he will get it back, albeit he has not received it yet. Whereupon, exempting the indebted person from paying back the debt is like giving him [Zakaat]. This is similar to the one who owns money "as a trust given to someone else to take charge of" then gives it in Zakaat; it is permitted (in such a case to do that) whether or not he got it back. All this provided that he should have informed the indebted of transforming his debt into a Zakaat for him and he (the indebted) would have accepted it; however, if he does not approve of that, it cannot be considered as Zakaat.

The perfect knowledge belongs to Allaah. Our last prayer is all praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon our Prophet, his Family, his Companions and Brothers till the Day of Resurrection.

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