

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



المملكة المغربية  
الجلس العلمى الأعلى  
الأمانة العامة

# Fatwā of the Supreme Council of Religious Scholars

(al-Majlis al-‘Ilmī al-A‘lā)

On the Subject of Zakāh (الزكاة)

**In the Name of Allah, the Lord of all worlds,  
and may the most complete and perfect blessings and peace be  
upon the Trustworthy Messenger,  
and upon his pure family and noble companions.**

## **Introduction to the Fatwā**

At the outset, the General Secretariat of the Supreme Council of Religious Scholars (al-Majlis al-‘Ilmī al-A‘lā) is honored to present, with due reverence and loyalty, to His Majesty King Mohammed VI — may Allah preserve him — *Amīr al-Mu‘minīn* (Commander of the Faithful) and President of the Supreme Council of Religious Scholars, its deepest expressions of gratitude and appreciation for the honor he bestowed upon the members of the Council by entrusting them with the noble task of issuing a **Sharī‘ah-based fatwā** (فتوى شرعية) on the rulings of **Zakāh** (الزكاة).

The Council affirms that this royal directive lies at the very heart of safeguarding religion by explaining it and transmitting its pillars (*arkān ad-dīn* – أركان الدين). It acquires

even greater meaning and symbolism by coinciding with His Majesty's royal guidance to commemorate, in an appropriate manner befitting the learned scholars, the fifteen centuries since the birth of his noble ancestor, the Prophet Muhammad — peace and blessings be upon him — who was entrusted with conveying the pillars of faith, foremost among which, after belief (*īmān* – الإيمان), are the establishment of prayer (*ṣalāh* – الصلاة) and the giving of zakāh (*zakāh* – الزكاة).

The Prophet (peace be upon him) clarified what the Qur'an revealed about the immense value of zakāh in strengthening one's relationship with Allah, and its profound impact on freeing the human being from miserliness (*ash-shuḥḥ* – الشح) and greed (*al-bukhl* – البخل).

May Allah preserve our noble sovereign, and may He always enable him to uphold the covenant of his noble forefather, the Chosen Prophet — peace and blessings be upon him — in spreading his message among humanity.

After this sincere expression and fitting praise, the Supreme Council of Religious Scholars wishes to set out at the beginning of the text of this fatwā related to Zakāh, the following necessary clarifications:

1. The council clarifies that the sole purpose of issuing this fatwā is to explain the rulings of zakāh to those upon who its responsibility is due.
2. By issuing this fatwā, the scholars are merely **fulfilling their duty of reminding and conveying** (*at-tadhkīr wa at-tablīgh* – التذكير والتبليغ).
3. This fatwā contains an explanation of what the person legally responsible (*al-mukallaf* – المكلف) needs to know regarding the types of wealth (*amwāl* – الأموال) subject to zakāh, the amount due for each type, when it must be paid and who is entitled to receive it.
4. The Council has based the rulings contained in this fatwā upon the **Mālikī school of jurisprudence (al-madhab al-Mālikī** – المذهب المالكي).
5. The fatwā employs **the customary juristic terminology (al-muṣṭalaḥ al-fiqhī** – المصطلح الفقهي), while providing explanations that facilitate understanding for the general public.
6. The fatwā encompasses the rulings of zakāh as set forth in the books of jurisprudence, or inferred therefrom,, noting that the expansion and complexity of human activity in modern times — economically, financially,

and socially — may give rise to new cases that can be addressed through *analogy* (*al-qiyās* – القياس) with the original rulings or by considering the higher objectives (*al-maqāsid* – المقاصد) of the Sharī‘ah. therefore, the Council will continue to engage in **open and ongoing ijtihād** (الاجتهاد المفتوح) on these matters.

7. Anyone who has a specific or novel case — particularly regarding zakāh on new income-generating activities — may address their inquiry to the Supreme Council of ‘Ulama’, by submitting a written or voice-recorded question through an electronic platform to be announced after the publication of this fatwā.
8. It is appropriate in this introduction to clarify the difference between **tax** (*aḍ-ḍarībah* – الضريبة) and **zakāh** (الزكاة). Tax is collected by the state in return for the public services it provides to citizens, whereas zakāh is an obligation that the believer pays from his wealth according to its Sharī‘ah rulings, and it benefits the categories specified by the text of the Noble Qur’an.
9. Zakāh is given by the payer (*al-muzakkī* – المزكّي) in obedience to the command of Allah.

10. The objective of zakāh, as stated in the Qur'an —  
“*Take from their wealth a charity by which you purify them and cause them to grow*” (Qur'an 9:104) — is to benefit the giver himself by purifying him from miserliness and greed..

Thereafter, and with Allah's guidance, we affirm that Zakāh (الزكاة) is one of the pillars of Islam (arkān al-Islām – أركان الإسلام), a great obligatory duty among its prescribed obligations (*farīdah* – فريضة), and a foundational principle upon which the other rulings of Islam are built—those rulings that give structure and soundness to the life of the Muslim.

This fatwā sets forth the fundamental principles (uṣūl – أصول) that a Muslim must bear in mind concerning this obligation, together with a necessary exposition of its rulings (aḥkām – أحكامها) according to the school of Imām Mālik (madhhab al-Imām Mālik – مذهب الإمام مالك), may Allah be pleased with him. Accordingly, Zakāh is a defined right (حق) (المال – المحدد) which Allah has imposed upon wealth (al-māl – المال) once it reaches a specified threshold (niṣāb – نصاب), to be distributed to the entitled recipients designated in His saying:

*“Zakāh expenditures are only for the poor (al-fuqarā' –*

*الفقراء) and the needy (al-masākīn – المساكين), and for those employed to administer it (al-‘āmilūna ‘alayhā – العاملون عليها), and for reconciling hearts (al-mu‘allafatu qulūbuhum – المولفة قلوبهم), and for freeing those in bondage (fī al-riqāb – في الرقاب), and for those in debt (al-ghārimūn – الغارمون), and for the cause of Allah (fī sabīl Allāh – في سبيل الله), and for the wayfarer (ibn al-sabīl – ابن السبيل)—an obligation imposed by Allah; and Allah is All-Knowing, All-Wise.”*

*(Qur’an, Sūrat al-Tawbah 9:60)*

# Text of the Fatwā

## Categories of Wealth Subject to Zakāh

In contemporary reality, the scope of what constitutes wealth has expanded considerably and may be classified under the following principal sectors:

1. The agricultural sector;
2. The livestock sector;
3. The sector of agricultural products other than cereals;
4. The forestry sector;
5. The fishing sector;
6. The commercial sector;
7. The industrial sector;
8. The services sector.

Each sector encompasses dozens of types of wealth that may be considered subject to Zakāh. In this regard, reference may be made to the “Moroccan Classification of Economic Activities” issued by the High Commission for Planning, which is a classification based on 21 sectors, 88 branches, 274 divisions, and 650 activities. Accordingly, the activities mentioned under each sector in this fatwā are cited by way of

illustration only; however, the ruling applicable to matters not expressly mentioned of the same nature remains identical with respect to the niṣāb and the amount due.

### Agricultural Sector: Cereals and Fruits

Cereals and fruits are subject to Zakāh once they reach the niṣāb (النِّصَاب), which is five awsuq (أوسق)—that is, three hundred Prophetic ṣā‘ s (صاع نبوي)—equivalent to approximately 653 kilograms. Zakāh is due at the rate of one-tenth (10%) if they are irrigated by rainfall, and half of one-tenth (5%) if irrigation entails costs borne by the owner.

As for cereals, fruits, and other items intended for trade, they are subject to Zakāh on trade goods (Zakāh al-‘urūd – زكاة العروض), that is, one quarter of one-tenth (rub‘ al-‘ushr – ربع العشر – 2.5%), once their value reaches the niṣāb (النِّصَاب).

### Livestock Sector (قطاع الماشية)

- **Camels (الإبل):** The niṣāb (النِّصَاب) is five camels (خمسة رؤوس).

Table below illustrates the niṣāb and the corresponding obligation:

Niṣāb (minimum threshold) (النصاب)	Amount Due (القدر الواجب)
1–4	No zakāh due
5–9	One sheep ( <i>shāh jadha'ah</i> – شاة جذعة) — or <i>thanīyah</i> (ثنية) that has completed one year and entered the second
10–14	Two sheep
15–19	Three sheep
20–24	Four sheep
25–35	One <i>bint makhāḍ</i> (بنت مخاض) — has completed one year and entered the second
36–45	One <i>bint labūn</i> (بنت لبون) — has completed two years and entered the third
46–60	One <i>ḥiqqah</i> (حقة) — has completed three years and entered the fourth

Niṣāb (minimum threshold) (النصاب)	Amount Due (القدر الواجب)
61–75	One <i>jadh‘ah</i> (جذعة) — has completed four years and entered the fifth
76–90	Two <i>banāt labūn</i> (بنات لبون)
91–120	Two <i>ḥiqqahs</i> (حقتان)
121–129	Two <i>ḥiqqahs</i> or three <i>banāt labūn</i>
130 and above	For every forty, one <i>bint labūn</i> ; and for every fifty, one <i>ḥiqqah</i> .

**Cattle :** The niṣāb (minimum threshold) is thirty cattle;

**Table bellow illustrates the niṣāb and the corresponding obligation:**

Niṣāb (Minimum Threshold)	Amount Due
From 1 to 29	No Zakāh due
1. The agricultural sector; 2. The livestock sector;	One <i>tabī‘</i> (تبيع) — a young calf that has completed two years and entered the third

<p>3. The sector of agricultural products other than cereals;</p> <p>4. The forestry sector;</p> <p>5. The fishing sector;</p> <p>6. The commercial sector;</p> <p>7. The industrial sector;</p> <p>8. The services sector.</p> <p>From 30 to 39</p>	
<p>From 40 to 59</p>	<p>One musinnah (مسنّة) — has completed three years and entered the fourth</p>
<p>From 60 and above</p>	<p>For every thirty, one tabī‘ (تبيع); and for every forty, one musinnah (مسنّة)</p>

- **Sheep and Goats (الغنم والماعز)**

The niṣāb (minimum threshold) is forty sheep or goats (أربعون رأسًا).

**Table bellow illustrates the niṣāb and the corresponding obligation:**

Niṣāb (Minimum Threshold)	Amount Due
From 1 to 39	No Zakāh due
From 40 to 120	One sheep
From 121 to 200	Two sheep
From 201 to 399	Three sheep
From 400 and above	For every one hundred, one sheep

Zakāh on such items may be paid in cash, based on the estimation of their market value on the day Zakāh becomes due.

As for Zakāh other than Zakāh on crops and Zakāh on livestock, the assessment of the niṣāb falls under Zakāh on monetary assets, including trade goods, and it is linked to the *niṣāb* of gold and silver.

The *niṣāb* of gold is twenty dinars (equivalent to 85 grams), and the *niṣāb* of silver is two hundred dirhams (equivalent to 595 grams). Accordingly, the *niṣāb* for Zakāh on wealth,

based on silver as a reference and according to its current price (12 Moroccan dirhams per gram), amounts to 7,140 Moroccan dirhams, while based on gold as a reference (at 800 Moroccan dirhams per gram), it amounts to 68,000 Moroccan dirhams. These amounts may change with fluctuations in prices.

The fatwā proposes that the assessment of the niṣāb be based on silver, and whoever chooses to rely on gold for assessment may do so. On this basis, the niṣāb may be calculated using silver as a reference in the following sectors:

### **Agricultural Products Other Than Grains and Fruits**

This includes, among others:

- Cultivated products intended for the market, such as vegetables and fruits; ornamental plants such as flowers; aromatic plants such as saffron; as well as nurseries, offshoots, and cultivated plants used for pharmaceutical purposes, fodder, and spices; items used in beverages such as coffee and tea; and all similar products, along with their derivatives and related by-products.
- Forest crops and products, such as timber and its derivatives, and fungi.

- Products of marine and freshwater fishing, as well as resources extracted from both domains.

All of these are subject to Zakāh, not on the basis of weight, but on the basis of value once their market value reaches the *niṣāb*. The amount due is one quarter of one tenth of their value, that is, **2.5%**.

- What falls under traded livestock wealth, including: horses, poultry and their eggs, turkeys, rabbits; beekeeping for honey production; and the breeding of domestic animals such as birds and others.

Zakāh is due on the value of these items once it reaches the *niṣāb* as explained above, **after deducting the necessary costs required for each activity.**

### **The Trade Sector and Its Related Activities**

This sector includes commercial exchanges in goods and all forms of wealth, as well as anything that results in property from which lawful benefit may be derived.

It also includes trading in shares and currencies, as well as the revenues of commercial companies and others.

Zakāh is due on these assets once their value reaches the *niṣāb*, as explained above, **after deducting management and operating costs**, such as workers' wages, rental expenses, taxes that have become due before the time of Zakāh payment, and other management-related expenses.

### The Industrial Sector

This sector includes many activities, among them:

- **Food industries**, including food products and their packaging; canned foods; canned meat and fruit; processed food products; oils and fats; tomato paste; nuts; jams; pickles; jellies; fruit juice concentrates; vegetable and animal oils and fats; dairy products; beverages, and others.
- Construction and building materials industries;
- Metal industries;
- Mechanical industries;
- Chemical industries;
- Electronic industries;
- Textile industries;
- Leather industries;
- Printing and reproduction;

- Energy industries and their equipment;
- Furniture manufacturing in all its forms.

Zakāh is due on all of these based on their **value** once it reaches the *niṣāb*, as explained above, **after deducting production costs**.

### The Services Sector

This sector includes many recent developments in the sphere of wealth, including, by way of example:

- **Services provided by public and private sector workers**, that is, wages. Zakāh is due on wages if the amount received reaches the *niṣāb* after deducting the minimum personal or family monthly living expenses, estimated at the current official minimum wage in Morocco, which is **3,266 Moroccan dirhams**. Zakāh may be paid monthly or after the passage of one year, and its rate is one quarter of one tenth (2.5%).
- *(In this fatwā, the Council adopted this reference, namely the official minimum wage at the time the fatwā was issued. This reference may change. The Council also considered that leaving expenses undefined, on the pretext that people's living costs differ, would open the*

*door to subjective estimations in a matter that requires a clear proposal based on juristic reasoning. The adoption of the aforementioned minimum wage is more favorable to low-income earners than to those above them.)*

*(Example: A person whose monthly wage is ten thousand Moroccan dirhams (10,000 MAD), after deducting estimated expenses of 3,266 MAD, does not reach the niṣāb, which is 7,438 MAD. However, if the person accumulates his annual wage, which amounts to 120,000 MAD, and deducts annual expenses of  $3,266 \text{ MAD} \times 12 \text{ months} = 39,192 \text{ MAD}$ , the remaining amount is 80,808 MAD. The Zakāh due on this amount (i.e., one quarter of one tenth) is **2,020 MAD.**)*

- Health services;
- Banking services;
- Insurance services;
- Communication and telecommunications services;
- Intangible rights, such as rights of invention;
- Trademarks;
- Copyright and publishing rights;
- Studies and consultancy services;
- Supply of electricity and other forms of energy;

- Water supply;
- Waste management and treatment;
- Arts, entertainment, and leisure services;
- Advertising and promotional revenues for various products that generate income;
- Legal and notarial services;
- Provision of various professional expertise.

Zakāh is due on the income generated from all of these services at the rate of **one quarter of one tenth (2.5%)**, provided that the *niṣāb* is reached and one lunar year has elapsed, as explained above, **after deducting operating and management costs**.

### Zakāh on Debts

A debt is either owed **to you** or **by you**. As for the debt owed to you, it is of two types:

1. **Recoverable debt:** This is a debt owed by a debtor who is known to be solvent and reliable in repayment. If this type of debt is close to completing one lunar year, Zakāh is due on it. If it is far from completing the year, Zakāh is paid when it is collected.

2. **Irrecoverable debt:** This is a debt owed by a debtor who is permanently insolvent or known for non-payment. This type of debt is not subject to Zakāh unless and until it is collected.

As for the debt that **you owe**, there is no Zakāh due on it because it is not your property. It is deducted from your trade assets or other wealth. If what remains after deduction reaches the *niṣāb*, Zakāh is due; otherwise, it is not.

### When Zakāh Becomes Due

One of the conditions of Zakāh is that it must be paid after it becomes due, and delaying it is disliked.

The *hawl* (the passage of one lunar year) differs according to the Zakāh bases (the types of wealth on which Zakāh is due), depending on their nature:

1. **Crops and agricultural produce:** Zakāh is due at the time of harvest and picking of crops and fruits, and this may occur more than once in the same year.
2. **Livestock wealth:** Zakāh becomes due after the passage of one year. The *hawl* of offspring in livestock follows the *hawl* of the mothers.

3. **Mineral wealth:** Zakāh becomes due immediately upon extraction, and payment may be deferred provided that the delay does not exceed one year.
4. **Trade goods (merchandise and commodities):** Zakāh is due after the passage of one year on the *niṣāb* and what accrues from it, at the rate of **one quarter of one tenth (2.5%)**.

### Eligible Recipients of Zakāh

The eligible recipients of Zakāh are the categories entitled to it as mentioned in the saying of Almighty Allah:

**“Zakāh expenditures are only for the poor and the needy, and those employed to administer it, and for bringing hearts together, and for freeing those in bondage, and for those in debt, and for the cause of Allah, and for the stranded traveller—an obligation from Allah. And Allah is All-Knowing, All-Wise.”**

*(Qur'an, 9:60)*

- **The poor and the needy:** These are two categories within society who suffer from deprivation and need, with varying degrees of hardship.

However, poverty is no longer, at the societal level, a

matter left to arbitrary judgment. Rather, it has become a subject of measurement and classification at both the international and national levels, through scientific studies of living standards and the ability to meet basic and other needs. Consumer behavior, which differs between urban and rural households, is also taken into account. Poverty may be described as “vulnerability,” “absolute poverty,” or “relative poverty,” among other classifications. Countries measure their social progress by the extent to which conditions improve according to these statistically assessed benchmarks.

From the precedence given to the poor and the needy among the eligible recipients, it may be understood that the priority of Zakāh is to alleviate shortages in people’s essential living needs, while the other categories follow subsequently in entitlement.

- As for the three categories—**those employed to administer Zakāh, those whose hearts are to be reconciled, and those in bondage**—they are not applicable in our present context.
- **Those in debt (al-ghārimūn):** They are those who are burdened with debts they are unable to repay.

- **The stranded traveller (ibn al-sabīl):** This refers to a person in need who has been cut off from his homeland, and it is for the Zakat payer to assess who truly falls under this description.
- As for the other category, **“in the cause of Allah”**, it refers to the various forms of serving the interests of Islam.

It is not permissible to give Zakāh to those whose maintenance is obligatory upon the Zakāh payer, such as impoverished parents, minor children, or one’s spouse.

There is no Zakāh on items acquired for adornment, such as jewelry and similar items. However, if such items are sold, Zakāh becomes due on their proceeds if the amount reaches the *niṣāb* and one lunar year has elapsed.

Peace and blessings be upon you.

Issued in Rabat on **13<sup>th</sup> of Rabī‘ al-Thānī, 1447 AH,**  
corresponding to **October 6<sup>th</sup>, 2025.**

**Secretary General of the Supreme Council of ‘Ulamā’**  
**Mohamed Yessef**