Research Paper

APPENDIX

Elements of the Composite Framework

SN	Element Class	Element	Brief Description
1	Value	Worship of God / submission ('ibadah)	Zakah is a rite of worship orienting wealth toward God
2	Value	Obedience to God	Obedience is the inner attitude of zakah
3	Value	Sincerity / sincere devotion (ikhlas)	Zakah requires sincere intent
4	Value	Faith and completeness of faith	Zakah is constitutive of faith
5	Value	Truthfulness (sidq)	Zakah-as-sadaqah is built on truthfulness
6	Value	Mercy (Rahmah)	Mercy as divine attribute humans should imitate
7	Value	Compassion / kindness	Kindness toward poor, kindred, wayfarer
8	Value	Solidarity (takaful)	Mutual responsibility within umma
9	Value	Justice ('adl)	Justice in distribution of wealth and income
10	Value	Fairness in collection	Even-handedness in zakah administration
11	Value	Human dignity	Honor given humans by God
12	Value	Knowledge / competence	Knowledge as basic Islamic value
13	Value	Stewardship of God's bounty	Wealth as trust, not absolute right
14	Value	Public interest (maslahah)	Common Muslim interest as zakah principle
15	Value	Work / productive labor	Productive work over dependence
16	Value	Lawful earnings (halal)	Wealth must be lawful to be purified
17	Value	Moderation	Mean between excess and deficiency
18	Value	Growth / increase	Zakah brings growth to wealth
19	Value	Sufficiency of the basic standard of living	Reasonable food, clothing, shelter
20	Value	Sincerity in giving (against ostentation, riya')	Sincere intent vs. riya'
21	Value	Extravagance / wastefulness - opposes Moderation	God doesn't love the extravagant
22	Value	Ostentation (riya') - opposes Sincerity	Giving for show condemned
23	Value	Oppression (zulm) - opposes Justice	Oppression must be eradicated
24	Value	Concentration of wealth - opposes Distributive balance	Concentration is a "social calamity"
25	Value	Disobedience to God - opposes Obedience	Disobedience disqualifies certain debt-relief
26	Value	Hypocrisy - opposes Sincerity /	Hypocrisy as drive zakah cures

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		Truthfulness	
27	Concept	Sadaqah (in the technical sense)	Synonym of zakah in Qur'anic usage
28	Concept	Nisab	Minimum threshold of wealth at which zakatability is triggered
29	Concept	Hawl	The lunar year that must elapse over qualifying wealth
30	Concept	Ownership (as the technical condition of zakatability)	Authority enabling owner to use the thing perpetually and exclusively
31	Concept	Rikaz	Minerals and buried treasures
32	Concept	Exploited assets	Wealth used to produce goods/services for profit without exhausting itself
33	Concept	Trade inventory (urud al-tijarah)	Merchandise acquired for resale
34	Concept	Tax (in comparative chapters)	Charge enacted by people, mutable, owed to state - contrasted with zakah
35	Concept	Maks	Money collected from venders in pre-Islamic markets; unjust dirham added by zakah officer
36	Concept	Capability (for zakah of al-fitr)	Owning the amount of zakah in excess of food of 'Id and other necessities
37	Concept	Earned Income	Accrued assets/goods including salaries, wages, professional income, awards, gifts, windfall profits, rental proceeds
38	Concept	Capital or Stock Assets	Permanent stock of wealth held for growth or store of value (livestock, gold/silver, business inventory)
39	Concept	Zakatability	List of conditions: complete ownership, growth, nisab, hawl, freedom from debt, surplus, lawful acquisition
40	Concept	Earned Assets	Flow of new wealth acquired in the present hawl through human effort/labor/returns
41	Concept	Non-earned Assets	Stock assets acquired before the present hawl
42	Concept	Worship (ibadah)	Genus to which zakah belongs
43	Concept	Obligation / fard / wajib	Juristic category presupposed throughout
44	Concept	Right (haqq)	Used in two senses - right of God, right of the poor
45	Concept	Justice / fairness	Guiding principle for taxation alongside zakah
46	Concept	Sufficiency (kifayah)	Zakah aims at sufficiency for the poor
47	Concept	Public interest (maslahah)	Used pervasively in tax and fi sabil Allah expansion
48	Concept	Necessity (darurah) and need (hajah)	Justify exemptions and prioritization
49	Concept	Prayer and zakah	Cited together more than 20 times in the

			Qur'an; analogical reasoning between them
50	Concept	Purification and growth / sanctification	Definitional pair for what zakah does to payer
51	Concept	Zakah and tax	Each defined by what the other lacks
52	Concept	Zakah and sadaqah	Two names for the same thing
53	Concept	Rich and poor	Paired definitionally; one fixed by the other
54	Concept	Actual growth and potential growth	Each defines the other half of the "growth" zakatability condition
55	Concept	Non-Muslims (relative to zakah)	Zakah not obligated on non-Muslim citizens - bounding negation
56	Concept	Intention	Concept of valid zakah defined in part by negation; absence means invalid zakah
57	Concept	Complete ownership	Built by negating deficient cases; absence means no zakatability
58	Concept	Growth	Sharpened by what fails to grow; absence means no zakatability
59	Concept	Nisab	Threshold operationally defined by what falls beneath it; absence means no obligation
60	Concept	Maks contrasted with zakah	Defined as the unjust collection condemned in hadith
61	Concept	Right of God (haqq Allah)	Contrasts with right of the poor / right of the people
62	Concept	Bounty of God / bounties / favors / grace	Wealth as bounty framing the giver as steward
63	Concept	Vicegerent of God (khalifat Allah)	Humans as stewards holding wealth on God's behalf
64	Concept	Purification / growth (central: purification of wealth and soul)	Field including cleansing, sanctification, growth, increase, blessing, praise, purity
65	Concept	Ownership (central: complete / absolute ownership)	Field including possession, disposal, control, exclusivity, perpetuity
66	Objective	Purify the soul from miserliness, greed, selfishness	Counterweight to natural human avarice
67	Objective	Purify the payer's wealth itself	Retaining zakah leaves something foreign exposing whole wealth to wrath
68	Objective	Cause growth and blessing in payer's wealth	Spiritual recompense plus economic multiplier
69	Objective	Extract lawful wealth; deny purification to unlawful wealth	Negative objective: integrity of lawful-wealth circuit
70	Objective	Bring poor up to level of sufficiency (kifayah)	Sufficiency standard, not token charity
71	Objective	Enrich the poor	Stated as "the very purpose of zakah"
72	Objective	Eliminate poverty and destitution from society	"First target of zakah"
73	Objective	Establish that the poor have a	Poor's claim is entitlement, not charity at

		right in the wealth of the rich	the rich's discretion
74	Objective	Reduce socio-economic gap between rich and poor	Bring have-nots closer to haves
75	Objective	Establish comprehensive system of social insurance / social security	First system of social security in history
76	Objective	Strengthen brotherhood, mutual love, social solidarity	Affective and social cohesion of the umma
77	Objective	Insure community against natural disasters and accidents	Qubaisah hadith's second category
78	Objective	Stimulate productive investment of accumulated wealth	2.5% rate as anti-hoarding mechanism
79	Objective	Deter hoarding of gold and silver	Pervasive but not titled "objective"
80	Objective	Zakah as act of pure worship - obedience to God	Frames every other objective
81	Objective	Bind zakah indissolubly to prayer	28 Qur'anic pairings; "sister of prayer"
82	Objective	Ensure right of the poor is institutionalized	Not left to individual discretion
83	Objective	Produce fixed, permanent, undisturbable social right	Constancy axioms; immune to political mood
84	Objective	Balance certainty (revealed text) with flexibility (ijtihad on novel cases)	Fixed in essence, adaptive in application
85	Objective	Realize justice in distribution of wealth and income	Anchored in distributive-justice argument
86	Universal Law	Periodic flow at right cycle is basic economic-natural law for growth	Hawl = year is the cycle of growth and profitability
87	Universal Law	Demand-driven economic activity stimulated by redistribution	Putting purchasing power into hands of poor stimulates aggregate demand
88	Universal Law	Lawfully earned wealth can be purified by sadaqah; unlawful is unaccepted	Asymmetry of zakah with respect to moral status of source
89	Universal Law	Differences and inequalities in livelihood, ability, need are constitutive	Structural feature zakah responds to
90	Universal Law	Charity does not diminish wealth; in God's accounting it grows	Divine economy runs counter to apparent worldly economics
91	Universal Law	Deeds are weighed by intentions	Universal moral-juridical law
92	Universal Law	Revelation comes gradually - Makkan generality precedes	Structural pattern of revelation

		Madinan specificity	
93	Universal Law	Qur'an gives main principles, Sunnah affirms details	Structural regularity of two textual sources
94	Universal Law	Fundamental obligation does not change with circumstances; secondary applications can	Structural law of Shari'ah: fixed core, mutable peripheries
95	Universal Law	Wherever justice, mercy, benefit, wisdom lie - there Shari'ah lies	Meta-law of Shari'ah's substance
96	Universal Law	Need creates ijtihad - what was unaddressed must now be addressed	Regularity of Shari'ah's continuous application
97	Universal Law	Worship requires intention; pure rites do not admit analogy	Structural regularity of how the law operates
98	Universal Law	Public interest (maslahah) bounds and refines particular rulings	Regularity allowing ruler (e.g., 'Umar) to suspend categorical application
99	Universal Law	Humans are vicegerents (stewards) of God's wealth, not absolute owners	Constitutive law of property
100	Universal Law	God owns everything in heavens and earth - humans hold by delegation	Foundational ontological law
101	Universal Law	Wealth is divine bounty but also divine trial	Wealth as test
102	Universal Law	Zakah is a right fixed by the true Owner; not charity at holder's discretion	Constitutive ontological-legal law
103	Command	"Establish regular prayer and practice zakah"	28 Qur'anic pairings; constitutive of being Muslim
104	Command	"Taken from the rich among them and rendered to the poor among them"	Direction of zakah's flow
105	Command	"Pray on their behalf [the zakah-payers]"	Same Q. 9:103 continuation
106	Command	"Render the dues that are proper on the day that the harvest is gathered"	Agricultural-zakah imperative
107	Command	"Waste not by excess, for God loves not the extravagant"	Anti-extravagance prohibition
108	Command	"Do not be wasteful"	Anti-wastefulness toward kindred, needy, wayfarer
109	Command	Riba is prohibited	Foundational prohibition structurally complementing zakah
110	Command	Intention (niyyah) must accompany zakah payment	Zakah is a rite of worship requiring intention
111	Command	Pay zakah immediately when	Immediacy principle

		due (no unjustified delay)	
112	Command	Pay zakah in kind from same kind of asset (default)	Mu'adh hadith on grain-out-of-grain
113	Command	Pay debts of the destitute from zakah	Qubaisah hadith operationalized as gharimun
114	Command	Pay zakah on professional incomes, salaries, rents, modern wealth	Al-Qaradawi's contemporary juristic command
115	Command	Take by force from those who refuse	Abu Bakr's precedent
116	Command	Pay debts before death	Unpaid zakah / debts must be settled; heirs must clear
117	Command	Do not give zakah from unlawfully acquired wealth	Categorical prohibition
118	Command	Do not pay zakah for debts incurred through prohibited spending	Anti-subsidy of prohibited consumption
119	Command	Do not delay zakah payment without lawful excuse	Immediacy principle's negative lobe
120	Command	Do not collect maks (oppressive levies)	Prohibition bounds state revenue against tax abuse
121	Command	Give for the sake of God alone	Pure intention for God's countenance
122	Command	Pay debts owed to God before debts to people, in a tie	Unpaid zakah as debt to God which heirs must clear
123	Proof	Zakah is one of the pillars of Islam and a foundational obligation	Constitutively binding on every qualifying Muslim
124	Proof	Zakah-equivalent tax may be imposed on non-Muslim citizens	A substitute tax calculated like zakah serves the same function
125	Proof	Zakah is obligatory on wealth of children and the insane	Wealth of minors and mentally incapacitated is zakatable when held by guardians
126	Proof	Zakah is rooted in wealth itself, not merely in the person	An amwal obligation surviving death; binds heirs
127	Proof	Zakah is obligated on all wealth that grows or is capable of growth	Not restricted to classical migrasset types; extends to any growth-capable wealth above nisab
128	Proof	Nisab threshold is required for zakatability	Zakah obligated only on wealth reaching defined minimum
129	Proof	Earned income (salaries, professional fees, rental returns) is zakatable on receipt without hawl	Modern earnings zakatable when received
130	Proof	The proposal to raise zakah rate on money is rejected	The 2.5% rate is fixed
131	Proof	Personal-use women's jewelry	Against Ibn Hazm and Hanafites who

		is not zakatable	obligate it
132	Proof	Exploited assets (rentals, factories, transport) are zakatable	Modern productive capital is zakatable on net returns
133	Proof	Payment of zakah in value (cash) is permissible (Hanafite, endorsed conditionally)	In-kind by default, cash when recipient's interest better served
134	Proof	Horses kept for personal use are not zakatable	Against Abu Hanifah's obligation
135	Proof	Zakah is distinguished from secular taxation by seven structural features	Zakah and tax are different institutions; cannot be merged
136	Proof	Progressive taxation is permissible alongside zakah, not as replacement	Progressive rates beyond zakah are juridically permissible
137	Proof	Justice is a constitutive principle of zakah's design	Zakah embodies justice in five identifiable ways
138	Proof	Zakah on free-grazing livestock only	Nisab, hawl, free-grazing condition
139	Proof	Specific nisab-thresholds defended for each livestock type	Enumerated thresholds with hadith for each
140	Proof	Paper money treated as currency for zakah	Argument from substitution
141	Proof	Honey and animal products zakatable	Argument from analogy to agricultural produce
142	Proof	Mineral and sea-extracted wealth zakatable at 1/5	Rikaz analogy
143	Proof	Earned assets do not require hawl	Same structure as Proof (Earned Income)
144	Proof	Zakah on stocks/bonds - return zakatable on receipt	Same structure as Proof (Exploited assets)
145	Proof	Loans for prohibited spending are excluded from gharimun	Argument from purification principle
146	Proof	Hawl is the natural cycle of growth	Argument from natural rhythm
147	Proof	Tax evasion is moral failing rooted in disobedience and selfishness	Argument from theory of justice and obligation
148	Proof	Tax should be moderate, not confiscatory	Argument from Shari'ah's principle of moderation
149	Group	The poor (al-fuqara')	First and primary deservant category
150	Group	The needy (al-masakin)	Second deservant category
151	Group	Zakah workers (al-'amilun)	Officers appointed to collect, transport, distribute
152	Group	Those whose hearts are being reconciled (al-muallafat	Discretionary; recent converts, influential figures

		qulubuhum)	
153	Group	Slaves (al-riqab)	Persons in bondage, esp. mukatab
154	Group	Those under debt (al-gharimun)	Burdened by debts; reconcilers; disaster victims
155	Group	Those in the way of God (fi sabil Allah)	Religious-cause category; fighters and more
156	Group	The wayfarer (ibn al-sabil)	Traveler cut off from financial means
157	Group	The rich (al-aghniya')	The wealthy whose obligation funds zakah
158	Group	Merchants and traders	Major payer category
159	Group	Industrialists and factory-owners	Modern productive class
160	Group	Farmers and cultivators	Producer class in agricultural-zakah chapter
161	Group	Professionals (physicians, engineers, lawyers)	Modern category al-Qaradawi specifically introduces
162	Group	Employees and salaried workers	Wages zakatable on receipt
163	Group	Camels	Classical livestock asset
164	Group	Cows / cattle	Second major livestock asset
165	Group	Sheep	Third major livestock asset; nisab is 40
166	Group	Goats	Often grouped with sheep
167	Group	Horses	Generally exempt unless held for trade
168	Group	Donkeys and mules	Held for personal use; not zakatable
169	Group	Hunting and trained animals	Not held for growth; not zakatable
170	Group	Birds, fowl, chickens, geese, ducks, pigeons	Treated like livestock if held for growth
171	Group	Fish	Sea-extracted; debated rule
172	Group	Wheat	One of four food items some consider exclusively zakatable
173	Group	Barley	Zakatable, classical
174	Group	Dates	Zakatable, classical
175	Group	Raisins	Zakatable, classical
176	Group	Olives	Zakatable in some views
177	Group	Honey	Zakatable, contested rate
178	Group	Rice, corn, vegetables, fruits, saffron, sugar	Expansive view of agricultural zakatability
179	Group	Gold and silver	Classical monetary base
180	Group	Currency / paper money	Modern extension; stands in for gold/silver
181	Group	Trade inventory (urud al-tijarah)	Merchant's stock-in-trade
182	Group	Exploited assets	Rented buildings, factories, transport - modern productive capital
183	Group	Buried treasure (rikaz)	Pre-Islamic deposits in the ground
184	Group	Minerals (al-ma'din)	Extracted from the earth

185	Group	Earned income	Salaries, wages, professional fees
186	Group	Stocks and bonds	Modern financial instruments
187	Group	Withholders of zakah	Refusers; treated as apostates per Abu Bakr
188	Group	Interest-takers / consumers of riba	Morally and economically destructive
189	Group	Men	Adult male Muslims; bear obligations equally with women
190	Group	Women	Adult female Muslims; equal obligation and right
191	Group	Children / minors	Pre-pubescent persons
192	Group	The insane	Mentally incapacitated