

Q 1: When does Zakaat become due on gold and silver?

A. Zakaat becomes due on gold and silver when they reach the standard of Nisaab. Nisaab of gold is: twenty "Misqaal" (a Misqaal's weight is equivalent to four and half mashes) i.e. 7 1/2 "Tolas" (a Tola's weight is twelve mashes) and silver's Nisaab is: two hundred "Dirham" (small silver coin) i.e. 52 1/2 Tolas.

Q 2: What is the Nisaab of gold and silver under decimal system?

A. The Nisaab of gold and silver under decimal system as per official details is 87.479 grams of gold and 607.350 grams of silver.

Q 3: Will the weight of gold and silver be counted for calculation of Zakaat on them or the price?

A. Weight of gold and silver is countable not price to calculate Zakaat thereon. If the weight of gold and silver is not according to Nisaab, regardless of price, Zakaat will not be due. For example, if a jewellery or a vessel,utencil is made of seven Tolas of gold or less than it but its price reaches the price of 7 1/2 Tolas of gold or more than it because of its crafting, Zakaat will not be due on it, for its weight does not reach the standard of Nisaab. As against this, if a jewellery or vessel,utencil is made of 7 1/2 Tolas of alloyed gold but its price does not reach the value of 7 1/2 Tolas of gold, Zakaat will be due on it as the weight is complete as per the standard of Nisaab.

Q 4: What is the method of paying Zakaat of gold from silver if one wants to?

A. The above expounding that price is not countable to calculate Zakaat applies to the case when Zakaat of gold or silver is paid from the same genre of metal. But in case, Zakaat of gold is paid from silver or of silver from gold then the price thereof will be countable. For instance, a thing of silver which carries the price of one "Ashrafi" (worth 16 rupees) is given in Zakaat for gold but in weight it is less than even of 15 rupees, the price of the thing i.e. one Ashrafi will be countable not weight.

Q 5: At which rate should Zakaat of gold and silver be calculated?

A. Zakaat of gold and silver is one-fortieth if are equal to Nisaab i.e. to assess the price of them and then pay 2 1/2 per cent of the total value of gold and silver as Zakaat. It is optional to either give gold and silver in Zakaat or gold-made and silver-made thing or their price in currency. Zakaat is due on all gold and silver-made things irrespective of permissible items like jewellery for woman and a silver ring, one gem-studded, of less than 4 1/2 mashes for man and forbidden items such as gold or silver-made vessels,utencils or antimony container and staining needle which are unlawful for all regardless of man and woman.

Q 6: How to calculate Zakaat on alloyed gold and silver?

A. If alloy is mixed with gold or silver or gold and silver contain alloy less than or equal to the actual quantity/weight of the precious metal, Zakaat will be due on the whole not on the pure gold and silver and in case more alloy is mixed with gold and silver than the actual quantity/weight of the precious metal but if separated they reach the standard of Nissab, if not, the value of other assets and the separated gold and silver reach the standard of Nisaab the Zakaat will be due.

Q 7: Is it sinful or not if one who has meagre income does not pay Zakaat but instead saves for his family's needs?

A. No doubt, misfortune may strike any time and needs of life also keep haunting man. But Shari'ah has already taken befitting care of the necessities of life. Zakaat is due on the assets saved and remained in possession for full one year after having met all necessities of one's family at the rate of one-fortieth. This injunction of Shari'ah is meant to protect Muslims from the torment of the hereafter and to bless their assets in this world so that they may further prosper. It is a crass folly to think that payment of Zakaat decreases the assets. Allah Almighty says that payment of Zakaat grows assets. So what He increases can never decrease. One's apprehension that if 2 1/2 rupees out of one hundred are paid as Zakaat then how the necessities of children, family will be met is nothing but devilish prompting.

Q 8: Who should pay Zakaat on the jewellery a woman brought in dowry. Woman or her husband?

A. The jewellery brought by a woman in dowry, in fact, belongs to her i.e. she is owner of that. Its Zakaat is not due on her husband even though he is affluent. He will not be sinner on non-payment of Zakaat on his wife's property. So is the case with the jewellery he gave as gift to his wife with the right of ownership. If he gave her for only use then he will have to pay Zakaat thereon provided it is equal to the standard of Nisaab either itself or with the inclusion of other assets. And these assets should also be more than essential needs.

Q 9: Is Zakaat due or not on gems and jewels?

A. Zakaat is not due on gems and jewels which are not meant for business. However, the owner of such precious stones can not take Zakaat if their value reaches the standard of Nisaab.

Q10: What about bank and post-office deposits and prize bonds?

A. Zakaat is due on money wherever it is deposited even deposited with somebody as trust provided it is equal to the standard of Nisaab. Prize bonds are also like currency. Hence, Zakaat is due on them provided they are in vogue i.e. have not lost their utility value.

Q11: A person is in debt and his wife is in possession of jewellery or cash equal to Nisaab. Is Zakaat due on woman in such case?

A. How very close a couple may be in temporal affairs but in respect of Islamic injunctions they are separate entity. If a woman is in possession of jewellery or cash equal to the standard of Nisaab and is not in debt but her husband is, then Zakaat is due on her. Likewise, she will have to pay Zakaat on other assets every year if are in her possession.

Q12: How should a widow who is in possession of jewellery equal to Nisaab pay Zakaat?

A. A widow who has no source of income should pay Zakaat from the money in hand. If not then sell the jewellery and pay Zakaat therefrom. Jewellery is not one of "Haajaat-e-Asleeyah" (essential needs). She should not feel uneasy at paying Zakaat, for, non-payment of Zakaat is, in fact, a trouble. It brings about misfortune and distresses. Payment of Zakaat grows assets and Allah Almighty grants graces. This is the promise of Allah in the Holy Quran. Allah is the Truthful and His promise is true too.

Q13: Is Zakaat due on the jewellery given to minor children as gift?

A. There is no Zakaat due on the jewellery given to minor children as "Hibah" (gift, present) because the giver is no more owner of the jewellery and the recipient(s) is/are not adult.

Q14: A husband wants to pay "Maiher" (dower) money to his wife in parts. instalments thereby to enable her to pay Zakaat. Can he do so?

A. If a husband wants to give some money to his wife on the close of her Zakaat year with the condition that the said amount will be adjusted towards "Maihar" money he owes her, can do so. It is permissible to give and take in such way and both the husband and wife will earn reward thereof.

Q15: Is Zakaat due or not on gold and silver which are less than Nisaab?

A. If one is in possession of gold and silver but neither of them is equal to the standard of Nisaab, in such case he should assess the value either of gold or of silver and total with the value of the other. If it reaches the Nisaab, pay Zakaat otherwise not. However, the price of the precious metal should be assessed in such a way that it benefits the beggar, poor more.

Q16: Is Zakaat due or not on currency notes and coins of other metals than gold and silver?

A. If the coins of other metals, which are nowadays in vogue in every country, are to the value of 200 Dirhams i.e. 52 1/2 Tolas of silver then Zakaat is due on them even if they are not meant for business and in case the coins are no more in vogue, Zakaat is not due unless meant for business. Likewise, Zakaat is due on notes till such time they are in vogue because it is also a form of money and are used for business all the over the world.

Q17: Which rate is reliable to pay Zakaat of jewellery?

A. If gold is given for gold in Zakaat and silver for silver g then there is no need of obtaining market rate, for, one-fortieth of them will be paid as Zakaat but in case, one wants to give silver for gold or gold for silver or to pay price of the due quantity of gold or silver, in such case he will have to refer to rates. The rates of gold and silver will be reliable neither of the time when the jewellery was made nor of that when Zakaat is paid but instead the rates of that time will be reliable when one's Zakaat year closes i.e. full one year has elapsed from the date and month of the lunar year he became solvent. The price of the precious metals will be determined thus and 2 1/2 percent of the total value will be paid as Zakaat. This method is easy and more beneficial to the beggar, poor.

Q18: Is Zakaat due on the houses which are more than one's needs?

A. There is no Zakaat due on houses even if those may be of millions of rupees. Similarly, there is no Zakaat of the industrial machines. However, Zakaat is due on the savings of houses' rent and industrial production on the completion of Zakaat year if it reaches Nisaab itself or with the inclusion of other assets. There is also no Zakaat due on utensils, pots and other domestic items even though they may be of hundreds of thousands of rupees. Zakaat is due on three things only i.e. (1). Gold and silver. Whether those are meant for use, adornment or business or saving, (2). Animals left to graze in grazing field and (3). Merchandise.

Q19: What injunction is there for the one who fell sick without paying Zakaat?

A. If one who owes Zakaat fell sick without paying it, should pay keeping it secret from his legitimate heirs. In case, he has no money and wants to fulfill the religious obligation then he should borrow money for the purpose provided that he could repay it i.e. he is sure of his recovery from the sickness otherwise not, for, "Haqqul 'Abd) (right of humanbeing) is severer than that of "Haqqul Laah" (right of Allah).

Q20: What injunction is there if assets,cattle are destroyed,killed on completion of Zakaat year?

A. If all assets,cattle are destroyed,killed after completion of one year, Zakaat will stand remitted and in case some are destroyed,killed then Zakaat will stand remitted of the destroyed,killed ones and will be due of the remaining ones even if those are not equal to the standard of Nisaab. If one disposed of his assets,cattle himself, for example, he used them up or threw away or gave to a rich person as "Hibah" (gift, present) in such case Zakaat will not be remitted even a coin thereof but will remain due although he is poor now.

Q21: Is Zakaat due or not on the money given on loan?

A. Zakaat is also due (yearly basis) on the money lent to others. But it will be paid of all years when the money is received back equal to Nisaab or one-fifth of the Nisaab. The easy way of paying Zakaat is that the fortieth part of what money is received back be paid of each year separately.

Q22: Can any other thing be given as Zakaat for money or not?

A. If food, cloths, cereals etc. are given to a beggar,needy for money as Zakaat and he is also made owner thereof Zakaat will deem to have been paid equal to the market price of the said items. No freight, local and toll taxes, if paid, or fuel and labour charges, if food got cooked, will be deducted from Zakaat payment but instead the market price of the cooked items will be countable.

Q23: Is it lawful or not to clear somebody's debt by Zakaat money?

A. If a solvent person pays Zakaat to somebody in debt with the pure intention of Zakaat, it will stand paid irrespective of where the recipient spends it. And in case, he clears somebody's debt from Zakaat money without his consent,permission Zakaat will not be deemed to have been paid.