

Q: 152 – Title: Could I accept Zakaat from my work place so that I may pay a credit card debt?

Question

I need to know whether i could accept zakath money from my company that is the company in which i work to pay off a credit card debt in which every month i am liable to pay interest for which i want to come out as soon as possible, but i am unable to pay of the amount???

Answer

**In the Name of Allah, the Most Gracious, the Most Merciful.**

**As-salamu ‘alaykumwa-rahmatullahiwa-barakatuh.**

In principle, if the debts of a person are equivalent to his surplus assets (including his receivables) or more than that, he is entitled to accept Zakaat. Likewise, if his surplus assets are sufficient to clear his debts but after paying his debts, his remaining assets do not exceed the quantum of Nisaab he can also receive Zakaat. However, if his surplus assets are such that even after clearing all his debts, they are equivalent to or more than the Nisaab, he cannot receive Zakaat. The term “surplus assets” includes money and all those goods and property which are not required for his day-to-day needs.

From the above we understand that if you fit the aforementioned requirements (that after deducting -from your Zakaatable assets- the current payable instalments of the bond, you are still not left with surplus goods to the value of Nisaab) then you would be entitled to receive Zakaat and that may be used to pay off the debt (bond) until such a time that you are no more entitled to receive Zakaat. Thereafter you may not be helped with Zakaat money.

Try and free yourself from the shackles of the interest curse as quickly as possible. Also make Tawbah and seek repentance from Allah Ta'aala for the interest that you have and had to pay on your bond due to the circumstances that may have compelled you to take out a bond on interest. Allah's messenger sallallahu alaihi wasallam has said

مَنْ كَثُرَ اسْتِغْفَارُهُ فَخَرَّ لَهُ مِنْ كُلِّ ضَيِّقٍ مَخْرَجٌ وَمِنْ كُلِّ غَلَاظِ الْبَلَاءِ مَخْرَجٌ وَمِنْ كُلِّ ضَلَالٍ مَخْرَجٌ وَمِنْ كُلِّ مَلَأَةٍ مَخْرَجٌ وَمِنْ كُلِّ كَلْبَةٍ مَخْرَجٌ وَمِنْ كُلِّ مَلَأَةٍ مَخْرَجٌ وَمِنْ كُلِّ مَلَأَةٍ مَخْرَجٌ وَمِنْ كُلِّ مَلَأَةٍ مَخْرَجٌ

*The one who is abundant in istigfar, Allah will create for him an exit from every narrow path, an opening from every distress, and Allah will sustain him from where he could not imagine.*

*(Sunan Abi Dawud, Hadith # 1520 )*

Also make a firm resolution not to resort to such impermissible avenues in future. May Allah Ta'aala save us all and grant us Halaal and pure sustenance with Barakah. Ameen

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*Raddul Muhtar : Vol. 2, Pg. 339-343*

**And Allah Ta’ala Knows Best**

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