Q: 6 – Title: I have few questions to ask regarding zakath payment

Question

I have few questions to ask regarding zakath payment

My father is in debt due to credit card. Recently i joined for work(since 5 months) and i am using my salary to close the credit card completely due to its interest which is haram. I have no debts of mine. I Do i have to pay zakath, of all this period,after my fathers debt is cleared? I paid zakath monthly,for the first 2 months. Is this the correct way? can i pay zakath monthly?

I live with my parents and i have no special expenses of my own. So i take the total of my salary and take its 2.5 % and pay zakath. is this right? Even if i have expenses i still follow the same..

If i want to buy a new car is it permitted to take loan,with interest?

Please answer my questions.. and please make dua for me ,to get saved from haram and live a halal life..

Answer

In the name of Allah, Most Gracious, Most Merciful

Assalaamu `alaykum waRahmatullahi Wabarakatoh

Hereunder are some basic rules of Zakaat:

1. If a person possesses the nisaab (i.e. 612.35 grams of silver or 87.479 grams of gold) or any currency that equals this amount of gold and silver over and above his basic needs,

and this wealth remains in his possession for a complete lunar year, then on the expiry of this year it will be Waajib on him to give zakaat on his wealth. If his wealth is lesser the nisaab explained above, zakaat will not be waajib.

2. A person possesses the full nisaab and also has debts which is equal to the nisaab. In such a case zakaat will not be waajib. If the debts are such that if he were to fulfil his debts he will have a remainder of wealth which will be equal to the nisaab, then zakaat will be waajib upon him.

3. Zakaat is not waajib on household effects;e.g: the house in which one lives, the clothes one wears, jewellery made of pearls, etc. This is irrespective of the amount and irrespective of whether they are being used daily or not. However, if they are kept for the purpose of trade, zakaat will be waajib upon them.

4. A person has R1000 over and above his basic needs. He also envisages receiving R1000 from somewhere. Before the expiry of the year, he gives Zakat for total R2000. This is permissible. However, if his money gets less than the nisaab at the end of that year, then zakaat will not be waajib upon him and the zakaat which he had already given will be regarded as voluntary charity (sadaqah-e-nafilah).

5. Zakaat is waajib upon 1/40 of the wealth which a person possesses. That is R2.50 for every R100 or R1 for every R40.

In the light of the rulings above, you should first find out on which date your wealth reached the amount of nisaab, after paying off your father's debts. Thereafter, on the expiry of one lunar year from this date, if you still possess that amount or more, then Zakaat will be waajib upon 1/40 of the money you possess on that date.

There is no harm in giving out Zakaat every month if you are certain that you will be liable for zakaat at the end of the year, as is apparent from rule number 4 above. However, calculation of the zakaat can only be done after the expiry of a lunar year.

The zakaat paid in the first two months could be deducted from the zakaat you will be liable to pay at the end of the year.

Zakaat need not be paid from the total of your salary, but it should be paid from the money which is over and above your expenses.

Bahishti Zewar Pgs: 22-27 (Maktabah Thanvi Deoband)

Radul Muhtar Vol: 2 Pg: 259 (H.M. Sa'eed Company)

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It is Haraam to take a loan on interest as is apparent from the verses of the Quran below:

Those who take interest will not stand but like the one whom the demon has turned crazy by his touch. That is because they have said "Trading is just like riba". Allah has permitted trading and prohibited riba. *(Verse: 2:275)*

O those who believe, fear Allah and give up what still remains if the 'riba' if you are believers. But if you do not, then listen to the declaration of war from Allah and his Messenger. *(Verse: 2:278,279)*

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And Allah knows best

Wassalam

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