

Q: 40 – Title: Minimam nisab level for Zakath to wajib is 525g of silver & 75g of gold, now my question is now in my country 1g of gold is 900Rs & 1g of silver is 18Rs. why is such a huge difference between the two quantities for the requirement of Zakath

#### Question

Minimam nisab level for Zakath to wajib is 525g of silver & 75g of gold, now my question is now in my country 1g of gold is 900Rs & 1g of silver is 18Rs. why is such a huge difference between the two quantities for the requirement of Zakath now on what basis shoul we judge our nisab.

I know a person who lives in his own house and his wife have some jewellery which is not upt to the level over which Zakath has to be paid, His dealy bread earnig is als some time beaome difficult can I give Zakath to Him.

I have heard that Zakath or any other SADQUAS should not be given to SYEEDS is true Pls give the reference.

I will be very Great full to you for yor answers.

#### Answer

**In the name of Allah, Most Gracious, Most Merciful**

**Assalaamu `alaykum waRahmatullahi Wabarakatoh**

Zakat is due upon a person when he becomes the owner of a specific amount (nisab) of wealth after deducting debts and a year has elapsed on that wealth. The *nisab* of zakat for gold is 7.5 *tolas* (87.48 g) and for silver it is 52.5 *tolas* (612.35 g).

When calculating zakat, the **weight** of gold and silver will be taken into consideration and not the value. If a person has gold equivalent to and above the amount of *nisab*, then 2.5% of gold will be given in zakat. If he wishes to give the actual gold in zakat, then the weight will be taken into consideration. If he wishes to discharge the zakat in cash then the value of the gold will be taken into consideration. For example if a person has 50 *tolas* of gold, 1.25 *tolas* of gold will be due upon him. He may either give 1.25 *tola* of gold or the value 1.25 *tolas* of gold.

The same ruling will apply for zakat of silver. If a person has silver equivalent to and above the amount of *nisab*, then 2.5% of silver will be given in zakat. If he wishes to give the actual silver in zakat, then the weight will be taken into consideration. If he wishes to discharge the zakat in cash then the amount of silver will be taken into consideration.

If a person has a small amount of gold which does not reach the *nisab* and he owns no silver or cash, then zakat is not due upon the gold. Similarly, if a person has a small amount of silver which does not reach to the *nisab* and he owns no gold or cash, then zakat is not due upon the silver.

If a person has a small amount of gold and with it he has cash or silver, the gold will be joined with the cash and silver. If it reaches to the *nisab* of silver, zakat will be due. For example a

person has 2  
we were to assume that the price of 2  
*tolas*  
gold can purchase 20  
*tolas*  
silver, then you will add 20  
*tolas*  
to the 50  
*tolas*  
silver and calculate zakat of 70  
*tolas*  
silver.

*tolas* gold and 50 *tola* silver. If

*Fatawa Mehmoodia (9/380) Jamia Farooqia*  
*Al-Durr al-Mukhtar (2/303) H.M. Saeed Company*

اذا كان الشخص يمتلك مقداراً من الذهب (أو الفضة) يساوي نصاب النسيب (أو الفضة) فإنه يجب عليه دفع الزكاة على كل واحد منهما على حدة. وإذا أراد أن يجمع بينهما، فإن ذلك

If one had the complete *nisab* of gold and complete *nisab* of silver then it is better to give the zakat of each one separately. If one wishes to combine the two, then that *nisab* which is more benefiting to the poor will be taken into consideration.

Cash will be calculated according the *nisab* of silver. If a person has cash which can purchase him 52.5 *tolas* (612.35 g) or more, then zakat will be due upon him.

*Fihi Muqalat of Mufti Taqi Usmani (1/31) Memon Islamic Publishers*  
*Badai'al-Sanai' (2/103) Dar al-Kitab Deoband*  
*Al-Fatawa al-Hindiyya (1/179) Maktaba Rashidiyya*

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The difference between the value of gold *nisab* and value of silver *nisab* is not due to Shariah, but do the current economic variations. The value of gold has gone higher over the years. As stated above, in reality the weight of gold is taken into consideration and not the value.

2.

The jewelry that a woman owns is her wealth and not the wealth of her husband. If a person is poor and eligible to receive zakat then you may give zakat to him. The wife owning jewelry does not making it unlawful for the husband to receive zakat.

3.

It is impermissible to give zakat to people who are from the Progeny of the following:

- Fatima (Radhiyallahu Anha)

- Ali (Radhiyallahu Anhu)

- Abbas (Radhiyallahu Anhu)
- Ja'far (Radhiyallahu Anhu)
- Aqeel (Radhiyallahu Anhu)
- Harith ibn Abdul Muttalib (Radhiyallahu Anhu)

Similarly it is impermissible to give other charities which are *wajib*, e.g. *nadhr*, *kaffara*, *sadaqat al-fitr*.

Charities besides these may be given to them.

*Bahishti Zewar p.229 Maktaba Thanwi Deoband  
Al-Fatawa al-Hindiyya (1/189) Maktaba Rashidiyya  
Rad al-Muhtar (2/350) H.M. Saeed Company*

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**And Allah knows best**

**Wassalam**

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