

7 THINGS YOU MUST KNOW ABOUT ZAKAT

Did You Know?

The way you give your Zakat could make all the difference in fulfilling this pillar of Islam? Make sure you can answer these questions before giving Zakat.

- Can you donate Zakat to build a mosque or fund a welfare project?
- How soon should Zakat reach those in need, and how often should you give it?
- Is your Zakat obligation fulfilled once you have donated it to a charity?
- Does a minor's wealth require Zakat?
- Is it your responsibility to pay Zakat on behalf of your spouse?
- How do you calculate Zakat on mixed metals like gold and silver?
- Can you give Zakat to close family members if they are eligible?
- Do personal items like cars, homes, or surplus belongings count toward Zakat?

These are some of the most common (and often misunderstood) questions about Zakat. This e-book is your guide to getting the answers right—and making sure your Zakat has the impact it's meant to.

Before You Give: Aligning Intention with Worship

The foundation of every worship is the intent with which it is carried out. The primary intention when paying one's Zakat should be to gain the pleasure of Allah by fulfilling this duty. In addition, when paying Zakat, it is crucial to make a clear intention that the payment is to fulfill one's Zakat obligation, not a loan, a general Sadaqa, or otherwise.



1. Donating Zakat Funds to Mosques and Individuals

Many Muslims, for the sake of convenience, donate their Zakat to their local mosque. However, according to most scholars, Zakat cannot be used for mosque operations or public welfare projects. If you choose to give your Zakat to a mosque, ensure that it will be properly distributed to individuals who are eligible recipients and not used for the mosque's operational needs.

When Zakat is paid to a mosque it must be understood that mosques operate as agents. They bear the responsibility of distributing these Zakat funds to the eligible recipients, as your Zakat payment is not fulfilled until it has been paid to a legitimate recipient.

Examples of Welfare projects include:

- Mosque construction or maintenance
- Community centers
- Public schools or educational institutions
- Public health facilities
- Non-Profit Business, like thrift stores
- Infrastructure projects, like roads, parks, or water systems
- General charity funds used for broad community purposes without focus on individual recipients

Zakat cannot be used for such projects.

Individual Eligible Zakat Recipients



2. Zakat Should Be Paid Annually on a Consistent Date and Promptly

Zakat is **due once a year**, calculated and paid on the same date annually according to the lunar calendar. To avoid errors in your calculation, it's important to stay consistent with your chosen date. For example, if you start paying your Zakat on the 1st of Ramadan, you should continue to pay on that date each year.

Zakat becomes obligatory once a full lunar year (*hawl*) has passed on qualifying wealth that meets or exceeds the *nisab* (minimum threshold). The date when one first reaches this *nisab* is the date on which every year Zakat will need to be calculated. .

According to most scholars, the Zakat must reach the rightful recipients within 12 lunar months once it becomes due. Delaying its payment without a valid reason is not permissible. It is also permissible to pay ones Zakat in advance. In this case, a person should reassess once their Zakat date comes around. If any shortfall is found, those amounts will need to be made up. If excess was paid, it will be considered Sadaqah.

3. Zakat Is Obligatory on a Minor's Wealth

If a minor possesses wealth that exceeds the *nisab* (minimum threshold) for over a lunar year, Zakat must be paid on that wealth.

According to three of the four major schools of thought, even though the individual is a minor, the obligation of Zakat still applies. Though the Hanafi School does not require this payment, it strongly encourages that the caregivers of the child pay zakat on his/her behalf.



4. Each Individual is Responsible for Fulfilling Their Own Zakat Obligation

It is valid for a husband to pay Zakāt on behalf of his wife, but he is not obligated to do so. If the husband chooses to do so voluntarily, it is acceptable, but the responsibility for paying Zakāt ultimately lies with the wife. This includes any gold and silver jewelry that she owns, as she is independently accountable for fulfilling her Zakat duty.

5. Calculating Zakat on Mixed Metals, Jewelry, and Stones

Mixed Metals:

- Zakat on jewelry containing mixed metals can be calculated based on the proportion of gold or silver in the jewelry. For example, if a bracelet is 75% gold and weighs 100 grams, Zakat would be paid on the 75 grams of gold. An easy way to determine the value of your gold is to have it assessed by a jeweler. The assessed value they provide will be primarily based on the level of purity of the metals.
- If the gold or silver makes up less than 50% of the metals in the jewelry, Zakat will not be due on it.

Jewelry:

The obligation to pay Zakat on personal jewelry depends on its type and usage. Scholars differ in their views:

- Some scholars, such as those from the Hanafi school hold that Zakat is due on all gold and silver jewelry because of its intrinsic monetary value, regardless of whether it is worn or stored, as long as it meets the minimum threshold (*nisab*).
- Others, including Imam Shafi'i and more opine that jewelry worn for personal use is generally exempt from Zakat, but they suggest Zakat should be paid if the jewelry is excessive or primarily kept as an investment.

If required, consider contacting your local scholars for additional guidance.

Stones:

Precious stones like diamonds, rubies, and other gems are not zakatable unless they are part of a business inventory. If someone is dealing in these stones as part of a trade, they are treated as business assets, and Zakat must be paid on their value accordingly. However, personal ownership of such stones does not obligate Zakat.

6. Zakat Cannot Be Given to Direct Relatives or Ones Spouse

It is not permissible to give Zakat to direct family members such as parents, grandparents, children, or grandchildren, even if they are in need or eligible for Zakat. This includes ancestors and descendants like great-grandparents and great-grandchildren. Zakat must be given to those outside this direct lineage.

Spouses should not give zakat to each other either. It is the husband's responsibility to provide for the wife from his regular wealth. In the wife's case, if she gives her zakat to her husband, it will be spent back on the household and family expenses, from which she will directly and/or indirectly benefit, and it is not permissible to give your Zakat to a person from whom you may attain some benefit in the future.

7. Zakat on Personal Assets and Surplus Homes, Cars, and other Personal Items

Personal assets such as homes, cars, clothing, and household items are generally exempt from Zakat, regardless of their number or value, as long as they are intended for personal use.

This exemption applies even if one owns multiple homes or vehicles, provided they are not held for commercial purposes. However, if these assets are acquired with the intention of resale or investment, they are considered trade goods and are subject to Zakat. The key factor is the owner's intent. Personal use exempts the asset from Zakat, while investment or trade purposes render it Zakatable.



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