



**Lajna** Australia  
**Ima'illah**

Women's auxiliary of the Ahmadiyya Muslim community

PURPOSE & IMPORTANCE OF

# Zakat

ASHRA ZAKAT 11TH–20TH JUNE

SHURA PROPOSAL 2022-2023: RAISING THE AWARENESS OF  
PAYING ZAKAT AMONG LAJNA MEMBERS

## **Where is Zakat money spent?**

In Chapter 9, Verse 60 of the Holy Quran, Allah the Almighty gives the details of where to spend the Zakat. Allah the Almighty has said “The alms are only for the poor and the needy, and for those employed in connection therewith, and for those whose hearts are to be reconciled, and for the freeing of the slaves and for those in debt, and for the cause of Allah, and for the wayfarer, an ordinance from Allah. And Allah is All-Knowing, Wise.”

On following this Quranic teaching, the Jama'at spend Zakat to help the poor, needy, helpless and for those in debt.

The second part of the question is whether the Jama'at releases any statement regarding this. The answer to this is that Alhamdulillah Jama'at Ahmadiyyah is under the spiritual system of Khilafat. The payment of Zakat spent is under the guidance of Khalifa of the time. Every Jama'at and country has a system of audit which keeps the record of Jama'at's Chanda income and spending. However, the Jama'at does not tell that individually. It is similar to how we pay tax to any government but the government does not give us the account of our tax individually.

Spending in way of Allah means to spend in way of Allah which is for someone's needs. Another name for it in Quran is Sadqa (charity). - The alms are only for the poor and the needy and for those employed in connection therewith, and for those whose hearts are to be reconciled and for the freeing of slaves, and for those in debt, and for the cause of Allah, and for the wayfarer-an ordinance from Allah. And Allah is All Knowing,Wise.' (9:60)

There are three types of charity:

- Voluntary sadqa e.g., for the better social relations, to spend for friends, relatives, to give them gifts, give sadqa as thanksgiving and to keep yourself safe from evil influences. In Jama'at, this category is called “toe Chanda Jaat”
- For the collective betterment under the banner of government or in Jama'at-e-Ahmadiyya, the established system of Khilafat. To spend for the publication of Islam. Spending according to the fixed dissect by the government tax or rational system. In Jama'at, these are called “compulsory Chanda Jaat”. These two kinds are open for every Muslim and from these ways he can gather all the blessings of spending in way of Allah
- The third type of spending in way of Allah is Zakat which is due only on those who earn a minimum amount of money each year according to nisaab (which means only on those who have fixed amount of money). That is why the first two types in which there is no limit and every Muslim can take part in it and earn its blessings and mercies for themselves without any distinction. They can help their society, community for their betterment and also provide help in prosperity of Islam. We cannot deny the importance and benefits of Zakat.

## **Can we pay Zakat personally to a known eligible person, or should it be deposited to the Jama'at?**

It is important that the Markaz collects Zakat in our Jama'at. Individual Ahmadi can neither divide the money of Zakat, nor can they give the money in form of gift or charity. If an individual knows someone like a relative or another person who is deserving (whether Ahmadi or non-Ahmadi) and the individual wishes to personally pay Zakat to the person, then permission should be sought direct from Huzur-e-Anwar (atba) or through the Finance Department. After approval under the Jama'ati system, the individual can help.

*Reference: Al-Fazl International, 21 May 2020*

## **Is Zakat payable on assets, including savings?**

- Zakat is due on those minerals which are under the ownership of an individual e.g. iron mine, oil mine, etc.
- Zakat is due on money from trade or the industrial share  
*(Reference: Fikah-e-Ahmadiyyah part worships page 359)*
- Zakat is due on money saved in bank or in any other form. If the condition of Zakat is fulfilled, the Zakat becomes due on fixed deposit in bank. If fixed deposit is more than a year (e.g. 3, 5 or 10 years of duration) then one has to pay Zakat every year according to quorum. Prize bonds, company shares or if an individual's money is in someone's guardianship, all are included in cash money *(Reference: Al-Fazl International, 21 May 2020)*

## **Who is responsible to pay a woman's Zakat?**

Hazrat Khalifatul Massih V (atba) has said in one of his Friday Sermons:

“Hazrat Massih Maud (as) said about Hazrat Amma Jaan (rz) despite of the fact that she let the poor wear her jewellery, she paid Zakat. So, Ahmadi women should also pay great attention to pay Zakat. And when there is no income for women and mostly women don't have any income, then it is obviously the responsibility of men to help women in paying Zakat. *Reference: Friday Sermon 28 May 2004, published by Al-Fazl International 11 June 2004*

In relation to Zakat on dowry, until a women gets the dowry money, there is no Zakat payable on the amount. When she gets the dowry money and it's in form of money or jewellery and it is according to the quorum of Zakat, the after one year Zakat is payable on that.

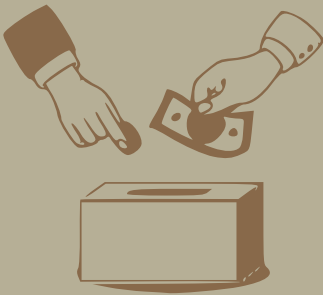
## **If someone has received gold as a gift, and they cannot pay Zakat on the gift themselves, what should they do?**

It depends on the quantity. If you have more than 7.5 tola then you have to pay Zakat. Zakat is compulsory, if you cannot afford to pay the zakat on the gold, then you can sell some of it in order to pay.

# زكاة



Zakat is mandatory to all adult Muslims who earn a minimum amount of money each year known as nisab.



Your Zakat donation should amount to 2.5% of your total wealth accumulated over the year.



Calculation of Zakat is based on the total savings of a Muslim during one lunar (Islamic) year.

## **Is Zakat payable on hidden and visible wealth?**

Hidden wealth: For jewellery (gold and silver), cash, prize bonds, it is mandatory to pay Zakat every year until you own them.

Visible wealth: Cattles, fields, property, business profit, those houses and land which you buy with the intention of investment, Zakat is payable on all of them.


Regarding jewels and gemstones, the Holy Prophet (saw) said “there is no Zakat on precious stones, on jewels, ruby or pearls. Likewise, someone asked the Promised Messiah (as) if Zakat is due on houses and jewels. To this, the Promised Messiah (as) clearly said “there is no Zakat on houses or jewels (Fatwah Massih-e-Maud, page 28). The reason to this is that if there is a little flaw in stone, its sale value becomes very less. Further, houses and cars are in constant use, that is why Zakat is not payable.

## **Is Zakat payable on gemstones as well?**

Gold and silver or indeed any other ornaments (e.g. precious stones) that are in constant use (i.e. are regularly worn) or which have been lent for use by the poor, are excluded from the assessment of Zakat. But gold and silver, etc. kept locked up in a jewellery box or safe deposit box for a year or more are assessable as Zakat.

*Reference: The Philosophy of Zakat by Sheikh Mubarak Ahmed*

The Promised Messiah (as) has said “there is no Zakat on gemstones or houses.” *Reference: Al-Badr 14th February 1907, Fatawah Massih-e-Maud page 128, Fikah-e-Ahmadiyyah part worships page 370*



**Is it advisable to pay zakat monthly or annually?**

It is advisable to pay zakat annually.

**Is it permissible to calculate the Zakat amount every month, and pay the annual Zakat once in Ramazan?**

Yes, but you must pay on current rates.

**Can I pay Zakat to a poor needy non-Ahmadi/non-Muslim family personally or do I have to pay to Jamaat?**

Sadqaat can be given to those who are non-Ahmadi or non-Muslim. However, Zakat is given to Nizam-e-Jama'at only.

*Reference: Fiqah-i-Masail, No 18*

**If someone is indebted, does he/she still have to pay Zakat?**

If someone has jewellery and she/he has the intention of giving it to her/his daughter or daughter-in-law, even then Zakat is obligatory for it. This is because when this jewellery is in his/her possession, Zakat is incumbent on it.



## **Is it compulsory to pay Zakat in Ramadhan or can we pay it in any month?**

In fact Zakat is on savings not on income. For example, if someone has gold or silver or cash according to the quorum for one year, then Zakat will be obligatory on it after a year. So there is no particular month for it. That is why jurists used the “بالا عليه الهول” terminology for it which means when you have savings for a year then you have to pay two and a half per cent Zakat on it.

## **Approximately how much Zakat is payable \$1000.00**

Quorum of Zakat:

Silver: 52 Tola (620 grams)

Gold: 7.5 Tola (81 grams)

Money: equals to the price of 7.5 Tola of gold

Note: 2.5% means 40th part of the total amount would be given in Zakat yearly, provided that one had that amount in possession for the entire year and it is according to the fixed quorum. As \$1000.00 is less than 7.5 Tola of gold, there is no Zakat on this amount. *Reference: Al-Fazl International, 21 May 2020*

## **How much Zakat is payable on 15 tola of gold?**

It is preferable to pay zakat on 15 tola whether in use or not. The amount payable is \$379 according to current rate. *For reference, you can use online calculator <https://www.maainternational.org.au/zakah-calculator>*



**If I have 25 tola gold, and have not used 6 tola from the last 2-3 years. If I am however using 19 tola gold, how much Zakat do I need to pay? Do I have to pay Zakat on all of our jewellery or only on the one that I haven't worn for a year?**

Zakat must be given on 17.5 tola which is 210 grams. It is preferable to give Zakat on 25 Tola whether you used it or didn't use it. The minimum standard (threshold) above which Zakāt is payable, at current rates, is about 87 grams of gold, above which Zakāt becomes payable at 2.5% (or one-fortieth) on the pure gold content.

The Promised Messiah (as) says: "According to some people, Zakat is not payable on gold and silver which is worn and is sometimes given to poor women for use. And it is perfected that Zakat should be paid on jewellery which is worn but is not given to the poor. This is the practice of my family also. They pay Zakat on their jewellery every year. Furthermore, there is no disagreement about the payment of Zakat on jewellery which is kept safe like money.

*Reference: Tahrir Fatawa Hadhrat Masih Ma'ud, Al-Hakam November 17, 1905*

This document has been compiled from a recent survey presented to Lajna imailah Australia, of questions pertaining Zakat. These questions were gathered to cover the shura proposal of 2022-2023 on the topic of Zakat. The implementation Committee of Shura Proposal II (2022-2023) compiled and researched the above answers. JazakAllah

