

Zakat on *Jewelry*

An Easy Guide to Calculate Your Zakat



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*All Praise is due to Allah and may Peace and Blessings be upon the Messenger
of Allah, his Companions, and followers until the Last Day*

As for what proceeds:

Introduction

☞ Zakat is one of the 5 pillars of Islam and one of the methods to purify our wealth

Our Islamic Scholars have differed on whether or not Zakat needs to be paid on the gold and silver jewelry of women. **The most correct opinion is that it is a obligatory to give Zakat on it.**

This is the view of: Ibn Mas'ud , Abdullah bin 'Amr, 'Aisha, Umar, Ibn 'Abbas, Sa'eed bin Musayyib, al- 'Awzaa'i, Sufyan ath-Thawri, the Dhaahiriyyah, the Hanafiyyah, the Shafi'iyyah, Ibn ul-Mundhir, as-San'aani, al-Albani, Bin Baz, Ibn 'Uthaymeen, al-Waadi'ee and others [See: *Ahkaam uz-Zaakat* (pg. 179-182) of Shaikh Zaayid al-Wasaabi]

One of the proofs for this view is the following Hadith:

Abdullah bin 'Amr al- 'As (may Allah be pleased with him and his father) said: **"Two women came to the Messenger of Allah (ﷺ), and they each had a bracelet of gold on their forearms. So he said to them: "Have you paid its Zakat?" They said, "No." The Messenger of Allah (ﷺ) said to them: "Would you like for Allah to fashion them into two bracelets of Fire?" They said, "No." He said: "Then pay its Zakat"** [Saheeh at-Tirimidhi (no. 637)]

❖ Sadly, many Muslim women are not familiar with how to give Zakat on gold and silver jewelry. Not paying Zakat on gold and silver jewelry has serious consequences.

Allah, the Exalted said: **“And those who hoard up gold and silver [Al-Kanz: the money, the Zakat of which has not been paid], and spend it not in the Way of Allah, -announce unto them a painful torment”** [9:34].

Abu Huraira (may Allah be pleased with him) reported that Allah's Messenger (ﷺ) said: **"If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection would come, plates of fire would be beaten out for him; these would then be heated in the fire of Hell and his sides, his forehead and his back would be cauterized with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell"** [Muslim (no. 987)].

May Allah protect us all. Let's learn how to calculate Zakat on gold and silver jewelry.

Conditions for Paying Zakat on Jewelry



There are two conditions needed to pay Zakat on jewelry:

1. One full Islamic year* must have passed while the jewelry was in one's full ownership
2. The amount of gold or silver reaches the *Nisaab* (the minimum amount of gold/silver a person needs before paying Zakat):
 - For gold, the Nisaab is **85** grams of pure gold
 - For silver, the Nisaab is **595** grams of pure silver

If a person meets these conditions, then Zakat is due on the jewelry

* The Islamic lunar calendar (i.e. Hijri calendar) is used to calculate Zakat and not the Gregorian (Solar) calendar

How to Calculate Zakat on Gold and Silver Jewelry

Step 1: Find out how much grams of gold or silver you have in your jewelry

If the gold and silver jewelry has other types of metals/gems in it, then the weight of those other metals should not be included. You only need the total grams of gold and silver

Step 2: Find out how much pure gold or silver you have in your jewelry

Pure gold is considered 24 carats. If you have jewelry that is 22, 21, or 18 carat gold, then you must convert it to 24 carats before calculating Zakat. This rule does not apply to silver jewelry

Step 3: Check if your jewelry meets the Nisaab

Step 4: If your jewelry reaches the Nisaab, give 2.5% of the value of the jewelry

In order to do this, you need to find out the current market value of 1 gram of gold or silver and multiply it by the total amount of gold/silver that you have in your possession. Then give 2.5% of that amount

Example 1

Hafsa has 40 grams of 24 carat gold jewelry, 80 grams of 21 carat gold jewelry, and 100 grams of 18 carat gold jewelry. Should she pay Zakat on her jewelry considering one Hijri year has passed since she had this amount of gold in her possession?

Answer:

Step 1: We know how much gold Hafsa has from the above example

Step 2: We need to convert the 21 and 18 carat gold into 24 carat gold (pure gold). We do this by multiplying the amount of grams of gold by the type of carat and then dividing it by 24:

$$\# \text{ of grams of gold} \times \text{__ carat} / 24 \text{ carat} = \text{Pure gold}$$

80 grams x 21 carat gold / 24 carats = 70 grams of 24 carat gold

100 grams x 18 carat gold / 24 carats = 75 grams of 24 carat gold

Next we add all the 24 carat gold together.

40 grams + 70 grams + 75 grams = 185 grams of 24 carat gold

Step 3: We need to check if the total amount of gold reaches the Nisaab. The Nisaab is 85 grams and Hafsa has a total of 185 grams. So she meets the Nisaab.

Step 4: We need to give 2.5% of the value of this gold. Let's assume of that 1 gram of 24 carat gold is worth \$80 Canadian (CAD). We multiply the total amount of gold by \$80 and then multiply it by 0.025.

185 total grams of pure gold x \$80 for 1 gram of gold = \$14 800 Canadian

\$14 800 x 0.025 (amount of Zakat) = \$370 Canadian

Hafsa should pay \$370 Canadian of Zakat on her gold jewelry this year

Example 2

‘Aisha owns a total of 660 grams of silver bracelets, necklaces, rings, and earrings in her jewelry box. After one Hijri year, how much Zakat does she need to pay?

Answer:

Step 1: We know how much silver ‘Aisha has from the above example

Step 2: We do not need to convert the silver into pure silver as most silver on the market is pure or close to pure silver

Step 3: We need to check if the total amount of silver reaches the Nisaab. The Nisaab is 595 grams and ‘Aisha has a total of 660 grams. So she meets the Nisaab.

Step 4: We need to give 2.5% of the value of this silver. Let's assume that 1 gram of silver is worth \$1 Canadian (CAD). We multiply the total amount of silver by \$1 and then multiply it by 0.025.

660 total grams of silver x \$1 for 1 gram of silver = \$660 Canadian

\$660 x 0.025 (amount of Zakat) = \$16.50 Canadian

'Aisha should pay \$16.50 Canadian of Zakat on her silver jewelry this year

Example 3

Maryam owns 30 grams of 24 carat gold, 75 grams of 22 carat gold, and 105 grams of 18 carat gold. She also has silver jewelry worth a total of 900 grams. After one Hijri year, how much Zakat does she need to give for both her gold and silver jewelry?

Answer:

Step 1: We we will begin with gold jewelry first. We know how much gold Maryam owns

Step 2: We need to convert the 22 and 18 carat gold into pure gold

75 grams x 21 carat gold / 24 carats = 65.625 grams of 24 carat gold

105 grams x 18 carat gold / 24 carats = 78.75 grams of 24 carat gold

Now we add all 24 carat gold together: $65.625 + 78.75 + 30 = 174.375$ grams of pure gold

Step 3: We need to check if the total amount of gold reaches the Nisaab. The Nisaab is 85 grams and Maryam has a total of 174.375 grams. So she meets the Nisaab.

Step 4: We need to give 2.5% of the value of this gold. Let's assume that 1 gram of 24 carat gold is worth \$80 Canadian (CAD). We multiply the total amount of gold by \$80 and then multiply it by 0.025.

174.375 total grams x \$80 for 1 gram of gold = \$13 950 Canadian
\$13 950 x 0.025 (amount of Zakat) = \$348.75 Canadian

Maryam should pay \$348.75 Canadian of Zakat on her gold jewelry this year

Now we do this for the silver.

Step 1: We know how much silver Maryam has from the above example

Step 2: We do not need to convert the silver into pure silver as most silver on the market is pure or close to pure silver

Step 3: We need to check if the total amount of silver reaches the Nisaab. The Nisaab is 595 grams and Maryam has a total of 900 grams. So she meets the Nisaab.

Step 4: We need to give 2.5% of the value of this silver. Let's assume of that 1 gram of silver worth \$1 Canadian (CAD). We multiply the total amount of silver by \$1 and then multiply it by 0.025.

900 total grams x \$1 for 1 gram of silver = \$900 Canadian

\$9000 x 0.025 (amount of Zakat) = \$22.50 Canadian

Maryam should pay \$22.50 of Zakat on her silver jewelry this year

Note: We do not mix the gold jewelry with the silver jewelry. Rather, we calculate Zakat on each type of jewelry separately as both of types of jewelry have their own Nisaab. Hence, they should have their own calculation and Zakah.

Important Questions

Question	Answer	Reference
<i>Who is responsible for paying the Zakat on Jewelry?</i>	It is the responsibility of the owner of the Zakat, that is, the woman. If however her husband pays the Zakat on her behalf, then it counts.	See: https://binothaimeen.net/content/10217
<i>If a person did not pay Zakat on their jewelry in the past, do they need to pay it now?</i>	<p>If a person did not pay Zakat on their jewelry in the past and they did not know that it was obligatory to do so or they were not clear on the ruling, then the most correct opinion is that they do not need to pay Zakat for the past but only from the time they learned it is obligatory.</p> <p>If however they knew it was obligatory but they were negligence about it, then they should calculate the Zakat for the missing years.</p>	<p><i>Majmoo' Fataawa Ibn 'Uthaymeen</i> (18/142) and <i>Fataawa Ibn Baz</i> (14/111) found here: https://www.alifta.gov.sa/En/IftaContent/s/IbnBaz/Pages/default.aspx?cultStr=en&View=Page&PageID=2559&PageNo=1&BookID=14</p>

We end with the Praise of Allah

*And may Peace and Blessings be upon our Prophet Muhammad, his
Companions, and followers until the Last Day*

