

337289 - Is it permissible to delay giving zakah for fear that one might need the money in the future?

the question

We are in lockdown during the coronavirus pandemic, and we do not know what will happen in the future. The offices at work and everything else is closed, which means that income and having food in the future is not certain. This is our situation. Is giving zakah obligatory?

Detailed answer

Firstly:

Whoever owns the nisaab [minimum threshold of wealth] and one year has passed since taking possession of it, must give zakah on it immediately.

An-Nawawi said: It is obligatory to give zakah immediately once it becomes due and one is able to give it, and it is not permissible to delay it. This was stated by Maalik, Ahmad and the majority of scholars, because Allah (may He be exalted) says: *“and give zakah” [al-Baqarah 2:43]*. The command means that it must be done immediately... End quote from *al-Majmoo' Sharh al-Muhadhdhab (5/308)*.

In *al-Mawsoo'ah al-Fiqhiyyah (23/294)* it says: The majority of scholars (Shaafa'i and Hanbali, and it is the view mentioned in fatwas by the Hanafis) are of the view that when zakah becomes due, it is obligatory to hasten to give it immediately, and when one is able to do that and does not fear harm.

They quoted as evidence for that the fact that Allah (may He be exalted) enjoined giving zakah, and once it becomes obligatory, then the accountable person must comply; as the command is mentioned without qualification, that means that it must be done immediately, in their view. If it were permissible to delay it, then that would mean that it is permissible to delay it indefinitely, thus there would be no punishment for not doing it. As the poor have an immediate need for help, and their right to zakah is proven and well-

established in the religious texts, delaying it is depriving them of what is due to them at the time it is due. End quote.

Shaykh 'Abd al-'Azeez ibn Baaz (may Allah have mercy on him) was asked: I am a young man with a job, and I have a limited monthly salary from which I take what I need, and I put the rest in the bank so that I can accumulate enough money to buy a piece of land on which to build a house to live in when I get married. In fact, I have managed to save fifty-five thousand riyals...

My question is: do I have to give zakah for these three years, because I heard that the one who is saving money to get married or to build a home to live in does not have to give zakah?

He replied: That is wrong. The correct view is that he has to give zakah. If he is saving money to get married or to build a house, or to pay off a debt, he must pay zakah when one full year has passed since acquiring the accumulated money. If you save from your salary or from the price of land that you have sold, and you put it in the bank or elsewhere, waiting to start construction or waiting to buy another piece of land, or waiting to get married and so on, then you must give zakah when one full year has passed, on any wealth for which one full year has passed since acquiring the cash. Therefore you must give zakah on it.

End quote from: <http://www.binbaz.org.sa/mat/13601>

Secondly:

If the one who owes zakah does not have available cash, it is permissible for him to delay giving it until cash becomes available to him.

See the answer to question no. [173120](#).

Thirdly:

If the owner is poor and needs his zakah, and he will have difficulty in covering his living expenses if he gives zakah, it is permissible for him to delay it, then give it later on.

It says in *Kashshaaf al-Qinaa'* (2/255): Or if the owner is poor and needs his zakah, and he will have difficulty in covering his living expenses if he gives zakah, as is stated (by the scholars).

Zakah may be taken from him when he can afford it for the past years, because the impediment is no longer there. End quote.

If a person stops working, and he needs that amount that he should pay as zakah, then it is permissible for him to delay. But if he does not need it immediately – rather he is worried about the future – then he must give zakah so as to fulfil his duty and obligation.

Moreover, at times of hardship and need, it is more appropriate that the rich should hasten to give charity and zakah, even if they pay it ahead of time, so as to alleviate the pain and suffering of their poor brethren, believing with certainty that charity does not decrease wealth; rather it increases it.

Allah (may He be exalted) says: *“Say, ‘Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] – He will compensate it; and He is the best of providers’” [Saba’ 34:39].*

Muslim (4689) narrated from Abu Hurayrah that the Messenger of Allah (blessings and peace of Allah be upon him) said: “Charity does not decrease wealth; Allah will not increase a person who forgives others except in honour; and no one humbles himself before Allah but Allah will raise him in status.”

Al-Bukhaari (1442) and Muslim (1010) narrated from Abu Hurayrah (may Allah be pleased with him) that the Prophet (blessings and peace of Allah be upon him) said: “There is no day on which people wake up, but two angels come down and one of them says: ‘O Allah, give more to the one who spends,’ and the other says, ‘O Allah, send destruction upon the one who withholds.’”

We ask Allah to grant relief from the calamity and pandemic.

And Allah knows best.