

# Ruling Regarding Zakat On The Amount Of Money Saved For Hajj

## Darulifta Ahlesunnat

(Dawateislami)

### Question

What do Islamic scholars state about the following issue: Zayd is very eager to perform ḥajj, so he started saving money and a complete year has passed on it. He is also the owner of niṣāb. Will Zaid have to give zakat on the mentioned amount of money as well?

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الْجَوَابُ بِعَوْنِ الْمَلِكِ الْوَهَّابِ اللَّهُمَّ هِدَايَةَ الْحَقِّ وَالصَّوَابِ

If the amount in his possession remains equal to the required niṣāb after any debt and basic necessities of life are expended upon, it will be obligatory for him to give zakat in the scenario asked in the question. Fatāwa ‘Ālamgīri explains:

تجب الزكاة عند تمام الحول الاول كذا في فتح القدير وهكذا في الكافي وكل دين لا مطالب له من جهة العباد كديون الله تعالى من النذور والكفارات وصدقة الفطر ووجوب الحج لا يمنع

In Fatāwa Shāmi:

إذا أمسكه لينفق منه كل ما يحتاجه فحال الحول وقد بقي معه منه نصاب فإنه يزي ذلك الباقي وإن كان قصده الانفاق منه أيضاً المستقبل لعدم استحقاق صرفه إلى حوائجه الأصلية وقت حولان الحول

Shaykh al-Islam wa al-Muslimīn, Imam Aḥmad Razā Khān رَحْمَةُ اللَّهِ عَلَيْهِ was once asked a similar question, which was as follows: “Zayd has saved some money in his eagerness to visit the Ḥaramayn. In this endeavour he has become the owner of niṣāb for a year and a half now. Should he pay ṣadaqah fiṭr, zakat and perform qurbani on Eid al-Aḍḥa or not?” The imam replied, “Zakat is obligatory (farḍ) upon him, whilst ṣadaqah and qurbani are necessary (wājib).”

Mufti Amjad ‘Ali ‘Azami رَحْمَةُ اللَّهِ عَلَيْهِ said:

Someone has an amount of money which he is to spend on his basic necessities. He goes on to spend whatever he spends. If the remaining amount of money is equal to niṣāb, zakat is necessary upon it, even if he keeps the remaining amount whilst solely intending to spend it upon future necessities. If he needs to spend it on said basic necessities of life when the year is ending, zakat is not necessary to be given.

The erudite mufti also explains how zakat is not an obstacle for ḥajj:

A liability not demanded by any person is not an obstacle for zakat, such as nadhr, kaffarah, ṣadaqah, ḥajj and qurbani. If their expenses are taken out from niṣāb and by doing this a person does not remain the owner of niṣāb any more, zakah will still remain necessary. These

liabilities are not an obstacle for 'ushr and khirāj being necessary. Though the person is in debt, these things will become necessary for him.

وَاللّٰهُ اَعْلَمُ عَزَّوَجَلَّ وَرَسُوْلُهُ اَعْلَمَ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَاٰلِهِ وَسَلَّمَ

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