159371 - Questions about zakah on jewellery and how it should be paid and who should pay it

the question

I got married in December 2005 and I was given a considerable amount of Gold jewellery by my parents and in laws on which zakat is wajib. When I came to Canada I brought some gold jewellery with me and the big ones are back at my home. My father is paying zakat for the rest of my jewellery since the time they were bought. Now my question is 1)Can my father pay my zakat or does my husband has to pay my zakat as I have no source of income? 2) I sold gold [jewellery] that I used to wear for some time but I did not pay zakat on it. What I should do about its zakat, given that I sold it for about $2000. 3) As my husband is a student so he doesn't have any income either. But is it possible for me to pay my zakat all together after he gets a job or do I have to pay my zakat by my income (I don't have any income as I'm a housewife)? 4)Now the month of Ramadan has passed I did not pay zakat. Did I have to pay in Ramadan as I have not , can I pay now? Please clarify in detail what will be the calculation procedure?.

Detailed answer

Praise be to Allah.

Firstly:

Zakah is obligatory on the owner of the wealth and the owner of the gold, but it is permissible for someone else to pay it on his behalf with his permission.

Based on that, your husband or your father may pay Zakah on your behalf with your permission and he will be doing an act of kindness. It is only stipulated that it be done with your permission and your knowledge, because Zakah is an act of worship in which the intention is essential. So you may form the intention to pay Zakah through your father or your husband.

Secondly:

If the time for paying your Zakah comes in Ramadan, for example, and you sold some of your gold during the year, if the cash stayed with you until Ramadan, then you have to pay Zakah on it at a rate of one quarter of one tenth (2.5 %). If you spent the money before Ramadan, then you do not have to pay anything.

If one year had passed for the gold and you had not paid Zakah on it, then you sold the gold, you have to pay the Zakah that you did not pay because it is a debt that you owe.

Thirdly:

As we mentioned above, the owner of the wealth has to pay Zakah on it, but it is permissible for someone else to volunteer to pay it. If you have gold but you do not have cash and your husband or father does not volunteer to pay Zakah on your behalf, then you should pay it from the gold itself or sell part of it in order to pay Zakah.

Fourthly:

Zakah does not have to be paid in Ramadan; rather it has to be paid when one year has passed (since it was acquired and every year thereafter). If you took possession of the gold in Ramadan, then the time for the Zakah is in Ramadan. If you took possession of it in Muharram, then Zakah must be paid in Muharram, and so on.

If we assume that the time for paying your Zakah is in Ramadan, but you were late in paying it, then you have to pay it now, because Zakah is a duty that must be fulfilled immediately and it is not permissible to delay it beyond the time when it is due.

How to pay Zakah:

Work out the value of the gold when one year has passed, then pay 2.5% of this value. This is done by seeing how much the gold would be sold for in the market if you wanted to sell it. This takes into account the quantity of the gold, the carat and whether it is used gold. If the gold that

you have is worth 100,000 for example, then you have to pay 2.5%, i.e., 2,500.

And Allah knows best.