41805 - She has money to furnish the marital home – is zakah due on it?

the question

My husband gave me a mahr of a certain sum of money, and when I got married my father gave me some more money and we agreed when we did the marriage contract that the two sums together would be used to furnish the marital home according to the prevalent custom in my country. Then my husband and I traveled abroad to work, and we did not furnish our house yet. We left the money in the bank until we go back, then we will furnish our house with it. When I go back to my country each year I get rid of the haraam interest from the bank but my question is: do I have to pay zakah on this money or not?.

Detailed answer

Praise be to Allah.

Yes, you have to pay zakah on this money each year, because zakah is obligatory on money subject to two conditions:

1-That it reaches the nisaab (minimum threshold at which zakah becomes due)

2-That one full year has passed since acquiring the money

If these two conditions are met, then you have to pay zakah on the money, at a rate of one-quarter of one-tenth, i.e., 2.5%.

The Standing Committee was asked (9/269):

A man has money and one hijri year has passed since he acquired it, but he saved it in order to get married. Does he have to pay zakah on it?

They replied:

He has to pay zakah on it because it is included in the general meaning of the evidence which indicates that zakah is obligatory. The fact that he wants to use it to get married does not mean that the obligation to pay zakah on it is waived.

Shaykh Ibn ‘Uthaymeen was asked about a man who kept some money to buy a house, and one hijri year had passed – does he have to pay zakah on it?

He replied:

Yes, he has to pay zakah on it, because zakah is due on money no matter what it is, even if a person prepared it to pay zakah or to buy a house or food; so long as a year has passed and the amount of money reaches the nisaab, then zakah is due on it.

Fatawa al-zakah (174).