588544 - She did not give zakah on jewellery when she was a minor because she was unaware of the ruling; what must she do now?

the question

I am a young girl, 14 years old. I have reached the age of puberty according to Islamic teachings, but I did not know previously that zakah is obligatory even for minors. Now, after coming to know that zakah is obligatory, I also found out that the guardian should pay zakah on behalf of the minor. All my wealth is in my possession, even my own gold, but my family say that I am the owner of this wealth, meaning that it is in my name, but if I want to buy something expensive, I need to have their consent. What I did is: I calculated how much I needed to pay the zakah of the past years, to the best of my ability, and the amount of zakah I should give is a little more than what I have of cash, so if I want to give all that is due, I have to sell some of my own gold, but whatever the case, my family may not agree to me giving a large amount all at once, and I cannot convince them, and if I try to advise them they may get angry, because they are not very religiously committed.

So my question is:

Is it permissible for me to give the zakah for the past years little by little, whenever I can, meaning not all at once?

Detailed answer

Praise be to Allah.

I.

Zakah is due on the wealth of a minor who has not yet reached puberty, if it reaches the minimum threshold (nisab) and one full Hijri year has passed since it was acquired. This has been explained previously in the answer to question no. 75307.

II.

If the wealth is in the form of cash, then the minimum threshold is what is equivalent to 595 grams of silver. The minimum threshold for cash should not be calculated on the basis of gold.

See the answer to question no. 370380.

III.

If what you own is gold jewellery, then there is a difference of scholarly opinion as to whether zakah is due on a woman's jewellery. The majority of scholars are of the view that it is not obligatory.

However, the Hanafis say that it is obligatory to give zakah on it, and this is the view that is regarded as the correct view on our website. See the answer to question no. 19901.

The minimum threshold for gold, if it is 24 carat, is 85 grams.

The minimum threshold for gold, if it is 21 carat, is 97 grams.

If the amount of gold does not reach the minimum threshold, then no zakah is due on it according to scholarly consensus, unless you also have silver or cash that would complete the minimum threshold.

As the issue of zakah on jewellery is a matter concerning which there is a difference of scholarly opinion, and you were unaware that zakah was obligatory in this case, you do not have to do anything about the past years. This was mentioned in a fatwa issued by Shaykh Ibn Baz (may Allah have mercy on him),

Shaykh Ibn Baz (may Allah have mercy on him) was asked about a woman who had some jewellery for adornment, and she kept it for several years, then she found out that it is obligatory to give zakah on it. Does she have to give zakah for the past years?

He replied:

You must give zakah from the time when you learned that it is obligatory to give it on jewellery. As for the past, before you found out about that, you do not have to give zakah, because Islamic rulings only become obligatory after coming to know about them.

End quote from *Fatawa ash-Shaykh Ibn Baz*, 14/111.

And he (may Allah have mercy on him) said regarding a similar question: She must give zakah on her jewellery every year in the future, if it reaches a minimum threshold ...

As for the past years, before she came to know that zakah must be given on jewellery, she does not have to do anything regarding them, because she was unaware and because there are different scholarly views on that, as some scholars do not think that zakah must be paid on jewellery that is worn or is made to be worn. But the more correct view is that zakah must be given on it if it reaches the minimum threshold and one full Hijri year has passed since it reached that threshold, based on evidence from the Quran and Sunnah to that effect. End quote from *Fatawa Islamiyyah*, 2/85.

So you do not have to do anything with regard to the past years, but you should start to give zakah from the time when you found out that it is obligatory.

And Allah knows best.