

Nisab — when zakat becomes due

Zakat is not owed on every coin. It begins at a threshold, held for a year, and then takes one-fortieth.



★ A floor, not a tax on all

“No zakat on less than five awaq of silver, none on less than five camels, none on less than five awsuq of grain.” Below the floor, nothing.

Sahih al-Bukhari 1405, 1447, 1484

★ Silver

Two hundred dirhams — about 595 grams of silver. Below that, Abu Bakr’s instruction says, no zakat is required of the owner.

Sahih al-Bukhari 1454, 1447

★ Gold

Twenty dinars — about 85 grams of gold. Cash, savings and the money in an account are reckoned against one of the two metals.

Sunan Abi Dawud, Kitab al-Zakat · hasan

★ The rate

One-fortieth of the whole: 2.5%. Not of the excess above the threshold, but of everything you hold once the threshold is passed.

Sahih al-Bukhari 1454

★ No money figure here

The nisab is a weight of metal, so its price moves every day. Ask your local zakat authority for the figure in force before you reckon.

Sahih al-Bukhari 1454, 1447

★ Held for a full year

Zakat on money, gold and trade goods falls due after a lunar year of holding. Crops and fruit are different: their due is at harvest.

Qur’an 6:141 · Sunan Abi Dawud, Kitab al-Zakat · hasan

★ What it falls on

Gold and silver and the money standing for them, goods held for trade, grazing livestock, crops and fruit — each with its own measure.

Sahih al-Bukhari 1454, 1484 · Qur’an 9:34

★ What it does not fall on

“There is no zakat on a Muslim’s horse or on his slave.” What you use rather than hold — home, transport, tools, clothes — is outside it.

Sahih al-Bukhari 1463, 1464

★ Debts

What you owe is weighed before you reckon what you hold, and the schools differ over which debts come off. Ask; do not guess.

an-Nawawi, al-Majmu’ (Kitab al-Zakat)