

Confusion over nisab among Ulemah

Any average muslim knows the following facts without any doubt.

- Allah is one. Muhammad(s) is His Messenger.
- Offering Salat (Namaz) - five times a day
- Keeping fast during Ramadan month
- Performing of Hajj - atleast once in a life time

So an average muslim has a clear idea about the 4 pillars of Islam. Regarding the fifth pillar of Islam, i.e., Zakat, no one has a clear idea. They have many doubts. The simple and very first question: ***What is the nisab for paying zakat?***

Not only an average muslim, even most of the ulemah are not able to answer the above question with confidence. **Why?**

When we say that the rich people should pay the zakat once in a year, the people immediately ask us to define the 'rich man'. **This is the first question to be clarified regarding zakat.** We must be in a position to answer this very first question without any doubt just as we are confident about the remaining four pillars of Islam.

The ulemah suggest 2 different nisabs. One is 85 g of gold and the other one is 595g of silver. The values of these two nisabs are not equal. **There is about 10 fold difference between them.**

Then which nisab has to be followed?

A vast majority of ulemah are in great confusion over the definition of the rich man who is eligible for paying zakat. The same confusion is being spread by posting the two nisabs in their websites by some ulemah. They say that the information posted by them is authentic. How could it be taken as authentic when there is so much confusion?

During those days there was no ambiguity among Islamic Scholars about the issue. Unfortunately the present day ulemah do not understand the issue properly. This clearly shows a severe flaw in our Madarasa education. The standard of Madarasa education thousand years ago was the best in the world when compared to other education systems established during that time.

According to a number of Ahadith, it is clear that the nisab of 200 dirhams must be taken.

As mentioned in the previous section, dirhams and dinars were silver and gold coins respectively and were used as currency. Whereas the gold and silver used in the ornaments are called '**Zahabun**' and '**Fizzathun**' respectively and are treated as metals.

One must understand the difference between the **currency** and the **metal**. Our ulemahs are unable to understand this basic difference.

Is there any nisab based on gold?

Yes. During those days, 1 dinar was equal to ten dirhams.

i.e., ***1 gold coin = 10 silver coins***

Therefore, **200 dirhams = 20 dinars**

Hence, if anybody has a wealth of 20 dinars, he has to pay a half dinar as zakat.

As dirhams and dinars are made up of silver and gold metal respectively, naturally their currency values are different in different regions. This is because the exchange rates for gold to silver vary over time and place.

In our country India, there are no dirhams and dinars. In order to calculate the currency value of

a dirham in our country, one has to know the quantity of silver used to make 1 dirham.

In our country, we know that printed paper notes are in use as currency except few metallic coins. When it is printed as Rs. 500/- on the currency note, it equals to 500 rupees and there is no need to weigh the paper at all. This is because the value of 1 kg Rs. 100/- notes is not equal to the value of 1 kg of Rs. 500/- notes.

Rs. 500/- notes	≠	Rs. 100/- notes
(1 kg weight)		(1 kg weight)

However weighing is necessary for converting the currency value of metallic dirhams and dinars in our country.

1 Dinar	=	4.25g gold
1 Dirham	=	2.975g silver

Exchange rate of a Dinar to Dirhams

The exchange rate between gold and silver which existed 1400 years ago was very much different when compared to the present day exchange rate.

Even in our country, the exchange rate for gold to silver varies from one state to another.

During May(2014), the lowest **gold** rate in our country (for **10g**) = Rs. 28,000/-

The lowest **silver** rate in our country (for **1 kg**) = Rs. 41,460/-

	<u>Silver nisab</u>		<u>Gold nisab</u>
1400 years ago in Madina	200 dirhams	=	20 dinars
	(595g silver)		(85g gold)
During May, 2014 in India	Rs. 24,668/-	≠	Rs. 2,38,000/-

They are not at all equal and there is a 10 fold difference between the two nisabs.

In this situation, which nisab shall we accept ?

Certainly we have to accept the silver nisab.

Suppose a muslim has a wealth of about Rs. 1,00,000/-. Then he has to pay zakat as he owns more than silver nisab of Rs. 24,668/-. He has to pay the zakat @ 2.5% which equals Rs. 2,500/-

But according to the gold nisab, he has a wealth of less than gold nisab (Rs. 2,38,000/-), then he will not pay any zakat. If he is wrong in deciding the nisab, then he will be accountable for it on the day of judgement.

Then what is the suggestion from the ulemah?

They are in confusion due to their lack of understanding.

Please go through the following hadith.

Exchange rate during the time of Imam Malik(r) *(Please refer Al-Muwatta, Book 17 (Zakat), Number 17.2.7)*

... Malik said, “There is no zakat to pay on that is clearly less than twenty dinars but if it increases so that by the increase **the amount** reaches a full **twenty dinars** in weight then zakat has to be paid. Similarly, there is no zakat to pay on that is clearly less than **two hundred dirhams**, but if it increases so that by the increase the amount reaches a full two hundred dirhams in weight then zakat has to be paid. If it passes the full weight then I think there is zakat to pay, whether it be dinars or

dirhams.” Malik said, about a man who had one hundred and sixty dirhams by weight, and the exchange rate in his town was eight dirhams to a dinar, **that he did not have to pay any zakat.** Zakat had only to be paid on twenty dinars of gold or two hundred dirhams.

Note :

The above hadith mentioned here is only to show the exchange rates between gold and silver in those days and their variation.

Imam Malik (r) mentioned about a person who had 160 dirhams. The exchange rate in his town was 1 Dinar = 8 Dirhams. This indicates that the cost of silver in his town was more than the other regions. Imam suggested that the person did not have to pay any zakat because he had only 160 dirhams (i.e., 40 dirhams less than the required nisab).

Then let us analyse the above situation.

Let us suppose he exchanges **160 dirhams** for dinars in his town, he gets **20 dinars**.

After getting 20 dinars, he must pay zakat according to the gold nisab.

Though he has 160 dirhams and its exchange value reached the ***gold nisab of 20 dinars*** in his town, he need not pay zakat.

Hence, according to authentic ahadith given in the previous pages, a muslim must follow the silver nisab only i.e. 200 dirhams.