

# Assets exempt from zakat

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Some assets  
are exempt  
from zakat.

All assets that are intended for your personal use (excluding cash) are exempt from zakat.

Generally the following assets are excluded from zakat:

- Your home and any other self occupied building.
- Personal clothing, household furniture (including appliances) and personal vehicles.
- All personal jewellery (Shafi and Maliki schools). Only personal jewellery that does not contain gold and/or silver is excluded under Hanafi law.

Dr. Monzer Kahf, a prominent economist and author of the book “The Calculation of Zakah” states<sup>1</sup>: “The idea of zakah is based on giving to the poor and the needy out of one’s wealth. Therefore, all items that are assigned for personal use are exempt from zakah. This includes personal clothing, books, residence, furniture, home appliances, and personal means of transportation, and so on.” This is also why the condition of *nisab* exists. The condition of *nisab* means that a person who owns less than a given amount is not subject to zakah on the grounds that this amount is needed for emergencies and other precautionary spending.”

Some scholars are of the view that excessive personal assets should be included in the zakat calculation.

## Bibliography

The following books were referred to:

- The Holy Quran
- The following books containing hadith: Bukhari, Muslim, Abu Dawud, Muwatta
- Sallie: *The Book on Zakah*.
- Ullah: *The Essential Hanafi Handbook on Fiqh*, Idara-E-Islamiat.
- Al-Misri: *The Reliance of the Traveller*, Modern Printing Press.
- Nawawi: *Al-Maqasid*, Sunna Books.
- Islamonline.
- Khaf: *The Calculation of Zakah*.

<sup>1</sup> Zakah on Jewelry: Scholars Debate – Islamonline – 20 July 2004