87518 - Delay in paying zakaah because he is far away from his wealth

the question

I have some money in a bank in my homeland, and one full year has passed and zakaah should be paid on it. The problem now is that my wife and I are the only ones who are entitled to withdraw money from the bank, and we are both travelling outside our country right now. I am now in a somewhat difficult situation overseas which has led to the delay in paying zakaah for two months until now. Also, next month is the due date for paying the instalment on my apartment and I do not know if I will be able to collect enough money by means of borrowing to pay off the instalment or not. Do I have a valid excuse for putting off paying the zakaah for a few months until I am able to afford it? Or as I am going to try to borrow money to pay off the instalment, should I still find a way to pay zakaah?.

Detailed answer

Praise be to Allah.

Zakaah should be paid immediately, and it is not permissible to delay it unless one has a valid excuse.

Among the excuses that have been mentioned by the fuqaha' is when the money is not present and it is not possible to access it. This is an excuse which makes it permissible to delay payment.

Based on this, there is no sin on you if you delay paying zakaah until you are able to return to your country or you find other wealth which you can pay to those who are entitled to it. You do not have to borrow money in order to pay it.

Al-Mardaawi said in al-Insaaf (3/186): If he is unable to pay it (i.e., zakaah) from the nisaab because the wealth is not present, etc, then it is permissible to delay it until he is able to pay it. End quote.

It says in Fataawa al-Lajnah al-Daa'imah (9/398): It is not permissible to delay paying zakaah after one year has been completed except for a legitimate excuse, such as there being no poor people present at the time when one year is completed, or not being able to get the money to them because the money is not present, and so on. As for delaying it until Ramadaan, that is not permissible unless it is only a short time away, such as if the year is completed in the second half of Sha'baan, in which case there is nothing wrong with delaying it until Ramadaan. End quote.

It is clear that zakaah is a serious obligation and it is mentioned alongside prayer in the Book of Allaah. It is also a blessing that brings about growth in one's wealth, so it should not be neglected under any circumstances.

And Allaah knows best.