

## 399514 - Is it permissible for him to accept zakah from his company to buy air conditioners and electrical appliances?

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### the question

I work for a trading company, and they have zakah to give on trade goods. The rent on my house is due, and the house needs air conditioners and some electrical appliances. I took a loan from my work and I have not paid it off yet. Is it permissible for me to accept zakah from the company with the knowledge of its owner, to pay off the loan, pay the rent on my house and buy air conditioners?

### Detailed answer

Firstly:

If you are in debt and you cannot afford to pay off your loan, even from something that is surplus to your needs that you can sell to pay off your debt – such as land or another apartment – it is permissible for you to accept of zakah enough to pay off your debt, because you come under the heading of “those in debt.”

Allah, may He be exalted, says (interpretation of the meaning):

{Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise} [at-Tawbah 9:60].

It says in *al-Mawsu'ah al-Fiqhiyyah* (23/321), regarding the conditions of giving zakah to one who is in debt: he should be unable to pay off the debt from the money he has, whether it was zakah or otherwise, that is surplus to what suffices him. So if he has a house in which he lives that is worth one hundred, and he owes one hundred, and a house that is worth fifty would be sufficient for him, then he should not be given anything until he sells that house and gives the excess amount towards paying off his debt, according to what was stated by the Malikis. If he

has enough to pay off part of his debt, he should be given enough to cover the remaining amount only. If he will be able to pay off the debt after some time by earning money, then according to the Shafa'is there are two views as to whether it is permissible to give him zakah. End quote.

Secondly:

If the electrical appliances are basic necessities such as fridges and washing machines, and you do not have enough money to buy these appliances, then it is permissible for you to receive the cost of them from zakah, on the basis of being poor; it is also permissible for you to receive the cost of rent for your home, if you do not have enough to pay the rent.

With regard to the air-conditioner, if you live in a region where it is intensely hot, and most people in that region cannot do without air conditioners, such as the Gulf States for example, it is permissible for you to receive the cost thereof from zakah. But in other regions where it is not intensely hot, that is not a basic need, so it is not permissible to spend zakah funds on it. You have an example in other people: if most of the people cannot afford the cost of air conditioners, then it is more appropriate not to spend zakah funds on that.

Thirdly:

As it is permissible for you to receive zakah, there is nothing wrong with you receiving it from the organisation for which you work, if that is with the permission of the owner, as you mentioned.

And Allah knows best.