144734 - Can gold be added to silver to complete the nisaab?

the question

A woman owns some gold but it does not reach the nisaab (minimum threshold at which zakaah becomes obligatory). She also owns some silver but it does not reach the nisaab. Does she have to pay zakaah on her jewellery if the gold and silver are added together? Please note that this jewellery is for adornment only.

Detailed answer

Praise be to Allah.

Firstly:

Zakaah is due on jewellery according to the correct scholarly opinion. This has been discussed previously in the answers to questions no. 19901 and 59866. For information on the nisaab for both of them, please see the answer to question number 64.

Secondly:

If a person owns both gold and silver, and neither of them reaches the nisaab, but when added together they do reach the nisaab, he does not have to pay any zakaah. Similarly, if a person has 70 g of gold and 400 g of silver, he does not have to pay zakaah on them until one of them reaches the nisaab, because of the hadeeth of Abu Sa'eed (may Allah be pleased with him): "There is no zakaah due on less than five wasqs …" Narrated by al-Bukhaari, 1405; Muslim, 979. And because gold is not the same type as silver, so they cannot be added together, just as other types of things cannot be added to one another to complete the nisaab. Camels cannot be added to cattle, cattle cannot be added to sheep, wheat cannot be added to barley and dates cannot be added to raisins.

An-Nawawi (may Allah have mercy on him) said: Gold cannot be added to silver or vice versa to

complete the nisaab. There is no difference of scholarly opinion – in our madhhab – just as dates cannot be added to raisins.

End quote from al-Majmoo‘, 5/504.

He also said: The nisaab for dirhams (silver coins) cannot be completed by adding gold or vice versa, even if one owns two hundred less one dirham, and twenty mithqaals less half a mithqaal and so on. There is no zakaah on either of them. This is the opinion of the majority of scholars and it was narrated by Ibn al-Mundhir from Ibn Abi Layla, al-Hasan ibn Saalih, Shareek, Ahmad, Abu Thawr and Abu ‘Ubayd. Ibn al-Mundhir said: And al-Hasan, Qataadah, al-Awzaa ‘i, ath-Thawri, Maalik, Abu Haneefah and all of ashaab ar-ra’y said that one of them may be added to the other.

End quote from al-Majmoo‘, 5/504

Ibn Qudaamah (may Allah have mercy on him) said in al-Kaafi: Gold cannot be added to silver to complete the nisaab because they are two different types. … And it was narrated from Ahmad (may Allah be pleased with him) that he added them together because they are used for the same purpose and in the same way. End quote.

Shaykh Ibn ‘Uthaymeen (may Allah have mercy on him) said: The correct opinion is the first one, that gold cannot be added to silver to complete the nisaab except when they are used for exchange. That is because wealth used in exchange is prepared for the purpose of trade, so (in this case) the gold and silver are trade goods.

From Sharh al-Kaafi.

He also said: Even though they are used for the same purpose and in the same way, that does not mean that they can be added together to complete the nisaab, because the Lawgiver has prescribed a specific nisaab for each of them, which implies that zakaah is not due on anything less than that, and there is no report from the Prophet (blessings and peace of Allah be upon him) that he added one of them to the other. Just as wheat cannot be added to barley to complete the nisaab, even though they are used for the same purpose and in the same way, the same applies to

gold and silver.

End quote from Majmoo‘ al-Fataawa, 18/248.

And Allah knows best.