

## تَعْرِيفُ الزَّكَاةِ - The meaning of Zakah

zakah is one of the pillars of Islam, prescribed by Allah for great purposes. It purifies wealth, serves as a sign of faith, and helps the poor and needy.

**Definition of zakah Linguistically and in Islamic Law:**

- Linguistically: zakah means growth and increase. It also signifies purification. It is said that something "zakka" if it grows and increases, and a person is "zakka" if they are purified. Thus, zakah in its original meaning refers to purification and growth.
- In Islamic Law (Shariah): zakah is a specified portion of wealth that Allah has obligated Muslims to give to specific groups of people, aiming to achieve social solidarity and balance in society. It is one of the five pillars of Islam, prescribed by Allah to ensure social justice and support the poor and needy.

Allah says in the Quran to Prophet Muahammad ﷺ: **"Take from their wealth a charity (Zakah) by which you purify them and cause them to increase."** (At-Tawbah, 9:103).

## The Ruling on zakah and the Punishment for Withholding

### حُكْمُ الزَّكَاةِ وَعِقَابُ تَارِكُهَا

The Ruling on zakah: zakah is obligatory on every Muslim who meets the conditions. It is a religious obligation on those who possess the minimum threshold (nisaab), and anyone who denies its obligation is considered an unbeliever, as it is a fundamental aspect of the religion.

- **Punishment for Withholding zakah:** Whoever refuses to pay zakah while acknowledging its obligation commits a serious sin and deserves punishment from Allah in this life and the hereafter. In this life, Allah may withhold blessings and cause hardship. If people collectively refuse to pay zakah, the ruler or authority has the right to forcibly collect it. In the afterlife, the person will be held accountable before Allah and punished for their stinginess and failure to fulfill this duty. Allah says: "And those who hoard gold and silver and do not spend it in the way of Allah—give them tidings of a painful punishment." (Surah At-Tawbah, 9:34).

The Prophet ﷺ said: "Whoever has wealth and does not pay its zakah, it will be heated in the fire of Hell and will be used to brand their sides, foreheads, and backs until Allah judges between His servants." (Narrated by Muslim).

## شُرُوطُ وَجُوبِ الزَّكَاةِ - Conditions for zakah

Zakah is not obligatory for every Muslim but has specific conditions:

1

**Islam:** Zakah is only obligatory for Muslims.

2

**Nisaab** (Minimum Threshold): The person must possess wealth that reaches the minimum amount required for zakah.

3

**Passing of One Lunar Year:** A full lunar year must pass while the wealth is in the person's possession.

4

**Debt-Free:** If the person is in debt that consumes their wealth, they are not required to pay zakah.

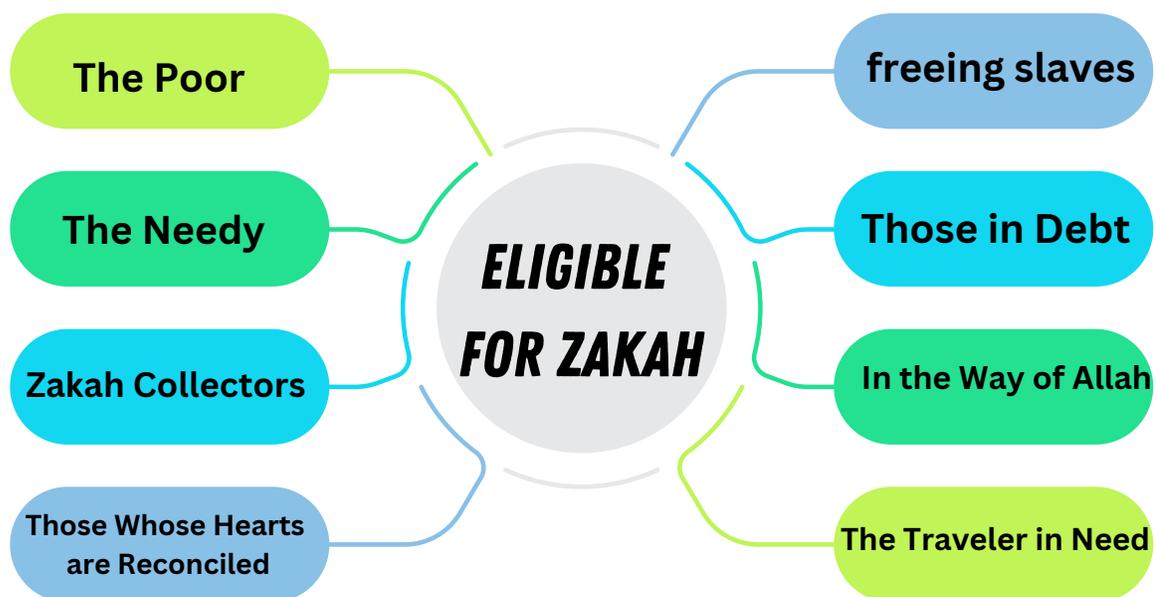
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**Productive Wealth:** The wealth must be of a type that can grow and increase, such as money, livestock, or crops.

## Who is eligible to receive Zakah?

Allah has specified eight categories of people entitled to receive zakah in the Quran. Allah says: "Zakah expenditures are only for the poor, for the needy, for those employed to collect [zakah], for those whose hearts are reconciled, for freeing captives [or slaves], for those in debt, for the cause of Allah, and for the [stranded] traveler." (Surah At-Tawbah, 9:60).

1. The Poor: Those who do not have sufficient means to cover their basic needs.
2. The Needy: Those with some money but not enough to meet all their essential needs.
3. Zakah Collectors: Those responsible for collecting and distributing Zakah.
4. Those Whose Hearts are Reconciled: New Muslims or those whose faith needs strengthening.
5. For the Ransom of Captives: For freeing slaves or prisoners.
6. Those in Debt: Those who are unable to repay their debts.
7. In the Way of Allah: For those striving in the path of Allah.
8. The Traveler in Need: The stranded traveler who lacks resources.



# How to Calculate Zakah and Its Nisaab (Threshold)

## How to Calculate Zakah and Its Nisaab (Threshold):

**zakah** is calculated based on the type of wealth, and the threshold varies depending on the wealth category:

1. **Gold and Silver:** The nisaab for gold is 85 grams pure gold, and for silver, it is 595 grams of pure silver. If the amount of money reaches the nisaab and a year has passed, 2.5% of the value must be paid as zakah.
2. **Money:** Cash is measured against the nisaab of gold or silver. If the cash equals the value of 85 grams of gold or 595 grams of silver, zakah is due at 2.5%.
3. **Crops and Fruits:** zakah is due on crops if they reach five wasqs (approximately 612 kilograms). zakah is 10% if irrigated by natural water (like rain) and 5% if irrigated by mechanical means (like wells).
4. **Livestock** (Camels, Cattle, Sheep): Livestock has its own nisaab. For camels, the threshold is five; for cattle, it's thirty; and for sheep, it's forty.

## Conclusion:

**zakah** is a great obligation in Islam that aims to achieve economic balance and social justice. It is not just an optional charity but a right of the poor and needy on the wealth of the rich. Those who neglect to pay zakah risk facing Allah's punishment both in this life and in the hereafter.

# QUIZ



## Multiple Choice Questions

**1- What does the term "Zakah" linguistically mean?**

- A. Charity and help
- B. Growth and purification
- C. Mercy and kindness
- D. Justice and equality

**2- Who is obligated to pay zakah?**

- A. All humans
- B. Muslims with sufficient wealth meeting the conditions
- C. Only scholars and rulers
- D. All adults regardless of income

**3- What is the punishment for withholding zakah in the afterlife?**

- A. Reincarnation as a poor person
- B. A fire branding their sides, foreheads, and backs
- C. Exclusion from Paradise
- D. Forced repayment to the poor

**4- What is the nisaab for gold in zakah?**

- A. 50 grams
- B. 75 grams
- C. 85 grams
- D. 100 grams

**5- What is the zakah rate for crops irrigated by rain?**

- A. 2.5%
- B. 5%
- C. 10%
- D. 20%

**6- Who are the "zakah collectors"?**

- A. Scholars who study Zakah
- B. Authorities responsible for collecting and distributing Zakah
- C. Volunteers in the community
- D. Merchants who donate wealth

**7- What is the nisaab for silver?**

- A. 400 grams
- B. 500 grams
- C. 595 grams
- D. 700 grams

**8- Which of these groups is not eligible for zakah?**

- A. The poor
- B. The needy
- C. Wealthy Muslims
- D. Travelers in need

# QUIZ

## Answer the Questions

- 1- What is the purpose of zakah in Islamic society?
- 2- What is the nisaab, and why is it important in zakah?
- 3- List three groups eligible to receive zakah.
- 4- What are the conditions that make zakah obligatory?
- 5- What is the zakah rate for cash and monetary wealth?
- 6- Explain the punishment for withholding zakah in the afterlife.
- 7- How does zakah differ from voluntary charity?
- 8- What does the Quran say about those who hoard gold and silver without paying zakah?
- 9- What is the zakah rate for crops irrigated by rain?

## True or False

1. Zakah is an optional act of charity in Islam.
2. Zakah is obligatory only for Muslims who possess wealth above the nisaab.
3. If a person is in debt, they are not required to pay zakah.
4. The nisaab for crops is approximately 612 kilograms.
5. A person refusing to acknowledge zakah's obligation is considered an unbeliever.
6. The zakah rate for money is 10%.
7. Zakah aims to promote social justice and economic balance.
8. A person must possess their wealth for at least one Gregorian year to pay zakah.
9. Livestock zakah is only obligatory if the animals are used for trade.
10. The Quran specifies eight categories of people eligible for zakah.

## Fill-in-the-Blank

1. Zakah is the \_\_\_\_ pillar of Islam.
2. The linguistic meaning of zakah is \_\_\_\_ and \_\_\_\_.
3. The nisaab for gold is \_\_\_\_ grams.
4. Allah says in the Quran: "Take from their wealth a charity by which you \_\_\_\_ them and cause them to \_\_\_\_."
5. Zakah is obligatory on Muslims who meet the conditions of \_\_\_\_, \_\_\_\_, and \_\_\_\_.
6. One category eligible for zakah is "those whose hearts are \_\_\_\_."
7. If crops are irrigated by mechanical means, the zakah rate is \_\_\_\_%.
8. The \_\_\_\_ are responsible for collecting and distributing zakah.
9. In the afterlife, those who withhold zakah face punishment including \_\_\_\_ branding.