



### What is *zakāh*?

*Zakāh* is one of the five pillars of Islām. It is a *fard* action that MUST be undertaken by all Muslims who meet certain requirements. It is an act of worship and must be fulfilled with the sole intention of obeying and pleasing Allāh سبحانه وتعالى. The word *zakāh* is commonly translated as ‘alms tax’ or ‘poor due.’ Basically, it is that part of a Muslim person’s wealth that is set aside especially for the poor and needy.



Cash and coins



### You mean ‘charity?’

*Zakāh* is certainly a charitable act. However, it is not entirely accurate to translate *zakāh* as *charity*. Charity is a voluntary act. It can be given to anybody, at any time, in any amounts. *Zakāh* is different, carrying with it specific *ahkām* (rules). For example:

- It is a compulsory act. (all qualifying Muslims must give it);
- It is paid on certain types of wealth;
- It is paid at specific rates;
- It has to be given to specific types of people.



### If you wanted to give ‘more’ to ‘different’ types of people? Could you?

*Alhamdulillah*, as Muslims our hands are not tied when it comes to giving to others. You can give as much money as you like to worthy causes. However, any of that money given over and above your obligatory *zakāh* is counted as voluntary charity or *sadaqah*.



### What does the word *zakāh* mean?

The root of the verb is to ‘purify’. It is a word mentioned frequently in the Qur’ān when talking of purification,

قَدْ أَفْلَحَ مَنْ تَزَكَّى

*He has certainly succeeded who purifies himself*

*Sūrah al A’lā, 87:14*

*Zakāh* is described as purifying because it cleanses our wealth and property as well as ourselves<sup>1</sup>.



### That sounds very beneficial. Are there personal benefits of giving *zakāh*?

Yes, insha’Allāh. Allāh reminds us repeatedly in the Qur’ān about the benefits for those who give *zakāh*:

<sup>1</sup> *Zakāh* is also derived from the verb “to increase.”

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### It counts as a major act of worship

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وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ

*And establish prayer and give zakāh and obey the Messenger – that you may receive Mercy.  
Sūrah an Nūr, 24:56*

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### Their own wealth will be multiplied

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وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ

*But what you give in zakāh, desiring the Face of Allāh – those are the multipliers<sup>2</sup>  
Sūrah ar Rūm, 30:39*

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### His or her imān will be fortified

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إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَّتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ الَّذِينَ يُبَيِّنُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنفِقُونَ وَأُولَئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

*The believers are only those who, when Allāh is mentioned, their hearts become fearful, and when His verses are recited to them, it increases them in faith; and upon their Lord they rely. The ones who establish prayer, and from what We have provided them, they spend. Those are the believers, truly. For them are degrees (of high position) with their Lord and forgiveness and noble provision.  
Sūrah al Anfāl, 8:3,4*

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### He or she will be rewarded

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يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

*Allāh destroys interest and gives increase for charities. And Allāh does not like every sinning disbeliever.  
Sūrah al Baqarah, 2:276*

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### He or she will be in receipt of Allāh's Forgiveness and His Mercy

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خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ

*Take (O Muhammad), from their wealth, a charity by which you purify them and cause them increase, and invoke (Allāh's blessings) upon them. Indeed, your invocations are reassurance for them. And Allāh is Hearing and Knowing. Do they not know that it is Allāh who accepts repentance from His servants and receives charities and that it is Allāh who is the Accepting of repentance, the Merciful?  
Sūrah al Tawbah, 9:103,104*

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<sup>2</sup> Zakāh is a multiplier of a person's blessings on earth and their rewards in the hereafter.

Furthermore, Insha'Allāh, that person will develop higher morals, will become inclined towards generosity, kindness, gentleness and sympathy towards others, and miserliness will be eliminated from their character.



**Those are great personal benefits. Just imagine the benefits to the whole of society, if everyone adopted paying zakāh?**

Yes. There are incredible social, economic and moral benefits for society as a whole from the universal implementation of *zakāh*. For example,

- The needs of the poor and suffering are attended to. Their burden is shared by the entire community;
- The Muslim community at large have a substantial source of income;
- The relationship between rich and the poor can be strengthened;
- The poor will not be treated as outcasts but rather embraced by a community paying *zakāh*;
- Wealth can increase and circulate in society;
- It can cut crime, unethical and antisocial behaviour - whether rich or poor, it can dampen greed, envy, corruption and the temptation to steal.

When millions and millions of individuals are conscious of their obligations towards their Creator, the *īmān* and moral fibre of the *ummah* as a whole, will inevitably be stronger.



**You say *zakāh* is *fard*. Does 'everyone' have to pay *zakāh*?**

No. To be one of those people required to pay *zakāh*, you must possess a certain minimum amount of wealth. This amount is called the *nisāb*.



**So, to have to pay *zakāh*, your wealth must cross the *nisāb*?**

Yes. If the amount of wealth you own is not above the *nisāb*, then you do not have to pay *zakāh*. Once you cross the *nisāb*, *zakāh* becomes due on the whole amount



**How much is the *nisāb*? Is it one particular figure for example in Saudi Riyals or Pounds Sterling?**

No. The *nisāb* varies according to the type of property that you are paying *zakāh* on. You have to separate your property into categories and then count them up to see whether, for each type, you have crossed the *nisāb*. It is entirely possible that a person may find themselves exempt from *zakāh* on one type of property, but at the same time, liable on another type.



Produce of the earth




**What do you mean?**

Let's imagine that a man owns quantities of gold and grain. The *nisāb* for gold is twenty *mithqāl*. A *mithqāl* is a unit of measurement equal to approximately 4.5 grams. The *nisāb* of grain meanwhile is five *awsūq* (approximately 675 kg<sup>3</sup>). He may own only 50 grams of gold, but 800 kgs of grain. In such a situation, he is liable to pay *zakāh* on his grain but not on his gold.

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<sup>3</sup> I have mentioned the grams and kilogram figures as mentioned by Abdul Aziz Saleh Al Shoumar in *Duroos Asāsiya Lakul Muslim*. These figures tend to vary in different literature. Arabic measurement expressions are mentioned in the original *ahadīth* and other source literature and it is these that should be ultimately relied upon.

The point is, is that all your different types of wealth must be gathered and counted separately. If you do not cross the *nisāb* figure for **any** of them, you will not have to pay *zakāh*.

 **What if you own so many different kinds of things? Do you have to count them all up and find out the value of all these things separately?**

Remember what was said at the start. *Zakāh* is only paid on ‘certain types’ of wealth.

 **Oh yes. Okay, so, what kind of property is *zakāh* paid on?**

*Zakāh* must be paid on the following items:

- Gold;
- Silver;
- Cash and coins;
- Produce of the earth;
- Stock in Trade;
- Discovered buried treasure from before Islām;
- Extractions from mines and minerals;
- Grazing animals.




Grazing animals

 **Can you give me examples of the *nisāb* of some of those items?**

For ease of study, let’s consider upto *Stock in Trade* only<sup>4</sup>. For each type of wealth, if you have the following *nisāb* amounts, then *zakāh* becomes payable:


Type of Property	<i>Nisāb</i>
Gold	20 <i>mithqāl</i> (circa 92 grams)
Silver	140 <i>mithqāl</i> (circa 595 grams)
Cash, coins	Value equal to <i>nisāb</i> of gold.
Produce of the earth	5 <i>awsūq</i> (circa 675 kg)
Stock in Trade	Value equal to <i>nisāb</i> of gold

 **Why is the *nisāb* rule necessary?**

The setting of the *nisāb* is an example of the beauty of *fiqh*. Having a *nisāb* protects poor people. If you are so poor that you do not even have wealth above a certain amount to meet your basic needs, then how can you be expected to give *zakāh* to help ‘other’ poor people?


 **What if you are poor but you *only just* go over the *nisāb* level. Do you still have to pay *zakāh*?**

Yes. You are liable because you have crossed the *nisāb*. However, it is still manageable.

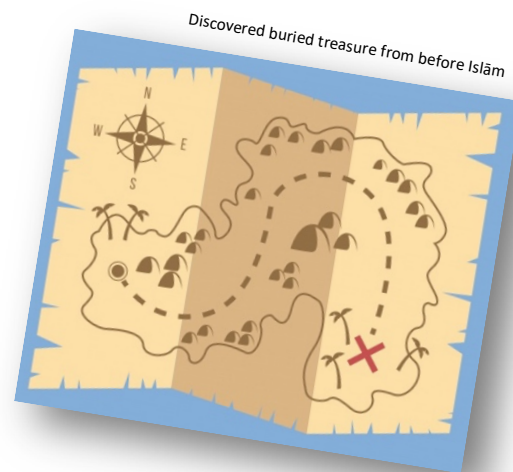
 **How? Isn’t that unfair? How can such people afford the *zakāh* payment?**

<sup>4</sup> In depicting both *nisāb* rates here and *zakāh* rates later, I have ignored buried treasure, extraction from mines, minerals, grazing animals and certain other products such as dates and honey. The *nisāb* and *zakāh* figures for these items are complex and/or the subject of debate amongst the *ulema*. Discussion of these is therefore beyond the scope of this writing.

Again, the *fiqh* is beautiful here. The amount that people pay in *zakāh* is not a fixed amount e.g. 1,000 Saudi Riyals, imposed on all, not a penny more, not a penny less! No. Such a system *would be* totally unfair. The amount paid is expressed as a percentage.


 **Again, can you give me an example?**

Yes. Take gold. The *nisāb* for gold is circa 92 grams. Let us consider two people, Mūsa and Harūn. Mūsa is a poor man but he owns 120 grams of gold. This just takes him over the *nisāb*. Harūn is a rich man and he owns 5,000 grams of gold. He is way above the *nisāb*. Both of them are liable for *zakāh*.




Let us imagine that the *zakāh* amount was a fixed figure, for example 200 grams regardless of how rich or poor the payer was. Under such a system, Harūn would not feel anything because he has so much more gold left over (5,000 less 200 = 4,800grams). However, Mūsa would suffer (120 less 200 = zero gold). He would lose ALL the gold he has.


Such a system is blatantly unfair. *Zakāh* is not based on such a system. It is a fair levy based upon the percentage of wealth.

 **So, only a percentage will be taken of Mūsa's gold?**

Yes. If we consider again, the above example. The *zakāh* percentage for gold is 2.5%. This means that Mūsa would have to pay 2.5% of 120 grams, which equals 3 grams. Harūn on the other hand, would have to pay 2.5% of 5,000 grams, which equals 125 grams.

 **That's fantastic *Alhamdulillah*. It is so important for Mūsa that it happens this way.**

Yes. Harūn is richer so he pays much more. However, both of them still keep 97.5% of their gold with them. For Mūsa, more significantly, it means, his gold holding is not wiped out.

 **You mentioned above that the *zakāh* percentage for 'gold is 2.5%.' Is this the same for all categories?**

*No actually, but we will continue our discussion of *zakāh* in the next chapter, Insha'Allāh.*



Extractions from mines and minerals

## Obligatory charity (*zakāh*) (part a)

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### Questions

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1. What does the word *zakāh* mean?
2. *Zakāh* is a certain amount. What if you wanted to give 'more' money to 'different' types of people. Could you?
3. How does *zakāh* benefit the individual?
4. How does *zakāh* benefit society?
5. Does *everyone* have to pay *zakāh*?
6. What does the word '*nisāb*' mean?
7. How much is the *nisāb*? Is it one particular figure for example in Saudi Riyals or Pounds Sterling?
8. What kind of property is *zakāh* paid on?
9. What is the *nisāb* for gold?
10. What is the benefit of the *nisāb* rule?



Uyghur herders on XinXiang Grasslands, China