

EASY GUIDE TO ZAKAH (PART 1 OF 2)

Rating:

Description: First part of an easy to follow guide outlining the essentials every new Muslim must know about zakah, one of the five pillars of Islam.

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Published on: 26 Nov 2012

Last modified on: 25 Jun 2019

Objectives:

- To learn the meaning and importance of *zakah*.
- To learn the exact definition of *zakah*.
- To learn what is *nisaab*.
- To learn when is *zakah* paid and who has to pay it.

Arabic Terms

- Zakah* - obligatory charity.
- Sadaqah* - voluntary charity.
- Shahadah* - Testimony of Faith.
- Hajj* – A pilgrimage to Mecca where the pilgrim performs a set of rituals. The *Hajj* is one of the five pillars of Islam, which every adult Muslim must undertake at least once in their life if they can afford it and are physically able.
- Ramadan* - The ninth month of the Islamic lunar calendar. It is the month in which the obligatory fasting has been prescribed.
- Shariah* - Islamic Law.
- Nisaab* - the minimum amount of wealth a person must possess for *zakah* to become obligatory.

The five most important and essential acts of worship in Islam are simply known as the “pillars of Islam.” They are the “*shahadah*” (the testimony that no one deserves worship except Allah and Muhammad is the Messenger of Allah), the five daily prayers, *zakah*, fasting, and the *hajj* pilgrimage. A Muslim has to first and foremost focus on learning and practicing these pillars before focusing on other aspects of Islam.



The word ‘*zakah*’ is usually translated as ‘poor due’ or ‘alms tax.’ Actually, no single word can translate *zakah* properly.

Before the word *zakah* is explained, it is best understood with another word, “*sadaqah*.”

Zakah and *sadaqah* are different. *Zakah* is obligatory charity and is required, whereas *sadaqah* is voluntary charity and is a recommended act that brings extra reward. Moreover, *zakah* is the third pillar of Islam. Not paying *zakah* out of negligence is a sin, whereas a person is generally not sinful for not paying voluntary charity. That is why it is called “voluntary” charity! *Zakah* is calculated precisely and can only be given to specific recipients, whereas *sadaqah* is not bound by such regulations. *Zakah* has to be given yearly, whereas *sadaqah* can be given only once or as frequently as one likes.

Spirituality of *Zakah*

Zakah is a beautiful act of worship that is intimately tied to purification. As a matter of fact, spending one’s wealth in *zakah* purifies the heart from the love of material wealth. A person who offers the gift of his wealth affirms the truth that to him nothing is dearer than the love of Allah and he is prepared to sacrifice even his wealth to please Allah. The Prophet Muhammad said,

‘Whoever pays the zakah on his wealth will have its evil removed from him.’ [\[1\]](#)

Exact Definition of *Zakah*

In Islamic Law (*Shariah*), words are clearly defined. *Zakah* is no exception. *Shariah* defines *zakah* to be specific portion of one’s wealth that one must give yearly to a specific group of recipients that are mentioned in the Quran.

Importance of *Zakah* & the Punishment for Not Paying It

Zakah represents the compassion of Islam towards the poor and needy. *Zakah* is not a tax, but it is an act of worship for which one receives reward from Allah. Not paying the *zakah* is a sin. Denying its obligation is an act of disbelief.

The Quran tells us about the fate of those who refuse to pay *zakah*. It says,

“...And those who hoard up gold and silver and do not spend it in the way of Allah, warn them of a painful suffering (in the life to come). On that day when (the hoarded wealth) will be heated in the fire of Hell and with it their foreheads, their sides, and their backs will be branded (and it will be said to them), ‘This is the treasure which you hoarded for yourselves, so taste what you used to hoard.’” (Quran 9:34-35)

What is *Nisaab*?

Zakah is not to be paid unless the wealth reaches a minimum level called “*nisaab*.” Think of *nisaab* as a scale to help you determine if you are required to pay *zakah*. Different forms of wealth have different *nisaab*:

Silver 595gm

Gold 85gm, 3 US oz, or 2.74 troy oz of pure gold

Cash & Savings Equal to the value of 85 gm of gold or 595 gm of silver, whichever works out to be less.

Zakah on above items is 2.5% of their value. If the *nisaab* is met in any one form of wealth, *zakah* becomes applicable only on that particular form of wealth and is calculated on the total (*nisaab* plus excess) of that.

The prices of gold and silver vary everyday in international markets. For example, on August 15, 2012 the price of gold was approximately \$51.54/gm and for silver was \$0.89/gm, hence the *nisaab* for gold was approximately \$4380.9 (\$51.54 x 85 grams) and the *nisaab* for silver was approximately \$529.55 (\$0.89 x 595 grams). Gold and silver prices can be obtained from www.goldprice.org

When is *Zakah* Due?

Many Islamic rules and regulations depend on the Islamic lunar year. *Zakah* is one of them. If you have had wealth more than the *nisaab* for one (lunar) year, then you just pay the *zakah*. Though not required, but most people calculate their *zakah* Ramadan to Ramadan. You can fix to calculate and pay your *zakah* every 1st or 15th of Ramadan.

Example: Say you have \$2000/- and 800 grams of gold for one lunar year. Your *zakah* calculates to be \$50 and 2.5% of 800 grams, that is 20 grams or its equivalent cash.

Who Must Pay *Zakah*?

Zakah is required from Muslims only whether they be adult or minor, male or female, sane or insane. Legal guardians must pay *zakah* on behalf of those who can't. This is

an important issue for children with special needs who have their own funds or have a trust created for them and the money amassed in those accounts reaches *nisaab*.

Zakah is also due on merchandise, livestock and agricultural produce like grains, fruits, and vegetables. It is important for a trader or a farmer to know about the *zakah* regulations pertaining to him, but for now we will not discuss it in these lessons.

There is no *zakah* on things used for satisfying the basic necessities. Basic necessities are food, shelter, clothes, household goods, utensils, furniture, etc.

Footnotes:

[1]

Ibn Khuzayma and Tabarani

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