100 Questions & Answers

About Zakat

A Fun Islamic Learning Guide for Children

Rules, Calculation, Percentages, Recipients & Good Manners

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Quick Zakat Facts

Rate	2.5% (1/40) of Zakatable wealth
Time	After one full lunar year of owning Nisab
Gold Nisab	About 85–87.5 grams (7.5 tola)
Silver Nisab	About 595–612 grams (52.5 tola)
Easy formula	Total Zakatable wealth ÷ 40 = Zakat due
Receivers	8 groups named in Surah At-Tawbah, 9:60
Cannot receive	Parents, grandparents, children, spouse, and the rich

A Note for Parents & Teachers

This guide teaches the commonly explained rulings of Zakat in simple language for children. Scholars may differ on some details, such as jewelry, Nisab choice, investments, cryptocurrency, and sending Zakat abroad. Nisab values also change with market prices each year. Please confirm your own Zakat amount and Zakat date with a qualified scholar.

SECTION A

Basic Knowledge About Zakat

Q1. What is Zakat?

A: Zakat is a part of our wealth that Muslims who have enough must give every year to people in need, for the sake of Allah.

Q2. What does the word Zakat mean?

A: It means purification and growth. Giving Zakat cleans our wealth and our hearts, and it helps our blessings grow.

Q3. Is Zakat one of the pillars of Islam?

A: Yes. Zakat is the third pillar of Islam, after Shahadah and Salah.

Q4. Is Zakat obligatory?

A: Yes. Zakat is fard (obligatory) on every Muslim who meets the conditions.

Q5. Where does Allah command Zakat in the Qur'an?

A: Allah often mentions Zakat together with Salah. One example is Surah Al-Baqarah, 2:43, where He tells us to establish prayer and give Zakat.

Q6. Why does Allah command Zakat?

A: To thank Allah for His blessings, to purify our wealth, to remove greed, and to take care of people in need.

Q7. Who does all wealth really belong to?

A: All wealth belongs to Allah. We are only trustees, and Allah tells us how to use it.

Q8. Is Zakat the same as Sadaqah?

A: No. Zakat is obligatory and has special rules. Sadaqah is voluntary and can be given anytime, in any amount.

Q9. Is Zakat a favor we do for poor people?

A: No. It is a duty to Allah and a right of the poor in our wealth (see Surah Adh-Dhariyat, 51:19).

Q10. What are the benefits of giving Zakat?

A: It pleases Allah, purifies our wealth, protects us from greed, helps people in need, and brings barakah (blessing).

Q11. What if a person refuses to give Zakat?

A: It is a very serious sin. Allah and His Messenger ﷺ warned strongly about it, so we should never delay or avoid it.

Q12. Is Zakat just like a government tax?

A: No. Zakat is an act of worship. It needs a sincere intention and must be given to the groups Allah has named.

Q13. What is Nisab?

A: Nisab is the minimum amount of wealth a Muslim must own before Zakat becomes obligatory.

Q14. What is Hawl?

A: Hawl means one full Islamic (lunar) year. Wealth must be owned for a full year before Zakat is due on it.

Q15. Does giving Zakat make our wealth smaller?

A: In numbers it looks smaller, but the Prophet ﷺ taught that charity does not decrease wealth. Allah puts blessing in it.

SECTION B

Who Must Pay Zakat?

Q16. Who must pay Zakat?

A: A Muslim who is an adult, sane, and owns wealth at or above the Nisab for a full lunar year.

Q17. Do children have to pay Zakat?

A: Children do not pay Zakat themselves. Their parents or guardians handle it. Scholars have some differences about a child's own savings, so parents should ask a scholar.

Q18. How can children take part in Zakat?

A: Children can help count, learn the rules, deliver gifts politely to families, and make Dua for those who receive.

Q19. Does a non-Muslim pay Zakat?

A: No. Zakat is an act of worship for Muslims.

Q20. Must we own the wealth for a full year?

A: Yes. For most kinds of wealth, Zakat is due after one full lunar year of owning it at or above the Nisab.

Q21. What is a lunar year?

A: It follows the moon and has about 354 days. That is why the Zakat date moves earlier each year on the calendar we use.

Q22. What if my savings go below Nisab during the year?

A: In the Hanafi school, what matters is having Nisab at the start and at the end of the year. Parents should ask a scholar about details.

Q23. What is the Nisab for gold?

A: About 85 to 87.5 grams of gold. Many Bengali scholars use 7.5 tola, which is about 87.48 grams.

Q24. What is the Nisab for silver?

A: About 595 to 612 grams of silver. Many Bengali scholars use 52.5 tola, which is about 612.36 grams.

Q25. Which Nisab do we use for cash savings?

A: Many scholars, especially in the Hanafi tradition, use the silver Nisab for cash because it helps more poor people. Parents should follow their trusted scholar.

Q26. Why is there a Nisab?

A: It shows that a person has more than a minimum amount, so they are able to give without hardship.

Q27. Is Zakat due if I only have a little money?

A: No. If your wealth is below Nisab, Zakat is not obligatory, but Sadaqah is always encouraged.

Q28. Do we pay Zakat on the house we live in?

A: No. Your home that you live in is not counted for Zakat.

Q29. Do we pay Zakat on clothes, furniture, and a family car?

A: No. Things we use for daily needs are not counted for Zakat.

Q30. What about money we owe to others?

A: Debts that must be paid soon can usually be subtracted from your wealth before counting Zakat. Parents should ask a scholar for details.

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SECTION C

Calculating Zakat

Q31. What percentage of our wealth do we give as Zakat?

A: On cash, gold, silver, and business goods, we give 2.5 percent.

Q32. What is 2.5 percent as a fraction?

A: It is 1/40. This means you give 1 part out of every 40 parts.

Q33. How much Zakat is due on 1,000 dollars?

A: 2.5% of 1,000 is 25 dollars.

Q34. How much Zakat is due on 10,000 dollars?

A: 2.5% of 10,000 is 250 dollars.

Q35. How much Zakat is due on 4,000 euros?

A: 2.5% of 4,000 is 100 euros.

Q36. What is an easy way to calculate Zakat?

A: Divide your total Zakatable wealth by 40, or multiply it by 0.025.

Q37. What are the steps to calculate Zakat?

A: First, add up all your Zakatable wealth. Second, subtract the debts you must pay soon. Third, check if the total reaches Nisab. Fourth, multiply by 2.5%.

Q38. Do we pay Zakat on all the money or only the extra above Nisab?

A: On all of it. Nisab is only the minimum needed to make Zakat obligatory.

Q39. Should we choose one date every year to pay Zakat?

A: Yes. Choosing a fixed date, such as the first of Ramadan, makes it easy to remember.

Q40. Do we have to pay Zakat in Ramadan?

A: No, Zakat is due when your year is complete. Many people choose Ramadan for extra reward, and it is fine if their Zakat date is in Ramadan.

Q41. Can we pay Zakat before the year is complete?

A: Yes. If you already own Nisab, you may pay in advance.

Q42. Can we delay Zakat after it is due?

A: No. We should pay as soon as it is due unless there is a real excuse.

Q43. Can we pay in our own currency?

A: Yes. Pay in the currency you own, such as dollars, pounds, euros, or taka.

Q44. What if I do not know the exact date my year started?

A: Be honest and careful. Choose a reasonable date and ask a scholar if you are unsure.

Q45. What if we forgot to pay Zakat in past years?

A: We must pay the missed Zakat as soon as we can and ask Allah for forgiveness.

Q46. What if we paid too little by mistake?

A: Pay the remaining amount as soon as you find out.

Q47. Does the Nisab amount stay the same in money?

A: No. The money value of gold and silver changes with the market, so check the current price each year.

Q48. What if I own cash, gold, and business goods together?

A: Add the values of all Zakatable things together, then calculate 2.5% on the total.

Q49. Can we give food or goods instead of money?

A: Many scholars allow giving goods equal in value, but money is usually the most useful for the receiver.

Q50. Do we have to tell a person that what we give is Zakat?

A: No. You must have the intention in your heart, but you do not have to say it. You can give it as a gift to save their feelings.



SECTION D

Wealth That Has Zakat

Q51. Which things have Zakat?

A: Cash, savings, gold, silver, business goods, some investments, certain animals, and farm produce.

Q52. Do we pay Zakat on money in the bank?

A: Yes. Money in a bank account or at home counts if it reaches Nisab.

Q53. Do we pay Zakat on gold jewelry?

A: In the Hanafi school, yes, if it reaches Nisab. Some other scholars say differently, so parents should follow their scholar.

Q54. Do we pay Zakat on silver?

A: Yes, if the silver you own reaches Nisab or helps complete Nisab with other wealth.

Q55. Do we pay Zakat on things we sell in a shop?

A: Yes. Count the market value of the goods for sale, plus cash, minus debts that must be paid soon.

Q56. What about a house or land bought to sell later?

A: Yes. Property bought for resale is like business goods, so Zakat is due on its value.

Q57. What about a house we rent out?

A: The building itself is not counted. The rent money you save is counted as part of your wealth.

Q58. Is there Zakat on shares and stocks?

A: Shares bought to trade are usually counted at market value. Long-term investments have more details, so parents should ask a scholar.

Q59. Is there Zakat on cryptocurrency?

A: Scholars discuss this topic, and the answer depends on the type. Parents should ask a trusted scholar.

Q60. What about money we lent to someone?

A: If you expect to get it back, it may count. Parents should ask a scholar for details.

Q61. Do we pay Zakat on money saved from a salary?

A: Yes. If savings reach Nisab and a year is complete, we pay Zakat on what we still have.

Q62. Is there Zakat on farm produce?

A: Yes. It is called Ushr. In many views, it is 10% when rain waters the crop, and 5% when watering needs effort or cost. Parents should ask a scholar for details.

Q63. Is there Zakat on animals?

A: Yes, on certain grazing animals like cattle, goats, sheep, and camels. The amounts have special rules explained by scholars.

Q64. Is Zakat due on money saved for marriage or a home?

A: Yes. If it reaches Nisab and a year passes, Zakat is due, even if you have plans for it.

Q65. Is Zakat due on a gift of money?

A: Once the gift becomes yours, it counts with your other wealth when your Zakat year is complete.



SECTION E

Who Can Receive Zakat?

Q66. How many groups can receive Zakat?

A: Eight groups. Allah names them in Surah At-Tawbah, 9:60.

Q67. What are the eight groups?

A: Al-Fuqara, Al-Masakin, Al-Amileen, Al-Mu'allafatu Qulubuhum, Ar-Riqab, Al-Gharimin, Fi Sabilillah, and Ibn as-Sabil.

Q68. Who are Al-Fuqara?

A: The poor, who do not have enough to meet their basic needs.

Q69. Who are Al-Masakin?

A: The needy. They are in even greater difficulty and have almost nothing.

Q70. Who are Al-Amileen?

A: The workers who collect and share Zakat honestly. They can be paid fairly from Zakat for their work.

Q71. Who are Al-Mu'allafatu Qulubuhum?

A: People whose hearts are being drawn close to Islam or kept safe, such as new Muslims who need support. Scholars explain how this applies today.

Q72. Who are Ar-Riqab?

A: People who are held in bondage or slavery. Zakat can help set them free. Scholars also discuss how this applies today.

Q73. Who are Al-Gharimin?

A: People who are in heavy debt and cannot pay it back.

Q74. Who is Fi Sabilillah?

A: People striving in Allah's way. Scholars explain the details, and some include stranded Hajj travelers and students of Islamic knowledge who need help.

Q75. Who is Ibn as-Sabil?

A: A traveler who is stuck far from home without money, even if they are rich in their own city.

Q76. Can we give Zakat to our parents or grandparents?

A: No. We must take care of them from our own money, but this is not counted as Zakat.

Q77. Can we give Zakat to our children or grandchildren?

A: No. We take care of them from our own money, but this is not counted as Zakat.

Q78. Can a husband and wife give Zakat to each other?

A: No. Spouses cannot give Zakat to one another.

Q79. Can we give Zakat to poor brothers, sisters, aunts, or uncles?

A: Yes, if they are eligible. It earns two rewards: the reward of charity and the reward of keeping family ties.

Q80. Can we give Zakat to a rich person?

A: No. The receiver must be someone who is truly in need.

Q81. Can we give Zakat to a non-Muslim?

A: Most scholars say Zakat must go to Muslim receivers. We can still give voluntary Sadaqah to anyone in need.

Q82. Can Zakat be used to build a mosque?

A: Most scholars say no, because Zakat must be given to eligible people. Mosques can be built with Sadaqah.

Q83. Do we have to give to all eight groups?

A: No. You may give to one or more groups, as long as the receivers are eligible.

Q84. Who should we think of first when giving Zakat?

A: Poor relatives and close neighbors who are eligible, then other people in need.

Q85. Can Zakat help a poor student pay school fees?

A: Yes, if the student's family is eligible. The help must be given to them as their own.



SECTION F

Collecting and Giving Zakat

Q86. Who collects Zakat?

A: In an Islamic state, the government appoints collectors. Today, trusted Muslim organizations also collect and share Zakat.

Q87. Must we give Zakat through a collector in Europe and America?

A: No. You can give directly to eligible people or through a trustworthy organization.

Q88. Who are Amileen today?

A: They are workers or volunteers at trusted Zakat organizations who collect and share Zakat honestly.

Q89. Can workers be paid from Zakat funds?

A: Yes. Allah lists them as a group, so they may receive a fair payment for their work.

Q90. How should we choose a Zakat organization?

A: Choose one that is honest, open about its work, follows Zakat rules, and gives to eligible people. Parents can ask their imam.

Q91. Can we send Zakat to poor relatives in Bangladesh?

A: Many scholars allow sending Zakat to poor relatives or others in need in another country. Parents should confirm with their scholar.

Q92. Is intention (Niyyah) needed for Zakat?

A: Yes. We must intend in our heart that it is Zakat when we give it or when we set it aside.

Q93. Is it better to give Zakat secretly?

A: Giving quietly is beautiful and protects people's dignity (Surah Al-Baqarah, 2:271). Giving openly is allowed if it encourages others.

Q94. What if we gave Zakat to someone and later learned they were not eligible?

A: If you honestly tried your best to find an eligible person, many scholars say your Zakat is accepted. Parents should ask a scholar.

Q95. Who in the family pays Zakat?

A: Every person who owns Nisab pays Zakat on their own wealth. For example, a mother pays on her own gold, and a father pays on his own savings.

SECTION G

Good Manners and Lessons of Zakat

Q96. What manners should we have when giving Zakat?

A: Be kind, smile, give from good wealth, and never make the person feel ashamed or small.

Q97. Should we remind people of our help or hurt their feelings?

A: No. Allah warns that reminders and hurting words spoil the reward of charity (Surah Al-Baqarah, 2:264).

Q98. What is Zakat al-Fitr?

A: A special charity given at the end of Ramadan, before the Eid prayer. It is different from Zakat on wealth and is given for each person, including children.

Q99. How can children practice giving now?

A: Save a little pocket money for Sadaqah, help parents sort Zakat, be kind to people in need, and make Dua for them.

Q100. What is the biggest lesson of Zakat?

A: Our wealth is a trust from Allah. When we share it, we thank Allah, purify our hearts, and care for others.

May Allah accept our Zakat and Sadaqah!

May He purify our wealth and make us generous and caring.