

Comprehension Workbook 10

Zakat

(giving)



Find out about the meaning of stories and articles

CurriculumVisions

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Zakat

(giving)



Find out about the meaning of stories and articles

understand • key words • summarise • sequencing • AF2-3 • AF4-5 • AF6-7 • discuss • create

Muslim faith

Matches the requirements of the Literacy Strategy and designed to integrate with the study of world religions. (This material is independent of any specific text book and can be used alongside any publisher's books including our Muslim Faith, Mosque, Muslim art and writing and Muslim holy days books.)

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Unit 10: Calculating zakat

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Zakat

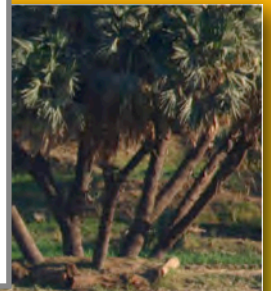
Zakat is one of the pillars of Islam. The word zakat means “to purify” and zakat is a way of purifying, or cleaning, wealth in the eyes of God. Muslims believe that God allows some people to become rich, and those people must then show respect for God by giving away some of the wealth to those in need. Zakat is paid once each year.

Zakat cannot be used for any charity – it must be used for one of these traditional purposes:

1. To help the poor and the needy – these are people with some money, but not enough to require them to pay zakat.
2. The destitute – people who have only the very basic necessities.
3. Charities that collect and give away the zakat – Zakat can be used to help these charities operate.
4. To reconcile hearts – this is a traditional use of zakat to help Muslim converts who gave up their money or careers in order to become a Muslim.
5. To free slaves – when Islam began, slavery was very common.
6. Those who are in debt, but do not have the money to pay the debt.
7. Travellers who have run out of money and have no way of reaching their destination without help.
8. Those working in the cause of God.

Here is one person describing how they add up how much zakat to pay.

"Zakat is a way of purifying your wealth and money. It is one of the pillars of Islam. Muslims do not pay zakat on all of their wealth, only on certain things. To find out how much I need to pay, I first have to find out how much cash I have in the bank. The rate of zakat for cash is 2.5 percent. So, I multiply the cash I have by 2.5 percent and write that number down. I also own rental property and this year I sold a house. So, next I figure out how much profit I made on the sale of the house and multiply this by 2.5 percent. Then I write that amount down. I also keep a farm, where I grow wheat and vegetables and raise cows. You don't have to pay zakat on vegetable, but the zakat on my wheat crop is 5 percent, so I multiply the value of my wheat crop by 5 percent and write that down. I also write down how many cows I have. The zakat on cows is one calf for every 10 cows over 30. I have 50 cows, so I will need to pay a zakat of 2 calves. I won't give away two calves, instead I figure out how much two calves are worth and write that number down. The last thing I do is to add up all the numbers. This is the total zakat that I need to pay."





Understanding words

Before we can understand a story we have to know what all of the words mean. Let's try one...

a Write a sentence in which you found the word 'purify'.

b From that sentence, write what you think 'purify' means.

c Write a new sentence using the word 'purify'.

d Use a dictionary to find words with a similar meaning (synonyms) to 'purify'.

e Give an example of a type of 'purification'.



Finding key words

Next, we need to find the key words that tell us what the story is about...

Read the story and underline the key words. Write the most important of these key words in a list like the one below. Write next to it a word that means a similar thing (a synonym). You don't have to use all the spaces, but you should not use more.

Key word	Synonym (similar word)
Example: wealth	fortune

3

Summarising

(the gist of the story)

To summarise means to rewrite the story in a shorter version using as many of our key words from Task 2 as needed.

1 Write a heading for your summary.

2 Now write the main idea in one sentence.
e.g. "This story tells us..."

3 Now add some detail to the main idea by writing more sentences after it.

**Finally,
can you rewrite your
summary to make it better?**

- 1. Look out for errors such as using the same word too often – use alternatives.**
- 2. Make sure you have summarised the author's purpose in your OWN words.**
- 3. Make sure your summary is in a logical order.**
- 4. Is your summary informative AND interesting to others?**

**There is
nothing wrong
with rewriting; even
the best authors
rewrite their
work.**



Sequencing

Sequencing means getting the events in the right order. Write these sentences in the correct order, so they make sense.

I have 50 cows, so I will need to pay a zakat of 2 calves.

...I multiply the value of my wheat crop by 5 percent and write that down.

...I figure out how much two calves are worth and write that number down.

So, next I figure out how much profit I made on the sale of the house and multiply this by 2.5 percent.

The last thing I do is to add up all the numbers.

I first have to find out how much cash I have in the bank.



Get to the facts

Answer these questions to see how much you know about the facts of the story.



Write a sentence to answer each of these questions:

- (a) How are the poor and needy described?
- (b) How are the destitute described?
- (c) What is the minimum amount of zakat for cows?
- (d) What is the minimum amount of zakat for cash?
- (e) What is the amount of zakat for cash?



Whys and wherefores

Answer these questions to see how much you know about the meanings in the story and how it was written.

1 What are some examples of things that Muslims need to pay zakat on?

2 What are some examples of things you do not need to pay zakat on?

3 Can zakat be used to help a charity that looks after animals?

4 If you had £1000, how much zakat would you pay?



Opinions matter

Answer these questions to give your views.



- 1 Zakat does not need to be paid until you have a certain amount of wealth, such as 85 grams of gold. What do you think is the reason for this?
- 2 What are some types of charity that you cannot give zakat to?
- 3 Zakat does not need to be paid on jewellery or antiques – do you think it should be paid on these things?
- 4 Children who have their own wealth must also pay zakat. Do you think this is a good thing?
- 5 Who does zakat help?



Talking it through

It often helps if a group of people get together and discuss a problem.



Discussion topic: Charity

Discuss the different ways that people give to charity. What are some ways that other religions encourage or require people to give money to charity? How does giving to charity make you feel?



Make a story...

When you read a description it often gives you ideas about how the event might be described differently.



Giving it away

You and your family are very comfortably off. One day, you decide that you will give some of your money away...

(Now, write a story describing what types of charities or people you will give your money to. How will you decide who gets your money?)

Calculating Zakat

Zakat is one of the pillars of Islam. The word zakat means “to purify” and zakat is a way of purifying, or cleaning, wealth in the eyes of God. Muslims believe that God allows some people to become rich, and those people must then show respect for God by giving away some of the wealth to those in need. Zakat is paid once each year.

Zakat cannot be used for any charity – it must be used for one of these traditional purposes:

1. To help the poor and the needy – these are people with some money, but not enough to require them to pay zakat.
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Zakat is not paid on all of your wealth, but only on a part of it. For example, the minimum amount of cows for zakat is 30. If you have fewer than 30 cows, you do not need to pay zakat on the cows. For cash, the minimum is the value of 85 grams of gold. So, if 85 grams of gold is worth £600, you would not pay zakat on any cash you have unless you have more than £600.

Zakat does not need to be paid on all types of wealth. Zakat is only paid on things you can use to make money. For example: cattle, crops, gold, silver, stocks and shares, rental property, cash in the bank and merchandise used in business. Zakat does not need to be paid on your personal possessions, the house you live in and things such as art and personal jewellery. You can also deduct your debts from the total amount you need to pay zakat on.

The amount of zakat that needs to be paid depends on the type of wealth. For cash, zakat is 2.5%. For cows, zakat is one calf for every ten cows over 30. So if you have 40 cows, you would pay one calf. For crops, zakat is 5% or 10% of the value of the crop, depending on the type of crop.

You can see that it can be very complicated to calculate the exact amount of zakat that should be paid each year.