

Zakat, the third pillar

The Quran names zakat alongside salah more than thirty times. Why purification of wealth is structurally tied to prayer.

CENTREPIECE Surah al-Baqarah 2:43, Surah at-Tawbah 9:103

FIRST KHUTBAH

1. Salah and zakat, named together

Allah pairs them in verse after verse. Salah purifies the heart; zakat purifies the wealth. The Muslim who prays without paying zakat has cleaned half his life.

2. Two-and-a-half percent

The rate is low because the obligation is steady. Wealth above the nisab, held for a lunar year, gives 2.5 percent. Calculated annually on the same Hijri date. Disbursed to one of the eight categories named in Tawbah 9:60.

3. The eight recipients

Surah at-Tawbah 9:60 names eight categories: the poor, the needy, zakat administrators, those whose hearts are being reconciled, emancipation, people in debt, the path of Allah, and the stranded traveller. Applications can involve fiqh detail, so direct local cases to a qualified scholar or trusted zakat body.

SECOND KHUTBAH

Return to the centrepiece and gather the message around one honest change connected to zakat, the third pillar.

Suggested closing: Set a Hijri date in your phone now. On that day each year, calculate, disburse, document. Make zakat as scheduled as salah.

PREPARATION NOTES

1. Read every cited verse or hadith in full before using it.
2. Add one example your own congregation will recognise.
3. Check questions of fiqh and recognised disagreement with a qualified local scholar.

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