

ZAKAT Fourth Pillar of Islam

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ. الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ وَالْعَاقِبَةُ لِلْمُتَّقِينَ وَصَلَّى اللَّهُ عَلَى مُحَمَّدٍ خَاتَمِ النَّبِيِّينَ وَعَلَى جَمِيعِ الْأَنْبِيَاءِ وَالْمُرْسَلِينَ

All Praise is due to Allah, we praise Him, and we seek help from Him. We ask forgiveness from Him. We repent to Him; and we seek refuge in Him from our own evils and our own bad deeds. Anyone who is guided by Allah, he is indeed guided; and anyone who has been left astray, will find no one to guide him. I bear witness that there is no god but Allah, the Only One without any partner; and I bear witness that Muhammad, peace and blessings on him, is His servant, and His messenger.

Dear Brothers and Sisters ...

السلام عليكم ورحمة الله وبركاته

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ –

O you who believe! Fear Allah as He should be feared and die not except in a state of Islam.

Brothers & Sisters. Zakat is one of the pillars of Islam. The word Zakat means both 'purification' and 'growth'. Our possessions are purified by setting aside a proportion for those in need. Zakat is the amount of money that every adult, mentally stable, free, and financially able Muslim, male and female, has to pay to support specific categories of people.

Zakat is obligatory after a time span of one lunar year passes with the money in the control of its owner. Then the owner needs to pay 2.5% (or 1/40) of the money as Zakat. (A lunar year is approximately 355 days).

Zakat which is linked with prayer in the Quran.

وَاقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

2:43. And establish prayer and give zakāh and bow with those who bow [in worship and obedience].

وَاقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

2:110. And establish prayer and give zakāh, and whatever good you put forward for yourselves - you will find it with Allah. Indeed Allah, of what you do, is Seeing.

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَءَاتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ
وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّالِحِينَ فِي
الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ

2:177. Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allāh, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakāh; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ ۚ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ

98:5. And they were not commanded except to worship Allāh, [being] sincere to Him in religion, inclining to truth, and to establish prayer and to give zakāh. And that is the correct religion.

Then the qualities of true believer mentioned in the Quran Surah Haj

الَّذِينَ إِنْ مَكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَاللَّهُ عَاقِبَةُ الْأُمُورِ

22:41. [And they are] those who, if We give them authority in the land, establish prayer and give zakāh and enjoin what is right and forbid what is wrong. And to Allāh belongs the outcome of [all] matters.

Brothers & Sisters. Fear Allah and avoid yourself for showing off.

" مَنْ سَمِعَ سَمَعَ اللَّهُ بِهِ، وَمَنْ يُرَائِي يُرَائِي اللَّهُ بِهِ "

Narrated Jundub: The Prophet (ﷺ) said, "He who lets the people hear of his good deeds intentionally, to win their praise, Allah will let the people know his real intention (on the Day of Resurrection), and he who does good things in public to show off and win the praise of the people, Allah will disclose his real intention (and humiliate him). Sahih al-Bukhari 6499

<https://sunnah.com/bukhari:6499>.

And Abu Bakr (may Allah be pleased with him) fought those who withheld it. Through their refusal to pay it, he made their lives and wealth lawful. And the companions (may Allah be pleased with them) agreed with him in this regard. And from among the most important virtues of Abu Bakr (may Allah be pleased with him) is him fighting the apostates and those withholding zakat. And what he said became well known throughout the world:

وَاللَّهِ لَأُقَاتِلَنَّ مَنْ فَرَّقَ بَيْنَ الصَّلَاةِ وَالزَّكَاةِ فَإِنَّ الزَّكَاةَ حَقُّ الْمَالِ وَاللَّهُ لَوْ مَنَعُونِي عَنَّا كَانُوا يُؤَدُّونَهَا إِلَى رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَقَاتَلْتُهُمْ عَلَى مَنَعِهَا

"By Allah, I will surely fight those who differentiate between prayer and Zakah, for Zakah is what is due on wealth. By Allah, if they withhold from me a small she-goat that they used to give to the Messenger of Allah (ﷺ) I will fight them for withholding it." Sahih al-Bukhari 7284, 7285.

<https://sunnah.com/bukhari:7284>

This category of people is defined in surah at-Taubah (9) verse 60:

Masrafat E Zakat

❁ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ (Al Quran 9:60)

As-Sadaqat (here it means Zakat) are only for the Fuqara (poor), and Al-Masakin (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for those in debt, and for Allah's Cause (i.e. for Mujahidin - those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise.

Expenditures of Zakah (Alms)

After Allah mentioned the protest that the ignorant hypocrites mentioned to the Prophet about the distribution of alms. He stated that it is He who divided the alms, explained its rulings and decided in its division; He did not delegate this decision to anyone else. Allah mentioned the expenditures of Zakah in this Ayah, starting with the Fuqara' (the poor). because they have more need than the other categories, since their need is pressing and precarious. It was reported that Ibn `Abbas, Mujahid, Al-Hasan Al-Basri, Ibn Zayd and several others said that the Faqir is a graceful person who does not ask anyone for anything, while the Miskin is the one who follows after people, begging. Qatadah said, "The Faqir is the ill person, while the Miskin is physically fit." We will now mention the Hadiths about each of these eight categories

1. The Fuqara' (Poor) لِلْفُقَرَاءِ

Ibn `Umar said that the Messenger of Allah said,

«لَا تَحِلُّ الصَّدَقَةُ لِغَنِيِّ وَلَا لِذِي مِرَّةٍ سِوَى»

The alms should not be given to the wealthy and the physically fit. Mishkat 1830, 1831.

<https://sunnah.com/mishkat:1830>

2. The Masakin (Needy) وَالْمَسْكِينِ

Abu Hurayrah narrated that the Messenger of Allah said,

«لَيْسَ الْمِسْكِينُ بِهَذَا الطَّوَّافِ الَّذِي يَطُوفُ عَلَى النَّاسِ فَتَرُدُّهُ اللَّعْمَةُ وَاللُّعْمَتَانِ، وَالْتَّمَرَةُ وَالْتَّمَرَتَانِ»

قالوا: فمن المسكين يا رسول الله؟ قال:

«الَّذِي لَا يَجِدُ غَنَى يُغْنِيهِ، وَلَا يُفْطِنُ لَهُ فَيَتَصَدَّقَ عَلَيْهِ، وَلَا يَسْأَلُ النَّاسَ شَيْئًا»

(The needy person is not the one who goes round the people and asks them for a mouthful or two (of meals) or a date or two). They asked, "Then who is the needy person, O Allah's Messenger!" He said, (The one who does not have enough to satisfy his needs and whose condition is not known to others, that others may give him something in charity, and who does not beg of people.). Sahih Muslim 1039a. <https://sunnah.com/muslim:1039a>

3. Those employed to collect Alms. وَالْعَمَلِينَ

Those employed to collect alms deserve a part of the alms, unless they are relatives of the Messenger of Allah, who are not allowed to accept any Sadaqah. Muslim recorded that `Abdul-Muttalib bin Rabi`ah bin Al-Harith and Al-Fadl bin Al-`Abbas went to the Messenger of Allah asking him to employ them to collect the alms. The Messenger replied,

«إِنَّ الصَّدَقَةَ لَا تَحِلُّ لِمُحَمَّدٍ وَلَا لِأَلِ مُحَمَّدٍ، إِنَّمَا هِيَ أَوْسَاخُ النَّاسِ»

(Verily, the alms are not allowed for Muhammad nor the relatives of Muhammad, for it is only the dirt that the people discard.) Sahih Muslim 1072a.

<https://sunnah.com/muslim:1072a>

4. Whose hearts inclined toward Islam. وَالْمَوْلَفَةَ قُلُوبُهُمْ

Al-Mu'allafatu Qulubuhum There are several types of Al-Mu'allafatu Qulubuhum. There are those who are given alms to embrace Islam.

For instance, the Prophet of Allah gave something to Safwan bin Umayyah from the war spoils of Hunayn, even though he attended it while a Mushrik. Safwan said, "He kept giving me until he became the dearest person to me after he had been the most hated person to me." Imam Ahmad recorded that Safwan bin Umayyah said, "The Messenger of Allah gave me (from the spoils of) Hunayn while he was the most hateful person to me. He kept giving me until he became the most beloved person to me." Muslim and At-Tirmidhi collected this Hadith, as well. Some of Al-Mu'allafatu Qulubuhum are given from alms so that they become better in Islam and their heart firmer in faith. For instance, the Prophet gave some of the chiefs of the Tulaqa' a hundred camels each after the battle of Hunayn, saying,

«إِنِّي لَأُعْطِي الرَّجُلَ وَغَيْرَهُ أَحَبُّ إِلَيَّ مِنْهُ خَشْيَةً أَنْ يُكَبِّهُ اللَّهُ عَلَى وَجْهِهِ فِي نَارِ جَهَنَّمَ»

(I give a man (from the alms) while another man is dearer to me than him, for fear that Allah might throw him on his face in the fire of Jahannam.) Sahih Muslim 150a.

<https://sunnah.com/muslim:150a>

It is recorded in the hadith Abu Sa`id said that `Ali sent the Messenger of Allah a gold nugget still in its dirt from Yemen. The Prophet divided it between four men: Al-Aqra` bin Habis, `Uyaynah bin Badr, `Alqamah bin `Ulathah and Zayd Al-Khayl, saying,

«أَتَأَلَّفُهُمْ»

(To draw their hearts closer.) Some people are given because some of his peers might embrace Islam, while others are given to collect alms from surrounding areas, or to defend Muslim outposts. Allah knows best. Sunan an-Nasa'i 4101.

<https://sunnah.com/nasai:4101>.

5. The Riqab. الرِّقَابُ

Riqab means those slaves who make an agreement with the master to pay a certain ransom for their freedom." Similar was reported from Abu Musa Al-Ash`ari. Ibn `Abbas and Al-Hasan said, "It is allowed to use Zakah funds to buy the freedom of slaves," indicating that `Riqab' has more general meanings than merely giving money to slaves to buy their freedom or one's buying a slave and freeing him on an individual basis.

6. Al-Gharimun (the Indebted) وَالْغَرِمِينَ

There are several types of indebted persons. They include those who incur expenses in solving disputes between people, those who guarantee a loan that became due, causing financial strain to them, and those whose funds do not sufficiently cover their debts. It also includes those who indulged in a sin and repented from it. These types have a right to a part of alms designated for Al-Gharimun. Qabisah bin Mukhariq Al-Hilali said, "I carried a debt resolving a dispute between people and went to the Messenger of Allah asking him to help pay it. The Messenger said,

«أَقِمَّ حَتَّى تَأْتِيَنَا الصَّدَقَةُ فَنَأْمُرَ لَكَ بِهَا»

(Be patient until some alms are brought to us so that we give it to you.) He then said,

«يَا قَبِيصَةُ إِنَّ الْمَسْأَلَةَ لَا تَجِلُّ إِلَّا لِأَحَدٍ ثَلَاثَةٍ: رَجُلٍ تَحَمَّلَ حَمَالَةً فَحَلَّتْ لَهُ الْمَسْأَلَةُ حَتَّى يُصِيبَهَا ثُمَّ يُمْسِكَ، وَرَجُلٍ أَصَابَتْهُ جَائِحَةٌ اجْتَا حَتَّى مَالَهُ فَحَلَّتْ لَهُ الْمَسْأَلَةُ حَتَّى يُصِيبَ قِوَامًا مِنْ عَيْشٍ أَوْ قَالَ: سِدَادًا مِنْ عَيْشٍ وَرَجُلٍ أَصَابَتْهُ فَاقَةٌ حَتَّى يَفُومَ ثَلَاثَةٌ مِنْ ذَوِي الْحِجَابِ مِنْ قَرَابَةِ قَوْمِهِ فَيَقُولُونَ: لَقَدْ أَصَابَتْ فُلَانًا فَاقَةٌ فَحَلَّتْ لَهُ الْمَسْأَلَةُ، حَتَّى يُصِيبَ قِوَامًا مِنْ عَيْشٍ أَوْ قَالَ: سِدَادًا مِنْ عَيْشٍ فَمَا سِوَاهُنَّ مِنَ الْمَسْأَلَةِ سَحَتْ يَأْكُلُهَا صَاحِبُهَا سُحْتًا»

(O Qabisah! Begging is only allowed for three: **1.** a man who incurred debts solving disputes, so he is allowed to beg until he collects its amount and then stops. **2.** A man who was inflicted by a disaster that consumed his wealth; he is allowed to beg until he collects what suffices for his livelihood. **3.** And a man who was overcome by poverty, that three wise relatives of his stand up and proclaim, 'So-and-so was overcome by poverty.' This man is allowed to beg until he collects what sustains his livelihood. Other than these cases, begging is an unlawful amount that one illegally devours.) <https://sunnah.com/muslim:1044>

Abu Sa`id said, "During the time of the Messenger of Allah, a man was struck by disaster because of fruits that he bought, causing him extensive debts. The Prophet said,

«تَصَدَّقُوا عَلَيَّ»

(Give him charity.) The people did that, but the amount collected did not cover his debts. The Prophet said to the man's debtors,

«خُذُوا مَا وَجَدْتُمْ وَلَيْسَ لَكُمْ إِلَّا ذَلِكَ»

(Take what was collected, you will have nothing beyond that.)" Sahih Muslim 1556a.

<https://sunnah.com/muslim:1556a>

7. In the Cause of Allah. سَبِيلِ اللَّهِ

In the cause of Allah is exclusive for the benefit of the fighters in Jihad, who do not receive compensation from the Muslim Treasury.

8. Ibn As-Sabil (Wayfarer) ابْنِ السَّبِيلِ

Ibn As-Sabil is a term used for the needy traveler in a land, where he does not have what helps him continue his trip. This type has a share in the Zakah for what suffices him to reach his destination, even if he had money there. The same is true for whoever intends to travel from his area but does not have enough money. This type also has a share in the Zakah money to suffice for his trip and back. This is proven in the Ayah as well as the following Hadith. Imams Abu Dawud and Ibn Majah recorded that Ma`mar said that Zayd bin Aslam said that `Ata' bin Yasar said that Abu Sa`id Al-Khudri said that the Messenger of Allah said,

«لَا تَحِلُّ الصَّدَقَةُ لِغَنِيِّ إِلَّا لِخَمْسَةٍ: لِغَامِلٍ عَلَيْهَا، أَوْ رَجُلٍ اشْتَرَاهَا بِمَالِهِ، أَوْ غَارِمٍ، أَوْ غَازٍ فِي سَبِيلِ اللَّهِ، أَوْ مَسْكِينٍ تُصَدَّقَ عَلَيْهِ مِنْهَا فَأَهْدَى لِغَنِيِّ»

(Sadaqah is not rightful for a wealthy person except in five cases: 1. those employed to collect it, 2. one who bought a charity item with his money, 3. a Gharim (debtor), 4. a fighter in the cause of Allah, 5. or a poor man who gets a part of the Zakah so he gives it as a gift to a rich man.) Sunan Abi Dawud 1635. <https://sunnah.com/abudawud:1635>.

Allah's statement,

فَرِيضَةً مِّنَ اللَّهِ

(a duty imposed by Allah), means, a decision, decree and division ordained by Allah,

وَاللَّهُ عَلِيمٌ حَكِيمٌ

(And Allah is All-Knower, All-Wise), knowledgeable of all things outwardly and inwardly and what benefits His servants,

I conclude with this and send prayers of blessings and peace upon our Prophet as your Lord commanded:

Allahumma Sallai Al'a Muahmmad'n wa'aila Muhammad

أَقُولُ مَا تَسْمَعُونَ وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ مِنْ كُلِّ ذَنْبٍ فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

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