

Zakah: Reasons and Rulings

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First Khutbah

Praise be to Allah. Praise be to Allah, the Free of all wants and needs, the Worthy of all praise; the Owner of the Throne, the All-Glorious. I praise my Lord and thank Him. I turn to Him in repentance and ask Him for forgiveness. I bear witness that there is no god but Allah alone, Who has no partners, the Doer of whatsoever He wills; and I bear witness that our prophet and master, Muhammad, is His servant and messenger, who was granted victory and given the greatest support. O Allah! Bestow Your peace and blessings upon Your servant and messenger Muhammad and upon his family and Companions, who followed the rightly-guided commands.

Now then, Fear Allah by doing good deeds and abandoning evil deeds.

O Muslims! Know that the teachings of this true religion are all based on three foundations, namely, doing good to oneself, doing good to others, and refraining from causing harm and evil to them. One can do good to oneself by performing different acts of worship, while doing good to others is realized through good deeds of various kinds. Allah, Exalted be He, says: "... and do good. Truly, Allah loves *Al-Muhsinun*." [Surah al-Baqarah: 195]

Allah, Exalted be He, also says: "... but transgress not the limits. Truly, Allah likes not the transgressors." [Surah al-Baqarah: 190]

Allah, Might and Majesty be to Him, also says: "Verily, Allah enjoins justice and *Al-Ihsan*, and giving to kith and kin, and forbids all evil deeds, and all that is prohibited, and *Al-Baghy* (i.e. all kinds of oppression). He admonishes you, that you may take heed." [Surah an-Nahl: 90]

Allah also describes the believers as being good to themselves and as being kind to others by refraining from doing harm and causing evil to them. Allah, Exalted be He, says: "**The believers, men and women, are helpers of one another, they enjoin goodness, and forbid from evil; they perform *As-Salat* and give the *Zakat*, and obey Allah and His Messenger. Allah will have His Mercy on them. Surely Allah is All-Mighty, All-Wise.**" [Surah at-Tawbah: 71]

Allah, Exalted be He, also says: "... and when the foolish address them (with bad words) they reply back with mild words of gentleness." [Surah al-Furqan: 63]

Servants of Allah! *Zakah* is an act of worship which Allah has imposed on Muslims to be taken from their wealth and to be paid to the eight categories of people entitled to *zakah*. The rich must pay the *zakah* to the poor as a duty, not as a favour. Allah has imposed it in order to achieve social solidarity among Muslims. He has prescribed it to meet the needs of the poor and the needy, by way of doing good to others and in order that those who pay it may gain His reward. It has many benefits and serves great purposes. For instance, it cleanses hearts of miserliness, covetousness, and vice. Allah, Exalted be He, says: "**Take *Sadaqah* (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them ...**" [Surah at-Tawbah: 103]

Paying zakah eradicates the disease of envy from hearts. Envy is a serious disease which results from rivalry for worldly superiority and which causes oppression, aggression, injustice, and hatred among the members of society. The Prophet ﷺ said, **“The disease of the nations who came before you has started to spread among you: envy and hatred. Beware of envy, for it consumes good deeds just as fire consumes firewood.”** [Reported by Abu-Dawud] Paying zakah brings about empathy and compassion among Muslims and ensures social solidarity as well as love and affection between the rich and the poor.

Zakah is one of the pillars of Islam. It is often mentioned in combination with the prayer in the Qur'an and the Sunnah of the Allah's Messenger ﷺ. Thus the acts of zakah and prayer are accepted together with one another.

The amount of zakah imposed on people is very little compared with the wealth that Allah has given to them. Allah, Exalted be He, says: **“And that it is He Who gives much or a little.”** [Surah an-Najm: 48]

Allah, Exalted be He, also says: **“And whatever of blessings and good things you have, it is from Allah ...”** [Surah an-Nahl: 53]

Allah, Might and Majesty be to Him, also says: **“And keep your duty to Him, fear Him Who has aided you with all (good things) that you know. He has aided you with cattle and children. And gardens and springs.”** [Surah ash-Shu'ara': 132-134]

Allah, Exalted be He, also says: **“... And give them something (yourselves) out of the wealth of Allah which He has bestowed upon you ...”** [Surah an-Nur: 33]

Paying the zakah due on one's wealth testifies to one's gratefulness to Allah for having such wealth. In fact, *zakah* increases wealth and never decreases it and protects it against destruction and loss. Allah, Exalted be He, says: **“... and whatsoever you spend of anything (in Allah's Cause), He will replace it. And He is the Best of providers.”** (Saba': 39)

The Prophet ﷺ said **“No wealth is damaged in the land or in the sea but by withholding the zakah due on it.”** Abdullah ibn Umar, may Allah be pleased with him and his father, narrated that the Messenger of Allah ﷺ said **“... No people withhold the zakah of their wealth but they are denied rain, and were it not for the animals no rain would be sent down upon them.”** [Reported by Ibn Majah] The poor will establish evidence against the rich on the Day of Judgement if they refrained from paying the zakah due to them in this world. They will say, **“Our Lord! You granted wealth to these, but they denied us our rights.”** Allah will then decide between them with His just judgement.

Allah has promised the greatest reward for those who pay the zakah. Allah, Exalted be He, says: **“And those who pay the Zakah. ”** [Surah al-Mu'minun: 4]

He also mentions other good deeds along with zakah, and then shows the great reward for doing them: **“These are indeed the inheritors. Who shall inherit the Paradise. They shall dwell therein forever.”** [Surah al-Mu'minun: 10-11]

Allah, Exalted be He, also says: **“Verily, the pious will be in the midst of Gardens and Springs, Taking joy in the things which their Lord has given them. Verily, they were before this Muhsinun. They used to sleep but little by night. And in the hours before dawn, they were asking for forgiveness. And in their properties there was the right for the Sa'il (the beggar who asks) and the Mahrum (the poor who does not ask others).”** [Surah adh-Dhariyat: 15-19]

Allah pledges to inflict a painful punishment on those who withhold the zakah due on their wealth. Allah, Exalted be He, says: "... **And woe to Al-Mushrikun. Those who give not the Zakat and they are disbelievers in the Hereafter.**" [Surah Fussilat: 6-7]

Allah, Exalted be He, also says: "... **And those who hoard up gold and silver and spend them not in the Way of Allah, announce to them a painful torment. On the Day when that will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."** [Surah at-Tawbah: 34-35]

Those who pay the zakah due on their wealth will not suffer such punishment and are excluded from this warning.

Abu Hurairah, may Allah be pleased with him, narrated that the Messenger of Allah ﷺ said, "**No one possesses money and abstains from giving its Zakah but his money will come to him on the Day of Judgement in the form of a bald rattle snake, which will take him by the cheeks, saying, 'I am your treasure, I am your money.'**" [Reported by Al-Bukhari and Muslim]

Similarly, the owners of camels, cows, and sheep who do not pay the zakah due on them will be thrown on his face before them on the Day of Judgement and their animals will trample over him, as the Prophet ﷺ said in a hadith reported in Saheeh Muslim. Zakah must be paid for gold and silver, or what corresponds for them in banknotes, if the value of each of them, or both of them combined, reaches the nisab (the minimum amount on which zakah is payable). Zakah is also due on camels, cows, and sheep when they reach the nisab, and it is equally due on what comes out of the earth. It is also due on commercial commodities, in which case they are estimated according to their value, and a quarter of a tenth (2.5%) of their value is given out as zakah.

If someone is in debt, he must first pay off his debt and then pay zakah on whatever is left of his wealth. If he has not paid off his debt, he pays zakah on whatever is in his possession. The nisab of gold is 20 mithqals, which is equivalent to 85 grams of pure gold, and the nisab of silver is 200 dirhams, which weighs 595 grams of pure silver, or what corresponds to them in banknotes. The value of the nisab of gold and silver varies according to the currency used in a specific time.

The right course of action is to pay two and a half per cent (2.5%) of the amount on which zakah is due. Thus, whoever pays 2,5 for each one hundred units, 25 for each one thousand units, and 25,000 for each one million units has discharged his duty. Zakah must be paid on whatever exceeds the nisab according to its category and value. In the case of camels, cattle, and sheep, no zakah is due on the animals below the first nisab and between each of the subsequent nisabs. As for gold and silver, or what corresponding to them in banknotes, zakah must be paid on whatever exceeds the nisab according to its value.

A Muslim must seek to have enough knowledge about zakah and must ask scholars about all its details in order to be able to discharge the duties that Allah has imposed upon him with regard to his wealth. Whoever pays the zakah of the wealth that has been in his possession for a year or less at a certain time or in a specific month every year, such as the month of Ramadan, has discharged his duty.

O son of Adam! Your real wealth is that which you spend for Allah's sake, whereas the wealth that actually belongs to others is that which you do not spend but leave for them. If the rich paid the zakah due on their wealth, there would be no poor person or beggar left. Therefore, draw lessons from the lost generations whom Allah punished by their own wealth, and take

admonition from the stories you heard of people whose wealth was of no avail to them. Remember that either you will leave your money behind or it will leave you.

Allah has prescribed other forms of mandatory or recommended spending besides zakah. Our Lord urges us to spend in the various good causes. Allah, Exalted be He, says: **"O you who believe! Spend of that with which We have provided for you, before a Day comes when there will be no bargaining, nor friendship, nor intercession. ..."** [Surah al-Baqarah: 254]

The reward of what we spend for Allah's sake is multiplied especially during the month of Ramadan. In addition, charity given in secret has its merits. Abu Sa'id Al-Khudri, may Allah be pleased with him, narrated that the Prophet ﷺ said: **"Giving charity in secret extinguishes the wrath of the Lord, maintaining the ties of kinship increases one's lifespan, and doing good deeds protects one from bad death."** [An authenticated hadith, reported by Al-Baihaqi in Shu'ab Al-'Iman]

The one who gives charity is in fact striving against the devil. Buraidah, may Allah be pleased with him, narrated that the Messenger of Allah ﷺ **"No man gives any charity but he dispels by it seventy devils [who have been trying to dissuade him from giving charity]."** [An authenticated hadith, reported by Al-Hakim in Al-Mustadrak] Ramadan is the month of charity and good deeds. Therefore, blessed are those who hasten to do good and keep away from sins that lead to destruction. Allah, Exalted be He, says: **"And march forth in the way (which leads to) forgiveness from your Lord, and for Paradise as wide as are the heavens and the earth, prepared for the pious. Those who spend in prosperity and in adversity, who repress anger, and who pardon men; verily, Allah loves Al-Muhsinun."** [Surah Ale 'Imran: 133-134]

May Allah bless you and me with the Great Qur'an and make us benefit from its verses and wise words and benefit from the guidance and right sayings of the Master of all Messengers. I have said what you have heard and I ask forgiveness of Allah for myself, for you, and for all Muslims for any sin we have committed. Ask Allah for forgiveness. He is the Oft-Forgiving, the Most Merciful.

Second Khutbah

Praise be to Allah, the Lord of the Worlds; the Most Gracious, the Most Merciful; the Only Owner of the Day of Recompense. I bear witness that there is no god but Allah alone, Who has no partners, the All-Provider, the Owner of Power, the Most Strong; and I bear witness that our prophet and master, Muhammad, is His servant and messenger. O Allah! Bestow Your prayers, peace, and blessings on Your servant and messenger Muhammad and on all his family and Companions.

Now then, Fear Allah as He should be feared, and grasp the trustworthy handhold of Islam.

Servants of Allah! A noble month is drawing near in which Allah has blessed you with the great season for doing good deeds and repenting of sins. Our prophet ﷺ used to give his Companions the glad tidings of its approach at the end of the month of Sha'ban, so that they could receive it with joy, happiness, and reverence.

Allah has made fasting Ramadan a means of expiating sins. The Prophet ﷺ said: **"Whoever fasts the month of Ramadan out of faith and in the hope of reward will have his previous sins forgiven."** [Reported by Al-Bukhari] Allah has also made performing voluntary night prayers in Ramadan a means of expiation for one's past sins. It is a month in which the devils are chained, the gates of Paradise are opened, and the gates of Hellfire are closed. Therefore, you must

honour it and sincerely repent of every sin before it starts, such as severing ties with fellow Muslims or deserting and hating one another.

Safeguard your fast, may Allah have mercy on you, from anything that is bound to invalidate it, such as backbiting, slander, and acts of disobedience to Allah, and sanctify it by remembering Allah and reciting the Qur'an, for Ramadan is the month of the Qur'an. Likewise, sanctify your fast by doing good deeds, and you will be among the successful and the foremost ones.

Observe the obligatory prayers in congregation, may Allah have mercy upon you, especially the Fajr (Dawn) and the 'Isha' (Nightfall) prayers, for it has been authenticated that the Prophet ﷺ said: **"Whoever has performed the 'Isha' and the Fajr prayers in congregation is like one who has stood in prayer all night."** In addition, observe, may Allah have mercy on you, performing the tarawih prayers in congregation. For whoever performs the night prayer in congregation with his imam in Ramadan till he completes it will have the reward for standing an entire night in prayer.

Servants of Allah! **"Allah sends His Salat on the Prophet and also His angels (ask Allah to bless him). O you who believe! Send your Salat on him, and greet him with the Islamic way of greeting."** [Surah al-Ahzab: 56]

The Prophet ﷺ said: **"If a person asks Allah to send blessings upon me once, Allah will send blessings upon him ten times over."** Therefore, ask Allah to bestow His peace and blessings on the master of those who preceded us and those who are yet to come, and the Imam of Messengers.

O Allah! Bestow Your peace upon Muhammad and his family, as You bestowed Your peace on Ibrahim and his family, You are All-Praiseworthy, All-Glorious. O Allah! Bestow Your blessings upon Muhammad and his family, as You bestowed Your blessings on Ibrahim and his family, You are All-Praiseworthy, All-Glorious.

O Allah! Be pleased with all the Companions, along with the tabi'un, and with those who follow them in righteousness until the Day of Judgement. O Allah! Be pleased with us together with them, by Your grace, munificence, and mercy, O Most Merciful of all the merciful!

O Allah! Grant power and glory to Islam and Muslims. O Allah! Subdue disbelief and the disbelievers. O Allah! Protect Muslims from the evil-doers among them. O Allah! Protect Muslims from the evil-doers among them. O Allah! Protect Muslims from the evil-doers among them, O Lord of the Worlds! Do not set the evil-doers on the good among them; You are Powerful over all things! O Allah! Protect Muslims from the evil of their enemies.

O Allah! Protect us and protect our offspring from Satan, his offspring, his devils, and his soldiers, O Lord of the Worlds! O Allah! Protect Muslims and their offspring from Satan, his devils, and his soldiers, O Lord of the Worlds! You are Powerful over all things.

O Allah! Forgive the sins of our dead. O Allah! Forgive the sins of our dead and the sins of all dead Muslims. O Allah! Fill their graves with light, multiply their rewards, and forgive their sins, O Lord of the Worlds!

O Allah! O Owner of Majesty and Honour! O Allah! Spare Muslims' blood and safeguard their money and their honour. O Allah! Feed the hungry among them and clothe the naked among them. O Allah! Dispel their fears and conceal their defects, O Lord of the Worlds! O Allah! Protect them from the evil of evil-doers and the plotting of transgressors.

O Allah! Foil the plots of the enemies of Islam, O Lord of the Worlds! Thwart the plans of the enemies of Islam with which they intend harm against Islam, O Lord of the Worlds! You are Powerful over all things!

O Allah! O Owner of Majesty and Honour! Facilitate for us our affairs in the right way. O Allah! Help debtors in paying off their debts. O Allah! Cure our sick and the sick among all Muslims. O Allah! Cure our sick and the sick among all Muslims. O Allah! Help debtors in paying off their debts. O Allah! Dispel our fears and conceal our defects.

O Allah! We ask You, O Owner of Majesty and Honour, to protect us from the evil within ourselves and from our wrong deeds. O Allah! O Lord of the Worlds! Protect us from the evil of all evil-doers; You are Powerful over all things.

O Allah! Accept our good deeds; You are the All-Hearer, the All-Knower.

O Allah! Let us live and witness Ramadan. O Allah! Let us live and witness Ramadan for many years, O Owner of Majesty and Honour! O Allah! Accept our good deeds in Ramadan, and the good deeds of all Muslims; You are Powerful over all things! O Allah! Forgive our sins and mend our condition and the condition of all Muslims. None but You can mend our condition and all our matters.

O Allah! Guide the Custodian of the Two Holy Mosques to what You love and accept. O Allah! Lead him to Your guidance, make all his deeds pleasing to You, and provide benefit to Islam and Muslims through him. O Allah! Guide his two Deputies to what You love and accept and to that which is good for Islam and Muslims, O Owner of Majesty and Honour!

Servants of Allah! "Verily, Allah enjoins justice and Al-Ihsan, and giving to kith and kin, and forbids all evil deeds, and all that is prohibited, and Al-Baghy (i.e. all kinds of oppression). He admonishes you, that you may take heed. And fulfil the Covenant of Allah when you have covenanted, and break not the oaths after you have confirmed them - and indeed you have appointed Allah your surety. Verily! Allah knows what you do." [Surah an-Nahl: 90-91]

Remember Allah, the Most Great, the Sublime, and He will remember you. Thank Him for His favours and He will give you more. Verily, remembrance of Allah is greater than all, and Allah knows what you do.

Translated by Imam Muhammad Ibn Saud Islamic University
