



Synopsis of Friday Sermon

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IONA
REPENTANCE
REVITALIZATION OF FAITH
RENEWAL OF COVENANT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Compassionate, the Merciful.

Synopsis of the Friday Sermon delivered by Ameer Mustapha Elturk on June 1, 2012 The Qur'anic Concept of Virtue (Part 3)

In continuation of our discussion of ayat al-Birr that gives us the Qur'anic concept of real virtue and piety, the previous khutba on this topic had focused on ablution (*wudu*) and prayer (*salah*), indicating some of the common errors made by some people while putting these modes of worship into practice. Today's khutba will focus on the obligatory charity (*zakah*). It will touch upon the meaning and significance of *zakah*, the recipients of *zakah*, and some misconceptions about *zakah*. These issues will be discussed within the Qur'anic concept of wealth.

While discussing some of the common mistakes made in the observance of *salah* in the previous khutba, there was one misconception that had not been mentioned, and that pertains to the issue of making a collective du'a after the *tasleem* at the end of *salah*. Believing this collective du'a to be an integral part of *salah* is a mistake and an innovation (*bid'ah*), because this practice is not found in the traditions of the Prophet (SAW). The Imam may, either himself or at the request of the members of the congregation, once in a while, make a special du'a for a specific purpose.

We need to draw a distinction between what we call charity (*sadaqah*) that is given out of love to fellow human beings regardless whether they are Muslims or non-Muslims, and *zakah*, which is the third pillar of Islam and is just as important as *salah*. There are around eighty places in the Qur'an where Allah (SWT) associates *zakah* with *salah*. Both *salah* and *zakah* have to do with purification. While *salah* purifies one's soul, *zakah* purifies one's wealth. Further, those who observe their prayers and pay their *zakah* regularly also have firm belief in the hereafter. This notion is expressed in numerous ayaat of the Qur'an, such as "*Ta Sin. These are the Signs of the Qur'an and a Clear Book. It is guidance and good news for the believers; those who establish salat and pay zakat and are certain about the life to come*" (*al-Naml*, 27:1-3). The same idea resonates in the first few ayaat of Surat al-Baqarah. "*This is the Book in which there is no doubt, a guide for the righteous; those who believe in the unseen, keep up the prayer, and give out of what We have provided for them; And those who believe in what was sent down to you, and what was sent down before you, and those who have firm faith in the hereafter*" (*al-Baqarah*, 2:2-4). Hence, being cognizant of accountability before their Lord in the life to come, true believers are very conscious about guarding their *salah* and paying their *zakah*.

Just as fasting (*siyam*) was prescribed to all nations to whom Allah (SWT) sent prophets and messengers, so was *zakah* prescribed to nations before us. It is not exclusive to the ummah of the Prophet Muhammad (SAW). Talking of Isma'il (AS), the son of Ibrahim (AS), the Qur'an mentions: "*He used to command his household to do salah and give zakah, and his Lord was well pleased with him*" (*Maryam*, 19:55). Allah (SWT) commands the Bani Israel by saying, "*Establish salah and pay zakah and bow with those who bow*" (*al-Baqarah*, 2:43). The Qur'an mentions 'Isa ibn Maryam (AS) as saying, "*He has made me blessed wherever I am and directed me to do salah and give zakah as long as I live*" (*Maryam*, 19:31). It may be mentioned in passing that our beloved Prophet (SAW) never paid *zakah* as he always lived at a level of subsistence and never had enough of worldly possessions to make him meet the *nisab* or the minimum specific amount, which makes one eligible to

pay *zakah*.

The term *zakah* is derived from the Arabic root meaning ‘to increase,’ ‘to purify,’ and ‘to bless’ and can be defined as a specific portion of one’s wealth which is designated by way of obligatory charity for certain categories of people and for certain purposes. Before discussing this in detail, it is important to have some idea of the Qur’anic concept of wealth, which in nutshell comprises the following:

Man owns nothing. Let alone worldly possessions, he does not even own his body parts. Although the wealth we have is acknowledged by Allah (SWT) to belong to us, He makes it clear that in fact it is His. *“As for those who seek an emancipation deal from among your slaves, make such a deal with them if you know any good in them, and give them out of the wealth of Allah which He has given you” (al-Nur, 24:33)*. The absolute ownership of everything belongs to Allah (SWT) alone. *“The treasures of the heavens and earth belong to Allah. But the hypocrites do not understand this” (al-Munafiqun, 63:7)*. Whatever man possesses is a trust from Allah (SWT), and one needs to be faithful to the owner of that trust.

What we have is not really our earnings (*kasb*), rather it is a gift or bounty (*fadl*) from Allah (SWT). We find the explanation of this concept in Surat al-Jumu’ah, *“Then, when the prayer has ended, disperse in the land and seek out God’s bounty. Remember God often so that you may prosper” (al-Jumu’ah, 62:10)*.

Out of the *fadl* of Allah (SWT) that one has, one’s legitimate right is one’s basic needs. One may enjoy according to one’s social status the basic needs of shelter, food, clothing, transport etc. All wasteful expenditure has to be avoided. Squandering one’s wealth is a sign of ingratitude to Allah (SWT).

Others may have a legitimate right over one’s wealth and property. *“Those in whose wealth there is a known share for the beggars and the deprived” (al-Ma’arij, 70:24-25)*.

Wealth is a test from Allah (SWT). It is Allah (SWT), the All-Wise who gives whatever He wills to whomsoever He wills. *“God gives abundantly to whoever He will, and sparingly to whoever He will” (al-Ra’d, 13:26)*. Man, regardless of how much material possessions he has, is under constant test from his Lord. *“And know that your wealth and children are a trial and that there is an immense reward with God” (al-Anfal, 8:28)*. We are responsible for what we have, and we will surely be held accountable on the Day of Judgment.

Zakah must be paid by every Muslim who has *nisab*, which is usually three ounces of gold or the equivalent amount of money thereof. It is conditioned by the following:

Zakah, which is 2.5 % of one’s aggregate savings, should be paid on the amount remaining after meeting the expenses of necessities such as food, clothing, housing, vehicles etc.

Zakah is calculated only after a complete year of the Islamic calendar has passed over the amount on which *zakah* is payable.

Zakah is not only on cash but also on crops, fruits, livestock, merchandise, and minerals. Precious metals like gold and silver may be in the forms of coins, jewelry, bullions, ingots, or dust. All forms of liquid assets attract *zakah* as long as they constitute the *nisab*, a period of a year has passed over them, debts have been settled, and basic needs have been met.

Recipients of *Zakah*

Allah (SWT) clearly describes to us the eight categories of those to whom *zakah* is payable. *“Zakah is for: the poor, the destitute, those who collect it, reconciling people’s hearts, freeing slaves, those in debt, spending in the Way of Allah, and travelers. It is a legal obligation from Allah. Allah is All-Knowing, All-Wise” (al-Taubah, 9:60)*.

The first and second categories constitute the poor and the destitute. They are those who don’t have enough means or income to support themselves and their families. They are eligible for receiving *zakah*. Any person who has enough means to survive is not eligible. In a hadith reported by Ahmed, Abu Dawud, and Nasa’i, two

men came to the Messenger of Allah (SAW) and asked for *zakah*. He looked at them closely and found them strong and able, he said, "If you want I will give you. But you should know that the wealthy or an able person who can work has no share in *zakah*"

The third category is of those individuals who administer the institution of *zakah*. This may include assigning people for collecting *zakah* funds, book-keeping, making lists of people qualifying for *zakah* etc. People engaged in such activities will receive their wages from the *zakah* fund even if they are wealthy.

The fourth category is mainly comprised of those individuals who are new converts to Islam. We have to make sure that we support them and strengthen them financially lest they go back to their previous faiths. It is an obligation on the Muslim community to take care of such people.

The fifth category is of the Muslim prisoners of war whose freedom is tied to monetary payment, which would secure their release. This category also includes individuals who may accidentally kill someone and have no means to pay off the blood money. They should be helped from *zakah* funds.

The sixth category is of those individuals who have incurred debt and have no money to pay back.

The seventh category toward which *zakah* money is to be disbursed is in the path of Allah (*fee sabilillah*). The *ulama'* (Islamic scholars) generally accept this to mean spending in the preparation of war in the path of Allah; not for any other war, such as those made for imperialistic designs or for other motives. *Zakah* under this category is utilized to buy arms and supplies, pay salaries to soldiers, and meet all other expenditure needed for the operation. As such situations are not quite prevalent in contemporary times; the scholars of our time allow the allocation of *zakah* money under this category to be expended toward mosques, learning centers, publications and distribution of Qur'an and other Islamic literature and so on. Such activities help preserve our deen and are effective tools for da'wah. According to our scholars, this *fatwa* is applicable to Muslims living in the West or non-Muslim countries.

The eighth and final category is of the wayfarer or a traveler irrespective of his social or monetary status, who is in another country or land and runs out of money. He or she deserves money out of *zakah* that will help him go back to his country.

Paying *Zakah* in Advance

It is permissible for *zakah* to be paid in advance because the poor and the needy are there all the time; not only in the month of Ramadan, the time when Muslims usually take out their *zakah*. If the indigent people were to wait until Ramadan to receive their portion, which obviously they would spend once they get it, what will they do after that period? The *ulama'* are of the opinion that *zakah* can be paid in advance but a track of the payment should be maintained in order to pay the balance of any shortfall in payment before the due date. If payment has been made in excess, then it is always good to give more for Allah's sake.

Some common misconceptions about *zakah*

1. The tax we pay is considered by some Muslims as *zakah*. This is wrong. Any tax levied by any government or authority is in no way to be construed as part of *zakah*, which is a mode of worship and one of the pillars of Islamic faith.
2. Some people consider *zakat al-Fitr* to be a part of *zakat al-Mal*. They are two separate entities and have to be dealt with separately.
3. A complete Islamic calendar year cycle (*haul*) and not the Gregorian calendar is the basis of calculation of *zakah*. A good way is to designate the last day of Ramadan as the end of one's *haul*.
4. Some people defer paying their *zakah* without any valid reason. This practice is incorrect and should be avoided.

5. To give loan to someone out of money allocated for *zakah* is wrong.
6. To consider spending on those whom a person is obliged to spend on, such as one's parents, children, and wife as *zakah* is wrong. We are responsible to spend on them and they are not eligible for *zakah*.
7. Mosques should be preferably supported with non-*zakah* funds, though scholars do agree that supporting mosques and Islamic centers with *zakah* money in non-Muslim and western countries is permitted.
8. It is not only cash that should be taken into account while calculating one's net worth for the payment of *zakah*; rather all assets have to be taken into account.
9. Wages to workers cannot be paid out of *zakah*.
10. *Zakah* is not payable on precious stones, diamonds, and pearls unless they are used for trade. There is disagreement, however, among *fuqaha* whether women's gold and silver jewelry are subject to *zakah* or not. Imams Abu Hanifa and Ibn Hazm hold that they are. They base their opinion on the hadith that says, "Two women wearing gold bracelets came into the presence of the Prophet (SAW). The Prophet (SAW) asked them, "Would you prefer that Allah (SWT) should give you bracelets of fire to wear on the day of Qiyamah?" They replied, "No, O Blessed Prophet (SAW)" The Prophet (SAW) replied, "So give what is your duty on what you have in your hands." For Imams Malik, Shafi', and Ahmad, there is no *zakah* on women's jewelry regardless of its value. Sheikh Qaradawi holds an opinion between the two extremes. For him, the jewelry women adorn themselves with on a regular or occasional basis is exempt from *zakah*, but the jewelry kept in safe or what is over and above what they normally wear will attract *zakah*.

Payment of *zakah* is an obligation upon Muslims. We should never be like those about whom Allah (SWT) says, "*As for those who hoard up gold and silver and do not spend it in the Way of Allah, give them the news of a painful punishment. On the Day it is heated up in the fire of Hell and their foreheads, sides and backs are branded with it: 'This is what you hoarded for yourselves, so taste what you were hoarding!'*" (*al-Taubah, 9:34-35*). There is a hadith that says, "If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection would come, plates of fire would be beaten out for him; these would then be heated in the fire of Hell and his sides, his forehead and his back would be cauterized with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell."

We should be among those whom Allah (SWT) describes in ayat al-Birr—those who give *zakah* as it should be given.

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