

**Translated Sermons' Template**

 **Wealth on which Zakâh is obligatory and the recipients and areas in which Zakâh funds can be disbursed**

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| Sermon's details (in English)  |
| **Title** **عنوان المادة** | **الأموال الزكوية ومصارفها** Wealth on which Zakâh is obligatory and the recipients and areas in which Zakâh funds can be disbursed |
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| **المرجع****Reference** | **25/2/1437****25/2/1437AH** | **تاريخ المادة:****Date of Sermon:** |
| **المحكم****Arbitrator** | **/ /1437** **/ /1437AH** | **تاريخ التحكيم****Arbitration Date** |
| **خاص بالمدقق والباحث****Exclusive for auditor and researcher** |
| **عناصر الخطبة****Basic Elements**  | **- الزكاة حق الفقير.****2- شروط وجوب الزكاة.****3- نصاب الذهب والفضة والعملات النقدية.****4- زكاة الحلي.****5- زكاة عروض التجارة.****6- زكاة الدين.** **7- مصارف الزكاة.**1. Zakâh is the right of the poor.
2. Conditions for the obligatoriness of Zakâh.
3. The Nisaab (quorum) of gold, silver, and other currencies.
4. Zakâh on ornaments.
5. Zakâh on business goods.
6. Zakâh on a loan.
7. The recipients and areas where Zakâh funds may be disbursed.
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| **التصنيف****Category** | **الرئيسي:** العبادات – الزكاة **Main category:** Acts of worship – Zakâh (Obligatory Alms) | **الفرعي:****Sub-category:** |

**First Sermon:**

All praise is due and belongs to Allâh. We praise Him, seek His help and forgiveness and repent to Him. We seek refuge with Allâh from the evils of ourselves and from the wickedness of our own deeds. Whomever that Allâh guides, none can mislead him, and whomever He sends astray, none can guide. I bear witness that there is no deity worthy of worship but Allâh alone with no partner, and I bear witness that Muhammad is His slave and Messenger.

( يَا أَيُّهَا الَّذِينَ آمَنُواْ اتَّقُواْ اللّهَ حَقَّ تُقَاتِهِ وَلاَ تَمُوتُنَّ إِلاَّ وَأَنتُم مُّسْلِمُونَ )

(O you who believe, fear Allâh as he should be feared and die not unless you are Muslims) [Al-Imran: 102]

( يَا أَيُّهَا النَّاسُ اتَّقُواْ رَبَّكُمُ الَّذِي خَلَقَكُم مِّن نَّفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالاً كَثِيرًا وَنِسَاء وَاتَّقُواْ اللّهَ الَّذِي تَسَاءلُونَ بِهِ وَالأَرْحَامَ إِنَّ اللّهَ كَانَ عَلَيْكُمْ رَقِيبًا )

(O people fear your Lord, who created you from a single soul. From it, He created its spouse, and from both of them scattered many men and women. Fear Allâh, by whom you ask one another, and (fear) the wombs (lest you sever its relationship). Allâh is ever watching over you). [An-Nisa: 1].

( يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا \* يُصْلِحْ لَكُمْ أَعْمَالَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ وَمَن يُطِعْ اللَّهَ وَرَسُولَهُ فَقَدْ فَازَ فَوْزًا عَظِيمًا )

(O you, who believe, fear Allâh and say sound statements. He will mend your deeds for you and forgive your sins. Whosoever obeys Allâh and His Messenger shall win a great victory) [Al-Ahzab: 70-71].

O Muslims! Do you - wealthy man- think that you are doing a kind of favour to the poor when you give him the Zakâh due on your wealth? Is it a favour from you? Answer: No and never, for it is your duty towards him, and it is his right upon you. This is how Allâh, the Most Glorified and Exalted, has called it in the Noble Qur'an, when He said,

**(** وَٱلَّذِينَ فِىٓ أَمۡوَٲلِهِمۡ حَقٌّ۬ مَّعۡلُومٌ۬ (﻿٢٤﻿) لِّلسَّآٮِٕلِ وَٱلۡمَحۡرُومِ **)**

And those in whose wealth there is a recognised right, (24) For the beggar who asks, and for the unlucky who has lost his property and wealth [Al-Ma'rij: 24-25 ].

And when you give him the Zakah, you are not giving it from your own wealth; but you are only an agent entrusted with the wealth and thus you give him from the wealth of Allâh, the Almighty, who said,

**(** ءَامِنُواْ بِٱللَّهِ وَرَسُولِهِۦ وَأَنفِقُواْ مِمَّا جَعَلَكُم مُّسۡتَخۡلَفِينَ فِيهِ‌**)**

Believe in Allâh and His Messenger (Muhammad), and spend of that whereof He has made you trustees [Al-Hadid: 7].

O Muslims! Zakâh is not obligatory in all kinds of wealth. Zakâh is not obligatory but in that wealth, which meets the following conditions:

The first condition: that the wealth should be from the categories in which Zakâh must be paid and they are five: gold, silver minted or not minted, and any other form of money that serves their purpose such as banknotes, minerals, rikaaz (valuable things buried during the days of ignorance), business goods, crops and fruits, and domestic pasturing livestock. (Islamic jurisprudence and its evidence, by Az-Zuhaili).

The second condition is for it to reach a quorum (Nisaab). This is what we are going to expose during our conversation, by the will of Allâh.

The third condition: A year of the Islamic Calendar must have passed over it, and the evidence for this condition is the hadith of Aisha who said that she heard the Messenger of Allâh (May the blessings and peace of Allâh be upon him), say: « There is no Zakâh on wealth until Hawl (one year) has passed » (Ibn Majah). Except for those wealth in which one-tenth is due such as crops and fruits; for their Zakâh must be paid upon harvest owing to the words of Allâh the Almighty:

**(** وَءَاتُواْ حَقَّهُ ۥ يَوۡمَ حَصَادِهِ **)**

 And pay the due thereof on the day of its harvest [Al-An-am: 141].

The fourth condition: that the money should be fully possessed by the person and is stable. So, there is no Zakâh on wealth that is not owned by anyone...

If any of these conditions is lacking, there will be no Zakâh on such wealth.

Slaves of Allâh! The Messenger of Allâh, (May the blessings and peace of Allâh be upon him) has fixed the quorum of gold as twenty mithqaals weight, and that the amount of Zakâh due on it is a quarter of a tenth (2.5%) (Or a fortieth). On the authority of Ibn Umar and Aishah, « that from every twenty Dinar or more. The Prophet, (May the blessings and peace of Allâh be upon him), used to take half a Dinar and from forty Dinar, one Dinar » (Ibn Majah).

Learned scholars have estimated twenty mithqaals weight to be eighty-five grams of pure gold; i.e. carat (24), or ninety-seven grams of carat (21), or One hundred and thirteen grams of carat (18).

Likewise, the Prophet (May the blessings and peace of Allâh be upon him) has also fixed the Nisaab for Zakâh on silver at two hundred dirhams, and that the amount of Zakâh due on it is five dirhams; a quarter of a tenth (or a fortieth) as well. On the authority of Ali bin Abi Talib, the Prophet, (May the blessings and peace of Allâh be upon him) said: «Pay a fortieth. A dirham is payable on every forty, but you are not liable for payment until you have accumulated two hundred dirhams. When you have two hundred dirhams, five dirhams are payable, and that proportion is applicable to larger amounts » (Abu Dawud). In the narration of Ad-Daaraqutni, he said: « There is no Zakâh payable in one hundred and ninety dirhams unless the owner is pleased to pay, but if it completes two hundred dirhams five dirhams shall be payable and this proportion is applicable to larger amounts".

However, if the amount of gold or silver is less than this quorum, there shall be no Zakâh due on them. Amr bin Shuaib from his father from his grandfather said: The Messenger of Allâh, (May the blessings and peace of Allâh be upon him) said, «There is nothing due on that less than two hundred dirhams, nor on that less than twenty shekels (mithqaals) of gold, but in two hundred dirhams, five dirhams is payable, and in twenty shekels of gold half a shekel of gold is payable » (Al-Amwaal by Ibn Zanjowaih).

In the narration of Muslim: « No Sadaqah (zakah) is due on less than five uqiyas (of silver) and an uqiyyah is equivalent to forty dirhams according to the consensus of the learned scholars.. Hence, five uqiyyas is equal to two hundred dirhams also.

Contemporary scholars have estimated the legal dirham to be seven-tenths of the weight of mithqal (pounds weight of silver), i.e. almost three grams. Accordingly, two hundred dirhams is equal to about five hundred and ninety-five grams of pure silver, which is the quorum.

It is on this basis that the quorum in banknotes is valued. If it stands at eighty-five grams of pure gold; i.e. carat (24), it has reached the quorum, and thus Zakâh must be paid if it meets the other conditions.

O Muslims! Gold and silver may be manufactured into jewelry by which women adorn themselves. The learned scholars have differed regarding those ornaments with respect to the obligatoriness of Zakâh or otherwise? However, if we refer the issue to the Qur'an and Sunnah we will find that those who opine that Zakâh is obligatory on women jewelry hold the soundest opinion. Here are some of the evidence to prove this:

First: The generality of evidence on the obligatoriness of paying Zakâh for gold and silver ornaments, without any exclusion and the general textual evidence that scare from evading Zakâh such as the saying of Allâh, the Most High:

**(** وَٱلَّذِينَ يَكۡنِزُونَ ٱلذَّهَبَ وَٱلۡفِضَّةَ وَلَا يُنفِقُونَہَا فِى سَبِيلِ ٱللَّهِ فَبَشِّرۡهُم بِعَذَابٍ أَلِيمٍ۬**)**

And those who hoard up gold and silver, and spend them not in the Way of Allâh, announce unto them a painful torment [At-Taubah: 34]

Second: the specific and explicit evidence on the obligatoriness of paying Zakâh for gold and silver ornaments including the hadith of 'Amr bin Shu'aib, from his father, from his grandfather, that a woman from among the people of Yemen came to the Messenger of Allâh (May the blessings and peace of Allâh be upon him) with a daughter of hers, and on the daughter's hand were two thick bangles of gold. He said: "Do you pay Zakah on these? She said: "No." He said: "Would it please you if Allâh were to put two bangles of fire on you on the Day of Resurrection? " So, she took them off and gave them to the Messenger of Allâh (May the blessings and peace of Allâh be upon him) and said: "They are for Allâh and His Messenger (May the blessings and peace of Allâh be upon him)." (An-Nasaei).

Third: lack of apposite opposition to these evidences, and if any evidence is proven, and the opposition is negated that which is substantiated by evidence should be upheld. In addition, the evidence of those who say that Zakâh is not obligatory in gold and silver ornaments is weak. Even the sound aathar (hadiths) they cited as evidence do not rise to stand as proper evidence for the matter of dispute.

Fourth: that women who adorned themselves with gold attaining a quorum (Nisaab) often intend to stash them away for the time of need. Hence, it is, in fact, a stockpiled wealth that has attained the quorum and so Zakâh is obligatory on it, like any other wealth if the conditions are fulfilled.

O Muslims! Among the varieties of wealth in which Zakâh is obligatory as well is the business goods. These are goods prepared for sale and trafficking such as animal or real estate or furniture ... all that you have prepared for trade is called business goods and Zakâh is obligatory in it if one year has passed over it, and its worth attains the quorum. Business goods also include what the farmers own of camels, cows and sheep, which they breed for sale. As for the real estate prepared for dwelling and not for sale, they are not considered as business goods and no Zakâh is due on them. Similarly are objects acquired by a person to be used in the house such as pots, mattresses and the like ... In fact, for Zakâh to be obligatory in business goods they must have been intended for trade, and not for personal use.

Slaves of Allâh! It is also not obligatory to pay Zakâh on debt that is with the people unless it has been paid and received. When the debt is paid and received, if it was on a wealthy person then Zakâh must be paid for all the past years. Though, if it was on the poor one does not have to pay Zakâh but for one year only. However, if one pays the Zakâh on money given as loan to someone else before retrieving and taking possession of it that will be fine.

**Second sermon:**

All praise is due and belongs to Allâh alone, and may the blessings and peace of Allâh be upon the last Prophet.

O believers! In the forgoing, we talked about the wealth from which Zakâh is to be paid, the quorum of Zakâh, the conditions for its obligatoriness, and the amount that must be paid from the wealth in which Zakâh is due. We are now left with the talk on and explication of the recipients and areas where Zakâh funds may be disbursed, which are eight categories which Allâh, the Most Exalted and Glorified enumerated in His Book, when He said,

**(** إِنَّمَا ٱلصَّدَقَـٰتُ لِلۡفُقَرَآءِ وَٱلۡمَسَـٰكِينِ وَٱلۡعَـٰمِلِينَ عَلَيۡہَا وَٱلۡمُؤَلَّفَةِ قُلُوبُہُمۡ وَفِى ٱلرِّقَابِ وَٱلۡغَـٰرِمِينَ وَفِى سَبِيلِ ٱللَّهِ وَٱبۡنِ ٱلسَّبِيلِ‌ۖ فَرِيضَةً۬ مِّنَ ٱللَّهِ‌ۗ وَٱللَّهُ عَلِيمٌ حَڪِيمٌ۬**)**

As-Sadaqât (here it means Zakâh) are only for the poor, and the needy and those employed to collect (the funds); and those whose hearts are to be reconciled (towards Islâm); and to free the captives; and for those in debt; and for Allâh's Cause, and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise [At-Taubah: 60].

Majority of scholars have opined that it is not required to accommodate all eight categories when paying Zakâh, and that it may be limited to some of them with the existence of the rest.

As for the poor and needy, they are those needy persons, who cannot get what is sufficient for them and their families. Whoever pays Zakâh to the rich it will not be accepted from him. Abu Hurairah narrated that the Messenger of Allâh (May the blessings and peace of Allâh be upon him) said, « It is not permissible to give (obligatory) charity to a rich man (or one who is independent of means) or to one who is strong and healthy » (Ibn Majah).

Furthermore, Ubaydullah bin Adiy bin al-Khiyar narrated saying, "Two men informed me that they went to the Prophet (May the blessings and peace of Allâh be upon him) when he was at the Farewell Pilgrimage while he was distributing the sadaqah and asked him for some of it. He looked us up and down, and seeing that we were robust, he said: If you wish, I shall give you something, but there is nothing spare in it for a rich man or for one who is strong and able to earn a living » (Abu Dawud). Therefore, anyone that has a sufficient means of living such as workmanship or craft or trade or salary or a grant from the State treasury or expense of those who are obliged to spend on him or other means, it is not permissible to give him the Zakâh, except if he is beholden with a debt, which he cannot fulfill. In this case, there is nothing wrong to give him from the Zakâh to pay his debt.

Those employed to collect Zakâh. They are messengers who work in the collection of Zakâh from the people and delivering it to the proper station. They should be given from Zakâh money as much as their wages, whether they are poor or rich (Tafseer Al-Khazin).

As for those whose hearts are to be reconciled and attracted towards Islam, they are in categories. Some of them are given to embrace Islam, just as the Prophet, (May the blessings and peace of Allâh be upon him) gave Safwan bin Umayyah from the spoils of Hunain. Some of them are given to improve their reversion to Islam and to make their hearts firm in faith, as the Prophet, (May the blessings and peace of Allâh be upon him) also gave to a group of the chiefs and noblemen of Quraish, on the day of Hunain. However, some of them are given to please their counterparts and attract them to Islam, and some are given to fetch Zakâh from those who are under them, or to protect the Muslims and prevent any harm coming upon them from the borders of the country. (Tafsir Ibn Kathir).

The learned scholars differed whether the shares of those whose hearts are to be reconciled and attracted towards Islam has been terminated or it still exists. The truth is that it remains and should be acted upon whenever the need for it rises, as in the time of the vulnerability of Muslims.

Regarding freeing the captives, they are those bondsmen who do not have what to pay to their masters in order to regain freedom. Such are given from the Zakâh money to free themselves from the yoke of slavery.

Those in debt are persons whose debts incurred for lawful things are much and are unable to repay. They are to be given from the Zakâh money as much as can pay their debts.

As for (in the Cause of Allâh) it refers to the Muslim *Mujahidoon,* who strive in the cause of Allâh. They are to be given a share of Zakâh money, as will help them to carry out the jihad affair with respect to purchasing weapon and other expenses... even if they are rich.

In another opinion, (in the Cause of Allâh) is general for any gateway to goodness and charity work, but the first opinion is sounder.

The wayfarer is a traveler who is cut off from everything and has consumed his expenses. Such is given what will convey him back to his town, provided that his journey was in obedience to Allâh.

O Allâh! Accept our Zakâh from us, make us sufficient being not in need of anyone besides You and make us the ones who have what to give to others…

Invoke prayers and blessings of Allâh upon the one Allâh, the Most Exalted and Glorified, has commanded you to do so when He said,

**( إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا )**

Allâh sends His Salâh (Graces, Honours, Blessings, Mercy, etc.) on the Prophet (Muhammad) and also His angels too (ask Allâh to bless and forgive him). O you who believe! Send your Salâh on (ask Allâh to bless) him (Muhammad), and (you should) greet him with the Islamic way of greeting [Al-Ahzab: 56].