

**Translated Sermons' Template**

**The Wisdoms and Benefits of Zakâh (Obligatory Alms)**

|  |  |  |  |
| --- | --- | --- | --- |
| Sermon's details (in English) | | | |
| **Title**  **عنوان المادة** | **حِكَم الزكاة وفوائدها**  The Wisdoms and Benefits of Zakâh (Obligatory Alms) | | |
| **Prepared and drafted by** **أعدها وصاغها** | **الفريق العلمي – ملتقى الخطباء-محمود الفقي** Academic team - Al-Khutaba Forum – Mahmoud Al-Faqi | | |
| **ترجمها** | **د. عبد الغني عيسى أويارخوا** | | |
| **حكمها** | 1. **د. محمد أنور صاحب بن محمد عمر**   **الشيخ: رشيد بن أحمد** | | |
| **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** | **- الفرق بين الزكاة والصدقة**  **2- حِكَم الزكاة.**  **3- فوائد الزكاة الدنيوية والأخروية.**  **4-أخرج زكاتك وثق في وعد الله.**   1. The difference between Zakâh and Sadaqah (charity) 2. The wisdoms behind Zakâh. 3. The worldly and eschatological benefits of Zakâh. 4. Pay your Zakâh and trust in the promise of Allâh. | | |
| **التصنيف**  **Category** | **الرئيسي:** العبادات – الزكاة **Main category:** Acts of worship – Obligatory Alms (Zakâh) | **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].

Assemblies of believers! Just as Allâh, the Most Glorified and Exalted, has imposed Zakâh on Muslims to be taken from their rich and given to their poor, so too He has counselled the faithful believers to spend and give out charity from their wealth. What then do you think is the difference between Zakâh and sadaqah (charity)? We say that there are differences between Zakâh and charity but the most prominent include the following:

**First**: Zakâh is a perfect and unabrogated religious obligation and one of the five pillars of Islam. Accordingly, anyone that evades it will be punished on the Day of Resurrection. As for Sadaqah, it is desirable and commended act of volunteering and anyone who abandons it will not be punished.

**Second**: Zakâh is only obligatory in five varieties. The first is currency (gold and silver) and whatever that stands for them with respect to Bank Notes.

The second is crops and fruits, the third is business goods, the fourth is livestock i.e., camels, cattle and sheep, and the fifth is minerals and rikaaz (valuable things buried during the days of ignorance), while charity may be taken out of any type of wholesome wealth as a form of largesse by the owner.

**Third**: The obligatoriness of Zakâh is subject to many conditions, but charity is not subject to any condition.

**Fourth**: Zakâh has a finite amount of wealth, which must be paid and paying anything lower than that will not suffice while charity does not have a specified amount more or less.

**Fifth**: Zakâh has eight specific areas of disbursement and it may not be paid to others outside these categories, but charity may be given to the rich or one capable of earning or even a non-believer...

Slaves of Allâh! Perhaps one may ask: A person earns his wealth by sweat, hard labour and stress, so why must he give out of it to someone else after all that he has laboured in compiling it?! Even if he has inherited it from a relative or it was gifted to him, he is also more entitled to it than anyone else is. Hence, why is it that he is being forced to give it out to others without any compensation ?!

Our response is that Allâh, the Almighty, does not do anything but with great wisdom, and as long as He, the Most Glorified and Exalted has imposed Zakâh on us, then it must involve countless wisdoms, which we cannot recount including the following:

The first wisdom: Perfection of the Islam of a Muslim and completion of the faith of a believer. Regarding the perfection of his Islam comes here because Zakâh is one of the fundamental pillars of Islam, as the Messenger of Allâh, (May the blessings and peace of Allâh be upon him) said, « (The superstructure of) al-Islam is raised on five (pillars), testifying (the fact) that there is no deity worthy of worship but Allâh, that Muhammad is His bondsman and messenger, and the establishment of prayer, payment of Zakâh, Pilgrimage to the House (Ka'bah) and the fast of Ramadan. » (Agreed upon).

As regards the completion of his faith, the Prophet, (May the blessings and peace of Allâh be upon him) has said, «Charity is a proof» (Muslim); i.e. evidence of the sincerity of the faith of a person. In the explication of the meanings of Sahih Muslim, An-Nawawi said, « It means that charity is a proof of the faith of one that gives it out; for the hypocrite refrains from it because he does not believe in it. So whoever, gives out charity has by that proved the sincerity of his faith".

Second wisdom: Purification and sanctification of the soul as Allâh, the Almighty said,

( خُذۡ مِنۡ أَمۡوَٲلِهِمۡ صَدَقَةً۬ تُطَهِّرُهُمۡ وَتُزَكِّيہِم بِہَا )

Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it [At-Taubah: 103].

i.e.: to purify them of sins, defects, and bad manners such as avarice and stinginess, and develop virtues of giving, generosity and sympathy in their hearts...

The third wisdom is the dissemination of love and brotherhood in the society, and the removal of hatred and detestation from the hearts of the poor against the rich. The Messenger of Allâh (May the blessings and peace of Allâh be upon him) said, « The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever » (Agreed upon).

Fourth Wisdom: Living in tranquility and safety. Zakâh meets the needs of everyone and thus no one will be obliged to steal in order to sustain himself or kill to get money or commit adultery to earn money ... In the hadith of the man who gave out charity to a thief, an adulteress and a wealthy man in the night (unknowingly), someone came to him in the dream and said to him, « The alms which you gave to the thief, might make him abstain from stealing, and that given to the adulteress might make her abstain from illegal sexual intercourse (adultery), and that given to the wealthy man might make him take a lesson from it and spend his wealth which Allâh has given to him, in Allâh's cause... » (Agreed upon).

The fifth wisdom: It is a form of thanksgiving for the grace of Allâh, the Most Glorified and Exalted. As Allâh sustained the rich and granted him out of His fulsome bounty, the rich should give thanks to Him by giving the poor and the needy. Allâh, the Almighty said,

( وَأَحۡسِن ڪَمَآ أَحۡسَنَ ٱللَّهُ إِلَيۡكَ‌)

And do good as Allâh has been good to you [Al-Qasas: 77]

Moreover, Allâh, the Almighty, has promised increment to anyone that shows gratitude to him when He said,

‌ۖ ( لَٮِٕن شَڪَرۡتُمۡ لَأَزِيدَنَّكُمۡ)

If you give thanks, I will give you more (of My Blessings) [Ibrahim: 7].

Sixth wisdom: That Zakâh is a means of empowerment on the earth. Allâh, the Most High, said,

( ٱلَّذِينَ إِن مَّكَّنَّـٰهُمۡ فِى ٱلۡأَرۡضِ أَقَامُواْ ٱلصَّلَوٰةَ وَءَاتَوُاْ ٱلزَّڪَوٰةَ )

Those who, if We give them power in the land, (they) establish regular prayers and pay the Zakâh [Al-Hajj: 41].

And those whose hearts are attracted towards Islâm are among the recipients of Zakâh.

Seventh wisdom: To encourage a Muslim to learn his religion. In order to pay the Zakâh due on his wealth, he must know the Nisaab (quorum) of Zakâh, the amount of Zakâh to be taken out and the recipients whom Zakâh should be paid to ... The Prophet, (May the blessings and peace of Allâh be upon him) has said, «Seeking knowledge is obligatory on every Muslim» (Al-Bazzar ).

The eight wisdom: Zakâh is the objective for which Allâh sent down wealth. Allâh, the Almighty, did not send down wealth except for Zakâh to be taken out of it. The Messenger of Allâh, (May the blessings and peace of Allâh be upon him), said, "Indeed, Allâh said: Verily We have sent down the wealth to establish regular prayers and pay the Zakâh " (Ahmad).

Ninth wisdom: The generation of good and prevention of public nuisance. The Messenger of Allâh, (May the blessings and peace of Allâh be upon him), has told us saying, «And no folk has ever evaded Zakâh, but Allâh would hold back rain from down pouring upon them» (Al-Hakim).

According to the wording of Ibn Majah: «They never evaded to pay the Zakâh due on their wealth, but downpour would be withheld from the sky from falling on them and had it not been for the beasts they would not have rains".

Tenth wisdom: Zakâh is a sign of one's love for his Lord. Allâh, the Most Glorified and Exalted has decided that it is part of the human nature to (love wealth with inordinate love) when He said,

( وَتُحِبُّونَ ٱلۡمَالَ حُبًّ۬ا جَمًّ۬ا )

And you love wealth with much love! [Al-Fajr: 20].

If a Muslim takes out of the wealth that he loves (with much love), then it indicates giving precedence to the love of Allâh in his heart over the love of others. Allâh, the Most Glorified and Exalted, has threatened anyone that does the opposite of this saying:

( قُلۡ إِن كَانَ ءَابَآؤُكُمۡ وَأَبۡنَآؤُڪُمۡ وَإِخۡوَٲنُكُمۡ وَأَزۡوَٲجُكُمۡ وَعَشِيرَتُكُمۡ وَأَمۡوَٲلٌ ٱقۡتَرَفۡتُمُوهَا وَتِجَـٰرَةٌ۬ تَخۡشَوۡنَ كَسَادَهَا وَمَسَـٰكِنُ تَرۡضَوۡنَهَآ أَحَبَّ إِلَيۡڪُم مِّنَ ٱللَّهِ وَرَسُولِهِۦ وَجِهَادٍ۬ فِى سَبِيلِهِۦ فَتَرَبَّصُواْ حَتَّىٰ يَأۡتِىَ ٱللَّهُ بِأَمۡرِهِۦ‌ۗ وَٱللَّهُ لَا يَہۡدِى ٱلۡقَوۡمَ ٱلۡفَـٰسِقِينَ )

Say: If your fathers, your sons, your brothers, your wives, your kindred, the wealth that you have gained, the commerce in which you fear a decline, and the dwellings in which you delight are dearer to you than Allâh and His Messenger, and striving hard and fighting in His Cause, then wait until Allâh brings about His Decision (torment). And Allâh guides not the people who are rebellious, disobedient to Allâh [At-Taubah: 24].

O believers! In fact, Zakâh embodies countless worldly and eschatological benefits. If all the people were to pay the Zakâh due on their wealth, all their economic, social and moral problems would have been done away with, but the weakness of faith, and the deception of the devil prevent that. Allâh, the Most High, said,

( ٱلشَّيۡطَـٰنُ يَعِدُكُمُ ٱلۡفَقۡرَ وَيَأۡمُرُڪُم بِٱلۡفَحۡشَآءِ‌ۖ وَٱللَّهُ يَعِدُكُم مَّغۡفِرَةً۬ مِّنۡهُ وَفَضۡلاً۬‌ۗ وَٱللَّهُ وَٲسِعٌ عَلِيمٌ۬ )

Shaitân (Satan) threatens you with poverty and orders you to commit Fahshâ (evil deeds, illegal sexual intercourse, sins); whereas Allâh promises you forgiveness from Himself and bounty, and Allâh is All-Sufficient for His creatures' needs, All-Knower [Al-Baqarah: 268].

Some of the benefits of paying Zakâh are as follows:

First: Deliverance from the horror of the Day of Judgment. Uqbah Ibn ‘Amir (May Allâh be pleased with him) narrated, ‘I heard the Messenger of Allâh (May the blessings and peace of Allâh be upon him) say, “Everybody will be shaded by his Sadaqah (on the Day of Judgment) until it has been judged between the people.” (Ibn Hibban).

In the Sahihain (Sahih Al-Bukhari and Sahih Muslim): « Seven people will be shaded by Allâh under His shade on the day when there will be no shade except His ....” He mentioned the rest of the hadith, which says, “and a man who gives charity so secretly that his left hand does not know what his right hand has given.” (I.e. nobody knows how much he has given in charity and to whom he has given). (Agreed upon).

Second: that Zakâh is doubled in this world and the Hereafter. Allâh, the Most High, said,

( يَمۡحَقُ ٱللَّهُ ٱلرِّبَوٰاْ وَيُرۡبِى ٱلصَّدَقَـٰتِ‌ۗ وَٱللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ )

Allâh will destroy Ribâ (usury) and will give increase for Sadaqât (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners. [Al-Baqarah: 276].

In this world, He will give in lieu of the Zakâh, something better than it, and in the Hereafter He will reward with great reward, which will be multiplied many times. The Prophet, (May the blessings and peace of Allâh be upon him) said, " If anyone gives as Sadaqah (charity) from that (earning) earned honestly, for Allâh accepts that which is lawful, Ar-Rahman, the Most Gracious, would accept it with His Right Hand, and even if it is a date, it would foster in the Hand of Ar-Rahman, the Most Gracious, as one of you fosters his colt, till it becomes bigger than a mountain " (Agreed upon ).

Third: Zakâh is a loan given to Allâh, the Almighty. Allâh, the Most Exalted and Glorified said,

( مَّن ذَا ٱلَّذِى يُقۡرِضُ ٱللَّهَ قَرۡضًا حَسَنً۬ا فَيُضَـٰعِفَهُ ۥ لَهُ ۥۤ أَضۡعَافً۬ا ڪَثِيرَةً۬‌ۚ وَٱللَّهُ يَقۡبِضُ وَيَبۡصُۜطُ وَإِلَيۡهِ تُرۡجَعُونَ )

Who is he that will lend to Allâh a goodly loan so that He may multiply it to him many times? And it is Allâh that decreases or increases (your provisions), and unto Him you shall return [Al-Baqarah: 245].

Ibn Kathir said in his commentary: «i.e. spend and do not mind for Allâh is the Sustainer, He straitens in livelihood for whom He wills of his slaves and expands for others. To Him belongs the great wisdom in that ». Hence, as Allâh has chosen you by expanding provisions for you, do also spend extensively for the slaves of Allâh.

Fourth: Zakâh is a reason for compassion. Allâh, the Most High, decrees His mercy for those who fear and are dutiful to Him and pay Zakâh. Allâh, the Almighty, said,

( وَرَحۡمَتِى وَسِعَتۡ كُلَّ شَىۡءٍ۬‌ۚ فَسَأَكۡتُبُہَا لِلَّذِينَ يَتَّقُونَ وَيُؤۡتُونَ ٱلزَّڪَوٰةَ … )

And My Mercy embraces all things. That (Mercy) I shall ordain for those who are pious, and give Zakâh... [Al-A'raf: 156].

Fifth: that Zakâh atones for sins and defects. Mu'adh bin Jabal narrated that the Prophet, (May the blessings and peace of Allâh be upon him), said: «And charity extinguishes sin as water extinguishes fire» (Ibn Majah).

Sixth: Zakâh serves as a protection from the torment of the grave. Abu Hurairah reported that the Prophet, (May the blessings and peace of Allâh be upon him), said: «When the dead is placed in his grave he hears the pulsate of their sandals when they go back. If he was a believer, he would have Salâh (prayer) at his head side, Siyâm (fasting) on his right , and Zakâh on his left, and all the good deeds he used to do such as charity, keeping ties of kinship, enjoining what is good and doing acts of generosity to the people would be at his feet. When he is visited through his head, the prayer would say: there is no entrance from my side, then he is visited from his right hand side, but the fasting would say: there is no entrance from my side, then he is visited from his left side, but Zakâh would say: there is no entrance from my side ... » (Ibn Hibban).

Seventh: Zakâh is among the reasons for entering Paradise. Abu Ayyub narrated that a man said to the Prophet (May the blessings and peace of Allâh be upon him), "Direct me to a deed which draws me near to Paradise and takes me away from the Fire (of Hell). Upon this, he (the Prophet) said: You worship Allâh and never associate anything with Him, establish prayer, and pay Zakâh, and do good to your kin. When he turned his back, the Messenger of Allâh (May the blessings and peace of Allâh be upon him) remarked: If he adheres to what he has been ordered to do, he would enter Paradise."(Agreed upon).

Eighth: Zakâh saves a person from the evil of his wealth. Jabir narrated that a man said, O Messenger of Allâh (May the blessings and peace of Allâh be upon him): What do you see if a man pays the Zakâh due on his wealth? The Prophet, (May the blessings and peace of Allâh be upon him) replied: «He who pays the Zakâh due on his wealth has done away with its evil » (At-Tabarani).

Ninth: Zakâh is of the reasons for success in this world and the Hereafter.

( قَدۡ أَفۡلَحَ ٱلۡمُؤۡمِنُونَ (﻿١﻿) ٱلَّذِينَ هُمۡ فِى صَلَاتِہِمۡ خَـٰشِعُونَ (﻿٢﻿) وَٱلَّذِينَ هُمۡ عَنِ ٱللَّغۡوِ مُعۡرِضُونَ (﻿٣﻿) وَٱلَّذِينَ هُمۡ لِلزَّكَوٰةِ فَـٰعِلُونَ )

Successful indeed are the believers. (1) Those who offer their Salâh (prayers) with all solemnity and full submissiveness. (2) And those who turn away from Al-Laghw - evil vain talk. (3) And those who pay the Zakâh [Al-Mu'minoon: 1-4].

It is among the attributes of the successful believers.

**Second sermon:**

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

Slaves of Allâh! When Zakâh entails all these great wisdoms, and worldly and eschatological benefits, we marvel at why do some people refuse to pay their Zakâh and hoard it!

To you dear certain believer, we address saying: spend and do not be afraid of depreciation on part of the Master of the Throne. Spend for indeed, Zakâh does not decrease wealth but increases it. The Messenger of Allâh, (May the blessings and peace of Allâh be upon him), has said, "Wealth does not diminish by giving out Sadaqah (charity)" (Muslim).

Spend, for whatever you spend, Allâh will replace it for you with something better. Allâh, the Most High, said,

( وَمَآ أَنفَقۡتُم مِّن شَىۡءٍ۬ فَهُوَ يُخۡلِفُهُۖ )

And whatsoever you spend of anything (in Allâh's Cause), He will replace it [Saba: 39].

Furthermore, in the Hadith Qudsi: «Son of man spend so that I will spend on you» (Agreed upon). Therefore, Allâh will give you in return in this worldly that which is better and more than what you have given out, and in the hereafter with a great reward.

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].