

Friday Khutbah
Zakat: The Third Pillar of Islam
Dublin Mosque - Friday 11/01/2013

All human beings seek comfort and happiness. The purpose of hard working and serious efforts to obtain money is to achieve comfort and happiness in this life of the world.

However, there could be no real comfort or happiness except in acts of obedience of Allah (subhanahu wa ta'ala.) Any happiness that has no linkage with Allah and His obedience will disappear quickly and not last. Rich people find joy in collecting wealth; however, when they have a lot of it, its joy dies out and gathering money becomes just a routine practice. Owners of palaces and mansions find pleasure when their premises are being built; however, after living in them, the pleasure fades away day after day – and perhaps they would become bored of them after some time. Likewise are all other worldly comforts; one would not find ultimate happiness in them.

As for the joy of *Ibadah* it is different. When a Muslim discharges his obligatory prayer, he finds great comfort. He feels the same when he pays his Zakat, finishes his Hajj or Umrah or completes his fasting. Rasulullah, the Messenger of Allah, (salla Allahu alaihi wa sallam) said: “The fasting person will have two joys; when he breaks his fast he will have joy and when he meets his lord, he will have joy.”

Our talk today is about a financial act of worship which protects the soul from its greed and purifies it from stinginess. It is about Zakat. The Shari'ah of Islam assigns great importance to Zakat. It is one of the major edifices of Islam and the third pillar after Shahada and Salat. In the famous Hadith narrated by Abdullah ibn Umar, may Allah be pleased with him and his father, he said: “Rasulullah - salla Allahu alaihi wa sallam- said: “Islam is built on five pillars; the Shahada that there is no god except Allah and Muhammad is the Messenger of Allah, establishment of Salat, payment of Zakat, Hajj and the fasting of Ramadan.”

The prophet (salla Allahu alaihi wa sallam) took pledge from his companion that they will discharge it. A pledge is usually is taken for something which is very important. Jareer ibn Abdullah, may Allah be pleased with him, Said: “I made a pledge to the Prophet (salla Allahu alaihi wa sallam) to establish prayer, pay Zakat and give advice to every Muslim.”

A person who refuses to pay Zakat should be fought against until he pays it. Sheikh al-Islam Ibn Taymiyah, may Allah have mercy upon him, said: “The *Sahaba* and the Imams after them were in agreement that those who refuse to pay Zakat should be fought against even if they pray the five daily prayers and fast the month of Ramadan.”

So, it is very important that every believer in Allah should not underestimate and neglect this significant pillar of the religion and that he/she should happily pays his/her Zakat. One should remember that it is Allah Who has blessed one with the money he has, and He only obliged him to pay a small fraction of it (2.5%) as Zakat (in comparison to the tax of 20 or 40% of one's income.) One should also remember

that Allah (subhanahu wa ta'la) gives great reward for the payment of Zakat on the Day of Judgement. In addition to all of that in the payment of Zakat there is the purification of the soul from its greed and a cause for the growth and increase of the wealth. Allah says in the Qur'an: "Take from their money charity by which you purify them and cause them increase."

Whoever considers the position of Muslims with regard to the payment of Zakat, he will find that they have failed in discharging this important obligation. Many of them have become miser and are unwilling to pay the right of Allah in their wealth. As a result they have been plagued with many economical crises for which they could not find solutions.

It is strange that when economies grow and there is more business in the markets and new sources of wealth are discovered, people are becoming poorer and poorer, although the opposite should have been true. However, it is the evil earning which is spoiling wealth and removing the blessings from it.

The growth and increase of wealth happens when money is purified from Haram earning and the obligatory Zakat and voluntary Sadaqa are paid and as the Prophet (salla Allahu alaihi wa sallam) said: "Never does Sadaqa decrease wealth."

Second Khutbah

Allah (subhanahu wa ta'la) made Zakat an obligation and one of the five pillars of Islam. There are two conditions for Zakat to be an obligation:

- i) One has to own the *Nisab* (i.e. minimum amount of money or other type of wealth on which Zakat is payable.) *Nisab* differs according to the type of wealth.
- ii) One must have the money in one's possession for one lunar (*Hijri*) year.

The types of wealth on which Zakat is payable are:

- i) Gold and silver and banknotes (paper money) which is used nowadays instead of gold and silver as a measure of the value for goods and services.
- ii) Goods stocked for trade.
- iii) Grains and fruits.
- iv) Cattle i.e. camels, cows, sheep and goats.
- v) Minerals.

There are certain common questions about Zakat which I would like to discuss in the remaining time. Most of these questions are about the Zakat of money. Some are about the Zakat of land.

The first question is about *Nisab* of money. The *Nisab* of money is equal to the lesser of the *Nisab* of silver or gold. Since the lesser of the two at our present time is that of silver, *Nisab* of money is equivalent to the value (price) of 595 grams of silver. That is equal to €440.00. Whoever has this amount or more saved for a (lunar) year he has to pay 2.5% of the total.

The second question, which is a repeated one, is: what should one do if the amount of money one has increases and decreases continuously during the year – such as if one has a monthly income and he also spends from this money throughout the year. The easiest way to calculate Zakat in this case is to determine a day in the year (e.g. in Ramadan or beginning of the Hijri year) when one pays one's Zakat. When this day

comes, one should add together all the money that one has. This includes cash in hand, money in bank(s) and the value of good for trade (if one has) etc. One should deduct debts which are due for payment – and out of the remaining, one should pay 2.5% .

The third question is about whether it is permissible or not to give Zakat to brothers and sisters if they are poor. The answer is yes, you can give your Zakat to your brothers and sisters if they are entitled for Zakat, However, you cannot give your Zakat to your parents or children.

The ruling regarding Zakat of land differs depending on what the owner intends to do with the land:

- i) If he intends to trade in the land (to sell at some time in the future and make profit), then he has to pay 2.5% at the end of the year. This applies whether he owns it through inheritance, gift or purchase.
- ii) If he does not intend to sell it when he owned it – such as if he intends to build a house on it, then there is no Zakat payable in this case.
- iii) If the land is rented out (e.g. for agricultural use) or if there are buildings on it which are rented out, no Zakat is payable on the land itself, but Zakat is payable on the rental money after the passage of one year in possession.

Finally, one of the types of wealth on which Zakat is payable is goods which are stocked for trade. The *Nisab* is equal to that of paper money. At the end of year, the trader makes an evaluation of all the goods he has in stock. What is considered here is the sale value of the goods – not the purchase value. The amount which should be paid as Zakat is 2.5% of the total value of the goods. It is very important for shop owners to pay their Zakat. They must not forget or neglect it.

Yahya M. Al-Hussein
Dublin Mosque