

On the virtues of Zakat

First Sermon

All praise is due to Allah, the Lord of the Worlds. I praise Him, the Most Exalted as be fitting to His Sublime Countenance and Supreme Status. I bear witness that there is no deity save Allah, having no associates. I also bear witness that our Master Muhammad is the Servant of Allah and His Messenger. May the peace and blessings of Allah be upon him, his pure blessed family and companions, and all those who follow them in righteousness till the Day of Judgment.

As to what follows,

I urge you, **O servants of Allah**, and myself to be aware that you are asked to obey Him the Most Exalted, for His obedience is the doorway to attain His Mercy. The Almighty says, “**but My mercy encompasses all things. So I will decree it [especially] for those who fear Me and give Zakat and those who believe in Our verses.**” (Al-Aaraf: ١٥٦).

Dear Muslims,

Allah, the Most Exalted and Sublime, has prescribed for His servants Zakat (obligatory charity) for He says, “**and establish prayer and give Zakat.**” (Al-Baqara: ٤٣). Zakat is the third pillar of the pillars of Islam as the Messenger of Allah said, “Islam is based on (the following) five (pillars): to testify that there is no deity save Allah and Muhammad is His Messenger, offer the (compulsory congregational) prayers dutifully and perfectly, pay Zakat, perform Hajj (Pilgrimage to Mecca) and observe fast during the month of Ramadan.”

Because of its importance, Allah, the Almighty, has associated Zakat with prayers in many places in the holy Quran. This is because prayer is a connection between the believers and their Lord, and Zakat is a connection amongst His Creation. Thus, he is really successful he who combines between the two best things; establishing prayer at its prescribed time and observing Zakat on his wealth.

O Servants of Allah,

This calls us to ask about when Zakat is due to be paid and what its amount is. The answer is that Zakat is an obligatory act of worship an able Muslim must pay based on an amount of wealth accumulated around a full lunar year. The Messenger of Allah pbuh said, “Whoever earns any money, he is not liable to pay Zakat, until the period of a year has elapsed (while still possessing the same amount of money).”

Furthermore, to be liable for paying Zakat, the money a Muslim possesses should reach the Zakat Nisab (minimum amount liable for paying Zakat), which is estimated at around AED ١٢,٠٠٠. Then, he must pay Zakat at a rate of ٢,٥ per cent.

Moreover, Zakat is also payable yearly on livestock animals where each category has a fixed Nisab amount based upon the number of animals owned. For instance, Zakat Nisab for sheep is ٤٠, for cattle five, and for cows ٣٠.

In regards to Zakat on land crops, it becomes due only at the time of harvest if the crops reached to six hundred and fifty three kilograms. For land crops that are machine-irrigated, it requires ٥ per cent as Zakat payment, and ١٠ per cent for those irrigated by non-mechanical methods.

On another level, as per its own ethics, Zakat must only be given from the sources that are good. Allah, the Most Exalted says, **“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that].”** (Al-Baqara: ٢٦٧). Moreover, Zakat on all the above mentioned categories can be either paid in cash or in kind.

Zakat is also payable on trading stocks and shares as well as their profits, provided that their value has reached the Nisab. The same is applicable on bank deposits. The value is rated according to the market value at the time of payment of Zakat. Meanwhile, no Zakat is payable on women’s jewellery if these are used for adornment.

Concerning debts, when a Muslim is owed a debt by someone else, he should pay Zakat on his money for one year once he has recovered his it from the borrower. Imam Malik, may Allah rest his soul in peace, said in this regard, “What is not disputed in our

religion is that the creditor is not liable to pay Zakat until he has received his money back. If the debt remains in the borrower's possession for several years before the lender gets back, then he has to pay Zakat on the money only for one year."

With regards to the rule relating to rented estates, Zakat is not due on the property, it should rather be paid on the rent amount if it reaches the Zakatable Nisab and a lunar year has elapsed after receiving it.

O Worshipers,

Another point of focus in this regard is about who is eligible to receive Zakat. On this matter, Allah, the Most Gracious, defined Zakat expenditures in His holy Book. The Most Beneficent says, **"Zakat expenditures are only for the poor and for the needy and for those employed to collect [Zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveller - an obligation [imposed] by Allah . And Allah is Knowing and Wise."** (At-Tawba: 60).

In this Aya, Allah, the Almighty enjoins that Zakat should be paid to those categories of people. The Most Merciful has given priority to the poor and needy people because the former does not earn any money, while the latter are those whose earnings are not sufficient enough to meet their needs. Those in debt are those who cannot afford to pay it off to the lender. The stranded traveller is the one who is short of means and is unable to find enough money to go back home. In this case, the traveller is eligible to receive Zakat to help him to return home.

More to the point, paying Zakat to one's needy kin and relatives is highly rewarded because it is regarded as Zakat as well as maintaining ties of kinship. Thus a Muslim attains multiple rewards for paying Zakat to them as illustrated by the Messenger of Allah pbuh when he said, "Giving Zakat to a poor person is charity, and (giving) to a relative is two things: charity and upholding the ties of kinship."

However, Zakat cannot be given to one's relatives who are under his guardianship, like parents, wife or children.

Concerning where Zakat should be paid, the rule is that Zakat on wealth should be paid in the country where its owner lives. Nonetheless, it is allowed to give out Zakat to the poor outside the country where one lives in if the destination place badly needs it.

O Observers of Zakat,

Please know that the merits of Zakat are abundant and gracious. Paying Zakat has great benefits for those who do it since it beautifies and purifies the soul with generosity and giving as the Most Exalted says, **“take, [O, Muhammad], from their wealth a charity by which you purify them.”** (At-Tawba: ١٠٣).

Furthermore, Zakat is conducive to cause the wealth to be blessed and increased. Allah, the Almighty says, **“but what you give in Zakat, desiring the countenance of Allah - those are the multipliers.”** (Ar-Room: ٣٩). Indeed, those who pay Zakat will, by Allah’s grace, see their rewards multiplied, their trade blessed, their wealth increased and ultimately cherish a happy life.

On another note, when a Muslim gives out Zakat, he shows that he is a true believer. The Prophet pbuh said in this regard, “Indeed, Sadaqa (charity) is a proof (of true belief).”

Another great virtue of Zakat is that it is conducive to instil affection and harmony amongst people as well as promote cooperation and solidarity in the community. Truly, the society in which Zakat is observed duly, will, by Allah’s favour, cherish mercy amongst its members. As a result, it becomes stronger and more cohesive, prosperous and tranquil. Allah, the Almighty, says, **“and establish prayer and give Zakat and obey the Messenger - that you may receive mercy.”** (An-Noor: ٥٦).

Thus, those who pay Zakat will win their Lord’s mercy and attain a noble status in the eyes of Allah, the Almighty, and people too.

With this in mind, we supplicate to Allah, the Almighty, to guide us all to obey Him and obey His Messenger Muhammad pbuh and obey those He have commanded us to obey in line with His orders: **“O you who have believed, obey Allah and obey the Messenger and those in authority amongst you.”** (An-Nisaa: ٥٩).

May Allah direct us all to the blessings of the Glorious Quran and the Sunna of His Messenger pbuh.

I say this and ask Allah for forgiveness for me and you, so invoke Him for forgiveness, for He is the Most Forgiving, the Most Merciful.

Second Sermon

All praise is due to Allah, the Lord of the Worlds. I bear witness that there is no deity save Allah, having no associates. I also bear witness that our Master Muhammad is the servant of Allah and His Messenger. May the peace and blessings of Allah be upon our Master Muhammad, his pure family, companions, and all those who follow them in righteousness till the Day of Judgment.

I urge you, **O servants of Allah**, and myself to be aware that you are asked to obey Him, the Most Sublime and Exalted.

O Worshipers,

It is amongst the favours that Allah, the Almighty, has bestowed upon us in the UAE is that He has blessed us with a wise leadership that gives great care to paying Zakat. To this effect, it set up Zakat Fund with a mission to manage and organise Zakat affairs in accordance with the teachings of Allah's Book and the Sunna of His Messenger pbuh.

The Zakat Fund is aimed at extending a helping hand to those who are eligible to receive Zakat. So indeed, it is such a great success for those who pay their Zakat with goodwill so as to purify themselves, seeking the rewards of Allah, the Most Giving. They are really successful those who seize the opportunity during the month of Shaaban to observe Zakat following in steps of the righteous Salaf (ancestors). The latter used to hasten to pay Zakat on their wealth once Shaaban has begun, the aim being to help ease the hardship of the needy people during the holy month of Ramadan.

Knowing this, you are all urged to keep in mind the recommended time for paying Zakat and strive to give it to those who are eligible to receive it through the official authorised entities that are specified for this matter.

That is said, please bear in mind that you are instructed to invoke peace and blessings on the Prophet pbuh. He pbuh said: "For every one who invokes a blessing on me will receive ten blessings from Allah."

O Allah, please confer Your blessings and grant peace upon our Prophet Muhammad pbuh, his family and all of the companions.

O Allah, we implore to You to compensate whoever pays Zakat from his wealth and increase them by Your favour in wealth and welfare, for You are the Most Generous of the generous. O, Lord, we seek Your grace to bless us in our provision, accept our Zakat and bestow upon us Your mercy. Indeed, You are the most merciful of the merciful.

May Allah have mercy on the honourable martyrs of our country and those of the coalition and gather them with the righteous. May Allah make their dwelling with the ones upon whom Allah has bestowed favour of the prophets and the steadfast affirmers of truth, O the Most Gracious the Most Forgiving.

O Allah, please grant the best reward for the families of the martyrs and offer them patience and solace. May Allah grant victory to the soldiers of the Arab Coalition who gathered to restore the rights to their owners. O Lord, please be by their side and guide the Yemeni people to everything that is good. O Allah, make them rally for the word of truth and legitimacy, and bless them with welfare and stability, for You are the Most Generous.

O Lord, we beseech You to bless all of the Muslim countries and the whole world with stability and peace.

May Allah be pleased with the Rightly Guided Caliphs: Abu Bakr, Umar, Uthman and Ali, and all of the noble Companions.

O Allah, may we ask You for all that is good, in this world and in the Hereafter. O Allah, we seek Your favour to admit us, our parents, whoever has done a favour to us and all Muslims to Your Paradise.

May Allah grant success and continued health and care to the UAE President HH Sheikh Khalifa bin Zayed Al Nahyan. May Allah also ensure success to his Vice-President, trustworthy Crown Prince and his brothers, Their Highnesses the Rulers of the Emirates.

O Allah, please forgive all of the Muslims, men and women, living and dead. May Allah have mercy on Sheikh Zayed, Sheikh Maktoum and the Late UAE Sheikhs. O Lord, forgive and show mercy on our parents, relatives and whoever has done a favour to us.

O Allah, make this gathering one of compassion, and our dispersion after it one that is infallible. O Allah, do not let anyone amongst us be deprived or desperate.

We pray to Allah, the Lord of the Worlds, to protect the UAE against any of temptations, both apparent and hidden, and continue blessing the UAE with safety and security.

Our Lord, give us in this world that which is good and in the Hereafter that which is good, and save us from the torment of the Fire.

O Allah, we implore you to send upon us wealthy rain and make us not amongst those who are desperate. O Allah, relieve us! O Allah, relieve us! O Allah, relieve us! O Lord, provide us from the blessings of the sky a beneficial rain and make our crops grow.

O Servants of Allah “indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded.” (An-Nahl: ٩٠).

Remember Allah and He will remember you. Be grateful of His benevolence and He will increase His blessings to you. Allah says, **“and establish prayer. Indeed, prayer prohibits immorality and wrongdoing, and the remembrance of Allah is greater. And Allah knows that which you do.”** (Al-Ankaboot: ٤٥).