

## On Zakat

### First Sermon

All praise is due to Allah. He made Zakat on wealth a source of prosperity and development. I bear witness that there is no deity save Allah, having no associates. The Ultimate Sovereign, the Ultimate Truth, the Manifest. 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, in line with His orders: **“So fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for your selves. And whoever is protected from the stinginess of his soul - it is those who will be the successful.”** (At-Taghabun: ١٦).

### Dear Muslims,

Allah, the Almighty, prescribed Zakat on all Muslims and made it one of the five pillars of Islam. He says, **“and establish prayer and give Zakat.”** (Al-Baqara- ١١٠). The Prophet pbuh also 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, pay Zakat (obligatory charity), perform Hajj (Pilgrimage to Mecca) and observe fast during the month of Ramadan.”

Going down to its literal meaning, Zakat is making something grow and develop. As promised by Allah the Almighty, it is meant to increase the wealth and make it blessed as He says, **“but what you give in Zakat, desiring the countenance of Allah - those are the multipliers.”** (Ar-Room: ٣٩). That is: Allah, the Exalted accepts their Zakat and multiplies their rewards.

In Islam, Zakat is an obligatory financial worship that every able Muslim must observe by allocating a percentage of their wealth based on certain criteria and paying it to the deserving people, like the poor and the helpless.

The types of wealth liable for Zakat include gold, silver, money, livestock (camel, cow, sheep), land crops and trading goods at a varying rate, depending on the assets.

As for the amount of Zakat, if the money a Muslim possesses reached the Zakat Nisab (minimum amount liable for paying Zakat), which is estimated at around AED ١٢,٥٠٠, and when a full lunar year has elapsed since the Nisab has been reached, then he must pay Zakat at a rate of ٢,٥ per cent. The Messenger of Allah pbuh said in this regard, “whoever earns any money he is not liable to pay Zakat, until the period of a year has passed (while it is still in his possession).”

Zakat is also payable yearly on trading stocks and shares as well as their profits provided that their value has reached the Nisab. The value is rated according to the market value at the time of payment of Zakat.

On another level, each category of livestock animals has a fixed Nisab amount based upon the number of animals owned. For instance, Zakat for each five cattle is one sheep, for every ٣٠ cows one cow, and for between ٤٠ to ١٢٠ sheep, one should be given.

In regards to Zakat on land crops that are machine-irrigated, it requires half of a tenth (٥ per cent) as Zakat payment. It becomes due only at the time of harvest. The Almighty says, **“and give its due [Zakat] on the day of its harvest.”** (Al-Anaam: ١٤١).

Moreover, Zakat can be either paid in cash or in kind. No Zakat is payable on women's jewellery if these are used for adornment. However, should further details be required regarding the same, they can be directed to the specialised competent scholars.

### **Dear Believers,**

In the following Aya, Allah, the Almighty, speaks about those who deserve Zakat. He 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: ٦٠).

Here, the poor person is the one, who doesn't earn any money, while the needy 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.

However, Zakat cannot be given to one's relatives who are under his guardianship, like parents, children or wife. Yet, a wife can give her husband out of the Zakat amount payable on her wealth if he deserves it.

Concerning where Zakat should be paid, scholars said, “Zakat on wealth should be paid in the country where its owner lives.” This was based on the Prophet's pbuh message when he requested Muad ibn Jabal, may Allah be pleased with him, when he sent him to Yemen. He pbuh said, “then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor.”

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. This can be done, for example, through the official authorities specified by the ruler. In this regard, the UAE's wise leadership has given great care to Zakat, seeking to exalt Allah's decree and promote the performance of this pillar of Islam. As such, it set up the Zakat Fund with a mission to organise and manage the Zakat affairs in accordance to Allah's Book and the Sunna of His Messenger pbuh, combining between the authentic principles of Islam and the contemporary developments.

So indeed, it is such a great success for those who pay Zakat with goodwill.

### **O Servants of Allah,**

Paying Zakat has great benefits for those who do it. Allah praised them in this Aya: **“certainly will the believers have succeeded: They who are during their prayer humbly submissive; and they who turn away from ill speech; and they who are observant of Zakat.”** (Al-Muminoon: ١-٤). That is: those who observe the obligation of Zakat in line with Allah's orders.

When a Muslim gives out Zakat, he shows that he is a true believer. Also, he demonstrates that he is adherent to His Creator's decrees, loves Him, trusts in His Mercy and Forgiveness and appreciates His bounties. In return, Allah, by His Grace, blesses him with the best of rewards. The Almighty says, **“indeed, those who believe and do righteous deeds and establish prayer and give Zakat will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.”** (Al-Baqara: ٢٧٧).

This is because Zakat would purify their souls as the Most Exalted says, **“take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”** (At-Tawba: ١٠٣). In

interpretation of this Aya, ibn Abbas, may Allah be pleased with him, said, “it is the compulsory charity.” That is: Zakat.

With this in mind, let us implore to Allah to make us amongst those who seek His Satisfaction and so granted. May Allah purify our hearts and wealth and bless our wealth and children.

O Allah, please guide us all to obey You and obey Your Messenger Muhammad pbuh and obey those You have commanded us to obey in line with Your orders: **“O you who have believed, obey Allah and obey the Messenger and those in authority among 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.

#### **As to what follows,**

Please be aware, **O Worshipers** that the first thing we should advise each other about is obeying Allah, the Most High and know that whoever observes Zakat will, by Allah’s Favour, see his wealth blessed. This is because payment of Zakat fulfils one’s duty towards the needy by giving them their rights out from his wealth. Allah, the Most Compassionate says, **“and those within whose wealth is a known right for the petitioner and the deprived.”** (Al-Maarij: ٢٤-٢٥). This means in their wealth an appointed share to be given to those in need.

Truly, by observing Zakat we will achieve lofty goals. The bonds of love and affection shall be strengthened and compassion, cooperation and solidarity get promoted. Ultimately, we will see Allah’s blessings multiplied for us and receive His mercy. Indeed, Allah is True when He says, **“and establish prayer and give Zakat and obey the Messenger - that you may receive mercy.”** (An-Noor: ٥٦).

It is through Zakat, Allah, the Most Gracious, imparts tranquillity to people’s hearts, bestows on them from His bounties and confers His mercy upon them. 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).

With this in mind, let us pray to Allah to confer His blessings and grant His peace upon Our Master Muhammad, his family, companions and all those who follow him. The Exalted is He says, **“indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.”** (Al-Ahzab: ٥٦).

O Allah, we seek your grace to make us amongst those who observe Zakat and increase our rewards. O Allah please also do accept from us our deeds and grant us from Your gracious Favours, O Lord of the Worlds.

That is said, please bear in mind that you are instructed to invoke peace and blessings on the Prophet pbuh. The Messenger of Allah pbuh said, “for everyone 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.

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, O the Most Generous.

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

O Allah, may we ask You for all that is good, in this world and in the Hereafter. O Allah, we seek Your grace 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.

May Allah accept from all those who pay Zakat, compensate for them and bless their provisions.

O Allah, we pray to You to grant Your forgiveness and reward to who built this mosque and to his or her parents as well as to anyone who gave to this mosque.

O Allah, we also supplicate to You to forgive whoever built a mosque where Your name is remembered or donated a Waqf that goes for the best interest of Your servants or the benefit of their offspring.

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 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).

**Translation:**

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Note: The English translation of the Quran and Hadith is an interpretation of their meanings and does not have the status of their original Arabic text.