



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

**Study of the book**

# **FIQH US-SUNNAH**

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*In cooperation with*

**Islamic Center of Greater Austin  
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**Almsgiving**

الزكاة

# ZAKAH

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# THE DEFINITION OF ZAKAH

- The portion of one's wealth which is designated for the poor.
- The term is derived from the Arabic verbal root meaning "to increase", "to purify," and "to bless"
- It finds its origin in Allah's command to: "Take sadaqah (charity) from their property in order to purify and sanctify them" [at-Taubah 103]. That is why this kind of sadaqah is called Zakah, for by paying it, one is aspiring to attain blessing, purification, and the cultivation of good deeds.

# ZAKAH IN THE QURAN

■ خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ  
وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ  
إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ  
عَلِيمٌ

“Of their goods, take alms, so that it might purify and sanctify them; and pray on their behalf. Verily your prayers are a source of security for them: And Allah is One Who hears and knows all.” [Surat at-Taubah 9:103]

# ZAKAH IN THE QURAN

■ وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ  
أَوْلِيَاءُ بَعْضٍ ۖ يَأْمُرُونَ بِالْمَعْرُوفِ  
وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ  
الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ  
اللَّهَ وَرَسُولَهُ ۚ أُولَٰئِكَ سَيَرْحَمُهُمُ  
اللَّهُ ۗ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

"And the believers, men and women, are protecting friends of one another; they enjoin the right and forbid the wrong, they perform prayer and pay the zakah, and they obey Allah and His Messenger. Upon them, Allah will have mercy" [Surat at-Taubah 9:71]

# ZAKAH IN THE SUNNAH


- The Messenger of Allah said: "Allah receives charity by His right hand, and then He causes it to grow for each of you. Just as you raise a horse, colt, foal, or young weaned camel, so that morsel becomes as large as the Mount of 'Uhud."  
[Ahmad, Tirmidhi]
- "A man from the tribe of Tameem came to the Messenger of Allah and said: 'O Messenger of Allah! I have plenty of property, a large family, a great deal of money, and I am a gracious host to my guests. Tell me how to conduct my life and how to spend.' The Messenger of Allah replied: 'Pay Zakah out of your property, for truly it is a purifier which purifies you, and be kind to your relatives, and acknowledge the rights of the poor, neighbors, and beggars!'" [Ahmad]

# PUNISHMENT FOR THE DELINQUENTS OF ZAKAH

From the Quran:

■ يَا أَيُّهَا الَّذِينَ آمَنُوا إِن كَثِيرًا مِّنَ  
الْأَخْبَارِ وَالرَّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ  
النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ  
وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا  
يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ  
أَلِيمٍ يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ  
فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ  
وَأُظْهَرُهُمْ ۗ هَذَا مَا كُنْتُمْ لَأَنفُسِكُمْ  
فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ





Allah says: "O you who believe! Most surely many of the doctors of law and the monks eat away the property of men falsely and turn them from Allah's way; and as for those who hoard treasures of gold and silver and do not spend them for the sake of Allah--warn them of grievous sufferings [in the life to come]. On the Day when that [hoarded wealth] shall be heated in the Fires of Hell and their foreheads and their sides and their backs branded with it, [it will be said to them:] 'These are the treasures which you have hoarded for yourselves. Now taste of what you used to accumulate!'" **[Surat at-Taubah 9:34-35]**



■ وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا  
 آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا  
 لَّهُمْ ۖ بَلْ هُوَ شَرٌّ لَّهُمْ ۖ  
 سَيُطَوَّقُونَ مَا بَخَلُوا بِهِ يَوْمَ  
 الْقِيَامَةِ ۖ وَاللَّهُ مِيرَاتُ السَّمَاوَاتِ  
 وَالْأَرْضِ ۖ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"And they should not think--they who avariciously cling to all that Allah has granted them out of His bounty--that this is good for them. No, it is bad for them, for that which they hoard will be hung about their necks on the Day of Judgment" [Surat al-'Imran 3:180]

# PUNISHMENT FOR THE DELINQUENTS OF ZAKAH

## From the Sunnah:

- The Messenger of Allah said: "No owner of a treasure who does not pay zakah will be spared, for his treasure will be heated in the Fires of Hell and then made into plates. His flanks and his forehead will be branded with them until Allah pronounces judgment on His servants during a day lasting fifty thousand years.  
[Ahmad, Bukhari, Muslim]
- The Prophet said: "Whoever is made wealthy by Allah and does not pay zakah on his wealth, on the Day of Judgment it will become a bald-headed, poisonous, male snake with two black spots over his eyes. The snake, on the Day of Judgment, will encircle his neck, and bite his cheeks and say: 'I am your treasure, I am your wealth.'  
[Bukhari and Muslim]

# JUDGMENT ON THE ONE WHO REFRAINS FROM PAYING ZAKAH

**The one who does not pay Zakah and does not deny its obligation**

- They are guilty of committing a sin, however this act does not place them outside of Islam

**The one who does not pay Zakah and does deny its obligation**

- This belief and act takes them outside the fold of Islam

# WHO IS OBLIGED TO PAY ZAKAH

**Zakah must be paid by every Muslim who has a Nisab, which is the minimum of one's holdings liable to Zakah.**

- Zakah should be paid on any amount of money remaining after meeting the expenses for such necessities as food, clothes, housing, vehicles and craft machines.
- A complete year of Islamic calendar should pass, starting from the very day of the nisab's possession, without any decrease during the year. In case of its decrease (being less than nisab), the year count (hawl;) starts from the day of the nisab completion.

# WHO IS OBLIGED TO PAY ZAKAH

## Zakah on the Holdings of Infants and Mentally Retarded People

- The guardian of a child or of a mentally retarded person must pay zakah on his behalf from his property if it constitutes a Nisab.
  - The Messenger of Allah, upon whom be peace, said: "One who becomes the guardian of an orphan with property must trade on his behalf and not leave it passive in order to avoid depletion of the property by sadaqah."
  - 'Aishah used to set aside Zakah for the orphans who were under her protection.

# WHO IS OBLIGED TO PAY ZAKAH

## The Insolvent Debtor

- Whoever has property must pay its proper Zakah. If the property is indebted, he may first pay off his debt, then in case the remainder is enough to constitute a Nisab, he must pay Zakah.
- If he does not hold the Nisab, he does not have to pay it since he is poor.
  - The Messenger of Allah said: "Only the wealthy are required to give charity." [Ahmad and al-Bukhari]
  - The Prophet also said: "Zakah is levied on the rich and paid to the poor."

# ZAKAH OWED BY A DECEASED PERSON

**Zakah is a debt payable to Allah. If a person dies before he pays Zakah, then it must be taken from his estate**

- Allah says: "... after payment of legacies and debts is what you leave ..." [Surat an-Nisaa' 4:12]
- A man came to the Messenger of Allah who said: "My mother died while she still had to make up one month of fasting. Shall I make it up for her?" The Prophet replied: "If there was any debt upon your mother, would you pay it off for her?" The man answered: "Yes." The Prophet then observed: "A debt to Allah is more deserving to be paid off." [Bukhari and Muslim]



# THE NIYYAH (INTENTION)

- Payment of Zakah is an act of worship, so its validity depends upon one's intention. The Zakah payer should pay it for the sake of Allah; make up his mind, with all of his heart, that Zakah is an obligation to be discharged.
  - Allah says: "And they are commanded no more than this: to worship Allah, sincere in their faith in Him alone"  
[Surat al-Bayyinah 98:5]
- The Prophet said: "The value of one's deeds is determined by one's intentions; and thus for each shall be according to his intentions." [Bukhari and Muslim]

# PAYMENT OF ZAKAH IN DUE TIME

**Zakah must be paid immediately at its due time. Deferring payment of zakah is prohibited, unless the payer for some valid reason cannot pay it on time. In such a case, he may wait until he is able to pay it.**

- 'Uqbah ibn al-Harith said: "Once I performed the 'Asr prayer with the Prophet, upon whom be peace. When he concluded the prayer, he hurriedly went to his house and returned immediately. Noticing the amazed faces, he said: 'I left at home a piece of gold which was meant for sadaqah, and I did not want to let it remain a night in my house, so I ordered it to be distributed.'" **[Ahmad and Bukhari]**

# PAYING ZAKAH IN ADVANCE

## Shafi'ee, Ahmad, and Abu Hanifa

- It is permissible for Zakah to be paid for even two years in advance.
  - It was narrated that 'Abbaas paid the Zakah of two years in advance. [Tirmidhi]

## Malik

- Held the opinion that one's obligation is not discharged if the Zakah is paid before the expiration of the year.

# INVOKING BLESSING FOR THE ZAKAH PAYER

**It is desirable that the recipient invoke blessing for the Zakah payer at the time of its payment**

- Allah says: "Take alms of their property that you may purify and sanctify them and pray for them. Verily, your prayers are a comfort for them" **[Surat at-Taubah 9:103]**
- The Messenger of Allah upon receiving sadaqah would say: "O Allah, bless the family of Abu Aufa." **[Ahmad and others]**
- Wa'il ibn Hajr reported that the Prophet prayed for a man who had offered a fine she-camel in his Zakah payment: "May Allah bless him and make his camels beneficial to him." **[an-Nasa'i]**

# QUESTIONS

**Jazakum Allah Khayran**

***May Allah SWT increase our knowledge!***  
**AMEEN**