

Sisters Learning Program

Lecture #4: Zakaat

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In the name of Allah, Most Gracious, Most Merciful.

❖ Zakaat and its virtues

- The importance of Zakaat explained by the fact that it is mentioned together with salaah in the Quraan:
Wa aqimus salaaha wa aatuzakaat,
 It is therefore important for us to fulfil our obligations and pay zakaat where due.
- Salaah is the greatest form of ibaadah of our body, while zakaat is ibaadah of our wealth.
- Hadith: Those that do not give zakaat, their salaah is not accepted → and those that do not make salaah, their zakaat is not accepted, and such a person is not a complete Muslim.
- Zakaat will be given a form on the Day of Judgement
- Narrated by Anas (R.A), Prophet Muhammad (S.A.W) said: A person that does not give zakaat will not enter paradise on the Day of Judgement.
- If a person *denies* any ibadaah that is compulsory, he/she will no longer be considered a Muslim.
- If Allah (SWT) gives us material wealth, we should not allow ourselves to be distracted by this wealth.
- Using the analogy of a boat, its source of facilitation can also be it's source of destruction. Water facilitates a boat in movement but water can also cause it to sink
 → likewise, wealth can facilitate our lives but it can also become a source of destruction.
- In one Hadith, Prophet Muhammad (S.A.W) mentions that Zakaat in reality is the bridge of Islam.
 → therefore, without the bridge we will not be in the position to walk upon Islam.
- Omar (R.A) narrated: Amongst those who believe in Allah and Prophet Muhammad (S.A.W), he should prove it and pay zakaat.
- You can give zakaat to your brother or sister but not to your father or mother.

- Distribution of zakaat, potential recipients:
 - 1st to relatives
- rewarded twice
 - 2nd to neighbours
 - 3rd to neighbouring city or country
- A time will come when people will stop giving zakaat, and the consequences of that will be:
 - the onset of drought as a result of the rain being stopped

❖ Responsibility of Women and Zakaat

- It is *your* responsibility to pay zakaat on all your assets and not your husbands.
- Often, the husband pays the zakaat for their wife, in which case, the wife's duty will be discharged.
- Zakaat must be calculated based on the *lunar year* not the solar year.
- The reason for zakaat is because Islam tries to distribute wealth equally, so that all members of the community have at least the basics on which to live on; some people don't have the means to sustain themselves and this can lead to crime or other haram ways of earnings.
- Zakaat and Sadaqatul Fitr provides:
 - shelter
 - purifies our fasting
 - provides food for our families
- Charity → increases one's wealth, and does not decrease one's capital.
- Prophet Muhammad (S.A.W) said: If one does not give zakaat, it will poison one's wealth → i.e. that wealth becomes haraam.
- How much zakaat do we need to give?
 - 2.5% of annual earnings and assets, anything in excess of nisaab
 - Nisaab is 612 grams of silver or its equivalent
- After calculating zakaat, always give extra → becomes sadaqah
- Zakaat is not paid on diamonds, any metal or cars you drive.
- Asma (R.A) narrates: she and her aunty were wearing bangles and Prophet Muhammad (S.A.W) asked if they gave zakaat on it. When they replied in the negative, he ordered them to immediately pay zakaat on the bangles to protect them from wearing bangles of fire on the Day of Judgement.

- Women should not make too many demands of their husband with regards to wealth, and should not pursue material desires → as this can create a greater financial burden on the husband.
- Women have a persuasive quality which they must use correctly, a husband may be lead to haraam dealings if his wife puts heavy material demands on him which he finds difficulty in fulfilling.
- The greatest characteristic of the sahabi and sahaba was simplicity, a quality we must aim to emulate, insha-Allah.
- There is more reward for sadaqah than zakaat because sadaqah is not compulsory.
 - Sadaqah: stops adversity, removes problems and sickness
 - Zakaat: puts us on the track and in the habit of giving.
- If your later find out that the recipient of your zakaat wasn't entitled to it, your duty is not fulfilled, and the zakaat will have to be paid to an eligible recipient.
- If you have not paid zakaat previously or for several years,
 - make sincere taubah &
 - calculate zakaat payable for previous years & pay it.

❖ Questions & Answers

Q1. Can a woman, during the time of impurity (period) touch an English Quraan?

A1 An English Quraan is given the same status and an Arabic Quraan and therefore cannot be touched during this period. Even if the sajdah is in English it must be performed.

❖ Gift for today – Surah Yaseen, the Heart of the Quraan

- Anas (R.A) narrates Prophet Muhammad (S.A.W) mentioned that everything has a heart, and the heart of the Quraan is the Surah Yaseen
- Abu Hurayra (R.A) narrates: 1000 years before Allah created the heavens and the earth He read 2 surahs:
 - Surah Tahaa
 - Surah Yaseen
 When the angels heard these two surahs they said: how lucky are these nations that will receive it and recite it and have this surah on their tongues.
- When Surah Yaseen is recited, Allah SWT will give the reciter the reward of 10 Quraans.
- Prophet Muhammad (S.A.W) said if a person recites Surah Yaseen after Fajr, Allah will fulfil his needs in this world and the hereafter.

- Abas (R.A) narrates if recited in the morning Allah will provide ease in your dealings till Magribh. And if recited at Magribh he will be given ease till the morning.
- If recited to please Allah (S.W.T) → sins are forgiven
- Should be recited at the time of death and during childbirth → provides comfort and ease.
- Tafseer Qurtabi, Aisha (R.A): Surah Yaseen is one surah in the Quraan that will intercede for the listener and ask forgiveness for the reciter.
- Known as surah Ma'mah in the Taurah → removes difficulties from a person.
- Dafia and Qawia: removes bad from a person and fulfils his/her needs.
- Reward of 20 Hajj
- The listener receives the reward of donating 1,000 dinar.
- If 'Yaseen' is written on paper and placed in water and then the one drinks the water, one benefits from the following:
 - noor in the body
 - increase one's imaan
 - removes inner and spiritual sickness
 - medicine for 1,000 sicknesses in the human body



But remember, it also depends of the *conviction* of the writer and reciter.

- If recited in the cemetery: → decreases the punishment of those in the grave
→ the reciter is rewarded for as many dead bodies are in the graveyard.
- Dure Manthoor: Prophet Muhammad (S.A.W) likes those with Surah Yaseen in their heart, therefore, we must all make the effort of leaning this beautiful surah by heart
- Anas (R.A), Prophet Muhammad (S.A.W) said: If a person recites Surah Yaseen every night he will die as a Martyr.

NB: Hadith mentioned are not quoted specifically word for word.