

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الْحَمْدُ لِلَّهِ كَمَا هُوَ أَهْلُهُ وَالصَّلَاةُ وَالسَّلَامُ عَلَى سَيِّدِ الْوَلَدِ أَدَمَ كَمَا يُحِبُّ وَيَرْضَى بِأَنْ يُصَلَّى عَلَيْهِ

In The Name Of Allah The Most Compassionate Very Merciful
All Praise Due To Allah And Peace And Blessings Be Upon His Beloved Messenger

The Importance and Blessings of Zakaat (Islamic Discourse)

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ ﴿٥٦﴾

And establish prayer and give the poor-due (Zakat) and obey the Messenger haply; you may be shown mercy.

(Al-Noor 24, Verse 56)

In this Quranic verse, Allah Almighty has commanded all the believers to establish Salah and pay Zakaat, as if the people who offer Salah are being taught that if we want the acceptance of Salah in Allah's Court then we ought to pay Zakaat from the wealth we have been given by Allah. Allah Almighty will have mercy upon us in return.

Hazrat Abdullah ibn Mas'ood – may Allah be pleased with him – has stated that we have been commanded to establish Salah and pay Zakaat, and the one who does not give Zakaat, his Salah is not accepted.

Guidance and Mercy through Zakaat

Through the blessings of Zakaat Allah Almighty grants us the wealth of true guidance on His path:

هُدًى وَرَحْمَةً لِّلْمُحْسِنِينَ ﴿٣﴾

These are a guidance and mercy for the righteous.

الَّذِينَ يَقِیْمُونَ الصَّلَاةَ وَیُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ یُوقِنُونَ ﴿٤﴾

Those who establish the prayer and pay the poor-due (Zakat) and have firm faith in the hereafter.

أُولَئِكَ عَلَى هُدًى مِّن رَّبِّهِمْ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ ﴿٥﴾

They only are upon the guidance from their lord and they are successful.
(Luqman 31, Verse 3-5)

Those who pay Zakaat are free of Fear and Grief

It is better than any insurance plan ever that guarantees the tranquility of those who pay Zakat:

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِندَ

رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾

No doubt, those who accepted faith and did good deeds and established prayer and paid the Zakat, (poor-due) their reward is with their Lord and there is neither any fear nor any grief to them.

(Al-Baqarah 2, Verse 277)

Extraordinary Virtues for the ones who pay Zakaat

Allah Almighty grants them great reward, SubhanAllah!

وَالْمُقِيمِينَ الصَّلَاةَ وَالْمُؤْتُونَ الزَّكَاةَ وَالْمُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ۖ أُولَٰئِكَ

سَنُؤْتِيهِمْ أَجْرًا عَظِيمًا ﴿١٦٢﴾

And the establishers of prayer and giver of poor due (Zakat) and the believers in Allah and the Last Day; to such, We shall soon give a great reward.

(Al-Nisa 4, Verse 162)

Those who pay Zakaat have been granted Eternal Abode in Paradise

وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ ﴿٣﴾

And those who are active in paying poor-due (Zakat).

(Al-Muminoon 23, Verse 4)

أُولَٰئِكَ هُمُ الْوَارِثُونَ ﴿١٠﴾

They are indeed the inheritors.

الَّذِينَ يَرِثُونَ الْفِرْدَوْسَ هُمْ فِيهَا خَالِدُونَ ﴿١١﴾

Who shall inherit the Paradise, they shall abide therein.

(Al-Muminoon 23, Verse 10-11)

The Punishment of those who do not pay Zakaat

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُمْسِكُونَهَا فِي سَبِيلِ اللَّهِ ۖ فَبَشِّرْهُمْ بِعَذَابٍ

أَلِيمٍ ﴿٣٣﴾

And those who hoard up gold and silver and spend not in the path of Allah,
give them the good tidings of a painful torment.

يَوْمَ يُحْيِي عَلَيْهَا نَارَ جَهَنَّمَ فَيُكْوَى بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ ۖ هَذَا

مَا كُنْتُمْ لَآنْفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنُزُونَ ﴿٣٥﴾

The day when they shall be heated in the fire of the Hell, then their foreheads
and sides and backs shall be branded therewith. This is what you had hoarded
for yourselves, now taste the hoarding.

(Al-Taubah 9, Verse 34-35)

The torment of Bald Snake

Hazrat Abu Hurairah – may Allah be pleased with him – narrates that our
beloved Prophet – may Allah send peace and blessings upon him – has stated that
the one whom Allah Almighty has granted wealth and he does not pay its Zakaat,
the same wealth will appear in the form of bald snake on the day of Judgment
bearing two signs on its head, and it will be worn in his neck as a chain. It will
grab him by his jaw and say to him, “I am your wealth. I am your treasure.”.

(Bukhari Vol. 1, p. 188)

This bald snake will sting its owner on the day of Judgment. There will be no
one to help for whom he would have hoarded all this wealth. Do not
underestimate the punishment of the bald snake. When a poisonous snake
becomes 1,000 years old hair grow up on its head and when it turns 2,000 years
old the hair fall off due to the increased toxins of its venom.

(Bahare Shariat Part 5, p. 4)

Death Sentence against the one who refuses to pay Zakaat

Hazrat Abu Hurairah – may Allah be pleased with him – narrates that when
Sayyiduna Abu Bakr – may Allah be pleased with him – became Khalifah after
the departure of our beloved Prophet – may Allah send peace and blessings upon

him – some villagers became kafir (by refusing the Fard of Zakaat). Hazrat Abu Bakr – may Allah be pleased with him – declared war against them and said, “By Allah! I will continue to fight with those who separate the Salah and Zakaat (Who, one hand, believe in Salah being Fard and on the other hand, refuse Zakaat), for the Zakaat is the Islamic tax from their wealth. By Allah! Even if they refuse to offer the cattle which they used to offer to the beloved Prophet – may Allah send peace and blessings upon him – I will still fight with them on this ground.”

(Bukhari Vol. 1, p. 188, Muslim)

Islamic Law:

One who rejects Zakaat is kafir and the one who does not pay it is a faasiq (transgressor) and deserves death sentence (under Islamic rule), and the one who delays in its payment, his testimony is not to be accepted.

(Fatawa Alamgiri, Bahare Shariah Part 5, p. 10)

The Curse of unpaid Zakaat Destroys the Rest of the Wealth

Mother of the believers Sayyidah Ayesha – may Allah be pleased with her – narrated that our beloved Prophet – may Allah send peace and blessings upon him – has stated that Zakaat will not add to the wealth but destroy it.

(Shu’abul Imaan Vol. 3, p. 273)

Islamic Law:

One upon whom Zakaat was Fard and instead of giving it to its recipients, he rather hoarded it along with other monies he owned, the money of Zzkaat will destroy the rest of the wealth.

(Bahare Shariat Part 5, p. 6)

Negligence in paying Zakaat is one of the Reasons for Drought

Hazrat Buraidah – may Allah be pleased with him – narrated that the beloved Prophet – may Allah send peace and blessings upon him – has stated:

“A nation that does not pay Zakaat, Allah Almighty will afflict them with drought.”

(Tabrani Awsat Vol. 3, p. 275)

Ameerul Mumineen Sayyindua Umar ibn al-Khattab – may Allah be pleased with him – narrates that the beloved Prophet – may Allah send peace and blessings upon him – has stated that wherever the wealth that is destroyed, it is due to negligence in paying Zakaat.

(Tabrani, Al-Targheeb Wal-Tarheeb Vol. 1, p. 308)

The First Person to be thrown into hell will be the one who does not pay Zakaat

Hazrat Abu Hurairah – may Allah be pleased with him – narrated that our beloved Prophet – may Allah send peace and blessings upon him – has stated that three people will be the first to go to hell, and one of them will be the wealthy person who does not pay the Fard of Allah (Zakaat) from his wealth.

(Ibn Khuzaimah Vol. 4, p. 4, Ibn Hibbaan Vol. 6, p. 254)

One who withholds Zakaat is doomed

During the blessed era of the Holy Prophet – may Allah send peace and blessings upon him. Tha’labah ibn Abi Haatib did not pay Zakaat and was therefore doomed. Hazrat Abu Umaamah Baahili – may Allah be pleased with him – narrated that Tha’labah ibn Haatib – may Allah be pleased with him – requested the beloved Prophet – may Allah send peace and blessings upon him – to pray for him to have abundance of wealth. Our beloved Prophet – may Allah send peace and blessings upon him – replied, “Little wealth is better than more wealth, for it is easier being grateful to Allah on little wealth than it is on more.”

Tha’labah listen to him and returned but the love of wealth forced him to appear again. He came and said, “Ya RasoolAllah, please pray in Allah’s Court that He makes him wealthy with His abundance. I swear by the One who has appointed you as the true Messenger that if blesses me with wealth, I will spend it in His path and will pay everyone who has the right over it.” Upon hearing this the

beloved Prophet – may Allah send peace and blessings upon him – lifted his hands up for Du’a and recited:

اللَّهُمَّ ارْزُقْ ثَعْلَبَةَ مَالًا

O Allah, grant Tha’labah wealth.

His Du’a was answered. He bought some goats with his money and then there was a rapid increase in his herd and it grew so much that he did not have enough space to contain in the city of Madinah Munawwarah. He took his herd outside the city to a remote location. He used to offer five times Salah with congregation in the Masjid but as his wealth grew more he would only come to offer Zohr and Asr Salah with congregation in the Masjid. When he got completely drowned in wealth he abandoned all five prayers with congregation and did not even show up for Jumuah in the Masjid. When the beloved Prophet – may Allah send peace and blessings upon him – realized that he was missing in five times Salah and even stopped coming for Jumuah, he asked the Sahaba – may Allah be pleased with them, “What happened to Tha’labah?” They reported, “His wealth grew so much that he has abandoned the city and living in a remote location.” The Holy Prophet – may Allah send peace and blessings upon him – reacted to it and said, “I feel sorry you, Tha’labah! I feel sorry you, Tha’labah!”

There came a day when the beloved Prophet – may Allah send peace and blessings upon him – sent out his Sahaba to collect Zakaat from the wealthy. Whoever they approached to collect Zakaat, they all adhered to the code except Tha’labah. When they asked him for his Zakaat, he refused and said, “It’s tax. You can leave now. I will sleep over it and then decide about the payment.” They came back empty handed, and they haven’t yet narration the incident to the beloved Prophet – may Allah send peace and blessings upon him – but he began to say, “It’s a pity, Tha’labah! It’s a pity, Tha’labah! You have refused to pay Zakaat!”

When the Sahaba – may Allah be pleased with them – reported back to the beloved Prophet – may Allah send peace and blessings upon him – what Tha’labah had to say, he expressed great disappointment. It was at that time that Allah Almighty revealed the following verse concerning Tha’labah:

وَمِنْهُمْ مَّنْ عٰهَدَ اللّٰهَ لَئِنْ اٰتٰنَا مِنْ فَضْلِهٖ لَنَصَّدَّقَنَّ وَلَنَكُوْنَنَّ مِنَ الصّٰلِحِيْنَ ﴿٧٥﴾

And of them there are some who had covenanted with Allah that if He will give us out of His grace, then we shall surely give in charity and we shall surely become good men.

فَلَمَّآ اٰتٰهُمْ مِّنْ فَضْلِهٖ بَخِلُوْا بِهٖ وَتَوَلَّوْا وَهُمْ مُّعْرِضُوْنَ ﴿٧٦﴾

Then when Allah gave them out of His grace, they became niggardly of it and turned away turning their faces.

(Al-Taubah 9, Verse 75)

When Tha'labah became aware that Allah Almighty became angry and He revealed Quranic verse about his betrayal, he got worried and said, "Now people will call me a miser etc." Due to the fear of blasphemy, he calculated the Zakaat and brought it in the court of the beloved Prophet – may Allah send peace and blessings upon him – and requested him to accept it but our beloved Prophet – may Allah send peace and blessings upon him – told him, "Take your Zakaat away, for Allah Almighty has denied the acceptance of your Zakaat." Hearing this Tha'labah went back and put sand in his hair (customary expression of extreme regret and grief).

There came a time when the beloved Prophet – may Allah send peace and blessings upon him – passed away and Sayyiduna Abu Bakr Siddeeqe – may Allah be pleased with him – became the first Caliph. Tha'labah saw it as an opportunity and tried to entice him to accept his Zakaat. He refused to accept it saying, "If my beloved Prophet – may Allah send peace and blessings upon him – had refused to accept your Zakaat then who am I to accept it?!" And then during the time of Sayyiduna Umar – may Allah be pleased with him – again, he lured him into accepting his Zakaat but he too, refused it saying, "If my beloved Prophet – may Allah send peace and blessings upon him – and Abu Bakr – may Allah be pleased with him – had refused to accept your Zakaat then how can I accept it?!"

He died during the caliphate of Sayyiduna ‘Uthman al Ghani – may Allah be pleased with him.

(Madaarik al-Tanzeel, Rooh al-Ma’aani, Tabrani Kabeer Vol. 8, p. 218)

The Dreadful End of Korah

Korah (Qaroon in Arabic) was a very poor man from the nation of Sayyiduna Moosa – peace be upon him. Feeling sorry on his pitiful state, Sayyiduna Moosa – peace be upon him – taught him the science of alchemy. He used it to his full potential and hoarded abundance of gold and silver. Allah Almighty states:

وَآتَيْنَاهُ مِنَ الْكُنُوزِ مَا إِنَّ مَفَاتِحَهُ لَتَنُوءُ بِالْعُصْبَةِ أُولَى الْقُوَّةِ

And We gave him so much treasures whose keys were a heavy burden over a party of strong men.

(Al-Qasas 28, Verse 76)

When the believing men advised Korah to be grateful for Allah’s bounties and spend in His path by giving Zakaat and Sadaqah, so that he may attain salvation on the Day of Judgment.

وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ

And do good as Allah has done good to you.

(Al-Qasas 28, Verse 77)

قَالَ إِنَّمَا أُوتِيتُهُ عَلَى عِلْمٍ عِنْدِي

He said, 'this indeed has been given to me because of a knowledge which is with me.

(Al-Qasas 28, Verse 78)

Instead of showing appreciation to the blessings of Allah upon him, he rather bragged about how knowledgeable he was and that whatever he owned was in fact through his knowledge alone.

Hazrat Sayyiduna Abdullah ibn Abbas – may Allah be pleased with him – says that when Hazrat Moosa – peace be upon him – summoned Korah to pay Zakaat, he refused and told people that Sayyinda Moosa – peace be upon him – had the intention to snatch his belongings. He conspired against him with a prostitute upon which Sayyiduna Moosa – peace be upon him – cursed him to be doomed. As a result of this Allah Almighty buried Korah and his treasures deep down the earth. It has been mentioned in a narration that he and his treasures will continue to sink till the Day of Judgment.

(Khazain al-Irfaan, Tafseer Khazin)

Generosity is the Tree of Paradise

The beloved Messenger of Allah Almighty – may Allah send peace and blessings upon him – has stated:

السَّخَاءُ شَجَرَةٌ فِي الْجَنَّةِ وَالشُّحُّ شَجَرَةٌ فِي النَّارِ

Generosity is the tree of paradise and misery is the tree of hell.

(Mishkaat al-Masabeeh p. 167)

Du'a of the beloved Prophet – may Allah send peace and blessings upon him – for the Generous

Our beloved Prophet – may Allah send peace and blessings upon him – has stated:

اَللّٰهُمَّ اَعْطِ مُنْفِقًا - اَللّٰهُمَّ اَعْطِ مُبْسِكَاتَلْفًا

O Allah, grant the generous abundance. O Allah grant the miser destruction.

(Bukhari, Muslim Vol. 1, p. 325; Mishkaat p. 164)

Hazrat Abu Hurairah – may Allah be pleased with him – narrates that the beloved Prophet – may Allah send peace and blessings upon him – has stated:

قَالَ اللهُ تَعَالَى اَنْفِقْ يَا اَبْنَ اَدَمَ اَنْفِقْ عَلَيْكَ

Allah Almighty has stated, “Spend O the children of Adam, spend on yourself.
(Bukhari, Muslim, Mishkaat p. 164)

A Generous person is Close and Beloved to Allah

Hazrat Abu Hurairah – may Allah be pleased with him – narrates that the beloved Prophet – may Allah send peace and blessings upon him – has stated:

السَّخِيُّ قَرِيبٌ مِّنَ اللَّهِ وَالْبَخِيلُ بَعِيدٌ مِّنَ اللَّهِ، وَالْجَاهِلُ السَّخِيُّ أَحَبُّ إِلَى اللَّهِ

مِّنْ عَابِدٍ بَخِيلٍ

The generous person is close to Allah and the miser is far from Allah, and the generous ignorant is more beloved to Allah than a pious miser.

(Tirmidhi Vol. 2, p. 17; Mishkaat p. 164)

Allah’s Test for Three Men of Bani Israel

Hazrat Abu Hurairah – may Allah be pleased with him – narrates that the beloved Prophet – may Allah send peace and blessings upon him – has stated that there were three men in Bani Israel; one was afflicted by leprosy, one was bald and one was blind. Allah Almighty tested them through an angel who firstly went to the one with leprosy and said to him:

أَمِّ شَيْءٍ أَحَبَّ إِلَيْكَ

What is it that you love the most?

(Mishkaat p. 165)

He replied, “A healthy skin and complexion that takes away this illness from me, due to which people dislike me.” Hearing the man, the angel, who appeared in the human form, brushed his hands over him:

فَذَهَبَ عَنْهُ قَذْرُهُ وَأَعْطِيَ لَوْنًا حَسَنًا وَجِلْدًا

So his leprosy went away, and he gave him beautiful skin and complexion.

(ibid)

The angel then asked him what assets he preferred and he replied, “Camels”. He was given a she camel as per his wish and the angel also made the Du’a of blessings for him, and there was abundance of camel in his possession.

The angel then went to the bald man and asked him what wish he would want to come true. “I would love if my hair grew handsomely which takes away this illness from me, due to which people dislike me,” replied the bald man.

The angel then asked him what assets he preferred and he replied, “Cow”. He was given a pregnant cow as per his wish and the angel also made the Du’a of blessings for him.

The angel came to the blind man and asked him for his wish. He replied, “I wish that Allah Almighty grants me vision so I can see everything.”

The angel rubbed his hand over his eyes and Allah Almighty blessed him with vision.

The angel then asked him what assets he preferred and he replied, “Goat”. He was given a goat as per his wish and the angel also made the Du’a of blessings for him.

The beloved Prophet – may Allah send peace and blessings upon him – narrates that the angel visited all three of them later, when they all became wealthy, for the test disguised as beggar.

Firstly, the angel approached the one who had leprosy as a beggar and said, “I am a poor man. I have lost all my belongings during the journey, and now I don’t have any hope of returning to my home without the Mercy of Allah and your assistance. I ask you in the Name of Allah Almighty who has blessed you with healthy and beautiful skin. Please give me a camel in the Name of Allah so that my state becomes better.” The man replied, “I already have way too many

responsibilities and liabilities to take care of which I fail to do so. How am I going to get anything for you?!”

The angel then said, “Perhaps, I can recognize you as the man who was afflicted by leprosy in the past. You were the same person who was afflicted by this disease and had nothing with you, and people never liked you. Allah Almighty blessed you with cure and gave you beautiful and healthy skin and gave abundance of wealth.” The man became angry and said, “When was I afflicted with leprosy? I have always been healthy and have always had beautiful skin, and the wealth has been passed down to me from my ancestors.”

The angel said, “If you are lying then may Allah return you to your previous state.” And then he returned to being how he was before and his wealth was destroyed.

The angel then visited the bald man asked him for assistance in the Name of Allah but he too refused to give him anything and denying being bald in the past, and that he inherited the wealth from his forefathers. The angel then made Du’a, “May Allah return you to your previous state.” And he lost everything and returned to his previous state.

The angel finally came to the blind man and asked for assistance in the Name of Allah who blessed him vision. He replied, “Not just one goat but if you ask me for whatever I have in the Name of Allah, you can take it all. It is all Allah’s blessings upon me. And yes, I was blind and Allah Almighty blessed me with vision.”

The angel then said to him, “Today was your test and Allah is pleased with you and displeased with your two friends.”

(Bukhari Vol. 1, p. 492; Mishkaat p. 166)

From this inspirational incident mentioned in Hadeeth, we learn to appreciate the blessings of Allah upon us and never to be unappreciative of His flavours and forget our past. This can lead to a seriously catastrophic life. We must always

maintain to impart the wealth we have been entrusted by Allah to their rightful recipients in the form of Zakaat and Sadaqah and fulfil our duties towards the poor and underprivileged otherwise neither the wealth nor its owner can live in peace. We should maintain our responsibilities towards Allah's creation and assist them by any means necessary and when a beggar comes to our door we are never to illtreat them because we can never be certain as to who visited us in the form of a beggar. Allah Almighty states in the Holy Quran:

وَأَمَّا السَّائِلَ فَلَا تَنْهَرْ ۝۱۰

And chide not the beggar.

(Al-Dhuha 93, Verse 10)

A female Sahaabiya – may Allah be pleased with her – narrated that once I said to the beloved Prophet – may Allah send peace and blessings upon him, “I feel ashamed when a beggar comes to my door and I do not have anything to give.” The beloved Prophet – may Allah send peace and blessings upon him – stated:

ادْفَعْ يَدَهُ وَلَوْ ظُلْفًا مُحَرَّقًا

Return him with something in his hand, even if it is just a piece of dry bread.

(Mishkaat p. 166)