



Synopsis of Friday Sermon

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IONA
REPENTANCE
REVITALIZATION OF FAITH
RENEWAL OF COVENANT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Compassionate, the Merciful.

Synopsis of Friday Sermon

Charity in Ramadan and Common Zakat Errors

Ramadan is indeed a special month. We are grateful to Allah (SWT) for such a blessed and holy month where a fasting person enjoys the physical and spiritual benefits among other blessings. Ramadan is indeed a purifier. It draws one nearer and nearer to his Creator. *“O you who believe! Fasting is prescribed for you as it was prescribed to those before, so that you may be mindful of God.”* (al-Baqarah, 2:183) In essence, the main goal of Ramadan is taqwa, God-consciousness.

Ramadan engages the believers in many religious activities for an entire month. It has a profound effect even on those who culturally fast or fast for wrong reasons. They too become more aware of Allah (SWT).

As our iman and taqwa increase during Ramadan, we become more and more dependent on Allah (SWT). While we recognize our short comings, mistakes and sins, our supplications for forgiveness are amplified. After all, Ramadan literally means, scorcher. It is the month that extinguishes sins. Allah (SWT) invites, *“And hasten to forgiveness from your Lord and a Garden as vast as the heavens and the earth prepared for the God-conscious.”* (Aal Imran, 3:133) Ramadan is when we frequently supplicate, “O Allah! You are the One who pardons and love to pardon so pardon me.”

The ayah that follows describes the God-conscious believers. They are the ones, *“Who spend in times of prosperity and hardship, control their anger and pardon people. Indeed, God loves those who do good.”* (Aal Imran, 3:134) So let us pardon those who wronged us, control our anger and spend for the sake of Allah (SWT).

It should not be difficult for those who have the means to share their wealth with others. As for those who don't have the means, the Prophet (SAW) insists that even such people should give a very small amount that may equal to a half a date, *“Save yourself from the Hellfire even with half of a date in charity. If he cannot find it, then with a kind word.”* One never knows how far such a small charity goes. Because of it, Allah (SWT) may very well open up the gates of goodness for the believer. Quality is what counts, not quantity, as it is the intention behind the act of giving that determines the outcome.

Many people tend to believe that giving in charity will diminish wealth. One may rationalize this concept using logic. However, divine law does not hinge on logic. What we need to understand is that, *“Whoever is conscious of God (gives with the purest intention solely for His sake), He will find a way out for him and provides him sustenance from ways he could not have imagined.”* (al-Talaq, 65:2-3) The Prophet (SWT) is certain when he said, “Charity does not decrease wealth.”

Wealth is decreed by Allah to each person prior to breathing their first breath. God gives some in abundance and restricts it for others. Wealth is a means of testing. Will the poor endure the trials of insufficient funds and remain grateful to God even

at subsistence levels? Similarly, will the wealthy share the poor-due portion of his/her wealth with the less fortunate? Allah (SWT) informs, *“And in their wealth is a due share for the beggar and the deprived.”* (al-Zariyat, 51:19)

Among the many qualities God-conscious believers possess is that they spend in times of prosperity and in times of hardship. The Prophet (SAW) was very generous throughout the year and most generous in Ramadan.

There are two types of charity, the obligatory and supererogatory charity. The obligatory charity is called zakat. Zakat is one of the main modes of worship in Islam. It comes after the five daily prayers. Zakat is due on Muslims who have sufficient means with an accumulation of wealth that equals or exceeds the equivalent of three ounces of Gold (85 grams). Every year Muslims who have the means must fulfill their obligation of zakat by distributing 2.5% of their wealth to those who qualify. *“Alms (zakat) are for the poor, the needy, those who administer them, those whose hearts are inclined (towards Islam), to free slaves and help those in debt, for God’s cause, and for travelers (in need). (This is) an ordinance from God; God is all knowing and wise.”* (al-Tawbah, 9:60)

There is another type of zakat that was instituted by the Prophet (SAW) called zakt al-Fitr. This type of charity is given to the poor at the end of the fasting month of Ramadan. This duty is required of every Muslim, male and female, minor or adult as long as one has the means to do so. Typically, the head of the household pays the equivalent of a one Saa’ (~6.5 lbs) of dried dates or barley (roughly \$10) on behalf of every member of his household including babies, parents, grandparents or whomever he may have under his care.

Unlike fasting where an entire section, found in surat al-Baqarah, is dedicated to the concept, objective, wisdom and rules of fasting, zakat is mentioned throughout the Qur’an thirty times mostly together with prayer. If prayer is that important, so is zakat. Unfortunately, most Muslims are oblivious of this mode of worship as if it does not exist when in reality, it is the central mode worship among the five pillars of Islam. How can one offer daily prayers and remain heedless of zakat?

Another mistake some Muslims are guilty of is considering the tax they pay to the government as zakat. Sadly, this notion is found among some wealthy Muslims too. They defend their position by claiming that the government through its welfare system helps the poor and since zakat is to help the poor, taxes are considered zakat. This perverted logic doesn’t work with Allah. This justification as a means to avoid paying additional sums of money and enjoy hoarding wealth is indeed improper and imprudent.

The taxes we pay to the government is not a substitute for zakat. Zakat must be calculated and paid separately. Additionally, only Muslims qualify for receiving zakat funds with the exception of the one category that describes those whose hearts are inclined towards Islam. Non-Muslims who are poor and needy are also worthy of our charity and indeed they have a right over it. The Prophet (SAW) taught us, *“Indeed, there is an obligation on wealth aside from zakat.”* This optional charity is to help all people who are needy regardless of their faith or religious affiliation. That being said, one is encouraged to take advantage of the tax-deduction by claiming his/her zakat and other charity.

The third error many Muslims commit is not calculating the correct zakat. They simply write a check or give away cash to poor and needy people. How does one know exactly how much he/she owes? An estimated amount is not good enough. Just as it is our responsibility to make sure that our tax returns are prepared before April 15 of each year by filling out many forms disclosing everything we own and possess, we must assume the same responsibility and prepare our zakat as best as possible. The tax-returns may help you identify your assets, be it 401K, IRA, mutual funds, stocks and other investments including gold and silver.

It is our duty to include all liquid (cash) and non-liquid assets. One may deduct any fees, penalties and taxes on any invested amount of money if one were to withdraw or cash in on the investments. The net amount is zakatable. Similarly, an owner of a business must take into account all inventory items designated for sale, while capital equipment is exempted. Furthermore, money lent to others shall be included in the zakat preparation if one expects a payment within the next year. On the other hand, one may deduct any amount owed and to be paid within the next year. To ease the calculation of zakat, forms may be obtained from the internet. Ignorance is not a valid excuse before any court of law what to speak of the court of Allah (SWT). Check with your local Imam in case you have any question about zakat.

Lastly, many Muslims ignore and neglect the poor and the needy among their relatives thus depriving them from their legitimate claim and ties of kinship. There may be a conflict or family feud, but that is not a valid reason to deprive the deserving relatives from one's zakat. Zakat is the right of Allah (SWT) and it is more meritorious to give to relatives before giving to non-relatives. One not only enjoys the reward of zakat but also the reward of joining womb relations.

Islam is quite stringent on maintaining ties of kinship. The Prophet (SAW) once said, "Whoever desires for Allah to multiply his provision and increase his age, he should maintain good relations with his kin." To safeguard the dignity of the recipient, one may not boast about their giving. And remember, fathers, mothers, grandparents, etc. are not eligible for zakat. It is the responsibility of those in charge to care for them.

Paying zakat is a means of earning the mercy of Allah (SWT). The Prophet (SAW) informs us that unless Allah (SWT) bestows His Grace and Mercy upon us, our deeds alone will not help us enter Paradise. There are many ayat in the Qur'an that discuss ways to earn the mercy of Allah. The obligatory charity, alms or zakat is one of those ways. *"My mercy encompasses everything. I will therefore decree it for those who are righteous, give zakah and those who believe in Our revelations."* (al-A'raf, 7:156)

Zakat is the legal form of charity. There is, however, another form of charity, or spending at the spiritual level. Unlike zakat where the percentage on zakatable wealth is 2.5%, optional or supererogatory charity has no limit. *"They ask you (O Prophet) how much they should spend, say: all that is surplus."* (al-Baqarah 2:219) The more charitable a person is the more blessings he/she receives from God. Indeed, charity is a means to purify our souls and wealth.

The Prophet (SAW) was asked, "Which charity renders the best reward?" The Prophet (SAW) replied, "The charity you give while you are in good health and feeling miserly, fearful of poverty and wishing you become rich." It is an undeniable fact that people, in general, are greedy and desire wealth. *"Attractive for people are the love and desire for women, children, heaped up treasures of gold and silver, branded horses, cattle and farmland. These are the pleasures of this life, but God has the best place to return to."* (Aal Imran, 3:14) Allah (SWT) informed us how much we love money, *"And you love wealth immensely."* (al-Fajr, 89:20)

This obsession and passion for hoarding wealth may indeed ruin a person. *"Woe to every slanderer, backbiter, who amasses wealth and keeps count of it, thinking that his wealth will make him live forever. Nay! He shall most certainly be thrown into the Crusher. And what do you know what the Crusher is? It is the kindled fire of God, which rises above the hearts. It closes in on them, in extended columns."* (al-Humazah, 104:1-9)

Therefore, it is noteworthy to acknowledge that all we have including all the material possessions in the world belong to Allah (SWT), *"And to Allah belongs the treasures of the heavens and the earth."* (al-Munafiqoon, 67:7) We should never for a moment think that what we have is from our own earning. Rather, it is a bounty. In reality, it is a favor from Allah. *"And when the (jumu'ah) prayer is concluded, disperse in the land and seek from the bounty (fadl) of Allah."* (al-Jumu'ah, 62:11) What

we have is a trust (*amanah*) from Allah. Hence, one needs to be faithful to the owner of this trust.

Ramadan is the month of charity. The Prophet (SAW), speaking on behalf of Allah (SWT), instructed, “Spend O son of Adam and I will spend on you.” Let us be more generous during Ramadan as the Prophet (SAW) was. Support your relatives, charitable organizations, and your Islamic centers among other deserving institutions. Give with an open heart and the best of intentions. Give for the sake and love of Allah (SWT).

Please consider donating to IONA’s budget and expansion project. No amount is too small. It is the quality that counts. Of course, don’t deprive us from your dua during this holy and blessed month. May Allah (SWT) accept our fasting, prayers, and all righteous deeds. May He (SWT) forgive us all, guide us to what pleases Him and bestow His Grace upon us all, ameen.

End.