

أحكام الزكاة

THE LEGISLATIVE RULINGS OF ZAKAH

Compiled by Ustaadh Abu Abdil Maalik Abdul Haqq
19th Ramadhaan 1446/ 19th March 2025



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Introduction

إن الحمد لله نحمده تعالى ونستعينه ونستغفره ونعوذ بالله من شرور أنفسنا ومن سيئات أعمالنا من يهده الله فلا مضل له ومن يضلل فلا هادي له واشهد ان لا اله الا الله وحده لا شريك له واشهد ان محمدا عبده ورسوله اما بعد

All praises are for to Allah, we praise Him and seek His help and forgiveness We seek refuge with Him from the evils of our own souls and the wickedness of our deeds. Whomsoever He guides, none can misguide, and whomsoever He misguides, none can guide. I bear witness that there is no deity worthy of worship in truth but Allah, alone, without any partners, and I bear witness that Muhammad ﷺ is His servant and final Messenger

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ

O you who believe! Fear Allâh (by doing all that He has ordered and by abstaining from all that He has forbidden) as He should be feared. [Obey Him, be thankful to Him, and remember Him always], and die not except in a state of Islâm [as Muslims (with complete submission to Allâh) (Al – Imraan 102)

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً ۚ وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ ۚ إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا

O mankind! Be dutiful to your Lord, Who created you from a single person (Adam), and from him (Adam) He created his wife [Hawwâ (Eve)], and from them both He created many men and women; and fear Allâh through Whom you demand (your mutual rights), and (do not cut the relations of) the wombs (kinship)1. Surely, Allâh is Ever an All-Watcher over you (An – Nisaa 01)

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا - يُصْلِحْ لَكُمْ أَعْمَالَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ ۗ وَمَنْ يُطِيعِ اللَّهَ وَرَسُولَهُ فَقَدْ فَازَ فَوْزًا عَظِيمًا

O you who believe! Keep your duty to Allâh and fear Him, and speak (always) the truth – He will direct you to do righteous good deeds and will forgive you your sins. And whosoever obeys Allâh and His Messenger (صلى الله عليه وسلم), he has indeed achieved a great achievement (i.e. he will be saved from the Hell-fire and will be admitted to Paradise) (Al Ahzaab 70-71)

In your hands is a compilation of important rulings pertaining to the legislations of Zakah. Some of the young brothers approached me and requested direction on this topic, since detailed literature in the English language from Ahlus Sunnah with concise explanations are generally rare to find.

Therefore it is of great importance and interest to compile this short but detailed compilation outlining the legislation surrounding Zakaah.

Most of what you are about to read are excerpts and explanations from Ahlul ilm (The people of knowledge and insight)

I would exert my best effort to simplify understanding the topic, adding categories and sub categories where necessary so the reader can repeatedly study each subject until fully understood making sure to reference evidences from the Qur'aan, sunnah and verdicts from the Fuqahaa (Islamic Scholars of Jurisprudence) in cases where Ijtihad (scholarly derived verdicts) are applied.

Allah informed us in His Noble and exalted book the Quraan:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ
وَذَلِكَ دِينُ الْقَيِّمَةِ

And they were commanded not, but that they should worship Allâh, and worship none but Him Alone (abstaining from ascribing partners to Him), and perform As-Salât (Iqâmat-as-Salât) and give Zakât, and that is the right religion (Al Bayyinah - 05)

the leader of the Muslims Abu Hafs Umar Ibn Al Khataab رضي الله عنه informed us that the prophet ﷺ said:

إِنَّمَا الْأَعْمَالُ بِالنِّيَّاتِ، وَإِنَّمَا لِكُلِّ امْرِئٍ مَا نَوَى، فَمَنْ كَانَتْ هِجْرَتُهُ إِلَى اللَّهِ وَرَسُولِهِ فَهَجْرَتُهُ إِلَى اللَّهِ
وَمَنْ كَانَتْ هِجْرَتُهُ لِدُنْيَا يُصِيبُهَا أَوْ امْرَأَةٍ يَنْكِحُهَا فَهَجْرَتُهُ إِلَى مَا هَاجَرَ إِلَيْهِ

"Actions are (judged) by intentions (niyyah), so each man will have what he intended. Thus, he whose migration (hijrah) was for Allah and His Messenger, his migration is to Allah and His Messenger; but he whose migration was for some worldly thing he might gain, or for a wife he may marry, his migration is to that for which he migrated."

[Bukhari & Muslim]

I ask Allah by His beautiful names and attributes that He accepts this effort, and He directs us to be from those who are sincere in doing righteous deeds. I also ask Him to make this of benefit firstly to myself and to whoever the compilation reaches for indeed all matters are in His control for success or destruction.

Definition Of Zakah

الزكاة لغة النماء والتطهير

- The Linguistic meaning of Zakaah is growth and purification

Therefore wealth can increase or grow from sources where the eyes cannot pallibly see and Zakaah purifies the one who fulfills it from sins. The blessings of giving Zakaah is with Allah if it is done sincerely in the manner outlined in Islaam - and it is not considered a loss as The Prophet ﷺ said:

ما نقص مال عبد من صدقة

The wealth of a slave does not decrease due to giving charity (narrated by Amr Bin S'ad - Collect by At Tirmidhi - Hasan Sahih)

likewise the legislative name 'Zakah' is derived from what is present in its Linguistic interpretation, because it is a purification for the one who fulfills its obligations and its is a testimony to the legitimacy of an individuals eemaan (faith) the prophet ﷺ said والصدقة برهان (and sadaqah is a testimony)

Due to this Zakah is called Sadaqah which is derived from the word 'Sidiq' (truthful) that is because it is evidence to the truthfulness of the person fulfilling its obligation, executing his covenant with Allah, therefore it is a sign that the person's eemaan (faith) is correct or intact inward (sincerely in his heart) and outward (fulfilling the obligation of giving it).

الزكاة في الشرع : حق يجب في المال

- The legislative definition of Zakah is a right which must be paid on money/wealth

So when this term is used in Islamic law this is what it refers to.

Ruling of Zakah

حكمها

- The ruling of Zakaah according to the Legislation of Islaam.

Zakah is one of the five pillars of Islam and It is an obligation from its obligations. It is compulsory according to the book of Allah and the Sunnah of his messenger ﷺ and the consensus of the people of Islamic jurisprudence.

Zakah has been mentioned numerous times in the book of Allah connected to the prayer, Allah said:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

And perform As-Salât (Iqâmat-as-Salât), and give Zakât and bow down (or submit yourselves with obedience to Allâh) along with Ar-Raki'ûn (Al Baqarah - 43)

and Allah said:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ -
لِلسَّائِلِ وَالْمَحْرُومِ

And those in whose wealth there is a recognised right – For the beggar who asks, and for the unlucky who has lost his property and wealth, (and his means of living has been straitened). (Al Ma'arij – 25 & 26)

and Allah said:

وَأَقِيمُوا الصَّلَاةَ وَعَاتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا

and perform As-Salât (Iqâmat-as-Salât) and give Zakât, and lend to Allâh a goodly loan(AL Muzammil – 20)

الزكاة في الشرع : حق يجب في المال

- The legislative definition of Zakah is a right which must be paid on money/wealth

So when this term is used in Islamic law this is what it refers to.

Abdullah Ibn Abbas narrated

أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَمَّا بَعَثَ مُعَاذًا - رَضِيَ اللَّهُ عَنْهُ - عَلَى الْيَمَنِ قَالَ " إِنَّكَ تَقْدَمُ عَلَى قَوْمٍ أَهْلِ كِتَابٍ، فَلْيَكُنْ أَوَّلَ مَا تَدْعُوهُمْ إِلَيْهِ عِبَادَةَ اللَّهِ، فَإِذَا عَرَفُوا اللَّهَ فَأَخْبِرْهُمْ أَنَّ اللَّهَ قَدْ فَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي يَوْمِهِمْ وَلَيْلَتِهِمْ، فَإِذَا فَعَلُوا، فَأَخْبِرْهُمْ أَنَّ اللَّهَ فَرَضَ عَلَيْهِمْ زَكَاةً {تُؤْخَذُ} مِنْ أَمْوَالِهِمْ وَتَرَدُّ عَلَى فُقَرَائِهِمْ، فَإِذَا أَطَاعُوا بِهَا فَخَذْ مِنْهُمْ، وَتَوَقَّ كَزَائِمَ أَمْوَالِ النَّاسِ

When Allah's Messenger (ﷺ) (p.b.u.h) sent Mu'adh to Yemen, he said (to him), "YOU are going to people of a (Divine) Book. First of all invite them to worship Allah (alone) and when they come to know Allah, inform them that Allah has enjoined on them, five prayers in every day and night; and if they start offering these prayers, inform them that Allah has enjoined on them, the Zakat. And it is to be taken from the rich amongst them and given to the poor amongst them; and if they obey you in that, take Zakat from them and avoid (don't take) the best property of the people as Zakat. (Al Bukhaari & Muslim)

Also Ibn Umar said that the messenger of Allah said:

بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةٌ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ وَإِقَامُ الصَّلَاةِ وَإِيتَاءُ الزَّكَاةِ وَالْحَجَّ وَصَوْمَ رَمَضَانَ

Islam is based on five things: the testimony that there is no god but God and that Muhammad is His servant and messenger, the observance of the prayer, the payment of zakat, the Pilgrimage, and the fast during Ramadan." (Bukhari and Muslim.)

- When did Zakah became compulsory upon the muslims ?

So we understand the ruling of paying the Zakaah, but when was it made compulsory upon the Muslim ummah? it was made compulsory upon the Muslim ummah in the second year after the migration of the prophet ﷺ from Mecca to Medina. He used to send companions رضي الله عنهم in order to collect the it and likewise these companions who he appointed to receive the zakat, he would also appoint them to distribute it to those qualified to receive it. Then this action continued after his death with the four Rightly Guided Khulafaa (Abu Bakr, Umar, Uthmaan and Ali) رضي الله عنهم

Encouragemnt to Pay It

الترغيب في ادائها

We find in the Quraan and sunnah numerous evidences encouraging the believers to fulfill the act of paying Zakaah:

as Allah said:

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

Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allâh for them. Verily! Your invocations are a source of security for them; and Allâh is All-Hearer, All-Knower (At Tawbah - 103)

قال التبري في جامع البيان:

- يقول تعالى لنبية محمد صلى الله عليه وسلم يا محمد خذ من اموال هؤلاء الذين اعترفوا بذنوبهم فتابوا منها صدقه تطهرهم من دنس ذنوبهم وتزكهم بها -

Allah says to His Prophet Muhammad ﷺ O Muhammad, take money those who have confessed their sins and repented from it as charity that will purify them from the filth of their sins

- يقول وتنمئهم وترفعهم ان خسيس منازل اهل النفاق بها الى منازل اهل الاخلاص وصلي عليهم and sanctify them with it, meaning, and increase them and raise them from the lowly ranks of the hypocrites to the ranks of the sincere ones, and pray for them

- يقول ادعوا لهم بالمغفره لذنوبهم

meaning, pray for them to be forgiven for their sins.

and Allah said:

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

The believers, men and women, are Auliya' (helpers, supporters, friends, protectors) of one another; they enjoin (on the people) Al-Ma'rûf (i.e. Islâmic Monotheism and all that Islâm orders one to do), and forbid (people) from Al-Munkar (i.e. polytheism and disbelief of all kinds, and all that Islâm has forbidden); they perform As-Salât (Iqâmat-as-Salât), and give the Zakât, and obey Allâh and His Messenger. Allâh will have His Mercy on them. Surely Allâh is All-Mighty, All-Wise. (At Tawbah - 71)

and Allah said:

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوًّا فِى أَمْوَالِ النَّاسِ فَلَا يَرْبُوًّا عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

And that which you give in gift¹ (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people's property, has no increase with Allāh; but that which you give in Zakāt (sadaqa – charity etc.) seeking Allāh's Countenance, then those, they shall have manifold increase (Ar Rum – 39)

مضعفون : اي مضاعف لهم الاجر الذين تربوا نفقاتهم عند الله ويربها الله لهم حتى تكون شيئا كثيرا

Multiplied, that is, they will have multiplied reward for those who purified their wealth for Allah - He will increase them for them until it becomes something great.

Abu Ayoub Al Ansaari رضي الله عنه narrated:

أَنَّ رَجُلًا قَالَ يَا رَسُولَ اللَّهِ أَخْبِرْنِي بِعَمَلٍ يَدْخِلُنِي الْجَنَّةَ. فَقَالَ الْقَوْمُ مَالَهُ مَالَهُ فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " أَرَبَّ مَالَهُ ". فَقَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " تَعْبُدُ اللَّهَ لَا تُشْرِكُ بِهِ شَيْئًا، وَتَقِيمُ الصَّلَاةَ، وَتُؤْتِي الزَّكَاةَ، وَتُحِلُّ الرِّجْمَ، ذَرَهَا ". قَالَ كَأَنَّهُ كَانَ عَلَى رَاحِلَتِهِ

A man said, "O Allah's Messenger (ﷺ)! Inform me of a deed which will make me enter Paradise." The people said, "What is the matter with him? What is the matter with him?" Allah's Messenger (ﷺ) said, "He has something to ask (what he needs greatly)." The Prophet (ﷺ) said (to him), (In order to enter Paradise) you should worship Allah and join none in worship with Him: You should offer prayers perfectly, give obligatory charity (Zakat), and keep good relations with your Kith and kin." He then said, "Leave it!" (The sub-narrator said, "It seems that the Prophet (ﷺ) was riding his she camel." (Bukhaari & Muslim)

Abu Hurayrah رضي الله عنه narrated that the the Prophet (ﷺ) said:

سَبْعَةٌ يُظِلُّهُمُ اللَّهُ تَعَالَى فِي ظِلِّهِ يَوْمَ لَا ظِلَّ إِلَّا ظِلُّهُ إِمَامٌ عَدْلٌ، وَشَابٌّ نَشَأَ فِي عِبَادَةِ اللَّهِ، وَرَجُلٌ قَلْبُهُ مُعَلَّقٌ فِي الْمَسَاجِدِ، وَرَجُلَانِ تَخَابَا فِي اللَّهِ اجْتِمَعَا عَلَيْهِ وَتَفَرَّقَا عَلَيْهِ، وَرَجُلٌ دَعَتْهُ امْرَأَةٌ ذَاتُ مَنْصِبٍ وَجَمَالَ فَقَالَ إِنِّي أَخَافُ اللَّهَ، وَرَجُلٌ تَصَدَّقَ بِصَدَقَةٍ فَأَخْفَاهَا حَتَّى لَا تَعْلَمَ شِمَالُهُ مَا تُنْفِقُ يَمِينَهُ، وَرَجُلٌ ذَكَرَ اللَّهَ خَالِيًا فَفَاضَتْ عَيْنَاهُ

"Seven people will be shaded by Allah under His shade on the day when there will be no shade except His. They are: (1) a just ruler; (2) a young man who has been brought up in the worship of Allah, (i.e. worship Allah (Alone) sincerely from his childhood), (3) a man whose heart is attached to the mosque (who offers the five compulsory congregational prayers in the mosque); (4) two persons who love each other only for Allah's sake and they meet and part in Allah's cause only; (5) a man who refuses the call of a charming woman of noble birth for an illegal sexual intercourse with her and says: I am afraid of Allah;

(6) a person who practices charity so secretly that his left hand does not know what his right hand has given (i.e. nobody knows how much he has given in charity). (7) a person who remembers Allah in seclusion and his eyes get flooded with tears."

(Al Bukhaari)

Abu Kabshah 'Amr bin Sa'd (May Allah be pleased with him) reported:

Messenger of Allah (ﷺ) said:

ثلاثة أقسم عليهن وأحدكم حديثاً فاحفظوه: ما نقص مال عبد من صدقة

1) The wealth of a man will not diminish by Sadaqah (charity)

ولا ظلم عبد مظلمة صبر عليها إلا زاده الله عزاً

(2) Allah augments the honour of a man who endures an oppression patiently

ولا فتح عبد باب مسألة إلا فتح الله عليه باب فقر

(3) He who opens a gate of begging, Allah opens a gate of poverty (or he said a word similar to it) (At Tirmidhi – Hasan Sahih)

Abu Hurayrah رضي الله عنه stated that the prophet صلى الله عليه وسلم said:

ما من يوم يُصْبِحُ الْعِبَادُ فِيهِ، إِلَّا مَلَكَانِ يَنْزِلَانِ، فَيَقُولُ أَحَدُهُمَا: اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا

"Every day two angels come down from Heaven and one of them says, 'O Allah!

Compensate every person who spends in Your Cause

ويقول الآخر: اللَّهُمَّ أَعْطِ مُمْسِكًا تَلْفًا

and the other (angel) says, 'O Allah! Destroy every miser.' (Al Bukhaari & Muslim)

Deterrence from Withholding It

الترهيب من منعها

Allah informed us

وَلَا يَخْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَلِلَّهِ مِيرَاتُ السَّمَوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

And let not those who covetously withhold of that which Allâh has bestowed on them of His Bounty (Wealth) think that it is good for them (and so they do not pay the obligatory Zakât). Nay, it will be worse for them; the things which they covetously withheld shall be tied to their necks like a collar on the Day of Resurrection¹. And to Allâh belongs the heritage of the heavens and the earth; and Allâh is Well-Acquainted with all that you do (Aal Imraan – 180)

and Allah said:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرَّهْبَانِ لِيَأْكُلُوا أَمْوَالَ النَّاسِ بِالْبُطْلِ وَيَصُدُّونَ عَن سَبِيلِ
اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا ينفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ 1

O you who believe! Verily, there are many of the (Jewish) rabbis and the (Christian) monks who devour the wealth of mankind in falsehood, and hinder (them) from the Way of Allâh (i.e. Allâh's religion of Islâmic Monotheism). And those who hoard up gold and silver [Al-Kanz: the money, the Zakât of which has not been paid] and spend them .not in the Way of Allâh, announce unto them a painful torment

يَوْمَ يُحْمَى عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَى بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنْزْتُمْ لِأَنفُسِكُمْ
فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

On the Day when that (Al-Kanz: money, gold and silver the Zakât of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard." (At Tawbah : 34 - 35)

Abu Hurayrah رضي الله عنه stated that the prophet صلى الله عليه وسلم said:

مَنْ آتَاهُ اللَّهُ مَالًا، فَلَمْ يُؤَدِّ زَكَاتَهُ مِثْلَ لِه مَالَهُ يَوْمَ الْقِيَامَةِ سُجَاعًا أَفْرَعَ لَهُ زَيْبَتَانِ يَطْوِقُهُ يَوْمَ الْقِيَامَةِ،
ثُمَّ يَأْخُذُ بِلَهْرِمَتَيْهِ - يَعْنِي بِشِدْقَيْهِ - ثُمَّ يَقُولُ أَنَا مَالِكٌ أَنَا كَنْزُكَ، ثُمَّ تَلَا: (لَا يَخْسِبَنَّ الَّذِينَ يَنْخَلُونَ)
الآيَةَ

Anyone whom Allah has given wealth but he does not pay its Zakat, then, on the Day of Resurrection, his wealth will be presented to him in the shape of a bald-headed poisonous male snake with two poisonous glands in its mouth and it will encircle itself round his neck and bite him over his cheeks and say, "I am your wealth; I am your treasure." Then the Prophet (ﷺ) recited this Divine Verse:-- "And let not those who covetously withhold of that which Allah has bestowed upon them of His Bounty." (Aal Imraan - 180) Al Bukhaari

Abu Hurayrah رضي الله عنه stated that the prophet صلى الله عليه وسلم said:

مَا مِنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ لَا يُؤَدِّي مِنْهَا حَقَّهَا إِلَّا إِذَا كَانَ يَوْمَ الْقِيَامَةِ صُفِّحَتْ لَهُ صَفَائِحٌ مِنْ نَارٍ
فَأُحْمِي عَلَيْهَا فِي نَارِ جَهَنَّمَ فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ كُلَّمَا بَرَدَتْ أُعِيدَتْ لَهُ فِي يَوْمٍ كَانَ مِقْدَارُهُ
خَمْسِينَ أَلْفَ سَنَةٍ حَتَّى يُقْضَى بَيْنَ الْعِبَادِ فَيَرَى سَبِيلَهُ إِمَّا إِلَى الْجَنَّةِ وَإِمَّا إِلَى النَّارِ "

If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection would come, plates of fire would be beaten out for him; these would then be heated in the fire of Hell and his sides, his forehead and his back would be cauterized with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell
(Muslim)

Upon Who is It Compulsory ?

A person is obliged to pay the zakat once five conditions are met and they are as follows:

- The first condition (الحرية) The person must be free and not a slave. So the Zakaah is not obliged upon the slave and that is because he or she does not possess any property. Whatever is in his hands in reality belongs to his master. So his Zakaah is upon his master and not him.

- The second condition: Islaam, the owner of the property must be a Muslim. Zakaah is not obliged upon a disbeliever, so the disbelieving person does not have to pay it because it is an act of obedience and gaining nearness to Allah. Similarly Zakah is liable with sincere intention and this cannot come from a disbeliever.

Mu'adh (May Allah be pleased with him) reported:

بعثني رسول الله صلى الله عليه وسلم إلى اليمن فقال: "إنك تأتي قومًا من أهل الكتاب، فادعهم إلى شهادة أن لا إله إلا الله وأني رسول الله، فإن هم أطاعوا لذلك، فأعلمهم أن الله تعالى افترض عليهم خمس صلوات في كل يوم وليلة، فإن هم أطاعوا لذلك، فأعلمهم أن الله تعالى افترض عليهم صدقة تؤخذ من أغنيائهم فترد على فقرائهم، فإن هم اطاعوا لذلك، فإياك وكرائم أموالهم واتق دعوة المظلوم فإنه ليس بينها وبين الله حجاب

The Messenger of Allah (ﷺ) sent me as a governor to Yemen and (at the time of departure) he instructed me thus: "You will go to people of the Scripture (i.e., the Jews and the Christians). First of all invite them to testify that La ilaha ill Allah (There is no true god except Allah) and that Muhammad (ﷺ) is His slave and Messenger; and if they accept this, then tell them that Allah has enjoined upon them five Salat (prayers) during the day and night; and if they accept it, then tell them that Allah has made the payment of Zakat obligatory upon them. It should be collected from their rich and distributed among their poor; and if they agree to it, don't take (as a share of Zakat) the best of their properties. Beware of the supplications of the oppressed, for there is no barrier between it and Allah." [Al-Bukhari and Muslim].

So the prophet صلى الله عليه وسلم made a person's islaam a condition for paying the Zakaah

- The third condition (املاك النصاب) : Is the person having the nisaab, so zakah is not compulsory upon an individual who has less than the stipulated amount (Nisaab). However if his possessions exceed the the nisaab (minimum stipulated amount of possessions which qualifies a person to pay Zakaah) then he meets the condition regardless of age or sanity that is because the evidences which points to fulfilling zakaah are general and theres no specification in this regard.

Upon Who is It Compulsory ?

- The fourth condition (استقرار الملكية) : Being the one who rightfully owns the property. Therefore, ownership of the property which is Zakaah is due must be settled, so that no one can come and claim it. Ownership of his possessions must be established.

- The fifth condition (مضي الحول على المال) : The ownership must be for a full lunar year, this is based on the hadith of Aisha رضي الله عنها where she stated I heard the Messenger of Allah (ﷺ) say:

لَا زَكَاةَ فِي مَالٍ حَتَّى يَحُولَ عَلَيْهِ الْحَوْلُ

'There is not Zakat on wealth until Hawl (one year) has passed.' "

(At Tirmidhi & Ibn Maajah)