

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of God, Most Gracious, Most Merciful

Submitters Perspective

Monthly Bulletin of International
Community of Submitters

www.masjidtucson.org



Published by Masjid Tucson
Jumada II 1444

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CHARITY: GOD'S SYSTEM Part 1: Zakat

God has given us voluntary charity and obligatory charity (*Zakat*) as opportunities to grow our souls. Being charitable is a trait of submitters, and those who believe in God naturally want to give charity.

[3:17] They are steadfast, truthful, submitting, charitable, and meditators at dawn.

[3:92] You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, GOD is fully aware thereof.

In the 2022 June issue of *Nature*, a respected academic journal, they had an article titled: "These experiments could lift millions out of dire poverty" <https://www.nature.com/articles/d41586-022-01679-y>. The article discussed some of the benefits of charity. A few extracts follow.

In 2012, the government of Niger began giving some of its poorest citizens free money. Over the next few years, around 100,000 participating households received 24 monthly payments of roughly US\$16 — which more than doubled their typical spending power.

The programme was based on decades of evidence from carefully controlled trials, suggesting that simple cash infusions can transform lives. And Niger is not alone: cash transfers have become a popular tool as governments try to alleviate poverty.

Several years in, the effort in Niger would also serve as a crucial testing ground for a new generation of expanded assistance programmes that offer people various types of personal, social and economic support in addition to hard cash. In a report issued last year, the World Bank identified more than 200 such programmes in 75 countries, which collectively reach nearly 92 million people.

But that's just a fraction of the number of people living in extreme poverty. More than 650 million people across the globe get by on less than US\$1.90 per day, with severe impacts on public health and social and political stability ...

Cash benefits

One of the primary lessons from rigorous research into poverty re-

duction should not, perhaps, come as a surprise: giving people money makes them less poor. "It's almost arithmetic," says David Evans, an economist with the Center for Global Development in Washington DC.

And yet, it took years of research to allay fears that poor people, given free money, would decline legitimate work and squander their new-found resources on temptations such as alcohol and tobacco. Not only did the 'labour/leisure trade-off' fail to materialize, but once economists started running trials, the opposite effect prevailed time and again: free money translated into free time, and poor people tended to use that time productively.

In one trial conducted in 2011–13, economists tested a simple cash-transfer programme in Kenya. Two groups of roughly 250 participants received the equivalent of around \$400, either as a lump sum or broken up into 9 equal payments; among those, 137 households received an extra \$1,100 over the course of 7 months. The monthly instalments

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tended to promote food security, whereas lump-sum payments were more likely to be spent on durable goods such as furniture. In all cases, however, economic activity and psychological well-being improved. Subsequent work in Kenya, involving the infusion of about US\$1,000 to more than 10,500 poor households across 653 randomized villages, suggested that the resulting increase in economic activity also benefited those who did not receive the payments.

“People are strapped, they are struggling, and when they get more money, that frees them up to do more, not less,” says Dean Karlan, co-director of the Global Poverty Research Lab at Northwestern University in Evanston, Illinois, ... “Pretty consistently, that’s what we see.”

The Best Investment

[2:261] *The example of those who spend their monies in the cause of GOD is that of a grain that produces seven spikes, with a hundred grains in each spike. GOD multiplies this manifold for whomever He wills. GOD is Bounteous, Knower. [2:262] Those who spend their money in the cause of GOD, then do not follow their charity with insult or harm, will receive their recompense from their Lord; they have nothing to fear, nor will they grieve. [2:263] Kind words and compassion are better than a charity that is followed by insult. GOD is Rich, Clement. ... [2:265] The example of those who give their money seeking GOD’s pleasure, out of sincere conviction, is that of a garden on high fertile soil; when heavy rain falls, it gives twice as much crop. If heavy rain is not available, a drizzle will suffice. GOD is Seer of everything you do. [2:266] Does any of you wish to own a garden of palm trees and grapes, with flowing streams and generous crops, then, just as he grows old, and while his children are still dependent on him, a holocaust strikes and burns up his garden? GOD*

thus clarifies the revelations for you, that you may reflect. [2:267] O you who believe, you shall give to charity from the good things you earn, and from what we have produced for you from the earth. Do not pick out the bad therein to give away, when you yourselves do not accept it unless your eyes are closed. You should know that GOD is Rich, Praiseworthy. [2:268] The devil promises you poverty and commands you to commit evil, while GOD promises you forgiveness from Him and grace. GOD is Bounteous, Omniscient. ... [2:270] Any charity you give, or a charitable pledge you fulfill, GOD is fully aware thereof. As for the wicked, they will have no helpers. [2:271] If you declare your charities, they are still good. But if you keep them anonymous, and give them to the poor, it is better for you, and remits more of your sins. GOD is fully Cognizant of everything you do.

To summarize what the research shows about different kinds of charitable giving: The regular payments (which may have an effect similar to *Zakat*), help people with immediate needs. The larger charitable lump sums also helped in different ways. “In all cases, however, economic activity and psychological well-being improved.”

God teaches us in Quran that we must give *Zakat* as soon as we receive income. This makes sense since the poor are hungry today. They cannot wait a year. And we make it difficult on ourselves if we wait and then try to remember and calculate. And it’s close to impossible to tell a poor person to save and use what you give him/her carefully spread out over 12 months. The longer we wait the harder we make it for ourselves and for society.

*Zakat Must Be Given “On The Day Of Harvest”**

[6:141] *He is the One who established gardens, trellised and untrellised, and palm trees, and crops with different tastes, and olives, and pomegranate—fruits that are similar, yet dissimilar. Eat from their fruits, and give the*

due alms on the day of harvest, and do not waste anything. He does not love the wasters.*

*6:141 *Zakat charity is so important, the Most Merciful has restricted His mercy to those who give it (7:156). Yet, the corrupted Muslims have lost this most important commandment; they give Zakat only once a year. We see here that Zakat must be given away “On the day we receive income.” The proportion that came to us through Abraham is 2.5% of our net income.*

Requirements For Attaining

God’s Mercy: The Importance of Zakat [7:156] “And decree for us righteousness in this world, and in the Hereafter. We have repented to You.” He said, “My retribution befalls whomever I will. But My mercy encompasses all things. However, I will specify it for those who (1) lead a righteous life, (2) give the obligatory charity (Zakat),....*

*7:156 *The importance of the obligatory charity (Zakat) cannot be over emphasized. As instituted in 6:141, Zakat must be given away upon receiving any income—2.5% of one’s net income must be given to the parents, the relatives, the orphans, the poor, and the traveling alien, in this order (see 2:215).*

Let’s look at 6:141 carefully as only God could pack in so much perfect detail that applies almost 1500 years later. There is the “garden” with trees, and there is the harvested fruit. There are the assets and there is income. What you can eat from, the fruits (i.e., income), you give *Zakat* from. It is not the trees (i.e., the assets). It is what is harvested. Today we harvest paychecks or dividends or interest or royalty or rent or other types of income. If you own a property and get rent, *Zakat* is 2.5% of the rent. This is God’s mercy. If it were 2.5% of the property value itself, it would be a burden. For those who own non-liquid assets, *Zakat* can easily be calculated on income from dividends or interest. But a wealth calculation (e.g., of properties and jewelry and paintings) each year would be quite time consuming. And then we would have to decide

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when to do it, and how often. Why once a year? Why not twice (semi-annually) or 3 times (every 4 months) or 4 times (quarterly) or 12 times (monthly) or every time you earn any income? But then what about assets like a painting or jewelry that don't earn income?

There is NO Quranic verse that says "Zakat" is on assets. We can thank God for His clear Quranic laws and for the clarification God sent us:

From Appendix 15 (of *Quran: The Final Testament*, Authorized English Version, translated by Rashad Khalifa, Ph.D.):

The Obligatory Charity (Zakat)

Zakat must be given away "on the day of harvest" (6:141). Whenever we receive "net income," we must set aside 2.5% and give it to the specified recipients—the parents, relatives, orphans, the poor, and the traveling alien, in this order (2:215). The vital importance of Zakat is reflected in God's law: "My mercy encompasses all things, but I will specify it for the righteous who give Zakat" (7:156).

Zakat must be carefully calculated and given away on a regular basis whenever we receive any income. Government taxes should be deducted, but not other expenses such as debts, mortgages, and living expenses. If one does not know needy persons, he or she may give the Zakat to a mosque or charitable organization with the distinct purpose of helping poor people. Charities given to mosques or hospitals or organizations cannot be considered Zakat.

On a related note, the Bible appears to refer to the concept of giving from the harvest. For example, in Nehemiah 10:35: *We obligate ourselves to bring the firstfruits of our ground and the firstfruits of all fruit of every tree, year by year, to the house of the Lord.*

2 Chronicles 31:5: *As soon as the command was spread abroad, the people of Israel gave in abundance the firstfruits of grain, wine, oil, honey, and of all the produce of the field. And they brought in abundantly the tithe of everything.*

While firstfruits is usually 1/40th some Biblical scholars say you can give less though that means you're a greedy person. In Islam it's generally accepted it is 2.5% and thank God we also have the information clarified by God through His messenger. Since Zakat is a prerequisite for redemption, God has given us the correct method of Zakat. Praise God.

Faiz

* * * * *

Creation of the Heavens & Earth Genesis and Quran

¹ In the beginning God created the heavens and the earth. ² Now the earth was formless and empty, darkness was over the surface of the deep, and the Spirit of God was hovering over the waters. ³ And God said, "Let there be light," and there was light. ⁴ God saw that the light was good, and He separated the light from the darkness. ⁵ God called the light "day," and the darkness He called "night." And there was evening, and there was morning—the first day.

[17:12] We rendered the night and the day two signs. We made the night dark, and the day lighted, that you may seek provisions from your Lord therein. This also establishes for you a timing system, and the means of calculation. We thus explain everything in detail.

⁶ And God said, "Let there be a vault between the waters to separate water from water." ⁷ So God made the vault and separated the water under the vault from the water above it. And it was so. ⁸ God called the vault "sky." And there was evening, and there was morning—the second day.

[11:7] He is the One who created the heavens and the earth in six days—and His (earthly) domain was completely covered with water.

**11:7 The six days are simply a yardstick providing us with a lot of information. ...*

[41:11] Then He turned to the sky, when it was still gas, and said to it, and to the earth, "Come into existence, willingly or unwillingly." They said, "We come willingly."

⁹ And God said, "Let the water under the sky be gathered to one place, and let dry ground appear." And it was so. ¹⁰ God called the dry ground "land," and the gathered waters He called "seas." And God saw that it was good.

¹¹ Then God said, "Let the land produce vegetation: seed-bearing plants and trees on the land that bear fruit with seed in it, according to their various kinds." And it was so. ¹² The land produced vegetation: plants bearing seed according to their kinds and trees bearing fruit with seed in it according to their kinds. And God saw that it was good. ¹³ And there was evening, and there was morning—the third day.

[41:9] Say, "You disbelieve in the One who created the earth in two days, and you set up idols to rank with Him, though He is Lord of the universe."

[41:10] He placed on it stabilizers (mountains), made it productive, and He calculated its provisions in four days, to satisfy the needs of all its inhabitants.

¹⁴ And God said, "Let there be lights in the vault of the sky to separate the day from the night, and let them serve as signs to mark sacred times, and days and years, ¹⁵ and let them be lights in the vault of the sky to give light on the earth." And it was so. ¹⁶ God made two great lights—the greater light to govern the day and the lesser light to govern the night. He also made the stars. ¹⁷ God set them in the vault of the sky to give light on the earth, ¹⁸ to govern the day and the night, and to separate light from dark-

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ISSN 1089-053X

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ness. And God saw that it was good.

¹⁹And there was evening, and there was morning—the fourth day.

[71:16] *He designed the moon therein to be a light, and placed the sun to be a lamp.*

[10:5] *He is the One who rendered the sun radiant, and the moon a light, and He designed its phases that you may learn to count the years and to calculate. GOD did not create all this, except for a specific purpose. He explains the revelations for people who know.*

[41:12] *Thus, He completed the seven universes in two days, and set up the laws for every universe. And we adorned the lowest universe with lamps, and placed guards around it. Such is the design of the Almighty, the Omniscient.*

Bob

Start the New Year with Gratitude

[14:7] *Your Lord has decreed: "The more you thank Me, the more I give you." But if you turn unappreciative, then My retribution is severe.*

Gratitude is an attitude. It's something one can cultivate and nourish. Every day of this New Year offers a brand new twenty-four hours. "The past is history, the future is a mystery

and today is a gift. That's why they call it the present!" *Eleanor Roosevelt*

We need to use each day to be grateful for our blessings. Here are some quotes from a variety of people, past and present, on how to be thankful.

Some people are always grumbling because roses have thorns; I am thankful that thorns have roses.
Alphonse Karr

Be present in all things and thankful for all things. *Maya Angelou*

Keep your eyes open to your mercies. The man who forgets to be thankful has fallen asleep in life. *Robert Louis Stevenson*

Be thankful for what you have. Appreciate the small and simple things.
Kyle Carpenter

O Lord that lends me life, lend me a heart replete with thankfulness.
William Shakespeare

When life is sweet, say thank you and celebrate. And when life is bitter, say thank you and grow. *Shauna Niequist*

The unthankful heart discovers no mercies; but the thankful heart will find, in every hour, some heavenly blessings. *Henry Ward Beecher*

When you rise in the morning, give thanks for the light, for your life, for your strength. Give thanks for your food and for the joy of living. If you

see no reason to give thanks, the fault lies in yourself. *Tecumseh*

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. *John F. Kennedy*

I have nothing to ask for, thanks to God. Everything I have, God has given me. *Mariano Rivera*

[2:152] *You shall remember Me, that I may remember you, and be thankful to Me; do not be unappreciative.*

[16:121] *Because he was appreciative of His Lord's blessings, He chose him and guided him in a straight path.*

[30:50] *You shall appreciate GOD's continuous mercy, and how He revives the land that has been dead. He will just as certainly resurrect the dead. He is Omnipotent.*

[31:12] *We have endowed Luqmān with wisdom: "You shall be appreciative of GOD." Whoever is appreciative is appreciative for his own good. As for those who turn unappreciative, GOD is in no need, Praiseworthy.*

[39:66] *Therefore, you shall worship GOD alone, and be appreciative.*

Start each day in the Name of God, Most Gracious Most Merciful. End each day with thanks to the One God. Happy New Year.

Lydia