



# FEBRUARY 2023

### The Holy Quran/Zakat

**Self-Study / Teaching Guide** Click on each reference below to learn more about this month's verses

#### Al Bagarah 2:111

#### URDU

Tafseer-e-Kabeer (Vol. 1 pg 114-117)

#### **ENGLISH**

English w/5-Volume Commentary (Vol. 1 pg 205)

#### Al-e-'Imran 3:181

#### **URDU**

Anwarul Quran (Vol. 1 pg 530-532) Darsul Quran 4 Feb 1995 (start at 26:08)

#### **ENGLISH**

English w/5-Volume Commentary (Vol. 2 pg 595-596)

#### At Taubah 9:75-77

#### **URDU**

Hadigatus Saliheen #289, pg 324-330 (this hadith explains when these verses were revealed) Urdu Tarjumatul Quran #107, 27 Dec. 1995

حضرت ثعلبه بن حاطبٌ، خطبه جمعه 23، نومبر 2018ء

### ENGLISH

English w/5-Volume Commentary (Vol. 2 pg 1179-1180) "Hazrat Tha'labah bin Hatib<sup>(ra)</sup>" Friday Sermon 23 Nov 2018

#### Al Mu'minun 23:5

### **URDU**

Tafsir Hazrat Masih Mau'udas (New) (Vol. 6 pg 49) (Note: one page of a longer commentary) Hagaigul Furgan (Vol. 3 pg 173) Tafseer-e-Kabeer (Vol. 6 pg 127-129) (Note: start from bottom of first column on pg 127)

#### **ENGLISH**

English w/5-Volume Commentary (Vol. 4 pg 2187-2188)

#### An-Nur 24:57

### URDU

Tafsir Hazrat Masih Mau'udas (New) (Vol. 6 pg 167-168) Haqaiqul Furgan (Vol. 2 pg 231) (See also: Sahih Bukhari Vol. 3 #1399, pg. 11-12 & Gardens of the Righteous #1215 pg 210) Tafseer-e-Kabeer (Vol. 6 pg 367)

#### ENGLISH

<u>English w/5-Volume Commentary</u> (Vol. 4 pg 2290) <u>Worship of God</u> Friday Sermon 18 April 2008

#### Ar-Rum 30:39-40

#### URDU

### الله تعالى كى صفت السلام، خطبه جمعه 8، جون 2007ء

ENGLISH

<u>English w/5-Volume Commentary</u> (Vol. 3 pg 2511-2512) <u>Impact of charity on the economy and society at large</u> Friday Sermon 8 June 2007

Al Bagarah 2:111 ۅؘٱقِيْهُوا الصَّلوةَ وَاتُوا الزَّلُوةَ ۚ وَمَا تُقَدِّمُوْالاَنْفُسِكُمْ مِّنْ خَيْرٍ تَجِدُوْ لُا عِنْدَ اللَّهِ ۚ إِنَّ اللَّهَ بِمَا تَعْمَلُوْنَ بَصِيْرُ *ّ* And observe Prayer and pay the Zakat; and whatever good you send on before you for yourselves, you shall find it with Allah; surely, Allah sees all that you do. اور نماز کو قائم کرو اور زکوٰۃ ادا کرو اور جو مصلائی ہھی تم خود اپنی خاطر آگے ہم پیج ہو اسے تم اللہ کے حضور موجود یاؤ گے۔ یقینا اللہ اس پر نگاہ رکھے ہوئے ہے جو تم کرتے ہو۔ اتُوا الزَّكُوةَ وَ الصَّلُوةُ وَ تقدموا وَ you send forth the Zakat the Prayer that and you pay and you observe and خَيْرٍ اڭ اىلە اللهَ مِّنْ تجأؤك that Allah Allah with you shall find it good from for yourselves with surely All Seeing you do اتُوا الزَّكُونَّة<u>وَ</u> <u>مَا</u> تم دو زكوة اور جو تقَدِّمُوْا لِلِ أَذُ تم آكَ تَقْيَحِ الصَّلُولَاً وَ کُمُ وَ نماز اور تم قائم كرو اور

ٳڹٞ اللهَ اىلگە ŗ نیکی اس کو الله يقينأ Al-e-'Imran 3:181 وَلا يَحْسَبَنَّ الَّذِيْنَ يَبْخَلُوْنَ بِمَآاتْهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَخَيْرًا لَّهُمْ <sup>\*</sup> بَلْ هُوَشَرًّ لَّهُمْ سَيُطَوَّقُوْنَ مَابَخِلُوْابِهٖ يَوْمَ الْقِيْمَةِ ۚ وَبِلَّهِ مِيْرَاتُ السَّلٰوٰتِ وَالْأَرْض ۚ وَاللَّهُ بِمَا تَعْمَلُوْنَ خَبِ And let not those, who are niggardly with respect to what Allah has given them of His bounty, think that it is good for them; nay, it is evil for them. That with respect to which they were niggardly shall be put as a collar round their necks on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth, and Allah is well aware of what you do. اور وہ لوگ جو اس میں بخل کرتے ہیں جو اللہ نے ان کو اپنے فضل سے عطا کیا ہے، مرگز گمان نہ کریں کہ یہ ان کے لیے بہتر ہے۔ بلکہ یہ تو ان کے لئے بہت بڑا ہے۔ جس (مال) میں انہوں نے بخل سے کام لیا قیامت کے دن ضرور وہ اس کے طوق پہنائے جائیں گے۔ اور اللہ ہی کے لیۓ آسمانوں اور زمین کی میراث ہے۔ اور اللہ اس سے جو تم کرتے ہو ہمیشہ باخبر رہتا ہے۔ اللهُ Ú وَ from Allah he gave them with what they are niggardly those he thinks not and ې<sup>کو</sup> د <u>ش</u> هُوَ خَيْرًا بَلُ هُوَ evil that is for them for them no good that is bounty يَخِلُوا القييكة سَبْطَ**ّقُ**نَ مَا يكؤهر به with which they were niggardly that surely collar will be put upon them Resurrection Day اىلە وَ وَ وَ الأرْض with that Allah heritage for Allah earth the heavens and and and well aware you do

- /	لَيْنُ from He gave us <u>مِنْ</u>		غهَدَ Allah he made a covena		مَّنْ who	<del>هُمُ</del> them	<b>مِنْ</b> among	ز and	
لِحِيْنَ virtuc		نَكُوْنَنَّ we be	$\frac{J}{\text{surely}}$ $\frac{J}{\text{and}}$	پَّقَنَّ we give	نصً e alm	じ surely	ې His bo	فَضَ unty	
wi	لُوْا with they were					اتۇ ve them	لَتَّلَ when	فَ but	
	نَ those w	مُعْرِضُوْ ho are averse	<del>هُمُ</del> they	تَوَلَّوُا and they turne		and	<del>ې</del> it		
يَلْقَوْنَ Him they meet	الی یومِر day until	<del>ه</del> مُ their	نې مونې hearts in	نِفَاقًا hypocri	فُمُ isy the	m Her	أعْقَبَ equited	<b>ن</b> so	
مَـا what	with and	لم their	وَعَنُوُ they promised	مکا that	الله Allah	أخْلَفُوا they brok	ke beca	ause	
كَانُوُا they lie They were									
لَنَصَّدَّقَنَّ ورہم صد قات دیں گے	فَضْلِهِ اسكانفنل	ا <b>مِنْ</b> ردیا سے	لَي <mark>نَ</mark> الَّر اس نِ <sup>مي</sup> ر	الله الله	غ <b>ھ</b> ک س نے عہد کیا	مین جو ا	<b>مِنْھ</b> مْ ان میں سے	<mark>وَ</mark> اور	
				حِيْنَ وگ	نَ سے الصَّلِ	ق ق میں گے	لَنَكُوْنَهُ ضرور ہم ہوجاً	<mark>وَ</mark> اور	
هُمُ <mark>هُمُ مُعُرِضُوْنَ</mark> وہ إعراض كرنےوالے	تَوَلَّوْا وَّ	بلم <u>وَ</u> زار	بَخِلُوْا ں نے بخل کیا	لي <u>ې</u> نصل انہو	ن فَضَر سے اسکا	م م نہیں دیا	اتھُ اسنے ا	فَکَټَّآ پ <i>ن</i> جب	
اَخْلَغُوا انہوں نے خلاف ورزی کی	بيمآ بيگ	ئىلىقۇنىك دەاس سەللىر	الیٰ <u>یوْمِر</u> تک دن	قُلُوْبِهِمْ ان ے دل	لا <u>فی</u> میں	ن <b>فاقً</b> دی نفاق	فَاعْقَبَهُمْ بِانِ كُوسَرَا	ة پس أسر	

Ar-Rum 30:39-40 فَاتِ ذَا الْقُرْبِي حَقَّدُ وَالْبِسْكِيْنَ وَابْنَ السَّبِيْلِ ۗ ذٰلِكَ خَيْرٌ لِّلَّذِيْنَ يُرِيْدُوْنَ وَجْدَ اللَّهِ وَأُولَإِكَ هُمُ الْمُفْلِحُوْنَ 🗊 وَمَآاتَيْتُمْ مِّن رِّبًا لِيَرْبُوَاْ فِي آَمُوَالِ النَّاسِ فَلا يَرْبُوُاعِنْدَ اللَّهِ<sup>®</sup> وَمَآاتَيْتُمُ مِّن زَكُوةِ تُرِيْدُوْنَ وَجُهَ اللَّهِ فَأُولَ بِكَ هُمُ الْمُضْعِفُوْنَ 💮 So give to the kinsman his due, and to the needy, and to the wayfarer. That is best for those who seek the favour of Allah, and it is they who will prosper. Whatever you pay as interest that it may increase the wealth of the people, it does not increase in the sight of Allah; but whatever you give in Zakat seeking the favour of Allah — it is these who will increase *their wealth* manifold. پس اپنے قریبی کو اس کا حق دو نیز مسکین کو اور مسافر کو۔ یہ بات ان لوگوں کے لیے اچھی ہے جو اللہ کی رضا چاہتے ہیں اور یہی وہ لوگ ہیں جو کامیاب ہونے والے ہیں۔ اور جو تم سُود کے طور پر دیتے ہوتا کہ لوگوں کے اموال میں مل کر وہ مربھنے لگے تو اللہ کے نزدیک وہ نہیں مربھتا۔ اور اللہ کی رضا چاہتے ہوئے تم جو کچھ زکاۃ دیتے ہو تو میں ہیں وہ لوگ جو (اسے) بڑھانے والے ہیں۔ 5 حَقَّ القُرْبِي ذا ف اتِ ابُنَ وَ وَ to of wavfarer son and the needy and his due kinsman give so خَيْرٌ هُمُ اىلە ڵ ذٰلِكَ يُرِيْهُوْنَ وَ ۇڭچە يْنَ they Allah those who for those and favour of seek is best that المُفْلِحُوْنَ prosper مَا ف وَ رِبَ of of people wealth in so that what increase interest you pay and زَكُوةٍ اىلە ممنني وَ Ý ف Zakat in Allah in sight of you give what and increases not SO

	الْمُضْعِفُوْنَ who increase manifold		'	اُولَيْكَ هُمُ they those of			اىڭ llah	ۇنجە favour		تُرِيْدُوْنَ you seeking	
و	لِّلَّذِيْنَ ان کے لئے ج	لِكَ خَيْرٌ ،وہ بہتر	/	ة ابْنَ الد در م					ذَا الْقُرْبِي قريبي	<b>فَاتِ</b> پ <i>ں</i> تودے	
			ۇن <u>َ</u> نےدالے	الْمُفْلِحُ كامياب،ون	هُمُ دە(بىخ)	اُولَٰجِكَ ي <sub>ي</sub> لوگ	<mark>ق</mark> اور	اللب <u>ِّ</u> الله	<b>ۇجْمَّ</b> رضا/چ <sub>ىرە</sub>	يُرِيْںُوْنَ وہ چاہتے ہیں	
<u> </u>	ربۇل <u>ع</u> نۇ ھتاب		النَّاسِ لوگ	أ <b>مْوَالِ</b> <sub>اموال</sub>	<b>فِنْ</b> يى	لِّب <b>َرْبُو</b> اْ تاكەوەبڑھے	<b>رِّبًا</b> سود	<b>مِّن</b> سے	اتَيْتُمْ تم نے دیا	وَ مَنَّا اور جو	
	الْمُضْعِفُوْنَ برُهانے والے		<b>فَاُولَا لَمِكَ</b> پس يہ	یک اللب چرہ اللہ		تۇريىدكەن تىمچاچتە بو	<b>زَکُوۃٍ</b> زکوۃ	<b>مِنْن</b>	اتَيْتُمُ تمنيديا	وَ مَنَّا اور جو	

## Advanced Reading (Optional)

Commentary of Surah Al-Fatihah from Tafsir-ul-Kabir

سورة فاتحه ، صفحه 7 تا 9

https://www.alislam.org/quran/view/?page=7&region=T1

Sūrah al-Fātiḥah is Part of the Qur'an

https://www.reviewofreligions.org/22389/surah-al-fati%e1%b8%a5ah-is-part-of-the-quran/

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## Tarteelul Quran / 5-minute Review

Keeping in mind the level of knowledge of members, please take **5 minutes in every class** to teach the rules of the **correct recitation** of the Holy Quran.

The following are resources that teachers/self-learners may find beneficial:

Qaidah Tarteelul Quran (Urdu) <u>https://www.alislam.org/urdu/pdf/Tarteel-ul-Quran.pdf</u>

**Qaidah Tarteelul Quran (English)** <u>https://www.alislam.org/quran/English-Qaida-Tarteel-ul-Quran.pdf</u>

**Al-Tarteel** – an English language MTA program teaching the correct pronunciation of the Holy Quran with Hafiz Fazle Rabbi (55 episodes) <u>https://www.alislam.org/media/program/altarteel/</u>

Note: Accompanying pdf of PPT for each episode available at alislam.org by searching "Al Tarteel Lesson [insert class number]"

زکوة اور أسكى الهميت / Hadith for Class #1 / Importance of Zakat

حضرت عُمر وبن شعيب " اي دادا كواسط سردايت كرت بي كه ايك عورت ايتى بي كو ساتھ لے كر آ محضرت صلى الله عليه وسلم كى خدمت ميں آئى - اس كى بيٹى نے سونے كے بھارى كنگن پہنے ہوئے شے - حضور نے اس عورت سے يو چھا كيا آنكى زكو ة بھى ديتى ہو - اس نے جواب ديا نہيں ، يا حضرت! آپ نے فرمايا كيا تو پندكرتى ہے كه الله تعالى قيامت كے دن تجھے آگ كے كنگن بيہنا نے - بي سن كراس عورت نے ايتى بيٹى كے ہاتھ سے كنگن اتار ليے اور آ محضر - صلى الله عليه وسلم كى خدمت ميں پيش كرتے ہوئے عرض كسيا كه بيدالله تعالى اور اسكے رسول كسيلتے بيں -(جہاں چاہيں آ ۔ شرح فرما كيں -)

Hazrat Amr Bin Shuaib<sup>ra</sup> relates that his grandfather told him that a woman with her daughter came to see the Holy Prophet<sup>sa</sup>. Her daughter was wearing very heavy gold bangles.

The Holy Prophet<sup>sa</sup> asked her whether she paid Zakat on the bangles or not?

She replied that she did not. The Holy Prophet<sup>sa</sup> said: "O Lady! Would you like that Allah makes you wear bangles of fire on the Day of Judgement?"

Hearing this, the woman removed the bangles from her daughter's hands. She presented the bangles to the Holy Prophet<sup>sa</sup> and said: "I give these to Allah the Lord of Honour and Glory and His Messenger<sup>sa</sup>". (Abu Dau'ud)

Source: Hadiqatus Saliheen #288 pg 323 & The Ahmadiyya Gazette USA January 2011, pg 3

زکوة اور أسكى المميت / Importance of Zakat / آسكى المميت / Hadith for Class #2

Hazrat Abu Hurairah<sup>ra</sup> relates,

A rustic came to the Holy Prophet<sup>sa</sup> and said: "Messenger of Allah<sup>sa</sup>, tell me what I should do so that I should enter Paradise."

He<sup>sa</sup> answered him: "Worship Allah and do not associate anything with Him, and observe Prayer, and pay the obligatory *Zakat*, and observe the fast of Ramadhan."

The man said: "By Him in Whose hands is my life I will not add anything to this."

When he turned away the Holy Prophet<sup>sa</sup> said to those around him: "He who would be pleased to look at someone out of the dwellers of Paradise should look at that one" (Bokhari and Muslim).

Source: <u>Sahih Bukhari</u> Kitabul Zakat #1397 pg 9-10 & <u>Gardens of the Righteous</u> #1217 pg 210

**Prayer** / Class #1 / Memorize the following prayer with translation

#### **Prayer for Prosperity:**

Hazrat Abu Hurairah<sup>ra</sup> relates that a person came to the Holy Prophet<sup>sa</sup> and said, "O Messenger of God, I heard your prayer last night and these are the words I was able to hear."

The Holy Prophet<sup>sa</sup> said, "Look carefully, do you see anything missing in these words".

The prayer is as follows:

"O Allah, forgive my sins and enlarge my house for me. Bless every sustenance that You bestow upon me."

Source: Khazinatud Dua pg 136 & Treasure House of Prayers pg 118

### Nisab (Quorum) of Zakat / Class #2

In Islamic teaching, a Muslim is obligated to <u>pay Zakat on certain items</u>. For example, Zakat is obligatory on livestock, precious metals like gold, silver, etc and on all ornaments which are not in use for a year or so. *Nisab* (quorum) is a set threshold that determines if Zakat is to be paid or not. For example, if a person has **equal to or more than** 7.5 (87.5 grams) of gold or 52.5 Tolas (614.25 grams) of silver, then they are obligated to pay Zakat. For any cash savings that have not been used in a year or so, the Jama'at determines the *Nisab*. The rate of Zakat to pay is 2.5% of the **total value** of the item.

The Promised Messiah<sup>as</sup> says: "According to some people, Zakat is not payable on gold and silver which is worn and is sometimes given to poor women for use. And it is better that Zakat should be paid on jewellery which is worn but is not given to the poor. This is the practice of my family also. They pay Zakat on their jewellery every year. Furthermore, there is no disagreement about the payment of Zakat on jewellery which is kept safe like money." (*Al-Hakam* November 17, 1905)

(Source: *Fiqhul Masih* pg 221-222 & *An Introduction to Financial Sacrifice* pg 82-83)

#### Basic information about the payment of Zakat

Q: Can Zakat be paid before it becomes binding? A: Yes.

Q: What is the time-limit for paying Zakat?

A: Zakat must be paid within one year of the day when it becomes payable.

Q: Does Zakat apply on the amount which has been given as a loan?

**A**: Zakat is not payable on the amount which has been given as a loan. However it will become payable one year after the said loan has been returned. Moreover money deposited in banks will not be considered as loan rather, it will be treated as savings.

Q: What is the procedure for paying Zakat on an amount preserved in a bank or elsewhere? A: If the amount preserved is equal to or greater than the Nisab, then Zakat will become payable upon it after the completion of one year.

Q: Is Chanda a substitute for Zakat?

**A**: Chanda is no substitute for Zakat. Those upon whom Zakat is binding must fulfil this obligation.

Q: Is Zakat levied on all the items as a whole, or is it to be levied separately on each? A: Zakat is not levied on all the items as a whole, rather it is levied on each item separately. Whenever an item is equal to or more than the Nisab (52.5 Tolas/614.25 grams of silver), Zakat will be levied on it.

Q: Will Zakat be levied on the total property or only that which exceeds the Nisab? A: Zakat will be levied on the total amount. It is not sufficient to pay Zakat on that which exceeds the Nisab. For instance, if someone has 55 tolas of Silver, he shall pay Zakat on 55 tolas and not just on 2.5 tolas.

(Source: <u>An Introduction to Financial Sacrifice</u> pg 86-88)

### The Promised Messiah's<sup>as</sup> Book

THE ADVENT OF THE PROMISED MESSIAH

At a time when injustice, immorality and sin ran rampant, the religion of Islam dawned to revive the bond between humanity and its Creator, and to establish peace in the world. It was at the hand of the Prophet of Islam that an unparalleled moral and spiritual transformation took place. But the Holy Prophet Muhammad, peace and blessings of Allah be upon him, prophesied that a time would come when the true teachings of Islam would be forgotten and at this time a divinely appointed reformer would appear to rejuvenate Islam. In fulfilment of this prophecy, Hazrat Mirza Ghulam Ahmad, peace be upon him, appeared in Qadian, India, and claimed to be the divinely appointed reformer awaited by all the world religions.

This book comprises an address delivered by the Promised Messiahas, in which he speaks about the purpose of his advent and what it means to be an Ahmadi.

مطالعه كتب حضرت مسيح موعود عليه السلام: احمدي اور غير احمدي مي كيا فرق ب

روحانی خزائن جلد 20

To read this book in English, please click here: <u>https://www.alislam.org/book/advent-promised-messiah/</u>

Advanced Reading (Optional)

Are you finished the assigned book above? We invite you to learn more about the importance of Salat below

ملفوظات - جلد 9: " زكوة " صفح 124 تا 125

"The Paying of Zakat", Essence of Islam Vol. 2, pg 317-318

### Khilafat Ala Minhajun Nabuwwah / History of Khilafat

Link to Book: https://www.alislam.org/urdu/pdf/Khilafat-ala-Minhaj-un-Nubawt-2.pdf

Class 1: Vol 2 page 358 to 360

Class 2: Vol 2 page 363 to 365

**Advanced Reading** (Optional) We encourage you to learn more about the importance of Khilafat. Please click on the title to read the book.

Nubuwwat & Khilafat (Prophethood & Its Successorship)

A collection of speeches compiled by the Ahmadiyya Muslim Community

### Pearls of Wisdom / Guidance of Khilafat / Class #1

Please watch the following two video clips to learn the guidance of Hazrat Khalifatul Masih Vaa on these important questions.

#### What is Islamic standpoint regarding Socialism? Is Zakat also a form of Socialism?

https://youtu.be/ivMeJ2pTu2A (length 5:25)

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https://youtu.be/AxmKrgslaQU (length 1:51)

## **Tabligh Activity** / Class #1 / 5 min Overview by Secretary Tabligh

This month members are encouraged to:

#### Please make efforts to increase your one-on-one communication with your contacts and invite them to the upcoming interfaith symposium. It can be co-workers, neighbours, teachers, or friends.

What's the best way to do this?

While it's easy and convenient to write an email or text, research has shown that this is the least effective way to communicate with others, as it's impersonal and can be easily overlooked. Instead, **it's more effective and better to meet with our contacts in-person** and then invite them to the Sympoisum – we're more likely to get a positive response this way. Because you took the time and effort to speak to them face to face, they will make the effort to come Inshallah.

## What Should We do? / Class #2/ 15 min Tarbiyati Discussion

Zakat is one of the pillars of Islam and it's payment is a commandment of Allah that is repeatedly emphasized throughout the Holy Quran, second only to the observance of Salat. However, many Muslims are not aware of it's importance and blessings. Due to this lack of knowledge, sometimes people wonder:

### If I've paid my chanda or given sadqah (charity), why do I have to pay Zakat?

<u>Note to Teachers</u>: In order to have a beneficial and engaging discussion, please review the teaching guide resources below and prepare your own notes.

### Self-Study/Teaching Guide

Click on each reference below to learn more

This question is important, because a lack of understanding of the importance and blessings of Zakat can lead a person away from Islam and attaining the nearness of Allah.

Zakat is **not** a chanda, but it is a form of *sadqah* (charity) that Allah commands us to pay. Like Salat or fasting, paying Zakat is a pillar of Islam. Zakat is obligatory and must be paid by every Muslim man and woman on whom it applies.

> **ز کو ۃ کا نام رکھنے کی وجہ** فر مایا: ز کو ۃ کا نام اس لئے ز کو ۃ ہے کہ انسان اس کی بجا آ وری سے یعنی اپنے مال کو جو اس کو بہت پیا راہے لِٹ ڈ دینے سے بخل کی پلید می سے پاک ہوجا تا ہے اور جب بخل کی پلید می جس سے انسان طبعاً بہت تعلق رکھتا ہے انسان کے اندر سے نکل جاتی ہے تو وہ کسی حد تک پاک بن کر خدا سے جواپنی ذات میں پاک ہے ایک مناسبت پیدا کر لیتا ہے۔ (براہن احمد یہ حصہ پنجم روحانی خزائن جلد 21 صفحہ 203،203)

The Promised Messiah<sup>as</sup> says: "Zakat is so called because when man gives Zakat—gives away his beloved possessions for the sake of God— he is freed from the impurity of miserliness. And when the impurity of miserliness—which man is naturally prone to—departs from within a person, he attains a certain degree of purity and so acquires an affinity with God who is Holy in His Being." (Source: *Fiqhul Masih* pg 221 & *Barahin-e-Ahmadiyya Part V*, English Translation, pg 283)

In *The Philosophy of Zakat*, we read: "According to the law of Islam one has to pay 2.5% of one's cash money, capital, stock and tradeable assets, including jewelry in gold and silver of which one was in possession for one full year, provided that one had more than the assessable limit. This is paid to help the poor and the needy, as has been commanded by the Holy Quran and explained and put into practice by the Holy Prophet himself, peace and blessings of Allah be upon him.

It must be remembered that Zakāt is not an income tax which is levied on one's income. But it is levied on one's **savings** and is spent wholly for the benefit of the poor and the needy. Islam has imposed Zakāt on wealth and properties which have the attribute of increasing and multiplying and which could also be preserved safely, for which reason it is assessed every year during which one has had ample chances of spending. It is on this principle that gold, silver, cash in any shape or form, business stock, goats, sheep and cattle which feed themselves by grazing and all the produce from the land are assessable for Zakāt. But no Zakāt is to be paid on land, houses for personal residence, and other goods in daily use. Fruit and vegetables are not assessable."

Clearly, Zakat leads to the moral and spiritual betterment of an individual person as well as the betterment of society as a whole. Remember that the Holy Prophet<sup>sa</sup> has said ""Verily, a time comes, when people will find it a burden to pay Zakat on their belongings" (Kinzul 'Umal, Kitabul Zakat). May we always be eager to pay our Zakat and attain the nearness of Allah through our finanical sacrifices made in His way. Ameen!

- 1. The Philosophy of Zakat by Sheikh Mubarak Ahmad
- 2. <u>An Introduction to Financial Sacrifice</u> (مالى قربانى ايك تعارف)
- 3. "What is the proper way to pay Zakat? And is it necessary to pay Zakat on gold jewellery and other items?" <u>Faith Matters #78</u>