

any question or any part of the question will not be considered.

PART-II

Q.2 Describe the system of Zakat and Sadkat in Islam. Describing its social, moral and spiritual impacts explain it can help to address the issues of poverty and ensure prosperity.

QUESTION NO # 02:

Describe the system of Zakat and Sadaqat
 and ensure prosperity .

SYSTEM OF ZAKAT AND SADAQAT IN ISLAM:

1- Introduction:

The people who spend in charity will be richly rewarded (surah Al-Hadid Verse no # 07). Zakat is an obligatory almsgiving, second act of worship and third pillar of Islam. It occurs almost 30 (thirty) times in Holy Quran along with Salat (Prayer). In some surahs and ahadis the importance of zakat can be seen like in surah Al-muminoon Verse no (2 to 4) Allah says Indeed the believers are those who are humble in their prayers who shun vain conversation and pay poor-due and in other Allah says O Muhammad! Take out alms of their riches and thereby cleanse them and bring about their growth (surah Al-Toubah verse no # 103). In an Ahadis when Holy Prophet sent Muadh to Yemen then said to him. O Muadh! When you meet the people of the book then invite them to bear witness that there is no God but Allah and I am the Messenger of Allah; if they accept this then tell them that Allah has made it obligatory on them to give charity which is taken from rich among them and given to poor among them (Muslims). Similarly there is also mentioned the Hisaab and Masarif of zakat and it leaves the long-lasting impacts on society i.e. Moral, social, spiritual and system of zakat is a source of resolving the issues.

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of poverty and ensuring prosperity in the society.

2- Meaning of Zakat:

a- Derivation of Word Zakat:
from an arabic word which means to 'Purify', 'to grow', 'to give better part of a thing'.

b- Literal and Terminological meaning of Word 'Zakat':

The literal and terminological meaning of zakat is 'Which purifies'

c- According to Quran:

And whatsoever spent in the cause of Allah, He replaces it (Surah Saba Verse no#39)

d- For others:

According to Sachiko Murata and William Chittick: Just like ablution purifies body, Prayer purifies soul. Zakat purifies possession.

Zakat purifies the possession of one's wealth.

3- Importance of Zakat in Quran and Ahadis:

Ahadis:

a- Special Injunctions in Quran:

Allah has described the importance of zakat on various occasions some are described below:

واقبوا للهالة واتوا الزكاة واركعوا مع الركينه

And establish prayer and give zakat and bow down with those who bow down (Surah al-baqarah Verse no#43)

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Similarly Allah tells about the qualities of rulers in Holy Quran.

الذين ان مكانهم في الارض اقاموا الصلاة واتوا الزكاة وامنوا
بالحجوف ونهى عنى الفحشاء

They are those when we establish them on earth (Power) establish prayer, give zakat and do good deeds and forbids bad deeds. (Surah Al-Hajj Verse no # 41)

In other ayats similarly, Allah says.

ويل الله المتكبرين . الذين لا يؤتوا الزكاة وهم بالافترق هم كافرين

And destruction awaits those who associates Allah with others, do not pay poor due and deny hereafter (Surah Fussilat Verse no 6 to 7).

And in further two Surah Allah talks about the produce of earth and zakat on them.

O believers! The pure and clean income that you earn and the things that we have put on earth for you, spend some amount of it in the way of Allah and do not intend to spend unclean or usury income in the way of Allah as if it is given to you, you yourself would never accept it without closing your eyes (Surah Al-Baqarah Verse no # 267)

In another ayat of Holy Quran Allah says:

From the Cattles that we have left on earth some are for labour and some are for slaughtering (food) that has given you. And do not follow the food steps of Shaitan as He is your sworn enemy.

The above two ayats are for produce of earth and in an Ahadis there is a Coromona

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of produce of earth.

From the food produced on earth by Allah's rain. Allah's due is one-tenth and from the food produced on irrigated land Allah's due is one-twentieth and it becomes compulsory as soon as harvest is done. (Hadith)

About the hoarding of money Allah says in Holy Qur'an:

And those who hoard gold and silver and do not spend in the cause of Allah give them tidings of painful dooms. (Surah Al-baqarah Verse no # 34)

In further surah of Surah baqarah Allah says:

And your hoarded wealth (gold and silver) will be heated on the hell of fire and it will be branded with your foreheads, shanks, backs and it will be said that this is the same wealth that you hoarded for the benefit of your soul now taste it that you were accumulating.

(Surah Al-baqarah Verse no # 35)
In the similar manner it is described it (in Surah Tawbah Verse no # 103)

Take out alms of their wealth and thereby cleanse them and bring about their growth.

(In Surah dala Verse no # 17 and 18)

And the hell will be taken away from the people who are mutaqeji and pay poor due to clear it.

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b- Special Commandments in

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'Ahadis':

Special commandments about zakat in Ahadis can be seen in following Ahadis. Holy Prophet: I have been commanded to fight against the people until they testify that there is no god but Allah and I am the Messengers of Allah and pay poor due. (Ahadis)

And on another occasion Prophet (P.B.U.H) said: Those who hinder zakat and do not spend in the way of Allah. They will be afflicted with drought. (Ahadis)

In another occasion Allah says (Prophet P.B.U.H says).

Those who hoard up gold and silver and do not give zakat on it so on doomsday their gold and silver (The plates of fire) will be heated up and branded with them and will heat up again and branded with them and this will continue on the whole day of judgement which will be equal to fifty thousand years of this world.

and by describing the system of zakat The Prophet (P.B.U.H) said,

zakat has been made obligatory for this very reason that the remaining wealth of yours will be cleaned.

The Prophet (P.B.U.H) strictly prohibited the hoarding of wealth rather he suggested of investing in various business so as to avoid the accumulation of wealth in few rich hands and there by circulation of wealth can be made ensured.

(P.T.O)

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4. Nisab of zakat :

Nisab of zakat can be described in this regard that its commandment are in Quran and Sunnah. Hanafi jurists say that if the wealth is not that much which may come under the category of zakat so it is obligatory on that person to pay fourteenth part of the thing in the way of Allah and if the separate amount of gold and silver do not come under the nisab of zakat but their combine amount gives nisab of zakat or their combine amount is equal to the one of the category mentioned in nisab of zakat so zakat on it is liable. Nisab of zakat is as below.

Nisab of Zakaat:

TYPE OF POSSESSION	NISAB OF ZAKAAT:
1- Money/Income/Wealth	2.5%
2- Gold	7½ tolas
3- Silver	52½ tolas
4- Cow	30 cows
5- Goats	40 goats
6- Camels	5 Camels
7- Merchandise	Equal to the amount of 52½ tolas of silver (210zs)
8- Produce of earth	On rainy lands 10% on irrigated lands 5%

a- Zakat on jewellery:

If gold and silver is in the form of jewellery then according to Hazrat Umar Gracy

(R.A) and Ibn Massud Zakat on it is compulsory. As once upon a time Holy Prophet (P.B.U.H) was going somewhere so he saw two ladies wearing anklets of gold on arms so He asked them, "Do you pay zakat" one of them said, "NO" Holy Prophet said, "Would you like to wear these anklets made up of fire of Hell on doomsday" on another occasion described by Hazrat Ummu Salma that she had anklets of gold then she asked the Prophet (P.B.U.H) if it came under the category of Kanz (Hoarded wealth condemned by Allah and His Prophets) so He said if the gold (amount of gold) in this anklet is under the nisaab of zakaat and zakat is paid on it so then it does not come under Kanz.

6- Masarif of Zakat; Those deserving of Zakat:

Masarif of zakat has been described in surah Al-Tawbah verse no #60 and they are eight (8).

انما الصدقات للفقراء والمساكين والعاملين علىها والمواليين القلوبهم وفي الرقاب والغارمين في سبيل الله فريضة من الله

Alms are only for the poor and needy and for the officials appointed over them and for the people whose hearts are near to accept the truth of Allah and for the release of slaves and for the people who are in debt and in the way of Allah and for the wayfarers. A duty imposed by Allah.

These are the some masarif of zakat described in Surah Al-Tawbah while studying it descriptively it can be

shown in the table.

Massraf Of Zakat:

Description:

Massraf:

1-	Al-Fuqara.	Those who are living without means of livelihood (AL-Faqara)
2-	Al-Masakeen.	Those who cannot meet the basic necessities of life.
3-	Amilina Alaiha	Those who are appointed as the officials of the department who collect the zakat and distribute it.
4-	Hudhat-ul-Awlad	They are those who have accepted Islam or intend to but are dependent upon other for their needs.
5-	Fi-riqab	Those who are slave and wants freedom from their masters through "Katabah Contract"
6-	Al-Etharimeen	Those who are under debt and do not have such means to give debt.
7-	Fi-sabilillah	In the way of Allah for the purpose of jihad through words, swords or writing and for the soldiers of jihad.
	Ibn-sabil	For the people who are wayfare and need the material assistance for reaching their destination.

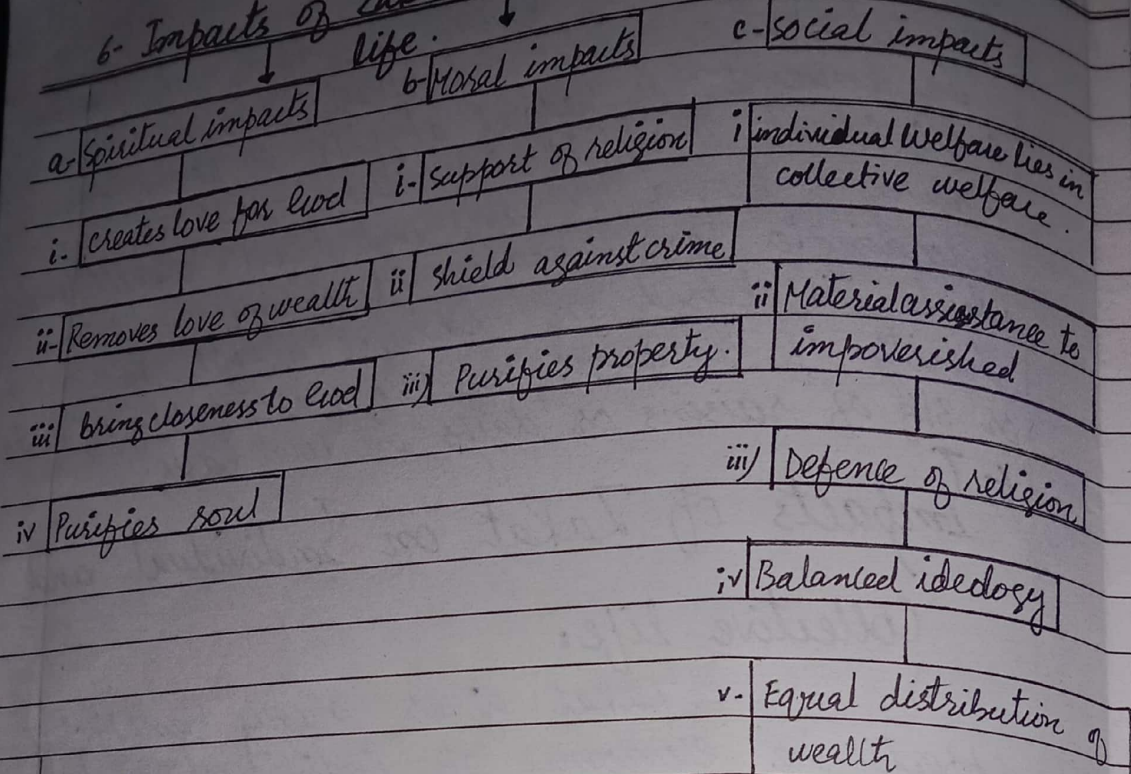
b) Sadqat Al-Fitr:

This is the charity which is given at the end of the month of "Ramazan" Gracy

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for the purpose of giving the poor the means of celebrating eid with other 'Muslim Ummah'. The amount of sadqat al-fitr is fixed on an individual and it is unlike zakat al-maal which is based on an individual's wealth and according to one source Al-Hideya foundation which is based on sadqat al-fitr takes charity of amount of 3Kg of rice or 3Kg of wheat or 3Kg of raisins or dates on local basis.

6- Impacts of zakat on individual and collective life.



a- Spiritual impacts.

i- creates love for God:

By paying zakat in the way of Allah it removes greed from the heart of people and creates love of God and makes him mutaqqi as described in an ayat of Holy Quran.

The believers love God with immense love (surah Al baqarah verse no #165)

and in another ayat Allah says.

The person will be taken away from Hell who is mutaqqi and give zakat to clear it

(surah Al-dail verse no #17 to 18)

ii) Removes love of wealth:

Zakat is the only way to remove the love of wealth from the lives of individual as Holy Prophet has said on several

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times.

The love of this world is the mother of all the evils.

The greatest evil of my Ummah is wealth. Similarly in Holy Quran:

and they love wealth with abounding love (Surah Fajar Verse no#20)

(iii) Brings closeness to God

When man removes the love of wealth from his life. He ultimately goes into the love of Allah and this system of zakat brings closeness to Allah.

iv) Purifies Soul:

Zakat purifies soul from all the greedy and unfair ideas and purifies himself and makes him true mutaqfi.

Take alms out of their riches and thereby cleanse them. (Surah Al-Tawbah Verse no#103)

b- Moral Impacts:

i- Support of religion:

Zakat is the main source of supporting our religion because through Zakat; Jihad of every kind is possible as Allah has said it in Holy Quran.

Do Jihad from your wealth and property in the way of Allah.

(Surah al Tawbah Verse no#41)

In the similar manner Allah says:

And pay in the Cause of Allah and cast not

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yourself in the hell of fire with your own hands
(al-baqarah Verse no #195)

ii) Shield against crimes:
The people of the society whom they don't get the basic necessities of life and they see others getting all of them easily so it infuses anger in such people and hatred for the wealthy which triggers them towards crimes so by giving zakat and helping such needy people in the time of crisis will definitely be a source of protection against common or uncommon crimes of the society.

iii) Purifies property:
The wealth is of many kinds it can be in the form of property, gold, silver or money but by paying of zakat it cleans the remaining wealth. as said by Prophet (P.B.U.H) zakat has made obligatory upon people for this very reason that the remaining wealth may become clean for you (Hadith)

c- Social impacts:

i, Individual welfare lies in collective welfare.
one of the important impacts of zakat is that it infuses in people that the collective welfare can be the only reason of individual welfare because as it said by Prophet (P.B.U.H) The people who hinder zakat and do not spend in the way of Allah will be afflicted with droughts (Hadith)

ii) Material assistance to impoverished.

Zakat is the only way to help the poor in their difficult time as said in Holy Quran.

to pay the rightful amount of your wealth to poor and needy (Al-Maarij verse no. 24 and 25)

because Islam sees nothing praiseworthy in poverty rather it seeks protection from poverty as said by Prophet (P.B.U.H)

Allah I seek refuge from poverty, want and depravity (Hadith)

on another point Prophet (P.B.U.H) said:

Allah I seek refuge from poverty and unbelief (Hadith)

on another point.

Poverty is close to unbelief (Hadith). So by the system of zakat assistance is given to poor.

(iii) Defense of religion.

Religion is easily defended when the amount of zakat is collected and invested for the cause of Allah and jihad is taken place through it.

iv) Balanced ideology.

There is a tussle going on between capitalism and communism. The former allows the right to property while the latter allows the means of property must be in the hand of labour and no right to property while Islam adopt the most moderate system. The right to property but zakat on it.

✓ Equal distribution of wealth:
 Zakat is the system which promotes the distribution of wealth and disallow the concentration of wealth in few rich hand as said in Holy Qur'an. And it should not be the wealth may accumulate in few rich hands.

7- System of Zakat; A source of addressing the issues of poverty and ensuring prosperity.

As it has been said by Dr Hamid Dar that Islam has a built-in redistributive mechanism.

And another researcher says that According to Milton Friedman that there should be a negative taxation system for the people living below the poverty line.

The another researcher states that Zakat is the foundational basis of Islam which targets the poor and needy and it is an agreement between wealthy and the poor classes of society.

Addressing issues of poverty and ensuring prosperity

- i) circulation of wealth
- ii) Eradication of usury.
- iii) Eliminating inflation.
- iv) Equal distribution of wealth
- v) unhoarding of money
- vi) Economic stability
- vii) Increasing investment decreasing unemployment
- viii) Economic Prosperity

i) Circulation of Wealth:

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The system of zakat is the only way of addressing the issue of poverty as it promotes the concept of circulation of wealth from top to bottom in the society to ensure that everyone gets its due share. As it encourages man towards zakat by saying that the real ownership of this earth and heaven lies with Allah and you are merely his viceroy (Surah Al-Maidah verse no #10) and Allah says: Pay them out of the wealth that Allah has given you (Surah An-nur verse no #33)

ii) Eradication of Usury:

The Islamic economic system is against the interest based system because in the latter system there is value of wealth but not labour which is very valuable in the Islamic system and Allah is strictly against the system of Usury as described in Surah Baqarah verse no #267

O believers! spend your clean and pure (unusury) income and the things which we have put on earth for you. Spend some amount of it in the way of Allah and do not intend to spend unclean or unpure amount of wealth in the way of Allah as if it is given to you you yourself will not accept without closing your eyes.

iii) Eliminating inflation:

Inflation can be easily overcome when everyone share their

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rightful amount in the society for the way of Allah & which will increase the prosperity in the society.

iv) Equal distribution of wealth: Equal distribution of wealth is ensured when the system of zakat is established and it functions honestly and properly.

v) Unhoarding of money: Unhoarding of money is a source of bringing prosperity in society by the concept of unhoarding of money as Prophet said those who hoard up wealth and do not spend in the cause of Allah will be afflicted with drought.

And when a person sees that he has to pay zakat on wealth of about 2.5% so he stop hoarding it.

vi) Economic stability:

Zakat makes sure that economic stability takes place in society. The money that is spent on zakat and when the same money distributed among the poor so they will start spending on their needs which will ultimately reduce the gap between the demand and supply and increase the economic stability of a nation.

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vii) Increasing investment and decreasing unemployment:

Zakat is the system which removes love of wealth from the Muslims. It rather increases the tensions in the mind of the people that hoarding of so much money will be liable to zakat so fearing of zakat; he starts investing it in different sectors and becomes the reason of decreasing rate of unemployment and thus prosperity of society.

(viii) Economic Prosperity:

There is huge difference between interest based system and economic system of Islam that Islam promotes labour while the interest system promotes wealth. The wealthy person is also considered worthy and this becomes the cause of accumulation of wealth in few rich hands while the system of zakat is unlike from it.

8 Conclusion:

live them poor their property (Surah An-Nisa Verse no#02). The real means of zakat is to purify, to increase. It has been given so much importance in Quran and Sunnah for which many jurists used to elaborate the same systems in the light of the sayings of Prophets (P.B.U.H). This enabled the Muslims to focus on what is the Nisab of zakat and Masarif of zakat. Though all these things put positive effect

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on economy i.e. spiritual, Moral and social impacts. and this is the responsibility of rulers to run the system of zakat effectively to address the issues of poverty and increase the prosperity.

The real ownership of this earth and heavens lies with Allah and you are merely his Vicegerents (surah Al-Hadid verse no#10)