

# TEST #01

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Q1: ELABORATE THE IMPORTANCE OF ZAKAT AND HOW IT CAN ALLEVIATE POVERTY IN SOCIETY.

## 1- INTRODUCTION:

Deen-e-Islam guides a person about every aspect of life. Be it personal life, social life, economic life or moral life, Islam enshrines a set of rules for each. It constitutes of five pillars which are Tawheed, Salat, Sawm, Zakat and Hajj. Zakat is one of the pillars of Islam which focuses on the welfare of society through distribution and circulation of wealth among rich and poor. Thus, zakat is a monetary system that can turn a society into a welfare state, emphasizing welfare of every citizen of it.

## 2- ITS MEANING AND HEAD OF ZAKAT:

The literal meaning of zakat is to purify. In contextual meaning, zakat means to pay certain amount of one's wealth in order to purify it. Zakat was made obligatory in 2-A.H. and it is obligatory on every sane Muslim who has attained maturity and is in possession of certain amount of wealth. Allah has also ordained His creation to pay zakat as Holy Quran says,

"We have blessed you with many a bounty. Therefore, you shall pray to your Lord, & give to charity."

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### 3- ZAKAT IS OBLIGATORY ON:

To ensure equity, <sup>having</sup> a certain amount of things, metal and wealth is a condition for zakat.

For example,

- i- On annual wealth, 2.5% of the amount saved zakat is mandatory.
- ii Zakat is permissible on 7 tolas of gold and 52.5 tolas of silver.
- iii- On land, if it is irrigated and 10% of the yield must be taxed and if it is irrigated by means other than rain, 5% of yield be taxed.
- iv- The tax on cattle is one goat for the possession of five cammels or 30 cows or 40 goats.
- v- For minerals and other unearthed resources, 2.5% of the yield comes under zakat that is one time and to be paid by state.

Hence, Islam has a very systematic and just system of taxation and zakat is the only obligation that is to be enforced by ruler of state.

### 4- HEADS OF ZAKAT:

Head of zakat means the persons on whom zakat can spent.

Allah has assigned in total 8 heads of zakat in Surah At-Tauba ayah 60 that says,

Alms are only meant for the poor and the needy, and for

those who are collect and those who hearts are to be reconciled, and to free the slaves, and to pay for debt, and in the way of Allah and for way farers. Zakat cannot be spent on mosques on blood relatives and on Prophet and his decendants.

### 5- IMPORTANCE OF ZAKAT:

Zakat is a means to purify one's wealth. It is important for the wellbeing of individual and as well as society.

#### IMPORTANCE

##### INDIVIDUAL LEVEL

- purification of soul and wealth.
- Removes materialism.
- Closeness to Allah
- Humility and Humbleness
- Humanitarian spirit.

##### SOCIAL LEVEL

- Collective welfare.
- Circulation of wealth
- Minimize social crimes
- Removes class difference.
- Creation of welfare state.

### A- Individual level:

For an individual, zakat is a mean to remember that this world is not final destination and one should not attach himself to the worldly things. It serves the following purposes at the individual

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level:

- i- Zakat not only purifies the wealth of a person but also purifies the soul by detaching a person from material possession. It also serves as a way to put Deen and commandments of Allah above his own needs.
- ii- Human has a tendency to get attached to material things and define himself with regards to his pricey possessions. By giving zakat, this materialistic tendency is buffered.
- iii- By fulfilling the obligation to Allah in the form of zakat, one becomes more closer to Allah and removes the materialistic things in the way of his connection to Allah. Moreover, he learns how he can attain closeness to Allah by spending out of what Allah has blessed him.
- iv- By giving annual zakat, one becomes more humble and learns humility. He becomes grateful by realizing how much his Allah has blessed him and learns humility by knowing how some people are suffering at economic front.
- v- Zakat is not only a system of taxation but a system of humanitarian cause where the person feels a boost in his altruistic traits. He becomes happy upon realizing that he can help others through his financial means.

## B- At Societal level:

Zakat is the stepping stone

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of creating a welfare state. It serves alot at societal level in following ways

- i- Zakat ensures collective welfare. It works to alleviate poverty while reducing the materialistic tendencies of the rich. Through the system of Zakat, welfare of every citizen is ensured as it is correlated.
- ii- The main aim of zakat is circulation of wealth, that is, it seeks a balance between socialism and capitalism. It does not support accumulation of wealth in some hands that is detrimental to society. On other hand, it also is not supportive of reformation of the social system by avenging the rich. So, it seeks a harmonious balance where rich can enjoy their wealth while caring for the poor through that wealth.
- iii- As Prophet (PBUH) said, "Poverty leads a person to disbelief." With disbelief, the person tries to survive on his own and this surviving on one's own is usually a deviation from social and legal code of a society - hence, crimes like stealing, corruption, money laundering and other street crime rise. Zakat serves as a buffer to these crimes by caring for the poor and providing for them, hence, helping them keep their faith in Allah.
- iv- Zakat ensures circulation of wealth which removes class differences. It is the most progressive system than capitalism and socialism as these both survive on class

differences. While Zakat promotes harmony and a system of equitable distribution of wealth that can form a welfare state.

Therefore, Zakat is an important pillar of an Islamic society.

## 6- POVERTY ALLEVIATION THROUGH ZAKAT:

The main aim of Zakat is to eliminate poverty in a society. Poverty is the root of all malice in society as it leads a person to disbelief, use of illegal means, stealing, crime and ultimately to suicide. The current economic system further highlights the difference among poor and rich which makes the poor feel neglected. Zakat is the most progressive solution to alleviate the levels of poverty in society as:

### A. It does not come with any interest attached:

Zakat and interest are antagonist to each other. An economy of interest can not work on Zakat and vice versa. Higher interest rates on the lent money further aggravate the economic condition of a person but Zakat does not come with any interest and, hence, contributes to low level of poverty.

### B. Zakat is not expected to be returned:

The current economic system helps the poor by lending money. The recipient is

expected to pay back the principle amount along with interest after certain time. While the money given under zakat is not expected to be returned, so, it ease out the economic pressure on poor.

### C- It is a self-serving mechanism.

The third head of zakat as mentioned in Quran is 'those who collect', so it pays for its administrative staff from the zakat collected and does not burden the national exchequer for crehion of this department which can provide a space to government to work for providing subsidies to the poor.

### D- Zakat is for people, not projects

Every country has a development department which work for the development projects like roads, hospitals etc. The money of zakat is strictly for the people. It is for the poor, the needy, those who are indebted and those who are enslaved. So, the money is used on people to free them from economic pressure.

### E. It creates economic opportunity.

Zakat can be used to create job opportunities for poor which can help them in easing out the pressure of poverty. Even the establishment of zakat departments at divisional and District level can create

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job opportunities that can alleviate poverty levels in a society.

In short, Zakat is an important economic system of an Islamic society that ~~ca~~ cares for its inhabitants. It provides fiscal space to the developing economies and provide monetary benefits to those already enfeebled by economic constraints.

### 7- CONCLUSION:

The ruler of any state is responsible for the social, moral and economic wellbeing of its followers. Zakat is a system that is inherent of an Islamic society. It is a stepping stone for an Islamic welfare state. Pakistan can learn and achieve so much from the institution of zakat. Currently, it is struggle with high inflation, high levels of poverty, rising social crimes and deprivation of its public. By establishing and functionalizing zakat, it can not only achieve some fiscal space from providing subsidies and aid programs like BISP but ensure the welfare of public. Therefore, zakat can serve a great purpose of uniting the nation and enhancing humanitarian spirit in the public. Moreover, it is by following Islamic principles that we can flourish in this world and hereafter.

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## Q2 PBUH IS THE PERFECT EXAMPLE FOR AN INDIVIDUAL.

### 1- PROLOGUE:

In Arab, there was a state of despair and ~~sava~~ ignorance before the advent of Islam. Humans were deplered the lowest category of savage. Then, Islam came and a civilization of these crude beasts began. It were the efforts of our Prophet (SAW) that elucidated teachings of Islam in such manner that groups and groups of people reverted to Islam and became the followers of Almighty. Even after fourteen hundred years, his (SAW) teachings and elucidations remain effective as they were then. To enter into the domains of Islam means to believe that Allah is one and Muhammad (SAW) is His messenger. One can learn alot about Islam by studying the life of PBUH. His (SAW) sayings, actions, character and silent approvals are a great source of motivation to become a practicing Muslim.

### 2- MUHAMMAD (SAW) : AN EXEMPLARY MODEL:

The life of Prophet (SAW) is the practical of all teachings inscribed in Quran. His life is the perfect example for any Muslim about what Islam means. Even Allah Almighty said in Quran,

There has certainly been for you in Messengers of Allah

an excellent pattern for anyone whose hope is in Allah and the Last day and (who) remembers Allah often."

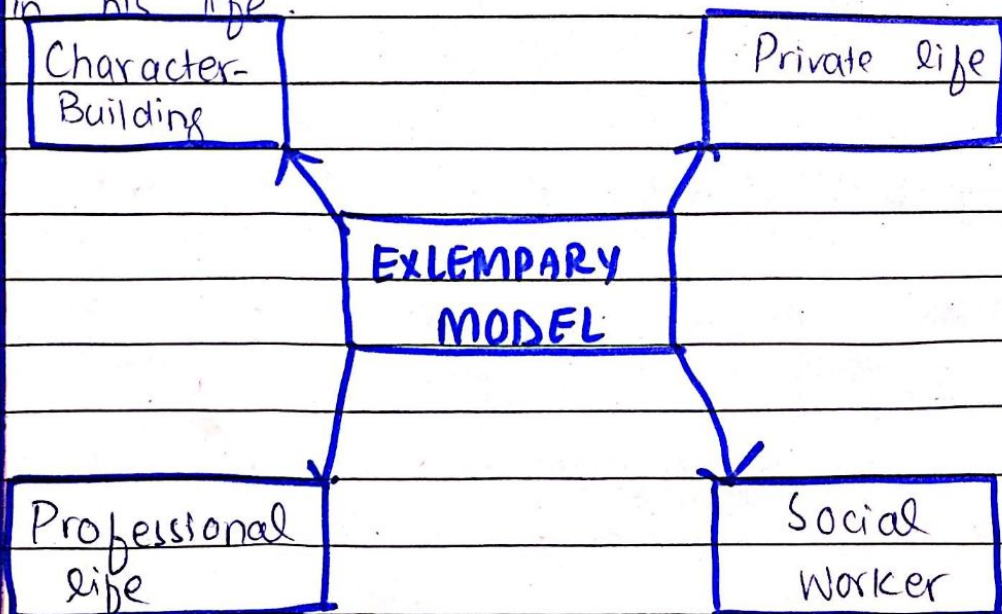
(Surah Al-Ahzaab: 21)

All the theory that is explained in Quran, the life of Prophet (SAW) is the practical aspect of it. He (SAW) was sent as a guidance to mankind. A guide to teach people about basics of Islam, to explain the teachings of Islam to general public. Muhammad (SAW) was the last messenger of Allah, the last guide.

### 3- AS A ROLE MODEL FOR AN INDIVIDUAL:

Hazrat

Muhammad (SAW) is an exemplary model for an individual for every arena of life. His life is not confined to single aspect but it encompasses every domain providing guidance of different roles a person play in his life.



**A - Character - building:**

As Quran states,

"There is no compulsion in the choice of religion."

(Surah Al-Baqarah: 256)

Muhammad (SAW) never used any coercive means for conversion. His character was of such authenticity that people enjoined upon the teachings delivered by him through motivation. Even before prophethood, he (SAW) was famously known as 'Sadiq and Ameen' among Arabs. Arabs used to put their belongings to him and he was the most truthful person they ever knew. His character was so genuine and exemplary that Hazrat Abu Zar accepted Islam because he was inspired from it. So, an individual can learn the traits of honesty, humility, truthfulness, piety, tolerance and forgiveness from PBUH.

**B - Personal Life:**

Hazrat Muhammad (SAW) was not only a role model by virtue of his character but he proved an excellent husband, father and friend in his personal life.

**i - As Best Husband.**

Muhammad (SAW) was a kind and devoted husband. He cared his women with utmost care and

set an example for other. It was his good behavior with his wife Hazrat Ayesha (R.A) that she narrated.

'The best among you is the one who is best for his family'

As a Best father:

He (SAW) was the best father to his daughter and grandfather to Hazrat Hassan (RA) and Hazrat Hussain (RA). He was kind and playful with children. He emphasized the rights of neighbors. One can learn a great deal about his dealings in personal sphere by following the life of PBOH.

### C- AS A SOCIAL WORKER:

Hazrat Muhammed (SAW) transformed the whole of Arab peninsula. He ordained the rights of Human being. Before Islam, daughters were buried when born. But it was due to teachings of Islam which he (SAW) advocated that not only gave the right of life to girls and women but also a right in inheritance and consent for marriage.

Moreover, He (SAW) was the first advocate of rights of animals and environment as one of his hadith narrates "Planting a tree is a charity."

Given by current scenario of environment his advocacy for the environmental rights is a good example for every one.

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Also, he (SAW) advocated the payment of wages for the workers before evening and was against the institution of slavery. He (SAW) freed many slaves in his life time which is a source of inspiration for people in the modern world issues of human trafficking, bonded labor and late or no payment of wages.

### D- Professional Life:

Professionally, Muhammad (SAW) had been a <sup>sp</sup> shepherd, Ambassador of Peace, military strategist, an educator and founding father of the state of Madinah. When he (SAW) was a shepherd, he used to perform his duty diligently without any carelessness. It was his honesty that people trusted him with their cattle.

Through out his lifetime, he (SAW) was famously known as Ambassador of Peace. Be it Fijjar wars, Hilf-ul-Fudul or Ghazwa, he (SAW) always displayed such aumen that reflected his peace keeping nature. World leaders of current can learn a lot from his life examples. Wars and ethnic conflicts are prevalent today and only by following his teachings of peaceful resolution of conflicts, the peace can be restored at global level.

When Muslims felt threatened by the Kufar and war was inevitable, Hazrat Muhammad (SAW) proved to be the best

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military strategist. Be His vigilant mind and keen decision-making led Muslim win many wars including Ghazwa Badr and Ghazwa Khandaq. He (SAW) reformed the concept of war. Like now, early Arabs used to war for gains and territories. It was because of PBUT that war was fought ~~set~~ only for the sake of Allah. It teaches us to fight for the cause of Allah, help oppressed and never turn a war into total war.

The Medina Pact tells about his (SAW) expertise in setting a statehood. It was his keen judgement that unified muslims into a single Ummah and to follow a proper constitution. Today, Muslims are divided serving their self-interest. His teaching and methods can serve as a guideline to reunite Muslim Ummah.

In conclusion, Muhammad (SAW) is a complete model for any individual. He displayed a perfect example in every field of life. Allah has sent him (SAW) as a complete model as it is said in Surah Al-Maida, Verse 3:

"Today, I have completed your deen for you and have completed my bliss upon you and accepted for you Islam as a deen."

Whoever wants to join and follow Islam,

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the life of PBUH is an exemplary model for him.

#### 4- EPILOGUE:

Prophet Muhammad (SAW) ~~was~~ <sup>is</sup> sent ~~to~~ as a blessing for all mankind. He is an exemplary model for all, be it Muslims and non-Muslims. His life serves as a guideline for everyone. He saw left a beautiful legacy as a husband, as a father, as a military strategist, as a diplomat, and as a head of state. By following these guidelines one can be successful not only in this life but in the life Hereafter. as Quran itself advocates

'And indeed, you are of a great moral character'

(Surah Al Qalam :4)

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