

Question: Importance of Zakat and Sadqaat.

I. Introduction: The term Zakat has been used thirty times in the Quran and constitutes the third pillar of Islam. The term sadqa is used in the Quran to indicate obligatory almsgiving in two verses of Surah Taubah (Verse 53 and 60). The giving of Zakat and Sadqaat has also been stressed upon in the sayings of the Holy Prophet (pbuh) and it has a multitude of social, moral and spiritual impacts on the life of an individual and society.

II. Literal and Conventional Meaning of Zakat

Zakat literally means that which purifies. According to Sachiko Murato and William Chittick: Just as ablutions purify the body and salat purifies the soul Zakat purifies the property and makes it pleasing to God.

III. Real Purpose of Zakat

Muslims believe that property is a blessing for which they should express gratitude to God and Zakat is a way of doing so.

Reference: And bestow upon them the wealth of God which he hath bestowed upon you. (An-Nur: 33)

"And spend of that whereof He hath made you trustees." (Al-Tur 52: 7)

IV Importance of Zakat in Quran

Quran has enjoined Muslims to pay Zakat.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْتَعِبُوا

الرَّاكِعِينَ

And keep up prayer and the poor-rate and bow down with those who bow down. with those who bow down.

(Al-Baqarah: 43)

وويل للمشركين الذين يأتون الزكاة

وهم بالآخرة هم كافرين

And woe to those who join gods with God, those who practice not regular charity and who even deny the Hereafter.

(Surah Fushilat: 6-7)

This verse clearly shows that not paying Zakat has been declared an attribute of polytheists and infidels showing the importance attached to Zakat.

V Importance of Zakat in Hadis

Holy Prophet (pbuh) said:
 "Allah has made Zakat obligatory on you for this very reason that the remaining wealth of yours may become pure for you."
 (Tirmizi)

"I have been commanded to fight against people till they testify that there is no God but Allah and they establish prayer and pay Zakat and if they do it, then blood and property are guaranteed protection on my behalf and their affairs rest with Allah." (Muslim)

VI Nisaab of Zakat

Nisaab (minimum scale) of Zakat on certain possessions is described below.

Type of Possession	Nisaab of Zakat
Money / Wealth / Income	2.5%
Silver	52.5 tolas
Gold	7.5 tolas
Camel	5 camels
Goat	40 goats
Cow	30 cows
Merchandise	Equal to 52.5 tola silver
Land Produce	10% on rainy / 5% of artificially irrigated

VIIMasarif of Zakat

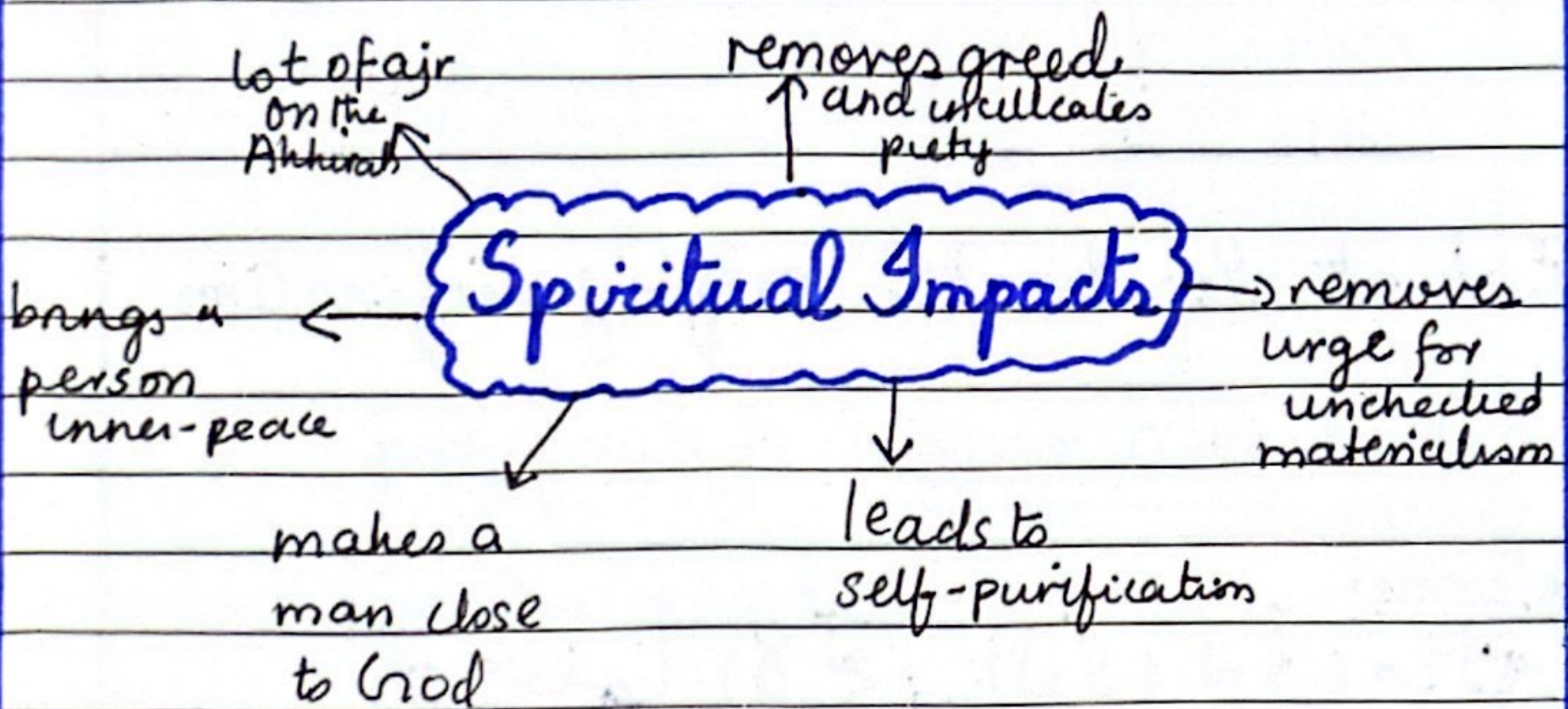
<u>Masarif</u>	<u>Description</u>
Fuqara	Those living without means of livelihood
Ma Masakin	Those who cannot meet their basic needs
Amalina Alaiha	To Zakat collectors
Muallafat al-Qulub	To persuade those sympathetic to Islam / recent converts to Islam
Fir Riqab	Slaves of Muslim who want to get free from masters
Al-Gharmien	Debtors who incurred debt in pursuit of noble goal
Fir-Sabilillah	Those carrying out Jihad
Ibn al-Sabil	Travellers travelling with a worthy goal

VIII

Sadaqat al-Fitr: Small charitable obligation traditionally paid at the end of Ramadan.

IX. IMPACTS OF ZAKAT ON HUMAN LIFE AND SOCIETY

1. Spiritual Impacts



a) Zakat removes greed and inculcates piety

Zakat removes greed from the hearts of the believers. It creates Taqwa among the believers.

Reference:

"And the person will be kept away from Hell who is Mutagi and gives money to make it clean."

al-hail, 92:17-18

b) Zakat removes urge for unchecked materialism

The real enemy which keeps man away

from religion is the love of this world and Zakat helps remove that.

Reference:

حب الدنيا لاس النجاة

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

(Sahih Bukhari)

3) Zakat leads to self-purification

Zakat is a means of purifying the soul.

Reference:

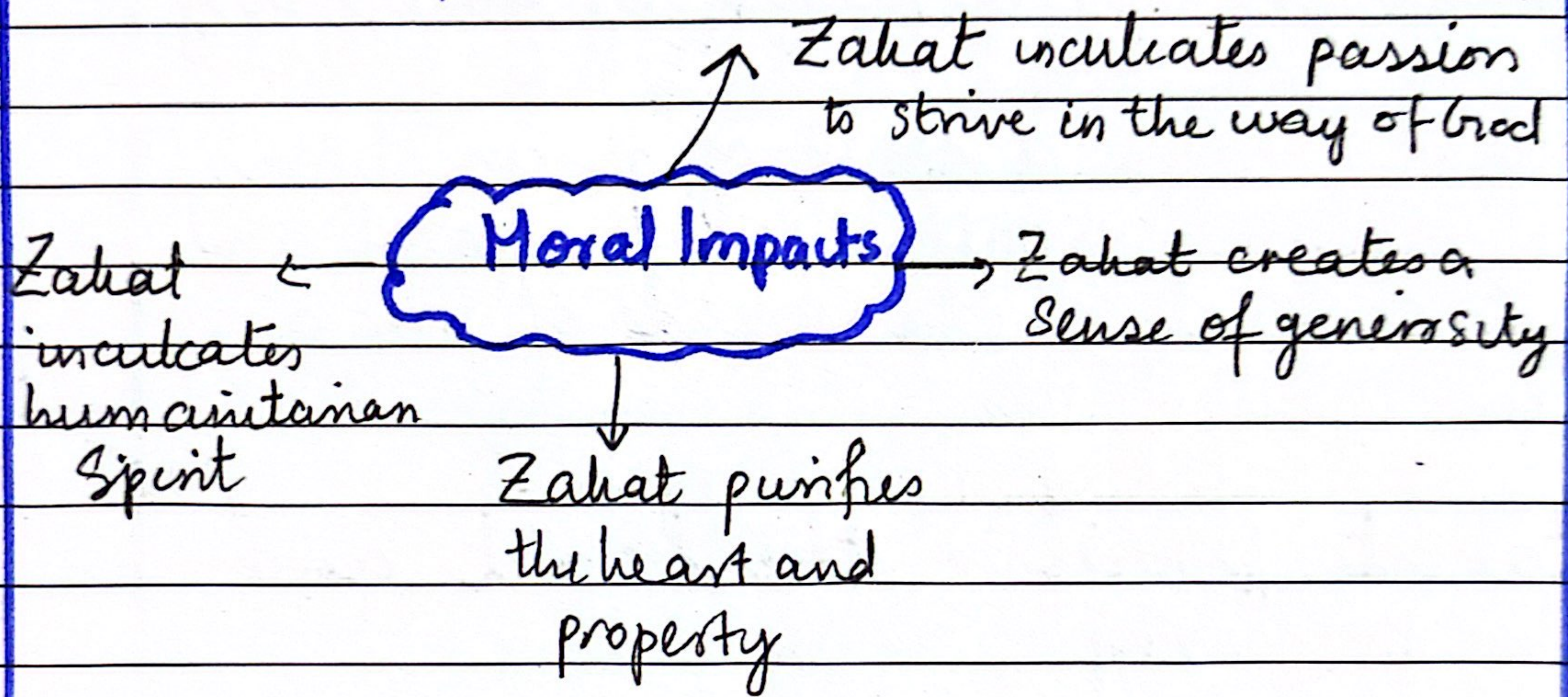
وسيجنبها الاتقى الذي يوتي ماله
يتزكى به

al hail 92:17-18

He shall be saved from Hell fire who is God-fearing and who gives riches to others for the purification of his soul.

2. "The greatest temptation for my people is wealth. If a Muslim can save himself from the lust of wealth, he will be able to protect himself from many other vices. His release from this bond will practically release him from many others."
(Sahih Muslim)

2. Moral Impacts of Zakat



a) Zakat inculcates passion to strive in the way of God

The Muslims have been repeatedly exhorted in the Quran to spend in the way of God: therefore spending of wealth for this purpose is a greatly appreciated act.

Reference:

والفقوا في سبيل الله ولا تلغوا بأيديكم الى التهلكة
واحسنوا ان الله يحب المحسنين

"And spend in the way of Allah and cast not yourselves to perdition with your own hands and do good to others; surely Allah loves the doers of good."

Al-Baqrah: 195

b) Zakat creates a sense of generosity

Zakat creates a sense of generosity as the person's wealth is in circulation and not confined in the hands of just a few individuals.

c) Zakat purifies the heart and the property

Zakat is crucial for the purification of the heart and the property.

d) Humanitarian spirit is awakened because of giving Zakat

Zakat is an effective weapon against selfish greed and sound illustration of humanitarian spirit

3. Social Impacts of Zakat.



a) Individual Welfare leads to collective welfare.

Zakat infuses in man the spirit of social welfare. This is the secret which Allah has described:

Reference: **يَسْمَعُ اللَّهُ السُّرُوءَ بِالسَّرَاتِ**

Allah has blighted usury and made almsgiving fruitful!
(AlBaqarah: 276)

b) Sadqaat and Zakat are for material assistance of the impoverished

Zakat provides basic necessities to poor Muslims.

Reference:

وَالَّذِينَ آمَنُوا لَمْ يَتَّخِذُوا لِلنَّاسِ الْفُقَرَاءِ

And in whose wealth there is a right for the beggar and destitute must acknowledge. (70: 24-25)

c) Defense of Religion

Another important purpose and benefit of Zakat is that it is utilized for the defense of religion.

Reference:

الذوا خفاقا وثقالا وجاهدوا باموالكم وانفسكم في
سبيل الله

Go forth light and heavy, and strive hard in Allah's way with your property and person.

(Al-Tawbah: 41)

d) Zakat and Sadqaat lead to circulation of wealth.

Zakat prevents the accumulation of wealth in few hands and has been encouraged by our religion.

Reference:

And it should not be that wealth is accumulated in a few rich hands.

O Muadh! Collect Zakat from the rich and distribute it among the poor and needy. (Sahih Muslim)

Conclusion:

Zakat, an important pillar of faith, has invariably been mentioned in the Quran and Hadis either with its virtues and benefits in this world and the next, like increase in wealth and Divine reward or with the warning of a dreadful punishment for those who fail to pay it. Besides being a pillar of faith it has its economic and social benefits and is the backbone of the economic system of Islam which aims to establish a self-supporting society in which everyone gets a chance to fulfill their basic needs and to lead a respectable life.

Question 4

Islamic Political System

الَّذِينَ إِذَا مَنَّتُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَ
آتَوُا زَكَاةً وَأَسْرُوا بِالْمَعْرُوفِ وَهُمْ رِئَاسٌ
الْمَنْكُرُ

(Surah Hajj: 41)

Translation: And they are those who, if we

if We give them authority in the land establish prayer and give Zakat and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of all matters.

Introduction :

Islamic political system by virtue of Quranic injunctions is based on the principles of collective consultation. As Allah Almighty says: O Prophet (Pbuh) consult them in the matter. It gives us a model of Khilafat which gives prime importance to the will of the people and is truly regarded as the guardian of prosperity of state and society both. The Khilafat institution as envisioned under Islam encapsulates the following core values as highlighted by Iqbal:

۱۔ حق پر مبنی صراحت کا عدالت کا شجاعت کا
لیا جانے کا، تم سے آگے دنیا کی امانت کا

The answer would seek to demonstrate how at every phase and stage of the Islamic political system the prosperity of state and society is guaranteed.

II. Islamic Electoral System includes people

2.1 Selection of caliph in the Islamic political system

The Holy Prophet (pbuh) laid down some principles for the selection of a caliph and left the rest of the matters to the Ijtihad of Muslims. The Muslims faced the crisis of selecting a Caliph among the migrant and the helpers i.e. Muhajireen and Ansar respectively.

Reference: In short, the election of Hazrat Abu Bakhar was elected after deliberation by a Council of Muslims at Saqifa Bani Sa'ada.

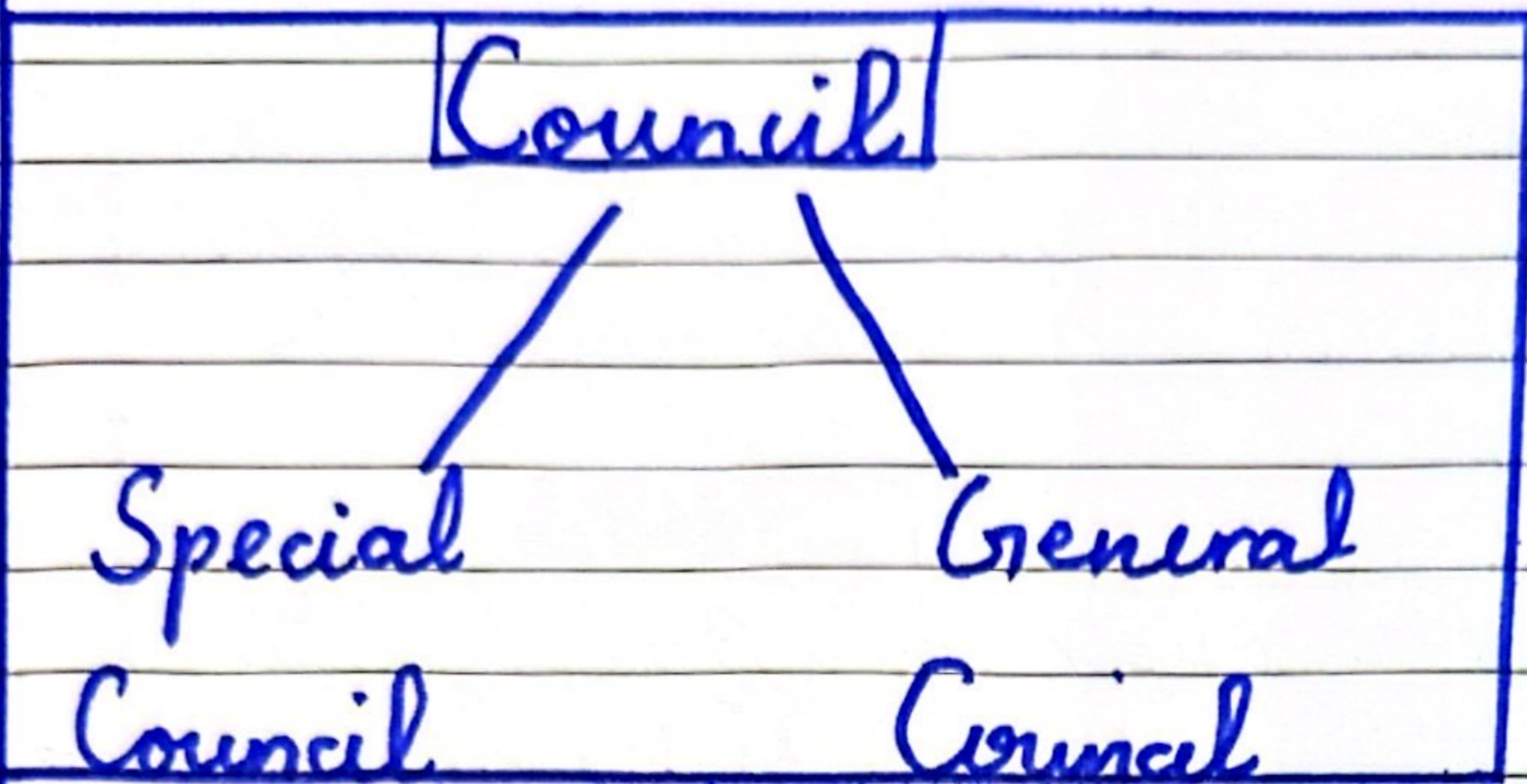
Similarly the second Caliph, Hazrat Umar was nominated by Hazrat Abu Bakhar with the consultation of the leading companions of the Holy Prophet (pbuh).

People pledged their allegiance at the hand of Hazrat Umar after the death of Hazrat Abu Bakhar. All people were included in the process.

2.2 Establishment of Council

Hazrat Umar was the first Caliph who institutionalized the Council system. Prior to that all the tasks were carried on in consultation with the

leading companions in the life of the Holy Prophet (pbuh) and Hazrat Abu Bakkar RA.



- i. **Special Council:** Special Council comprised the leading companions like Hazrat Uman, Hazrat Ali, Saad bin Abi Waqas, Hazrat Talha, Hazrat Zubair, Hazrat Amr bin Al-as, Hazrat Abu Musa Ashari.
- ii. **General Council:** The General Council included all the people of Madinah who were consulted in different matters.

2.3. Selection of Caliph by the Council

Almost all the members in Hazrat Umar's Council were highly skilful in administration, but they chose Hazrat Umar for Khilafat. He was elected by the will of the people showing that in the election process

general will of the people.

III. Characteristics of the Islamic Political System

According to Sayyid Abul Ala Madudi the Qur'an and Sunnah have laid down principles of government and the state. An Islamic state is an ideological state. The basis of Islamic society is the ideology of Muslim.

3.1. Sovereignty belongs to Allah Almighty

The significant feature of the Islamic political system is that it acknowledges only Allah Almighty as the creator and master of all the creation. Only he deserves to be supplicated and worshipped. All the power as well as authority is vested in Him only.

Reference:

وَمَنْ أَمَرَ مِنَ اللَّهِ عَزَّ وَجَلَّ

Whose order is better than Allah Almighty

(Surah Al Maudah: 50)

3.2. Islamic state is better than theocratic state.

→ Majid Khadduri holds that the use of 'theocracy' is undesirable or even erroneous for the Islamic political system and he suggests 'nomocracy' is a more meaningful term.

"Juridically he (Caliph) is simply the legitimate ruler of the Muslim community, subject to a system of law. The community is therefore governed by a nomocracy which regardless of its religious origin is still the rule of law and not of a priestly class."

(Malcolm Kerr)

3.3. Man is the vicegerent of Allah Almighty

→ Allah Almighty has sent man on Earth as His vicegerent. He is allowed to legislate in different matters, whereby there are no explicit commandments of Allah in the Quran or the Sunnah of the Holy Prophet (pbuh) yet they have

to follow the spirit of Islam in all aspects.

Reference:

انى جاعل فى الارض خليفة

(AlBaqrah:30)

I am about to place my vicegerent on Earth.

3.4. Forbidding the demand of power

In Islamic political system, nobody longs for power and a position of authority. No one can get elected on his own, rather only people can ask him to be their leader.

3.5 Human Equality

It is the political system of Islam that gave people the unprecedented right of human equality.

Reference:

An Arab has no superiority over a non-Arab and non-Arab has superiority over an Arab except by piety.

3.6 Tolerance and forgiveness

Islamic political system advocates and professes tolerance and forbearance. History is replete with instances of tolerance from the life of the Holy Prophet (pbuh) and his companions.

Reference: At the time of conquest of Makkah when one of the companions said that "today is the day of bloodshed." Holy Prophet (pbuh) listened and replied: "Today is the day of mercy and forgiveness."

3.7 Altruism and unselfishness

→ Altruism in Islamic political system means preferring others over one's self i.e. foregoing one's rights for the benefits of others.

Reference: The sacrifices offered by the residents of Madinah on the eve of the migration of the Holy Prophet (pbuh) is exceptional.

محمد رسول الله، والذين معه أشداء على
الفاقر، رؤفا بيومهم

(Al-Fateh = 29)

Muhammad is the Messenger of Allah

and those who are with him are hard on the disbelievers, compassionate among themselves

3.8 Preaching good and forbidding evil

Allah has made obligatory on each and every Muslim to preach good and forbid evil.

Reference:

من رأى منكم منكراً فليغيره بيده فإن لم يستطع فليغيه بلسانه فإن لم يستطع فليغيه بقلبه وذلك أضعف الأيمان

He who amongst you sees something amobinable should modify it with the help of his hand; and if he has no strength of knought to do, then he should do it with his tongue, and if he has no strength enough to do it, even then he should abhor it from his heart and that is the least.

3.9 Justice.

→ Justice has great importance in Islamic political system.

Reference

ان لا تأخذوا بالحق والاحسان

Allah commands justice and the doing of good (Surah Al-Nahl - 90)

3/10 Religious Freedom

The system of Allah in Islam embraces belief, morals and practical conduct cannot be imposed by compulsion

Reference: $\text{لَا إِكْرَاهَ فِي الدِّينِ}$
 There shall be no compulsion (acceptance of) the religion.

(Surah Al Baqrah: 256)

IV Commandments for Rulers

- In Islamic political system it is essential for the rulers to be faithful, honest and act upon the Quran and Sunnah
- They should be pious, honest, trust worthy and God-fearing
- These conditions are also

V. Common Features of Islamic and Western Political Systems

• Consultation is significant feature of both systems.

• Federal democratic system as seen

in America is much closer to the Islamic Khilafat System.

Religious freedom, dignity of humanity, social justice are common values.

VII. Differences between the Islamic and Western Political System

1. In Islamic political system sovereignty belongs to Allah Almighty whereas in the Western democratic system sovereignty belongs to masses.

2. In Islamic political system man is 'vicegerent of Allah Almighty' while on the contrary man in Western democratic system is free from all 'revealed bindings'.

3. In Islamic political system right to vote is not available to all unlike West.

VII. Conclusion

Undeniably, Islamic political system has many characteristics which directly guarantee the prosperity of state and society as the political system is centered on the wellness of Ummah and its prosperity.

Question 6: Human Rights in Islam in light of Sermon

Introduction: The concept of Islam about human rights is based on mutual respect, dignity and equality. Islam puts more emphasis on rights than on duties. In Islam there are three major declarations about humanity:

1. Pact of Madinah
2. Declaration of Makkah
3. Last Sermon of the Holy Prophet (pbuh).

The question requires us to discuss the concept of human rights in light of the sermon of Hajjat ul Wida.

Fundamental Rights Enshrined in the Last Sermon

1. Protection of life and property

Islam places significant importance on the right to life and property and enjoins its believers to follow the same. This was stressed upon by the Holy Prophet (pbuh) in the last sermon.

Reference:

انما الناس ان دما نكم واموالكم واءسرافكم
واطرافكم عليهم السلام

O people! Verily your blood, your property,
your honour, your children are sacred
as this day, this month and this place
is sacred for all.

2. Respect for Humanity

Islam enjoins respect for all individuals.
This right to dignity was referred to by
the Holy Prophet (pbuh) in the last sermon as well.

واما السائل فلا تنهر

Nor reproach any beggar

Surah Al-Duha: 10

Even beggars have been given respect in
Islam.

ولقد كرّمنا بني آدم و جعلناهم في البر والجره

We honoured the sons of Adam
There is recognition of the right to
dignity of man.

عظف آدمی اس کو نہ جانے گا
پووہ کیا سی صاحب ہنم و ذکا
حصے عشق میں مادر نظر آئے گی
منہ طیش میں فوق خدا نہ رہا

3. Human Equality

The last sermon emphasized on universal human equality and said that there is no superiority of one over the other

وَلِكُلِّ دَرَجَةٍ عَمَلُهُمْ وَكَأَنَّهُمْ عَلَىٰ سِدْرٍ مِّنَ الْأَعْلَىٰ عَمَلُهُمْ

Everyone is assigned a degree according to his deed. Your Lord is not heedless of what they do

(Al An'am: 32)

No Arab has a superiority over a non-Arab and no non-Arab has superiority over an Arab except in piety

(Sahih Bukhari)

This shows that there is complete equality in Islam.

4. Rights of Workers and Servants

In his last sermon Holy Prophet (pbuh) emphasized on rights of workers and servants

لَا تَقَاتِمُوا عِبَادَنَا وَلَا تَطْمَعُوا فِي مَالِهِمْ وَلَا تَأْطُوا وَأَنْتُمْ

Your slaves, your slaves! See that you feed them such food as you eat yourselves and dress them with what you wear yourself. And if they commit a mistake

which you are not inclined to forgive,
then sell them and do not
to torment them.

(Sahih Muslim)

Religious Freedom

Everyone is free to pursue his beliefs
and religions and this is emphasized
in Islam.

لا إكراه في الدين، قد بين الله الرشد من الغي
فمن يكفر بالطاغوت

Let there be no compulsion in religion
as the right thing has been
made distinct from the wrong thing

(Surah Al-Baqarah: 256)

6. Eradication of Ethnicism

There is a lot of emphasis attached on
removing ethnic divide in society.

الأكل شي من أسر الجماعة
موضوع تحت قدمي

Every prejudice of Jahilia is
under my footsteps

(Bukhari)

This was stressed upon the Holy
Prophet (pbuh) in the last sermon
as well.

7. Economic Rights

Holy Prophet (p.b.u.h) emphasized on economic rights of Muslims.

كلوا واشربوا ولا ترفوا

And eat and drink but don't be excessive

(Surah Al-Araaf:31)

You should not attain righteousness until you spend out of what you love in the way of Allah

(Surah AAnaam:32)

8. Public Right to Awareness.

There is a right for Muslims to be informed which was given at last series

فليبلغ الشاهد الغائب

Let him that is present, convey it unto him who is absent, for many people to whom the message is conveyed maybe more mindful of it than the audience.

(Muslim)

This is equivalent to the right of information present in Constitutions today.

9 Rights of Women in Last Sermon

The Holy Prophet (pbuh) emphasized to men that it is pertinent for them to give regard to the rights of their wives.

O people! Your wives have rights over you just like you have rights over them, so be kind to them."

Holy Prophet (pbuh) has also emphasized upon the women's right to inheritance. Islam awards rights to women as wives, daughters, sisters and mothers. If this right is followed in letter and spirit the world can save itself from the ices of domestic violence which is a prevalent phenomenon in our society. The farewell sermon was a reiteration of the right of women to be dealt with kindly and with love in marital unions. Holy Prophet (pbuh) himself set a precedent of the same as well by being extremely kind to all his wives.

90 Right of the Holy Prophet (pbuh)

قالوا قد ايتنا الا ما نذ وبلغت الرسالة
ونصحت الامة

And if you were asked about me, what would you say? They answered "We bear witness that you have conveyed the trust (of religion) and discharged your ministry of Prophethood and looked at our welfare."

Thereupon Allah's Messenger lifted his forefinger towards the sky and then pointing towards the people said:

اللهم اشهد اللهم اشهد

O Lord: Bear thou witness unto it.

Conclusion

Islam has protected the rights of all classes. From first revelation to last sermon human rights have been explained in detail. Last sermon is complete and comprehensive as compared to any other charter. To act upon last sermon is compulsory for every Muslim and it should be made part of the Constitution of Muslim countries.

Islamic Economic System and Social Justice

Introduction:

إِنَّمَا أَمْرُهُمْ فِيهَا نَدَبٌ لِّمَنِ الْكَيْدُ يَدَبُ لَهُ

O men eat the lawful and good things from what is in the earth and follow not the footsteps of the devil. Surely he is an open enemy to you.

(Surah Al Baqrah: 168)

Islam has left no aspect about which complete guidance is not available. The Islamic economic system is a golden mean between capitalism and communism which grants prime importance to bringing about social justice in society. The cardinal principle of Islamic economic system are that Allah Almighty is the real possessor granting all men equal rights of earning and proscribing all unlawful means of acquiring wealth. It is based on the principles of Zakat and Ushr. It is the need of the hour that Islamic economic system is implemented.

II. Cardinal Principles of Islamic Economic System Promote Social Justice

2.3

Justice

2.1 Allah Almighty is the real possessor. Allah is the real possessor of all property and no man has ownership of it.

Reference:

لِلّٰهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ

To Allah belongs whatever is in the heavens and whatever is in Earth.

(Al Baqrah: 284)

2.2 Man is Allah's Vicegerent

Allah has appointed man as His vicegerent on Earth.

Reference:

وَاذْقَالَ رَبُّكَ الْمَلٰٓئِكَةَ اِنِّيْ جَاعِلٌ فِي الْاَرْضِ خَلِيْفَةً

Remember when your lord said to angels; I am going to create a deputy on Earth.

(Surah Al Baqrah: 30)

2.3

Equal right of earning

Every Muslim enjoys an equal right to earn.

وان ليس للانسان الا ما سعى به

And that man can have nothing but what he does good or bad.

(Surah Al-Najm: 39)

2.4

Some people are superior to others

Islam acknowledges the disparity in earning as one man can exceed others through personal effort.

Reference:

وهو الذي جعلكم خلائف الارض وروح

بعضكم فوق بعض فوق بعض درجت

يسلوكم في ما اتاكم به

"It is He who made you the vicegerents of the earth and raised some of you in ranks over others, so that He may test you in what He has given you. Surely your Lord, is swift in punishing, and surely He is most Forgiving, Very Merciful."

Surah Al-An'am: 165.

2.5 Circulation of Wealth

Islamic economic system has a significant feature to promote social justice and that is wealth should not accumulate in a few hands and should stay in circulation so that all people may benefit from it.

Reference:

كُلُوا مِمَّا رَزَقْنَاكُمْ وَلَا يُقْبَلُ مِنْكُمْ إِلَّا الْبِرُّ ۚ

So that it may not be a thing taken by turns among the rich of you.

(Al Hashr: 7)

2.6 Use of Lawful Source

Islam enjoins that only lawful sources of earning are used.

Reference:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن ثَمَرِهِ إِذَا أَثْمَرَ

"O people eat of what is lawful and clean."

(Al Baqrah: 168)

Man has to utilize every possible resource at their disposal to do lawful earning.

2.7 Unlawful means of earning are prohibited

There is no room for unlawful sources of earning like theft, bribery, sculpting the idols, hoarding, prostitution, gambling and drug trafficking.

A. Prohibition on bribery

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ

And do not swallow up your property among yourselves by false means
(2:188)

B. Prohibition on Interest

Interest is also a similar sin that morally pollutes a person and institution that is involved.

“O you who believe! do not devour usury making it double and redouble (Al-Imran:130)

Conclusion: The various cardinal principles of Islamic economic system show that it promotes social justice by preventing the accumulation of wealth in the hands of few by enjoining people to distribute it and if the Islamic economic system is followed in true letter and spirit it can bring peace and justice to the world.