

Q.01: ZAKAT

Introduction:-

Zakat is one of the five obligatory worships of Islam. The literal meaning of Zakat is "purification" or "that which purifies". In Islam it is the process of giving alms in the way of Allah. According to the Quran, there are eight 'masarif' of zakat. Zakat is a mandatory part of Islamic faith and it is a necessary pre-condition for the purification of wealth. There are many spiritual, moral and social benefits of giving zakat.

Masarifeen - e - Zakat:

'Masarifeen' means those who are entitled to receive Zakat. There is no order for receivers of 'Zakat' in Quran but there is one for 'Sadaqaat' in verse 9:60 of the Holy Quran:

انما الصدقات للفقراء والمساكين والعالمين عليه والحوالة القلوب
وفى الرقاب والغرمين وفى سبيل الله وابن السبيل

"Alms-tax is only for the poor and the needy, for those employed to administer, for those whose hearts are attracted to the faith, freeing slaves, for those in debt, for Allah's cause and for needy travellers."

According to this verse, the people who are entitled to receive Zakat are:

- ① Fuqaraa (Beggars / poor people).
- ② Masaakeen (Needy).
- ③ Aamileen (collectors of Zakat).
- ④ Moalifati Quloob (whose hearts attached to Islam).
- ⑤ Fi Riqabi (freeing slaves).
- ⑥ Gharimeen (for those in debt).
- ⑦ Fi Sabeelillah (way of Allah).
- ⑧ Abnaa Sabeel (needy travellers).

Who should pay Zakat:

Not everyone is obliged to pay Zakat in Islam. There is a rate of zakat and eligibility criteria for Zakat -

Eligibility:-

The 'Nisaab', on how much wealth Zakat must be paid, is:

- 7.5 Tola Gold
- 52.5 Tola Silver
- 5 camels / 30 Cows / 40 Goats.

Rate:-

→ The rate of Zakat on cash and equivalents is 2.5% or $\frac{1}{40}$.

→ The rate on agricultural produce is 2.5% - 20%.

→ The condition on this rate is that a minimum

of 1 year should have passed on this wealth.

Importance of Zakat in Quran:

واقبوا الصلوة والقرآن الزكاة والركوعوا مع الركين (Al-Quran 2:43)

"And keep up your prayer and pay your Zakat and bow down with those who bow down".

There is such importance of Zakat that it has been mentioned around 30 times in Quran and it has mostly always been mentioned alongside Salaat, meaning it is as important as Salaat.

ولا رزقنهم ينفقون (Al-Quran 2:3)

"(These are the people who) Donate from what we have provided them".

Importance of Zakat in Hadith:

The Holy Prophet (PBUH) has laid great importance on Zakat. When he (PBUH) sent Muez bin Jabal to Yemen as Qazi, he (PBUH) said to him,

"Take zakat from the rich and give it to the poor present there" - Al-Hadith.

On another occasion, the Prophet (PBUH) said, "Allah has made Zakat obligatory for you for this very reason that your remaining wealth may become pure for you."

Zakat's effect on Poverty Alleviation:-

There is nothing praiseworthy about poverty in Islam. Poverty can lead to crimes and other wrongdoings which is why the Holy Prophet (PBUH) prayed to Allah:

"Oh God! I seek refuge from ~~poor~~ poverty."

Since Islam is a complete way of life, it has proposed ways to alleviate poverty and Zakat has a major role in it.

Zakat can alleviate poverty in the following ways.

i) Zakat provides social security:

Islam is the first religion that provides social security and promotes the idea of a welfare state. The essence of Zakat is to take wealth from the rich and distribute it among the poor and the needy.

ii) Zakat promotes distribution of wealth:

One of the major drawbacks of the capitalist system of today's world is

the inequality that it causes. The rich get richer and the poor get poorer in a capitalist system. But by taking the excess amount of ~~the~~ wealth from the ~~poor~~ rich and giving it to the poor not only closes the gap between the rich and the poor but also promotes distribution of wealth equally.

iii) Zakat provides opportunity to the poor to get out of poverty:-

It is a fact the wealth generates more wealth. Therefore, by giving some wealth to the poor through Zakat might give them the opportunity to invest in themselves and take themselves out of the vicious cycle of poverty.

iv) Circulation of wealth through Zakat:-

By taking money from the rich few and giving it to the poor masses, wealth circulates. The accumulation of wealth is very dangerous for the society as a whole.

v) Circulation of Economy:-

When the poor get some assistance through

Subject: _____

Date: _____

Zakat, they might spend it for material needs. This spending of money causes circulation of economy and growth of economy which might take the poor out of their poverty as a whole.

vi) Zakat encourages the spirit of generosity:-

Zakat encourages generosity which might lead to increased investments in the development of society - This can also result in alleviation of poverty.

Conclusion:-

Zakat is one of the most important pillars of Islam. It is obligatory for all Muslims. The importance of Zakat is clear from the emphasis that has been put on it in Quran and sunnah. The entitled people of Zakat have been clearly mentioned in Quran. Zakat plays an important role in taking the poor out of their poverty which benefits the society as a whole.

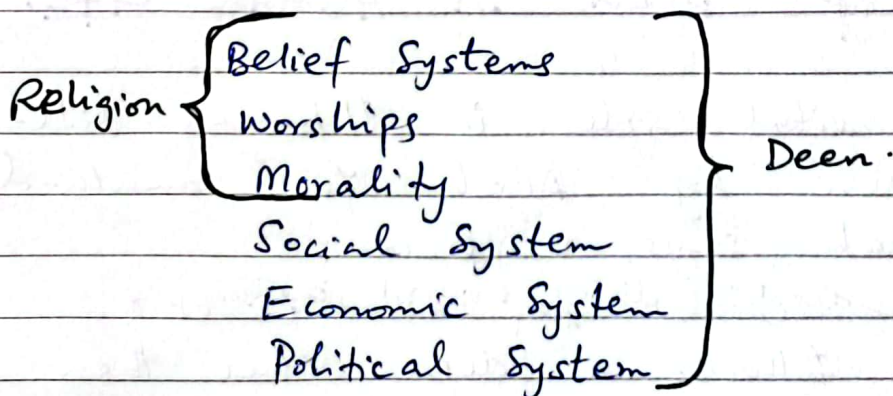
Al-Hadi Notes

Q.2). Deen:Introduction:-

'Deen' is an arabic term and its literal meaning is "complete way of life". The concept of Deen is ~~not~~ different from the concept of worship. While 'religion' is a particular way of worship and faith, 'deen' covers all aspects of man's religious as well as social life. The Deen chosen by Allah is Islam.

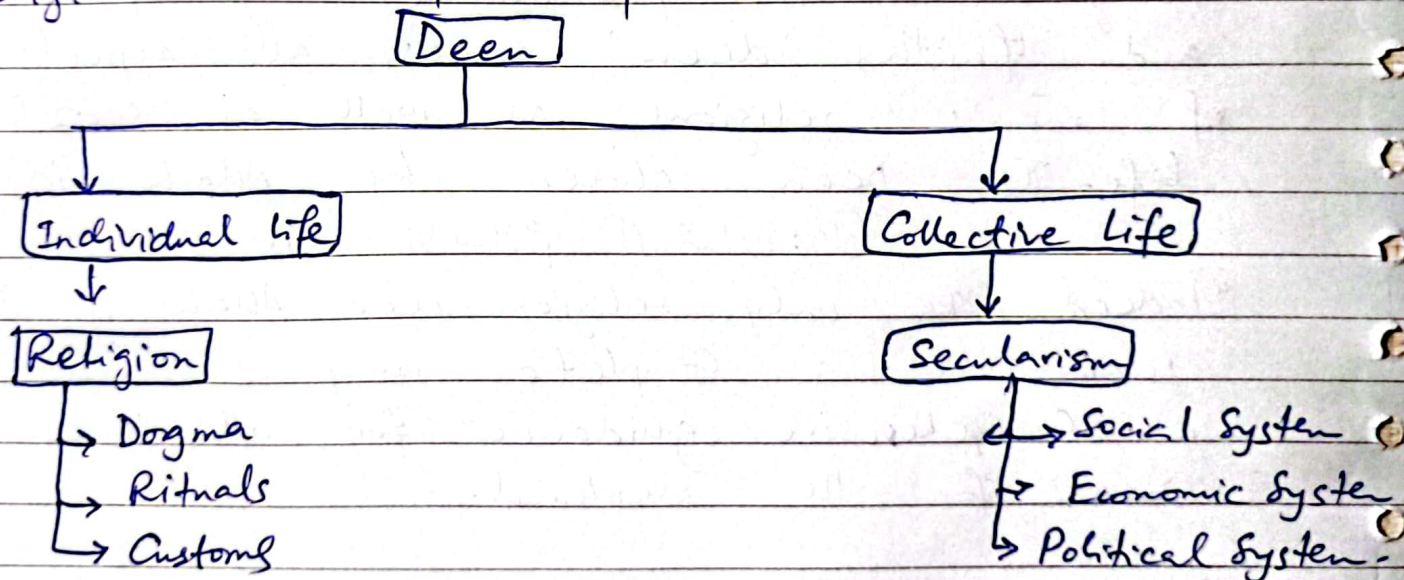
ان الدين عند الله الاسلام (آل عمران: 19)

"Indeed, the only religion near Allah is Islam". Islam is a complete way of life and a comprehensive guidance for all times to come for the mankind.

Difference between Deen and Religion:

Religion is a particular system of faith and worships - According to Prof. E.B. Taylor, "Belief in spiritual beings is called Religion".

Religion deals with man's relation with God. while Deen deals with both man's relation with God and his fellow humans. Deen is totality while religion is partiality. Religion deals with only the spiritual needs of man while ~~deal~~ Deen deals with both spiritual and physical needs of man. Religion is a part of Deen.



Importance of Deen in Human Life:-

Deen plays a vital role in human life.

The deen chosen by Allah for mankind is Islam. Allah says in Quran:

ومن يبتغ غير الاسلام دينا فلن يقبل منه وهو في الآخرة من الخاسرين

"If someone follows a deen other than Islam, that will not be accepted".

(Aal-e-Imran : 85).

Islam has the utmost importance in human life which is explained as follows:

1) Islam provides Holistic Guidance:

It is the primary function of Islam to provide guidance to mankind.

(Al-Quran (2:2) ذَلِكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ)

"There is no doubt in this book - a guidance to the pious."

Islam provides a comprehensive guidance on all aspects of human life. And this guidance is eternal for all times to come.

i) Guidance about Religion:

Islam provides guidance about the religious affairs of man. It guides man about the worship system, belief system and the proper procedures of the religious aspect of life.

ii) Guidance about Social Life:-

Islam, being a deen, provides guidance not just on religious affairs but also the social affairs of man. It guides man about structure, transactions and day to day dealings of society.

iii) Guidance about Economic System:

The economic system of Islam is also comprehensively explained. The concepts of Zakat, inheritance, doing business etc. provide

a guideline for man to deal with economic affairs-

iv) Guidance on Political, Governance, Justice Systems:-

Islam has laid out a complete guide for the political system, governance system and justice system of man.

2) Islam answers basic questions of life:-

Man is an intelligent being and numerous questions arise in his mind - Islam has provided answers to each and every question of man-

i) Who is Creator of Man and Universe?

(Al-Zumar: 62). الله خالق كل شيء

"Allah is the Creator of all things".

ii) Purpose of Human Existence on Earth:-

(Quran 51:56) $\text{وما خلقت الجن والانس الا ليعبدون}$

"And I have not created the jinn and the man except that they should worship me".

iii) Objective & Purpose of Everything:-

(Quran 54:49) $\text{انا كل شيء خلقته بقدر}$

"Surely we have created everything accordingly to a measure.

Nothing in this universe is created without a purpose.

iv) Whether there is free will?

(Al-Quran 18:29) *فمن شاء فليؤمن ومن شاء فليكفر*

"Whosoever wants, he should believe; and whosoever wants, he should disbelieve".

There is free will in human life.

v) Is there life after death?

"And as to those who are made happy, they shall be in the garden".

(Al-Hud : 108).

3) Islam is a Source of Knowledge and wisdom:

Islam provides wisdom and knowledge to men through Quran, ~~Sunnat~~ and Sunnat-Mankind could follow these sources and lead a ~~suc~~ prosperous life.

4) Distinctive Features of Islam:-

Islam is the final deen of Allah and is for all mankind to come. It is different from all other religions. Its

unique features are:-

- ① It teaches of simplicity, rationality and practicality.
- ② It strikes balance between material and spiritual worlds.
- ③ It promotes humanism and universality.

- ④ It produces harmony between permanence and change.
- ⑤ All the records of teachings of Islam are preserved.

Conclusion:-

Islam is a complete code of life and the chosen Deen of Allah. It ~~provides~~ encompasses the religious as well as secular aspects of life. It provides a comprehensive guidance to humans in all aspects of life.