

Islamic Studies

Q3. Explain the philosophy of Zakat. What are the social, moral and individual impacts of zakat? Explain.

(a) Introduction:

- (i) Importance of Zakat
- (ii) Need of a charity system to fight the vices in society

(b) Zakat and its philosophy:

- (i) Meaning of zakat
- (ii) Quranic advice on zakat and its recipients

(c) Social impacts of Zakat:

- (i) Fostering connection between the fortunate and the less fortunate
- (ii) Inculcating the feeling of brotherhood and unity among the Ummah.
- (iii) Reduction in crimes due to financially helping the poor.

(d) Moral Impacts of Zakat:

- (i) Creates generosity among

the fortunate and feeling of thankfulness

(ii) Purification of soul from greed and pride

(c) Individual impacts of zakat:

(i) Cultivates feelings of empathy and compassion

(ii) Reinforces sense of duty and responsibility

2) INTRODUCTION:

Zakat is the fourth pillar of Islam and is obligatory for all Muslims who have the financial capability to help others. Islam is a complete code of life, and owing to this fact, it has proposed an economic system of fairness, justice and equality. Islam encourages the wealthy people to help the needy because the less fortunate have a right over the wealth of the rich; as it has been given by Allah (SWT). Establishment of Zakat system has various social,

moral and individual inputs that bring positivity within the person as well as enriches the society with justice, equality and generosity.

(b) MEANING OF ZAKAT:

Zakat is a word with an Arabic origin literally translating to "purification, cleanliness and growth". It purifies the individual of greed, cleans the soul and grows the blessings, inculcating generosity and givingness among the individuals. The Prophet (PBUH) stated regarding zakat,

"Wealth is never diminished by giving in charity"

(Sahih Muslim)

(c) RECEIPIENTS OF ZAKAT:

Allah (SWT) has not only ordered the giving of charity or alms-giving, rather He (SWT) also mentioned the recipients of Zakat in Surah the Quran.

"Alms are only for the poor and the needy, and for those employed to collect, for those who have been reconciled, for freeing captives, for those in debt, for Allah's cause, and for the traveller."

The above mentioned are the only receivers of Zakat and it cannot be paid to the blood relations and spouses. The fixed percentage for payments is;

- 2.5% on gold
- 52.5% on silver

PHILOSOPHY OF ZAKAT:

The economic system of the present world is quite different from Islamic system. Allah (SWT) chose Islam as a religion for all, till the day of judgement; resultantly HE (SWT) also established a just economic system, one rooted in fairness and giving.

Circulation
of wealth

A system of giving
where the wealth
is not hoarded
and accumulated

The financial gap
between the rich
and the poor does not
increase, where the
rich get richer and
the poor get poorer.

Reduction
in social
parity

Unity in
Ummah

The financially fortunate
helping the poor of the
ummah will foster
feelings of brotherhood and
unity.

The unity will provide
a strong front for
defence against the
enemies of Islam

Strong
Islamic nation
against the
enemies

SOCIAL IMPACTS OF ZAKAT:

Following are the main social impacts of Zakat,

Bridging gap between the fortunate and less fortunate

Unity in Ummah and feelings of brotherhood

Social
Impacts

Reduction in crimes and increasing security

Alleviation of poverty

i. Bridging the gap:

When the rich refuse to spend their wealth, the wealth becomes centered and accumulated to the bourgeoisie of the society. Islam rejects such system and orders the rich to spend their wealth in the way of Allah (swt). Allah (swt) says in Surah Baqarah;

"Establish prayer and give Zakat."
(Surah Baqarah)

When the wealth is shared with the needy and poor, it does not create enmity among the rich and poor, rather establishes a harmonious relation.

ii. Unity in Ummah and brotherhood:

A society where wealth is shared, does not suffer at the hands of conflict and injustice. The act of alms-giving

is so important that Prophet's (PBUH) companion, Hazrat Abu Bakr (RA) announced Jihad against those who refused to pay zakeet after the death of Prophet (PBUH). Allah (SWT) says in the Holy Quran,

"There are those who hoard gold and silver and do not spend in the way of Allah—give them tidings of a painful punishment"

(Surah Tawbah)

Thus, Islam punishes those who hoard and go against the word of Allah, so that the ummah stays united and the purpose is fulfilled.

iii. Reduction in crimes

In a society where Zakat provides the needy with the basic necessities of life, the people do not turn to the arts of theft. This makes the society

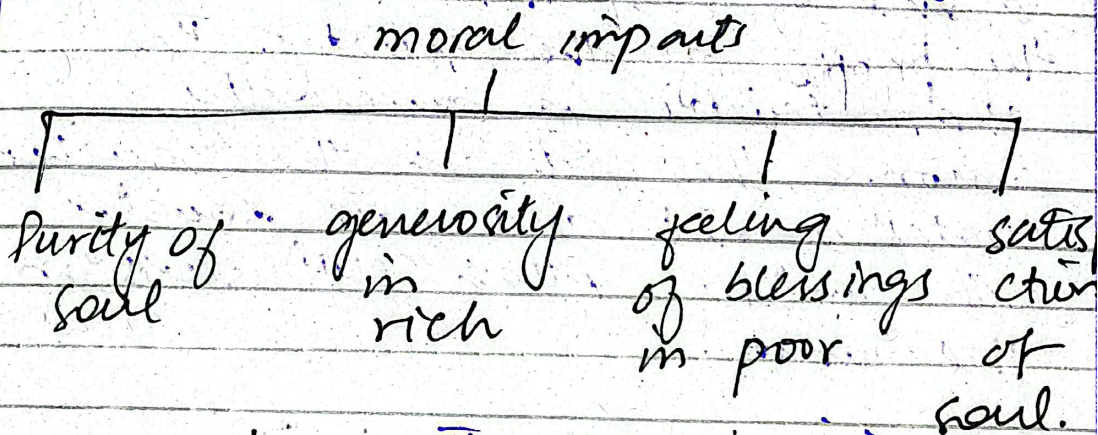
more secure and healthy, which is the purpose of Zakat. It reduces the acts of bribery, corruption and mugging. A perfect example of it can be taken from the caliphate era of Hazrat Umar (RA). The system of Zakat at his time was so effective that there was no one to receive the Zakat. Thus, Islamic system of Zakat aims at achieving such independent society.

iv. Alliviation of poverty:

Poverty usually leads to other vices in the society such as burglary, mugging, corruption and bribery. Once the main cause is uprooted, it leads to a fair system. Zakat's other purpose is to reduce the poverty in the society. Many institutions of health and education work on Zakat. Another example of this can be UNHCR using Zakat to bring 20% of the Jordan population above the poverty line.

(2) MORAL IMPACTS OF ZAKAT:

Zakat ensures the moral purification in individuals as it inculcates the feeling of generosity and the oneness among the rich and feelings of blessings among the poor of the society.



The act of giving cuts short the desire to hoard and accumulate. Simultaneously, the less fortunate feel blessed for being helped. The Prophet (PBUH) said;

"Indeed Allah has ordained upon them a charity to be taken from their rich and given to their poor"

(Sahih Muslim)

f) INDIVIDUAL IMPACTS OF ZAKAT:

The responsibility of alms-giving has been bestowed upon the fortunate of the society by Allah (SWT). This obligation in Islam encourages and fosters a sense of responsibility among the people of the society. The characteristic of generosity among the rich of the society creates a just and fair society with unity. Allah (SWT) says in the Quran.

"But whatever charity you give seeking the pleasure of Allah - it is they whose reward will be multiplied?"

CONCLUSION:

The system of Zakat is the only practical way to ensure a just economic system which not only creates a helpful society, but also impacts the

character of the individuals—both rich and poor—and also provides moral training to the individuals. In conclusion, such system is crucial to the creation of a free and fair economic and social system creating positive impacts.

Q1 Explain the Quranic guidance on good governance. How this can be adopted?

(a) INTRODUCTION:

Governance refers to the processes, structures and traditions by which authority is exercised, decisions are made and the institutions are managed. However, good governance refers to an effective, accountable, transparent and welfare oriented governance. From the lens of Islam, governance is a trust given to the rulers by Allah (SWT), where the rulers are the caretakers and defenders of the people of its nation.

2) CHARACTERISTICS OF GOOD GOVERNANCE IN ISLAM:

The Islamic perspective of good governance focuses on the assurance of quality, fair and transparent governance.

(i) Justice (Adl):

Islam strongly believes in the establishment of justice in the state. It is a concept not merely restricted to solving issues justly, rather doing justice to the responsibility given to the person by the state. Allah (SWT) states in the Holy Quran;

"Indeed Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice!"

(Surah An-Nisa)

The system of justice brings stability in a social system and the strong and just governance ensures a prosperous nation.

(ii) Accountability in governance:

A ruler of a state is a trustee of the rights of the people. It is a position bestowed upon him by the people under the authority of Allah (SWT). The ruler has to be accountable to the people as well as the Creator of this universe. Allah (SWT) has ordered in Quran regarding the truthful and accountable governance.

"O you who believe! Do not betray Allah and the Messenger, nor betray your trusts knowingly."

(Surah Al-Anfal)

Thus, the guardianship of the trust is important in the

eyes of Allah and the rulers and government officials will be answerable for this trust bestowed upon them.

(iii) Consultation and decision making;

Allah has provided Quran and Sunnah of the Prophet (PBUH) as the primary sources of learning good governance. However, Quran also emphasises on collective discussions, dialogues and debates to solve problems and issues. It creates a system of good governance where mutual consultations and talks ensure a just system. The Prophet (PBUH) stated:

"Indeed my Ummah will never agree upon an error"

(Tirmidhi)

Allah (SWT) has also

mentioned the importance of ~~de~~ consultation in decision making in Surah Shura, which literally translates to consultation.

"And those who have responded to their masters and established prayer, and whose affairs are decided through consultation..."

(Surah Al-Shura)

(iv) Transparency in good governance:

Islam emphasises on a transparent system of governance that does not practice any acts of corruption and bribery. Quran strictly orders against the acts of bribery in the following words.

"And do not consume one another's wealth unjustly or send it to rulers [in bribery]..."

(Surah Al-Baqarah)

(v) Rule of law and
Obedience to authority:

The teachings of
Qur'an and Sunnah are an obligation
to this be fulfilled and followed.
Good governance requires the
government officials and the
people of the state to follow
the commandments of Allah
to ensure a prosperous society
with rule of law and justice.
Allah (swt) commands
the believers to follow the
authority:

"ObeY Allah, obey the
Messanger, and those
in authority among
you"

(Surah Al-Nisa)

Thus good governance
requires the cooperative Obedience
of law and authority.

(C) METHODS OF ADORPTION IN CONTEMPORARY MUSLIM SOCIETIES

Following are the effective ways of adopting Islamic concept of good governance in societies.

(i) Institutionalizing Justice:

A strong judicial institution will be effective in implementing law and order, making those in power answerable to the judicial system.

(ii) Strengthening dialogues in parliament:

As modern world is based on a democratic system, the only way to strengthen good governance is to adopt the process of dialogues. The dialogue, debates and discussions lead to a mutually agreed decision which is mostly free of bad characteristics.

(iii) Promoting rule of law

Enacting constitution strictly and equally by making the institutions of judiciary, police and accountability strong, rule of law can be established.

(iv) Ensuring welfare and social justice

A strong welfare state with healthy education and communication facilitates hints at the good governance in the society. It establishes social justice and strengthens the ties among people.

CONCLUSION:

An establishment of a good governed state based on Islamic principles will bring quality life to people, justice in systems and ensure a safe environment for

all where decisions are consulted
on and transparency to the centre
of governance.
