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Q.No.1

Highlight the concept of . . . by the state.

ANSWER

1. Introduction :

Zakat is the fundamental pillar of Islam, obligatory on every muslim under certain conditions. It is a form of worship and also a mechanism of wealth redistribution in true Islamic societies. Allah has specified the categories of people who are eligible to receive zakat in the Quran. When the concept of zakat is institutionalized by the state and implemented properly, it has the potential to eradicate poverty. Zakat is the right of poor in every muslim's wealth, once eligible to pay. Allah says in the Holy Quran:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

"and establish prayer and give Zakat" - Al-Baqarah

2. Concept of Zakat :

2.1. Literal / Linguistic Meaning :

: Zakat (زكاة) derives from: the root word z-k-w (كـ ز كـ و), carrying two primary meanings: "purification" (tazkiyah) and "growth". Thus the term implies that wealth is purified through giving and that giving increase rather than decrease wealth.

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2.2. Definition of Zakat

(i) Quranic Foundation / As per Quran:

Allah (SWT) says in Holy Quran:
in Surah Tawbah:

"Take from their wealth
a charity by which
you purify them and
cause them increase"

This grounds Zakat, an activity of giving away money, similar to charity (Sadaqah) but obligatory in nature, as giving wealth for its purification and growth.

(ii) Scholarly Definition:

Mawduudi in his First Principles of Islamic Economics defines Zakat as

"a compulsory levy on wealth exceeding the Nisaaab threshold, collected and distributed by the Islamic state to specified categories, constituting the cornerstone of Islamic economic justice".

This serves as a comprehensive definition of the Third pillar of Islam, Zakat.

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2.3. Technical Requirements of Zakat

(i) Nisab (minimal threshold):

Wealth must exceed a specific minimums - 85 grams of gold or equivalent - before Zakat becomes obligatory.

(ii) Hawl (passage of one lunar year):

Wealth must be held or owned for one complete lunar year (Islamic calendar).

(iii) Rates of Zakat varies by categories:

With a rate of 2.5% on savings and trade goods, different rates are prescribed for different goods like agriculture, livestock and minerals.

3. People eligible to receive Zakat - Asnaf:

In Surah Tawbah, Allah (SWT) specifies 8 categories of people who can be recipients of Zakat and are eligible given below:

1. Fugara	The poor lacking basic needs.
2. Masakin	Needy with insufficient income
3. Amilin	Administrators/collectors of Zakat
4. Muallafat Qulub	Hearts to be won: historically new converts, tribal leaders, and for establishing diplomatic relations
5. Riqab	Freeing of slaves or bonded labors
6. Fi Sabilillah	In the cause of Allah.

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7. Ibn Sabil

Stranded travellers.

8. Ghairimin

People who are debt-ridden.
To pay off their debt.

4. Eradication of Poverty with properly implemented system of Zakat by state

4.1. Islam frames Zakat as State responsibility, not individually fragmented activity. Islam as a religion promotes collectivism as opposed to individualism. It frames Zakat to be a public activity, not a private one, and that is how Zakat can be made effective to eradicate poverty. Hence, Islam makes Zakat a state responsibility, ordaining a proper institution for collection and disbursement of Zakat called Bait-ul-Maal. When it becomes a state responsibility, the collection is efficient and distribution is properly managed, as opposed to fragmented individual charities. As Zakat as an obligatory activity with state responsibility is understood by the fact that the Caliph Abu Bakr (RA) declared that he would fight against those who refused to pay Zakat.

4.2. Proper system of Zakat eradicates poverty as seen during the time of Caliphs:

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With a proper, institutionalized system of Zakat in place, Zakat can eradicate poverty. It is evident as during the period of the Righteous Caliphs, the state organs efficiently collected Zakat but there ~~was~~ came a time where they struggled to find recipients for it. This happened because no poor was found at the time, everyone already was well-off, and wealth was redistributed, ^{as} noted by historians.

4.3. The wealth redistribution effect - From rich to the needy:

If all the wealthy people in a state, qualifying for paying, give Zakat, then that wealth can be redistributed across the 8 asnaf which comprehensively cover the poor. The World Bank's Threshold of Extreme poverty at \$2.15/day is included in the Asnaf of Zakat. Moreover, the asnaf go beyond that. This ensures that societies can reduce inequalities, eradicate poverty and redistribute wealth, something that Western economic models have failed to do.

4.4. Chain of poverty reduction according to Western Economic models with Zakat:

Even by the logic of western economics, Zakat can ~~also~~ reduce poverty.

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The chain is given as under:

Zakat → wealth redistribution → increase in purchasing power of poor → demand of goods/output increases → economy grows as a whole → poverty further gets reduced.

Stretched on a longer period, this cycle can eradicate poverty if state properly implements it.

4.5. Poverty Reduction in Pakistan through Zakat - A Case Study:

According to an estimate by IMF, if all Pakistani Muslims pay Zakat, the state's Bait-ul-Maal can collect PKR 1 trillion annually. However, the current collection is around PKR 100 billion annually. This shows that there is 90% leakage as the state has failed to properly implement the Zakat collection system and depends on a parallel but ineffective taxation system. "If properly implemented, then the estimated figure is enough to at least eradicate the extreme poverty (WB threshold \$2.15/day) in Pakistan, showing its potential.

4.6. Zakat is most effective when coupled with comprehensive economic reform:

Umal Chapa in "Islam and the Economic Challenge" positions Zakat with

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comprehensive economic reforms, saying:

"Zakat alone cannot eliminate poverty, but it is the foundational institution around which Islamic economic justice is built. Its effectiveness depends on accompanying reforms in interest prohibition, inheritance distribution, and ethical economic behaviour."

True benefits of Zakat like eradication of poverty can only be realized if the state implements the complete system of Islamic economic justice. With just Zakat while other principles being neglected, its effectiveness is dubious.

5. Conclusion :

The concept of Zakat, obligatory 2.5% annual payment from eligible wealth to eight categories (asnaf) serves as a mode of spiritual purification and economic justice in Islamic societies. If the state takes responsibility to implement an efficient system of Zakat coupled with ensuring other Islamic economic justice ethical economic principles, it has the potential to eradicate poverty as was the case during the time of Caliphs. For Pakistan, such a system provides the best way to economic prosperity.

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Q. No. 2

"The Prophet SAW was . . . Justify your answer -

ANSWER.

1. Introduction:

The prophethood of Muhammad (PBUH) was not merely a spiritual office but an educational vocation fundamentally. The Qur'an Allah Himself frames his mission in the Holy Quran in pedagogical terms:

"He it is who raised among the unlettered people a Messenger from among themselves, who recites to them His verses, purifies them, and teaches them the Book and wisdom" - Surah al-Tuniah

This verse establishes four prophetic functions - recitation, purification, teaching scripture, and imparting wisdom - four of which are educational. It was through education, not political coercion, that the Prophet transformed 7th century illiterate Arabia which came to govern half of the known world. This answer argues that the prophetic mission and educational enterprise were inseparable in Muhammad (PBUH) methodology, examining his pedagogical techniques, institutional innovations, and temperamental qualities making him History's most consequential educationist.

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2. Educational Mission as a part of Prophethood:

2.1. Quranic Framing of Prophethood as Teaching

The Quran consistently presented the Prophet (SAW) as Mu'allim (teacher) rather than a mere conveyer of Divine messages. This establishes education as an intrinsic part of the prophetic mission. Mawdudi in *Towards Understanding Islam* underscores this:

"the Prophet was not a postman delivering sealed messages but a teacher who explained, demonstrated, and applied revelation to life".

2.2. Knowledge as foundational Religious Obligation:

The Prophet (PBUH) elevated knowledge seeking from a mere preference to a religious obligation. He (PBUH) said:

"Seeking knowledge is obligatory upon every Muslim"

This hadith makes education binding upon every Muslim regardless of class, colour or creed. It shows the importance of education that the Prophet held.

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3. Pedagogical Methods of the Prophet:

3.1. Gradual and Progressive Instruction (Revelation)

The Quran's revelation over the period of 23 years exemplify graduated learning, concepts being taught to community as their capacity to understand developed. For instance, Alcohol prohibition progressed through stages: acknowledgement of harm, prohibition during prayer, and final ban. The Prophet (SAW) understood that education transforms through progression, not enforcement.

3.2. Repetition of important points for Retention:

The Prophet (SAW) systematically repeated important statements three times to ensure comprehension and retention. The modern concept of 'spaced repetition' is built on the same philosophy. This shows that the Prophet's method were affirmed even by the standards of modern science.

3.3. Socratic Questioning to engage minds:

Rather than passive transmission, the Prophet employed questioning methods frequently to engage listeners and invoke their thinking. He asked companions,

"Do you know who is the bankrupt one?"

before explaining it. This method of Socratic

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questioning was ahead of its time and effective to change the companions from passive listeners to active thinkers.

3.4. Practical Demonstration over Abstract Instruction

The Prophet (SAW) said:

"Pray as you have seen me praying."

This establishes demonstration as a primary teaching method for the Prophet. The Prophet was a living demonstration of the Quranic commands and principle. Hazrat Ayesha said:

"He (SAW) was the living embodiment of Quran" - Paraphrased Quote

3.5. Using Parables to Simplify Concepts:

Complex theologic concepts were simplified by the Prophet by using Parables and analogies for the unlettered Arabic people. The comparison of believers to a single body exemplifies this method in the Hadith:

"when one limb suffers, the whole body responds with sleeplessness and fear."

4. Institutional Frameworks for Education:

4.1. Suffah - first Islamic Boarding School in Masjid-e-Nabawi

The Prophet (PBUH) established "Ahl-e-Suffah" - a dedicated group of students, devoting their lives to learning. This institution, characterized as "the first Islamic boarding school" by Dr. Hamidullah gave companions like Abu-Hairah, who transmitted more Hadith than any other. This demonstrates that Prophet understood education as institutional activity.

4.2. Transformation of Mosque into learning Centres:

The Prophet made the mosque not only as a place of worship, but also as a communal ~~center~~ and learning center. Here, debates were held, questions were asked and knowledge transmission would occur. This ensured that every Muslim who came for prayer would learn something.

4.3. Literacy Campaign after Badr: Education as Ransom:

After the battle of Badr, the Prophet established that literate prisoners can earn their freedom if they teach 10 Muslim children to read and write. By doing

this, the Prophet converted military victory to literary campaign, underscoring the importance of education according to him.

4.4. Dedicated days for women's educational Access:

The Prophet designated specific days for women's religious instruction, responding to their requests for dedicated learning time. This shows that getting education is more important than ~~per~~ what patriarchal norms would limit otherwise. It was because of such measures, that Hazrat Ayesha (RA) emerged as one of the greatest Islamic scholars.

5. Conclusion :

The evidence overwhelmingly supports the proposition that prophet Muhammad (SAW) was an educationist as much as he was a prophet. In fact, his prophethood was realized through education. Using pedagogical methods that even modern science validates and establishing institutions that underscore a systematic educative effort, the prophet demonstrated that education is a fundamental Islamic function. ~~Allam~~ Allama Shibli Naumani rightly concluded that :

"The Prophet transformed Arabia not by sword primarily but by school - the mosque being his classroom, the companions his students, and humanity his syllabus."