

He said, "when we examine brain cells we see that brain cells are like any other cells, they can produce proteins and chemicals, but they are not really capable of producing the subjective phenomenon of thought that we have.

"The brain is definitely needed to manifest the Mind, a bit like now a television set can take what essentially are waves in the air and translate them into picture and sound," he added.

(Daily Nation Lahore, dated October 25, 2000)

2 - IBADAAT (WORSHIPS)

Ibadaat is the plural of the Arabic word *Ibadat*, which is derived, from 'Abd" meaning a servant and slave. Thus the meaning of *Ibadaat* is servitude and slavery. Almighty Allah says in the Holy Quran:

"I created the jinn and human kind-only that they might worship Me." (Surah Al-Zariyat: 56)

This clearly means that the purpose of creation of mankind and jinns is that they devote themselves to the worship of Almighty Allah.

The requisites which constitute together 'Ibadat' are :

1. Fidelity to Allah;
2. Obedience to Allah; and
3. Respect and reverence for Allah.

Therefore, what Almighty Allah has said in the verse quoted above actually means that He created these two species "so that they will be faithful only to Allah and to no other being, that they will follow the commandments of Allah only, that they will not listen to the order of any body else against Him, and will bow their heads in respect and reverence only to Him and to none else. These three things have been described by Almighty Allah in the comprehensive term: 'Ibadat.' This is what is meant by all those verses in which Allah has commanded that 'Ibadat' be rendered to Him. The gist of the teachings of our Holy Prophet (p.b.u.h.) and of all the Prophets (p.b.u.t.) sent by Allah before him, is

"You worship none save Him."

(Surah Yusuf: 40)

Which means that there is only one Sovereign to Whom you must be faithful, and that Sovereign is Almighty Allah, that there is one law which you should obey and that is the law of Allah and there is only One

Being who should be worshipped and that Being is Almighty Allah.

The term *Ibadat* carries a wide meaning in Islam. It means to obey the laws of Allah at every step of life; to act in all matters in conformity with the mode laid down by Almighty Allah; to distinguish between *Halal* (lawful) and *Haram* (forbidden); and to abstain from lying, back-biting, slandering and passing sarcastic remarks, and like vices.

The fundamental and obligatory '*Ibadaat*' are included in the five Pillars of Islam. They are *Salat* (prayer) *Saum* (fasting) *Hajj*, and *Zakat*. The aim of these *Ibadaat* is in reality to prepare a Muslim for that big *Ibadat* which he has to perform throughout his life in all conditions. *Salat* reminds us five times a day that we are slaves of Almighty Allah and to Him alone is due our servitude. *Zakat* repeatedly brings home to us the truth that the money we have earned is a gift of Almighty Allah and that we should not spend it on corporeal urges only, but render what is due to our Creator. *Hajj* makes a great impression of love and majesty of Allah on our hearts; if once this impression gets rooted, its effect will never abate during the whole life. Fasting is a source of piety and enables a man to acquire a pious life.

عن ابن عمر رضي الله عنهما قال قال رسول الله ص عليه وآله وسلم دين الاسلام على خمس شهادة ان لا اله الا الله وان محمد امده ورسوله واقام الصلاة واتمام الركع والحرث ص م معناه متفق عليه

Ibn Umar reported that Holy Prophet (p.b.u.h.) said, "Islam is built on five things, the bearing of witness that there is no god but Allah and that Mohammad is the messenger of Allah and that the keeping up of prayer and the payment of zakat and the pilgrimage and fasting in Ramadan."

وفي حديث جبريل قال رسول الله ص عليه وآله وسلم الاسلام ان
تشهدان لا الا الله وان محمد رسول الله وتقيم الصلاة وتؤتي الزكوة و
نصوم رمضان وتحجج البيت ان استطعت اليه سبيلا (متفق عليه)

It has been reported in Hadith-I-Jabrael that the Holy prophet (p.b.u.h.) said that Islam is to witness that there is no god except Almighty Allah and that Mohammad is His Messenger, and that you should offer Prayer, pay zakat, keep fast and perform Hajj of the Holy Ka'aba, if you can afford.

(Agreed)

Now we study the details of these Pillars of Islam which occupy the foremost position in Islam.

(A) – Salat or Namaz 772 times in Quran

Islam has two important aspects, viz., *Iman* (faith) and *Aamal* (deeds or actions). The Holy Qur'an generally mentions both of them together.

Among the *Aamal* or deeds, the first and the foremost is the *Salat* or *Namaz* (Prayer) which is a special form of worshipping Allah. The mode of offering *Namaz* has come down to us from the Holy Prophet (p.b.u.h.).

Importance of Salat in Islam: In Islam *Namaz* is the first manifestation of faith. The Holy Qur'an and the *Ahadith* of the Holy Prophet are replete with the virtues and pre-eminence of prayer. At numerous places in the Holy Qur'an prayer is mentioned immediately after faith. For instance:

"Lo! Those who believe and do good words and establish worship and pay the poor-due, their reward is with their Allah."

(Surah Al-Baqarah: :277)

There are numerous sayings of the Holy prophet (p.b.u.h.) signifying the importance of *Namaz* for instance:

Namaz is the *Miraj* (union with, the Divine Essence by continual upward progress) of the faithful. (*Tirmizi*).

Salat is Obligatory for all Believers

Salat is not only an obligatory duty enjoined by Islam on all Muslims, it has been an obligatory duty

for all believers in all ages. All the Prophets (p.b.u.t.) before our Holy Prophet (p.b.u.h.) were commanded to establish the institution of *Salat* themselves and to ask their followers to do so.

But it is to be noted that there is no mention in the Holy Quran, or any other scripture about the mode of offering *Salat* by the followers of religions, other than Islam. However, we must know that *Salat* in one form or the other was prescribed by Almighty Allah for the followers of all other religions, as is evident from the following verses of Surah Al-Mu'minun of the Holy Qur'an.

قَدْ أَفْلَحَ الْمُؤْمِنُونَ ①

"The Believers met (Eventually) with success."

(Surah Al-Muminun: 1)

الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَشُونَ ②

"Those who humble themselves in their prayers."

(Surah Al-Muminun: 2)

وَالَّذِينَ هُوَ عَنِ الْغَوَّ مُعْرِضُونَ ③

"Who avoid vain talk."

(Surah Al-Muminun: 3)

وَالَّذِينَ هُمْ لِلرَّبِّ كَوَافِرٌ فَعَلُونَ ④

"Who are active in deeds of charity."

(Surah Al-Muminun: 4)

وَالَّذِينَ هُمْ لِفُرُوجِهِمْ حَفِظُونَ ﴿٤﴾

"Who guard their chastity."

(Surah Al-Muminun: 5)

إِلَّا عَلَى آزْوَاجِهِمْ أَوْ مَا مَكَثَ أَيْمَانُهُمْ فَإِنَّمَا غَيْرُ مُؤْمِنِينَ ﴿٥﴾

"Except with those joined to them in the marriage bond, Or (the captives) whom their right hands possess, For (in their case) they are free from blame."

(Surah Al-Muminun: 6)

فَمَنِ ابْتَغَى وَرَاءَ ذَلِكَ فَأُولَئِكَ هُوَ الْعُدُونَ ﴿٦﴾

"But those whose desires exceed, those limits are transgressors."

(Surah Al-Muminun: 7)

وَالَّذِينَ هُمْ لِامْتِنَامٍ وَعَهْدِهِمْ رَاعُونَ ﴿٧﴾

"Those who faithfully observe their trusts and their covenants."

(Surah Al-Muminun: 8)

وَالَّذِينَ هُمْ عَلَى صَلَوةِهِمْ يَحْفَظُونَ ﴿٨﴾

"And who strictly guard their prayers."

(Surah Al-Muminun: 9)

أُولَئِكَ هُوَ الْوَرَثُونَ ﴿٩﴾

"They will be the heirs."

(Surah Al-Muminun: 10)

الَّذِينَ يَرْثُونَ الْفَرَدُوسَ هُوَ فِيهَا خَلِدُونَ ﴿١٠﴾

"Who will inherit the paradise: They will dwell therein (for ever)."

(Surah Al-Muminun: 11)

Explanation:

Aflaha; win through, prosper, succeed, achieve their aims or obtain salvation from sorrow and all evil. This verse connects on with verses 10 and 11. The success or victory may come in this world, but is certain and lasting in the world to come.

Humility in prayer as regards (1) their estimate of their own worth in Allah's presence (2) as regards their estimates of their own powers or strength unless they are helped by almighty Allah, and (3) as regards the petitions they offer to Allah.

A Muslim must guard himself against every kind of sex perversion. The new psychology associated with the name of Freud traces many of our hidden motives to sex, and it is common knowledge that our refinement or degradation may be measured by the hidden workings of our sex instincts. But even the

natural and lawful exercise of sex is restricted to the marriage – bond, under which the rights of both the parties are duly regulated and maintained.

This is further explained and amplified in verse 23 of *Surah Al-Nisa*. It will be seen there that the status of a captive woman raised to freedom by marriage is the same as that of a free woman as regards her rights, but more lenient as regards the punishment to be inflicted if she falls from virtue.

Trusts may be express or implied. Express trusts are those where property is entrusted or duties are assigned by some one to some other whom he trusts, to carry out either immediately or in specific contingencies, such as death. Implied trusts arise out of power, or position, or opportunity; a king holds its kingdom on trust from Allah for his subjects: the Afghan official phrase for their kingdom used to be *Daulat-I-Khuda dad* (God-given kingdom), the subject of covenants, express and implied, create obligations, and express and implied trusts and convenient taken together cover the whole field of obligations.

In verse 2 we were directed to the spirit of humility and earnestness in our prayers. Here we are told how necessary the habit of regular prayer is to our spiritual well-being and development, as it brings us closer to Almighty Allah, and thus sums up the light of

the seven jewels of our Faith, viz.: (1) humility, (2) avoidance of vanity, (3) charity, (4) sex purity, (5) fidelity to trusts, and (6) to covenants, and (7) an earnest desire to get closer to Almighty Allah.

It is said that the righteous will inherit the earth. In the first verse of this *Surah*, the final success or victory is referred to. Truth will prevail even on this earth, but it may not be for any individual to see it: it may be in the time of their heirs and successors. But in the life to come, there is no doubt that every man will see the fruit of his life here, and the righteous will inherit heaven in the sense that they will attain it after their death here.

How to Perform Salat

The institution of *Salat* is of great importance in Islam. It is therefore very necessary that *Salat* is offered in the way directed by the Holy prophet (p.b.u.h.) under the directions of Allah. Some of the important features of *Salat* are given below:

1. *Salat* must be performed with ease; tranquility and calmness.
2. There must not be any movements of hands, head, eyes or legs other than essential in the performance of *Ruku* or *Sijdah*, etc.

3. Every part of *Salat* must be performed properly and with quietness.
4. Until one part of *Salat* is completed the other part must not be initiated.
5. Deliberate meditation of unrelated thoughts should be avoided.
6. One should constantly endeavour to understand the meaning of words one is reciting in *Salat*.
7. Every *Salat* must be performed at its proper time, as emphasized in the Holy Quran.

The Holy Qur'an condemns people who are careless and do not perform their *Salat* properly:

"So woe to the praying ones, who are unmindful of their Salat."

(Surah Al-Ma'un: 4-5)

This warning is for those who neglect or ignore their *Salat*, or perform it lazily and sluggishly, without observing the essentials of *Salat*.

Benefits of Salat: the numerous benefits which accrue from *Salat* may be placed in three groups;

1. Physical benefits;
2. Personal or individual benefits, and
3. Collective or social benefits.

Salat has a great significant value in revitalising and re-igniting the potential source of enlightenment and energy inherent in every man. If performed properly, in the prescribed manner, it is a productive and fruitful worship and provides man with the quickest and the shortest method of obtaining Allah's Blessings.

"*Salat* provides all the essential requisites for preparing and transforming the mind into an extraordinary state capable of receiving the Divine Light. It provides physical as well as mental exercise. This harmonious functioning of body and mind at the correct level and in the most balanced way is achieved only through *Salat*".

The personal or individual benefits obtained by *Salat* are punctuality, development of a sense of duty and responsibility, training for the service of Islam and development of a sense of self-discipline. *Salat* also trains individuals in strengthening their character and in developing such high moral qualities in them as perseverance and persistence, and *taqwa*, that develops individual character in a way which fully accords with Islamic life, or in other words, for making man an obedient servant of Almighty Allah.

Salat also develops power of self-control in an individual. It tames the 'wild powers and desires of

body, mind and the self in order that they may remain under control. Constituents of purification, punctuality, physical movements and praises of Allah in *Salat* exert a tremendous influence on the powers and desires of body, mind and the self, and provide them ample opportunities of discipline and proper education, whereby they tend to lose their wildness and come under control.

Other personal benefits of *Salat* are; development of such qualities as patience, forbearance, endurance, contentment and perseverance, cultivation of discipline and efficiency in work; urge for making every effort to become better than others in every respect; development of the quality of humility, and feelings of gratitude and thankfulness for the creator and Sovereign of the universe.

Salat is a manner of showing our obedience and submission to Almighty Allah. *Salat* creates contentment and lasting peace and happiness in the worshipper.

Once Hazrat Abu Darda (Allah be pleased with him) said, "Shouldn't I tell you a deed which is better than all other deeds for you. It is superior to all in degree of excellence and is better than all other deeds in the eyes of your Master. It is better than spending gold and silver. It is better than even fighting with your

enemies for the cause of Islam?" The companions said, "Tell us what is that?" He replied, "Remembrance of Allah, all Glory be to Him." This *Hadith* is reported by Imam Ibn Malik in *Muata* and supported by Ahmad, Tirmizi, Ibn Majah, Hakim and Bahaiqi (Allah's mercy be upon them).

In short, *Salat* contributes to a large extent to the closest brotherhood in the highest service of Almighty Allah. The benefit to the individual is that he is purged of indecent and shameful trends because it purifies him and brings him closer to his Creator.

Almighty Allah has said:

"Establish regular prayer, for prayer restrains from shameful and unjust deeds; remembrance of Allah is the greatest (thing in life)."

(Surah Al-Ankabut: 45)

(B) – Zakat

Zakat is one of the five pillars of Islam, it has been mentioned with *Salat* many times in the Holy Quran. Allah's words commanding *Zakat* are ".....and establish regular *Salat*, and give *Zakat*...." It is referred to in many parts of the Holy Qur'an and

from this we can derive that after *Salat*, *Zakat* is most important.

Just as *Salat* is the most important act of worship which has to be performed bodily, so is *Zakat* the main act of worship which is to be performed monetarily. Those who fulfil this duty have been promised abundant reward in this world and in the Hereafter. Whosoever evades *Zakat* has been sternly warned in the Holy Qur'an and *Hadith* of the consequences. Even the mere thought of the severe consequences should make mindful Muslims tremble with fear.

Definition of Zakat

Zakat literally means to purify and increase. Technically it means to purify one's possession of wealth by distributing a prescribed amount among the poor as a fundamental *Ibadat*.

The Virtues of Zakat.

Almighty Allah says in the Holy Quran:

The parable of those who spend their wealth in the way of Allah is that of a grain of corn. It grows seven ears and each ear has a hundred grains. Allah increases manifold to whom He pleases."

*The one who will be asked
say Zakat..*

(*Surah Al-Baqarah: 261*)

The Holy Qur'an states that wealth is increased abundantly by giving *Zakat*, and the reward increases according to the sincerity of the *Niyyah* (intention). In another verse Aayah Allah says:

"Allah destroys wealth obtained from interest and will give increase for deeds of charity."

(*Surah Al-Baqarah: 276*)

There are no blessings of Allah from interest (*Riba*) and it will either decrease or vanish altogether, whereas wealth spent in the way of Allah increases manifold.

It is stated in the *Ahadith* of the Holy Prophet (p.b.u.h.) that the following benefits are derived by giving *Zakat*:

1. Pleasure of Almighty Allah;
2. Increase in wealth;
3. Protection from losses;
4. Forgiveness and blessings;
5. Safety from calamities;
6. Protection from the wrath of Almighty Allah and from a bad death;
7. A shield on the Day of Judgement;

A person who comes.

8. Security from seventy misfortunes;
9. A shield from the fires of the Hell;
10. It contributes to longevity;
11. It saves from fear and grief.

The Punishment for not giving Zakat

Allah says in the Holy Quran:

"And there are those who hoard gold and silver and do not spend it in the way of Allah. Announce to them a most grievous penalty (when) on the Day of Judgement, heat will be produced out of that wealth in the fire of the Hell, then with it they will be branded on their foreheads and their flanks and backs. (It will be said to them) this is the treasure which you hoarded for yourselves, take then the treasure that you had been hoarding."

(Surah Al-Tauba: 34-35)

The Holy Prophet (p.b.u.h.) is reported to have said:

1. *"The nation that does not give Zakat, Almighty Allah will bring about a drought on them (i.e., necessities of life will become scarce)."*

2. *"The person on whom Almighty Allah has bestowed wealth, and he does not give Zakat, on the Day of Judgement his wealth will be turned into a venomous bald serpent which will wind around his neck and bite his jaws and say: "I am your wealth, I am your treasure,"*

(Sahih Bukhari)

3. *Once the Holy Prophet (p.b.u.h.) saw gold bangles on the hands of two women. He inquired if they gave the Zakat for the bangles. They replied "No." He (p.b.u.h.) then said: "Do you wish that on the Day of Judgement you be made to wear bangles of fire?" They replied: "No." He then said: "Give Zakat on them."*

(Tirmizi)

Zakat is an Ibadat

Allah says in the Holy Quran: "Take from their wealth Zakat so that you may cleanse them and purify them therewith." (Surah Tauba: 103). This Ayat points to the fact that Zakat is to be paid to the government, and its main purpose is to keep those who are wealthy, clean monetarily from sins. It will be spent on the welfare of the poor.

There are two major benefits of giving Zakat:

1. It keeps one away from sin and saves the giver from moral ills arising from the love and greed for wealth;
2. Through *Zakat* that poor class (those who are not capable of providing for themselves) are cared for, such as widows, orphans, the disabled, the poor and the destitute, and it is in fact a vital part of the elaborate and equitable system of the distribution of wealth established by Almighty Allah for the benefit of mankind.

Even if there are no widows, orphans, poor or needy persons, *Zakat* is still incumbent upon Muslims. This clearly shows that *Zakat* is not solely for giving to the destitute and the poor but has been ordained as a monetary devotion, in the same manner that *Salat* and *Saum* are a physical devotion. *Zakat* is a monetary *Ibadat*. It is a special favour of Allah on this *Ummah* and in this manner the wealth which is spent in the way of Allah is made lawful for use by the poor and the needy.

Institution foZakat

Zakat was made compulsory at Makkah Al-Mukarmah at the same time as *Salat*. This can be seen in the Surans of the Holy Qur'an where the laws of

Zakat are mentioned. The amount, distribution, etc. were defined at Al-Madina in the second year of Hijra.

For Whom Zakat is Obligatory

Zakat is obligatory for a person if:

1. He is a Muslim.
2. He is an adult.
3. He is a sane person.
4. He is a free person not a slave.
5. He owns wealth intended for trading to the value of *Nisaab*;

And further the wealth should be:

- (a) Fully owned by him;
- (b) In excess of his personal needs (clothing, household furniture, utensils and a car etc. are termed as articles of personal use);
- (1) It should be possessed by him for a complete lunar year;
- (2) It should be of a productive nature form which he can derive profit or benefit such as merchandise for business, gold, silver, livestock etc.

Nisaab and Rate of Zakat

The amount of wealth which makes one liable for *Zakat* is called *Nisaab*.

The *Nisaab* of gold and silver fixed by the Holy Prophet (p.b.u.h.) is as follows:

Nisaab	Grams	Tolas
Gold 20 Mithqaals	87.48	7.5
Silver 200 Dirhams	612.36	52.5

The rate of *Zakat* which was fixed by the Holy Prophet (p.b.u.h.) is 2.5% (1/40th) of the value of the property upon which *Zakat* is to be paid.

Nisaab Time

The payment of *Zakat* is compulsory on the excess wealth or assets which is equal to or exceeds the value of *Nisaab*, and which is possessed for a full Islamic year. If such wealth decreases again to the value of *Nisaab* before the end of the year, the *Zakat* then must be calculated on the full amount that is possessed at the end of the year.

Types of Wealth on which *Zakat* is *obligatory*

1. *Zakat* is *Farz* on gold and silver, be it in the form of billion, jewellery, cash, bank notes,

utensils or any other form. The value of these should be equal to the amount which is shown under *Nisaab* rate.

To calculate *Zakat* of jewellery etc., one must first determine the weight of the silver, then calculate the *Zakat* according to the current market price.

2. If the gold possessed is not equal to the value of 87.48 grams, or the silver possessed is not equal to the value of 612.36 grams, but the value of both combined is equal to the value of either the *Nisaab* of gold or silver, then *Zakat* will be *obligatory*.

3. In the event of an article not being of pure gold or pure silver, but containing a mixture of other metals and the gold or silver is more than the other metal, it will be regarded as gold or silver, and *Zakat* on this will be *Farz*. But in the case where the metal is of greater quantity than either the gold or silver, *Zakat* will not be *obligatory* on that article.

4. If a person has 620 grams of silver (which is more than the *Nisaab*) and before a whole year has elapsed he acquires 50 grams of gold (which is less than the *Nisaab*), then the value of this

gold must be added to the value of the silver, and thereafter the *Nisaab* reckoned. The two must not be reckoned separately, as this will be a cause of avoiding *Zakat*.

5. *Zakat* is *Farz* on merchandize for business, equal to the value of *Nisaab*.
6. *Zakat* is *Farz* on livestock.
7. *Zakat* is *Farz* on the income of properties if it is equal to the value of *Nissab*.
8. *Zakat* is *Farz* on the current value of real estate.
9. *Zakat* is *Farz* on the income derived from a hiring business, such as crockery, motor cars, vans, trucks etc.

When is Zakat Farz on a Creditor

A person is obliged to give *Zakat* on money or valuables owing to him, whether it be a loan or a business debt. This applies only if the debtor acknowledges that he owes the amount or promises to pay it; or if on the contrary he refutes the claim, and there are witnesses or documentary proof to support such claim by which it could be recovered through judiciary.

Types of Wealth on which Zakat is not Farz

1. *Zakat* is not *Wajib* on any other metal besides gold and silver.
2. There is no *Zakat* on house used for personal living, household furniture crockery, personal clothing, whether they are in use or not. However, Islam does not justify extravagance.
3. There is no *Zakat* on a person whose liabilities exceed or equal his assets, for example, if a persons has Rs. 300.00, but owes Rs. 200.00. *Zakat* is due on the remaining Rs. 100.00.

The Niyyat of Zakat

1. It is *Farz* to form a *niyyat* for the fulfillment of *Zakat*.
2. When giving *Zakat* to a needy person, the *Niyyat* should be that, "I am giving this as *Zakat*." If the *nayyat* is not made the *Zakat* will not be valid. In early period of Islam, *Zakat* was collected by the government and spent on the welfare of the people. It can also be spent on Defense of the country construction of roads and bridges.

3. If one gives a deserving persons some money as a gift but makes the *niyyat* of *Zakat*, the *Zakat* will be valid. In the same manner if one gives a poor man or the poor man's children *Zakat* in the form of a present or Eid gift, the *Zakat* will be valid even if the recipient believes that it is a present. It is advisable to adopt this method with needy friends.
4. If a person in need borrows money, and the lender decides that the money lent has to be repaid then such a loan cannot be offset with the mere intention of *Zakat*.
5. When a person who is apparently unable to repay asks a loan and this sum is given to him with the intention of *Zakat*, such *Zakat* will be valid, despite the fact that the poor man regards it as a loan.

Zakat on merchandise

1. Articles that are purchased for resale are referred to as merchandise. The *Nisaab* for *Zakat* on merchandise is the same as that for cash, i.e. if the value of the articles is equivalent to the value of 87.48 grams of gold (7.5 tolas = 1350 grains = 2,8215 troy ounces) or 612.36 grams of silver (52.5 tolas), or more, then it will

- be *Farz* to give *Zakat* at the rate of 2.5% or one-fortieth.
2. *Zakat* is *Farz* on the following items when drawing up a balance sheet: Stock in trade; Goods in transit; (which have been paid for) Cash on hand: Outstanding cash and loans; (when repaid and if they are equal to *Nisaab*) cash at bank; Savings account; Fixed deposits; Sundry outstanding (when repaid and if they are equal to *Nisaab*); Claims; (acknowledged); Other savings household balance, sundry cahs.
3. All these must be added as one amount, and after subtracting the creditors amount and/or any other liabilities, the balance which is the profit must be added to the capital. *Zakat* must then be given on this combined figure.

The Method of Distributing Zakat

1. *Zakat* is *Farz* at the rate of 2.5%
2. *Zakat* should be given as soon as possible after it becomes due. It is possible that death may occur and thus lead to failure in fulfilling one's obligations.
3. If one has not given *Zakat* at the end of the year, and another full year passes, he will be sinful for not having given *Zakat*. He should repent.

- and give *Zakat* for both years as soon as possible.
4. One is at liberty to give the full amount of *Zakat* to one person or to several persons. The *Zakat* may be given on one day or over several days.
 5. A poor man cannot be paid for his work from *Zakat*, nor can *Zakat* be given in payment of anyone's services, except when an Islamic government pays salaries to persons appointed by the Government to collect *Zakat*.
 6. *Zakat* will only be valid if the recipient is made the owner of that amount. If, for example, a few needy persons are fed a meal from *Zakat* money, then *Zakat* will not be paid as they were not made the owners of the food.
 7. If a person on whom *Zakat* is *Farz* gives *Zakat* before a full Islamic year passes, then such *Zakat* will be valid.
 8. If a young boy or girl who has not yet reached maturity is the owner of wealth, that is in excess of the *Nisaab*, then *Zakat* will be *Wajib* on him/her exactly one year after he/she reaches the age of maturity.
 9. Poor students can be given a bursary from *Zakat*. If the student is of an understanding age, the *Zakat* must be given to him personally; and

if he is not of an understanding age, then his parents or legal guardian must be given possession of the amount.

10. *Zakat* can be paid in kind from the same merchandise on which it is due, or alternatively, it could be paid in cash.

To Whom Zakat can be Given

The recipients of *Zakat* according to the Holy Qur'an are as follows:

"Zakat (contributions of cash money, merchandise animals etc.) are for the poor and the needy; and those who collect them; for those whose hearts are to be reconciled; and to free the captives and the debtors; and for the cause of Allah; and for the wayfarer; an obligation ordained by Allah. Allah is Knowing Wise."

(Surah Al-Tauba: 60)

Their detail is given below:

- ① *Fuqa'raa*. People who are poor and who possess more than their basic needs but do not possess wealth equal to *Nisaab*.

(2) *Masaakeen*. People who are destitute and extremely needy to the extent that they are forced to beg for their daily food ration.

(3) *Al-Aamileen*. Those who are appointed by an Islamic Head of State or Government to collect *Zakat*. It is not necessary that the beneficiary be a needy person.

(4) *Mu-Allafatul Quloob*. Those who have recently accepted Islam, and are in need of basic necessities would benefit from encouragement by the Muslims. It would in turn help to strengthen their faith in Islam. It is a diplomatic expenditure. The Holy prophet (p.b.u.h.) paid huge amount of *Zakat* to the non-muslim leaders of the Quraish.

(5) *Al-Rigaab*. Those slaves who were permitted to work for remuneration and have an agreement from their masters to purchase their freedom on payment of fixed amounts.

(6) *Al-Ghaarimeen*. Those who have a debt and do not possess any other wealth or goods with which they repay that which they owe. It is conditional that this debt was not created for any un-Islamic or sinful purpose.

(7) *Fi-Sabeelillah*. Those who had to carry out a *Farz* deed, that had become obligatory on them, but

(due to loss of wealth) are unable to complete that *Farz*. It can also be spent on the Defence of the country.

(8) *Important*. A common misunderstanding about the term '*Fi-Sabeelillah*' has misled many to believe that this includes all types of charitable deeds. The Commentaries of the Holy Qur'an and *Ahadith* of the Holy Prophet (p.b.u.h.) do not support this view.

(9) *Ibn-us-Sabeel*. Those who are *Mussafirs* (travellers in view of *Shariah*) and during the course of their journey do not possess basic necessities, though they are well to do at home, they can be given *Zakat* in order to fulfill travel needs to return home.

Entitlement of Zakat

1. *Zakat* cannot be given to *Banu Hashim*. The *Banu Hashim* are all the children of Hazrat Fatimah (Allah be pleased with her) and all members of the family and wives of the Holy Prophet (p.b.u.h.).
2. *Zakat* cannot be given to parents, grandfather etc. In the same manner one's children and grandchildren, cannot be given *Zakat*, a husband and wife cannot give *Zakat* to each other.

Giving Zakat to a Wrong Person

1. A person is regarded as needy and is given *Zakat*. Later it is found that he is not needy or is a *Sayyad* (descendent of Prophet's family); or he happens to be a relative who could not be given *Zakat*. In all these instances the *Zakat* given will be valid. The recipient must therefore be honest, if he is not entitled to *Zakat* then he must not accept it.
2. If one cannot determine whether the recipient is needy or not, then it is better to make it certain before giving him *Zakat*. If *Zakat* is given without inquiry and subsequently it is known that the recipient is wealthy the *Zakat* will have to be given again, a second time.

In the Islamic State of Pakistan Institution of *Zakat* has been organised under the *Zakat* and *Ushr* Ordinance; 1980. The Ordinance lays down principles for the collection of *Zakat* and its disbursement to '*mustahqueen*' (deserving person and religious institutions) under the "*Shariah*". It envisages an institutionalized arrangement for operating the system effectively. However, this ordinance is defective as *Zakat* is being deducted from bank-interest only which according to the teaching of Islam is *Haraam* (unlawful) income.

(C) – Saum (Fasting)

Fasting during the month of Ramazan

Islam is conspicuous in this aspect of worship. Fasting has been a practice in almost all the communities and nations of the world in one form or the other. But the form and mode of fasting (*Saum*) in Islam has special features and it is obligatory (and not optional) during the month of *Ramazan* for all Muslims, men and women, rich and poor alike. It is a means of purification of the soul.

Fasting, however, does not mean abstaining from foods and drinks etc. only but it is abstention from every kind of evil. In fact, abstaining from food etc. is only a step to make one realise that if one can, in obedience of the commands of Almighty Allah, abstain from that which is otherwise lawful, how much more necessary it is for one to abstain from evil ways and designs which are forbidden by Allah. The object of *Saum* (fasting), as stated in verse 183 of the second chapter of the Holy Qur'an (*Al-Baqarah*), is moral elevation:

"O you who believe! Fasting has been enjoined upon you as it was enjoined upon those before you so that you may learn to guard yourselves against evil."

(Surah Al-Baqarah: 183)

To give up food, drink and lawful pleasures (for the sake of Allah), undoubtedly, requires great effort. Those who succeed in this effort, become morally stronger, because fasting is not only going without food and drink but also controlling one's passions as well as temper.

Apart from the control of desires that one learns from fasting, there are other benefits as well. From the viewpoint of society, hunger during the days of *Ramazan* makes the rich and the poor alike realise what it means to be hungry. The person, who fasts, benefits bodily from remaining hungry for the whole day. His digestive system gets rest. It improves and gets stronger. But the most important benefit of fasting is that it makes one hardy and strong-willed. One is enabled to give up comforts and to face the hardships of life. It is training for offering any and every sacrifice at the Will of Almighty Allah.

The Month of Ramazan

The month of Ramazan is the month in which the Holy Qur'an began to be revealed to the Holy Prophet (p.b.u.h.). Hence this month is a month of fasting as well as the month of *Yadgar-I-Nuzooli-I-*

Quran (Remembrance of the Revelation of the Holy Quran).

"The month of Ramazan in which was revealed the Holy Quran, a guidance for mankind, and clear proof of the guidance, and the Criterion (of right and wrong). And whosoever of you is present, let him fast in the month."

(Surah Al-Baqarah: 185)

The Islamic Calendar consists of lunar months. *Ramazan*, therefore, may sometimes fall in summer and sometimes in winter. This enables the human body to get used to all the seasons. The month is sometimes of thirty days and sometimes of twenty nine days, depending on the visibility of the moon of *Shawwal*.

Charity during this month is extremely fruitful and is a means of pleasing Almighty Allah. *Sadaqatul Fitr* (charity for breaking the fast) is given at the end of the month of *Ramazan*.

The Fast

The fast starts when the darkness of the night begins to vanish— just before dawn. It ends with the setting of the sun. It is preferable to eat something before beginning the fast. It is called *Sahri*. The following words should be recited at the start of the fast:

وَبِصَوْمٍ غِدْنَوْيَّتْ مِنْ شَهْرِ رَمَضَانِ

"I intend to keep today fast of Ramazan."

The under mentioned *Dua* Should be recited at the time of *Iftar* (the breaking of the fast).

اللَّهُمَّ إِنِّي لَكَ صَمَّتُ وَبِكَ امْتَ وَعَلَيْكَ تَوَكَّلْتُ وَعَلَى رَزْقِكَ أَفْتَرَثُ

"O Allah! I fasted for Thee and I believe in Thee and I put my trust in Thee and with the sustenance Thou hast given me, I now break the fast."

Allah says about the beginning and end of the fast, in the Holy Quran:

.....and eat and drink until the white thread becometh distinct to you from the black thread of the dawn. Then strictly observe the fast till nightfall."

(Surah Al-Baqarah: 187)

Namaz-i-Traveeh is offered during this month apart from the *Isha* prayers. However, it is not an obligatory prayer.

The Holy Qur'an clearly says that Allah does not want to put an unnecessary and unbearable burden

on His servants. Children and very old people are, therefore, exempt from fasting. Women who are in the family way and those with infants who depend on breast feeding, as well as women in the monthly course are allowed to postpone the fasts. Travellers, too, may postpone the fasts while they are on journey during the month of *Ramazan*. The Holy Qur'an says:

"And whosoever of you is sick or on a journey, (let him fast the same) number of other days. Allah desireth for you ease; He desireth not hardship for you; and (He desireth) that you should complete the period, and that ye should magnify Allah for having guided you, and that peradventure you may be thankful."

(Surah Al-Baqarah: 185)

Lailat-ul-Qadr

Lailat-ul-Qadr (the most valuable night) falls during the last *Asharah* (10 days) of the month of *Ramazan*. It falls on the 21st, 23rd, 25th, or 29th. But the general opinion is that it is the 27th night. During this night, the Holy Qur'an was sent down to the first sky. (*Asman-I-Awwal*). This is why it is held in great esteem. As many '*nawafil*' as possible are offered during this night and the Holy Qur'an is rec'd. The *Suratual Qadr* in the last part of the thirtieth '*Parah*' of the Holy Qur'an refers to this very night.

Ramazan is for the Muslims a very great favour. This favour can only be considered as such if we appreciate it, otherwise *Ramazan* will come and go without our gaining anything. It is stated in a *Hadith* "If my *Ummah* would realise what *Ramazan* really is, they would wish that the whole year should just be *Ramazan*." In another, *Hadith* we are told: "The fasting of *Ramazan* and fasting three days of every month keeps evils away from the heart."

The Companions of Holy prophet (Allah be pleased with them) used to fast during *Jihad* and on weary, tiresome journeys, inspite of having obtained permission from the Holy Prophet (p.b.u.h.) to break their *fast*. In the end the Holy prophet (p.b.u.h.) had to prohibit them from fasting ---so much did they exert themselves for not wanting to lose the blessing. *Imam Muslim* reports, that the Companions (Allah be pleased with them) were once on journey for *jihad*. It was extremely hot and due to poverty they did not even have a cloth to protect themselves from the heat. In this condition they stopped at one place, and many of them used their hands for protection from the heat. They were so overcome with weakness that they could not stand up to the intensive heat and fell down.

It would be beneficial to end this short discourse with a *Hadith* of the Holy Prophet (p.b.u.h.) in respect of the virtues of *Ramazan*.

Hazrat Abu Hurariah (Allah be pleased with him) relates that the Holy Prophet (p.b.u.h.) said. "My *'Ummah* is given five things which were not given to anyone else. For them, the smell from the mouth of a fasting person is more pleasant in the sight of Allah than the fragrance of *musk*. On their behalf the fish in the sea seek forgiveness until they break their fast. Allah prepares and decorates a special garden in the *paradise* everyday and then says (to it): 'The time is near when My faithful servants shall cast aside the great trials (of the world) and come to you.' In this month (for them) evil-minded *Shaytaan* (Devil) is chained, so that they are not able to reach unto those evils to which they normally reach during other months. On the last night of *Ramazan* they are forgiven." The companions (R.A.) enquired: "O Messenger of Allah (p.b.u.h.)! is that last night *Laylatul Qadr*?" the Holy Prophet (p.b.u.h.) replied: "No, but, it is only right that a servant should be given his reward on having completed his service."

(D) – Hajj

In a *Hadith* of Gabriel, the Holy Prophet said:-

"Islam is – that you attest there is no god but Allah, and that Mohammad (p.b.u.h.) is the Messenger of Allah, that you keep up Salat pay

Zakat, keep fast of Ramadan and make pilgrimage to the House (Ka'aba) provided you have means for it.

(Sahih Bukhari and Sahih Muslim)

the pilgrimage to Makkah Al-Mukarrmah and Al-Madinah is a blessing: every Muslim must try to perform it. Those who do not possess necessary means for it or are unable to go on this journey, should also cherish the desire for this blissful journey because this is a token of faith. Lucky indeed are the persons who get this blessing and have respect for it in their heart. Hajj should not be thought a worship which was learnt only for its performance and is to be forgotten after sometime, supposing that now this worship is over. No doubt Hajj is a worship and one of the fundamental pillars of Islam; but it is also an institution for improvement and training of human beings.

Allah ordains in the Holy Book:

"And pilgrimage to the House (Holy Ka'aba) is a duty unto Allah for mankind, for him who can find a way thither. As for him who disbelieveth, (let him know that) lo! Allah is Independent of (all) creatures."

(Surah Al-Imran: 97)

When a person performs Hajj, he becomes as pure of sins as he was on the day his mother bore him. However it is also necessary that he should obey the commandments of Almighty Allah to get the blessings of Hajj.

One who strictly acts upon the principles of Hajj is actually passing through a training period. Whoever learns the lessons, succeeds.. The important thing is that what a person learns in this journey, he should make it a part of his life in future. May Almighty Allah enable everyone to perform *Hajj-i-Maqbool* (an approved Hajj).

Hajj: Literally Hajj means "to intend". In Islamic terminology it is a visit to *Arafat* in *Ihram* garment. *Hajj* is one of the fundamental pillars of Islam; but it is necessary to possess the means to perform it. It means that one should have sufficient money or property to meet the expenditure of the journey and sufficient for one's dependents for the period of one's absence from home.

Financial and Physical Worship: *Hajj* is the only pillar among the fundamental pillars of Islam which requires both physical and financial sacrifice. *Salat* and *Saum* are only physical worships and nothing is spent in the form of money in their performance. *Zakat* is no doubt a financial worship but no physical

labour is required for it. But *Hajj* calls for both, physical and financial sacrifices. The journey for *Hajj* itself is a *Mujahidah* (great struggle). He who has performed this journey, according to Islamic teachings, and has adopted in his life whatever he has learnt in this journey, he will benefit from it throughout his life.

Natural Change: Every one can bring change in one's habits during this journey; rather this change is natural due to the atmosphere of the sacred journey. This journey is made with the minimum necessities of life and limited travelling luggage. One eats whatever food is available and stays at any place available. In Mina and Arafat the pilgrims stay in tents. In short, this time is passed in all kind of circumstances without complaint. A person undergoing these hardships is actually undergoing a training. Passing of time under such circumstances prepares a person to adopt a simple life in future. One may not get food at proper time or may not get what one likes but one has to live under such circumstances for the purpose of *Hajj*.

Ihram: the first thing for the purpose of *Hajj* or *Umrah* is to wear *Ihram*. It should be of white cloth. It consists of two white sheets. *Ihram* is a very simple dress, and is like a shroud. One of these sheets is wrapped round the loins and the other is thrown over the shoulders. The head must remain uncovered. Only such shoes (chappals) are permitted which protect the

soles and heels from mud, heat etc. The toes also are allowed to be covered but beyond this must remain exposed.

In the state of *Ihram*, the pilgrim is forbidden to take bath or wash hands and mouth by applying soap, or comb the hair, or shave the head, or cut the nails. One can throw water over one's body in case of hot weather or to perform *wuzu* (ablutions); but it should not be done with the intention to clean the dust or filth on the body. The *Ihram* of women is ordinary dress. However no cloth should cover their faces. Even in case of *Purdah* (veil) the face should remain uncovered.

The real purpose is to appear before Allah in a simple dress. People of every caste, colour, age and status come to the Holy Ka'aba reciting, 'Labbaika Allahhumma Labbaika' (Here I am, O Allah, here I am in Your presence). All are in the same dress with uncovered heads, in the same position, with the same purpose in minds and reciting the same verses.

Prayers in the Holy Ka'aba

One prayer in the Holy Ka'aba is equal to one Lac (hundred thousand) prayers elsewhere. The local people often get this blessing; but those who have come from far away, may never get this opportunity in

future. It is, therefore, necessary that the maximum time should be spent in offering *nawafil* and *Tawaaf* (circumambulating the *Ka'aba*).

The Holy Ka'aba and Its Significance

The Holy Ka'aba has a great significance. It was constructed about four thousand years ago by Hazrat Ibrahim and his son Hazrat Ismail (peace be upon them) and was the first place of worship, as stated by Allah in the following verse of the Holy Quran:

"Lo! The first Sanctuary appointed for mankind was that at Becca (Makkah Al-Mukarrmah), a blessed place, a guidance to the people."

(Surah Al-Imran: 96)

The importance of the Holy Ka'aba can be judged from the following verses also:

"And when We made the House (at Makkah Al-Mukarrmah) a resort for mankind and a Sanctuary. Saying: Take as your place of worship the place where Hazrat Ibrahim and Hazrat Ishmael stood (to pray). And We imposed a duty upon Hazrat Ibrahim and Hazrat Ishmael. (Saying): Purify My House those who go around and those who meditate

therein and those who bow down and prostrate themselves in worship."

(Surah Al-Baqarah: 125)

It means that this House is an embodiment of goodness and blessing. It is a fountainhead of guidance, a place of worship for the pious, and a place towards which *Salat* is directed and a centre of the Unity of allah.

Tawaf (Circumambulation): This blissful worship called *Tawaf* (circumambulation) of the Kaaba, is possible only in Masjid-ul-Haram. Prayers, Fasts and recitation of the Holy Qur'an are possible in any part of the world but the worship of *Tawaf* is connected with the Holy Ka'aba alone. The more time one spends in *Tawaf*, the better it is. The second best thing to do is to offer *Nafl* prayers. If this is not possible, one should see the Holy Ka'aba. To see the Holy Ka'aba is also worship. In this case, recitation of the Holy Qur'an is the best thing; because one can recite the Holy Qur'an and see the Holy Ka'abah simultaneously. One may engage oneself in *Zikr* (remembering Allah) and avoid talking during this time.

Here the pilgrim should offer *Nafl* Prayer and recite the Holy Qur'an and invoke Allah's Blessings.

(C) – Saum (Fasting)

Fasting during the month of Ramazan

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