**ZAKAT:**

*As economic system plays a pivotal role in the shaping of society, Allah has formulated the best economic system of mankind. If its codes are observed, economic justices can be ensured; otherwise society s likely to be plagued by numerous ills.*

*Allah has attached the greatest importance to the zakat. This is revealed by the holy Quran, which emphasizes at several places the need to pray zakat in addition to worship Allah. While prayers is a physical from of worship, zakat is a material*

Allah has attached greatest importance to zakat this is revealed by the holy Quran, which emphasize at several places the need to zakat in addition to worshipping Allah. while prayer is a physical form of worship zakat is a material form it was on this account that hazrat abu bakar

0r wagged jihad against those who recited the kalmia but had refused to pay zakat ,and on account of the fact that zakat is the right of the poor thus abu bakar made it clear that he would show on slackness in the fulfillment of both these obligations in his lifetime.

“Zakat according to the dictionary means, ”to purify”. A person by giving zakat purifies his possessions in accordance with the commands of Allah and overcomes his greed for wealth his love for Allah thus takes precedence over this love for material belongings because he gives zakat in compliance with his directions it also serves as a reminder that whatever wealth he earns does not infect belonged to him, but is a trust bestowed on him by God. This consciousness restrains man from spending frivolously, and he subordinates all his actions to the will of Allah. The holy prophet, upon whom be peace, said that economic matters constitute an important part of religious. When man spends such a cherished possession as his own wealth in the way of Allah, He holds him in esteem and promises that such generosity shall be repaid liberally. Allah has said:

**“if you unto Allah a goodly loan, he will double it for you and will forgive you: for Allah is responsive clement”** (64:17)

For those who fail to pay their Zakat, Allah has said:

**“ They who hoard up gold and silver and spend in not in the way of Allah. Unto them give tidings (O Muhammad) of a painful doom”** (9:34)

These verses revealed that payment of Zakat would help man to realize the blessing of the next world, the greatest favor one can hope to win, and secure him from the torment of hell.

**ECONOMIC BENEFITS:**

1. Capital carries greater weight than labor in an interest-ridden society. They working classes, therefore, become progressively poorer, while the capitalists carry away all gains. The economic system is thus paralyzed. Zakat provides the best solution to his problem: it ensures a steady flow of wealth from the rich to the poor, and helps in bettering their economic lot. The Quran expresses this in the following word:

**“ALLAH has blighted usury and made almsgiving fruitful”.** (2:276)

1. Another benefit also accrues to society from Zakat: the giver of Zakat is forced to invest his in money in profitable ventures, which result in greater investment. As the rate of zakat only 21/2 percent, the prayer contributes honesty and willingky, and invests his capital freely in business, thus creating more economic opportunities for others. On the contrary, the fear of heavy taxation encourages the trend to hoard capital which weakens the countries economic.

**SOCIOLGOCAL BENEFITS:**

Wealth for society has the same significance as blood for the human body. If this blood accumulates in the heart (among the rich) it paralyses the body(the people) and proves injurious for the heart. thus ,if on the hand the poor are faced with hardships, on the other rich, with their immense wealth, become wayward and ease-loving and morally degenerate until the lose site of the judgment day. Else this state of affair persists it speaks of hatred and jealousy between the two classes inevitably, with the passage of time tension between them gross and ultimately results in dreadful consequences.

In view of these individual and collective benefits, the holy prophet upon whom be peace, soon after the establishment of the Islamic state at medina was directed by the almighty to :

‘take alms the their wealth where with you may clean them and cause them to grow in purity’(9:103)

**WHEN IS ZAKAT DUE?**

**1.PASSAGE OF ONE LUNAR YEAR:**

Zakat is obligatory after a time span one lunar year passes with the money in the control of its owner. Then the owner needs to pay 2.5%(or 1/40\_of the money as zakat.

(A lunar year is approximately 355 day). Zakat is obligatory when a certain amount of money, called the nisab is reached or exceeded. Zakat is not obligatory when a certain amount of money ,called the

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(minimum amount) of gold and golden currency is 20 mithqal,(approx. 85 gram of pure gold).the nisab of silver and silver currency is 200 dirham’s (approx.595 grams of pure silver).the nisab of other kind of money and currency is to be scaled to that of gold .This means that the nisab of money is the price of 85 grams of pure gold, on the day in which zakat is paid . zakat is obligatory on following items:

1. Camels, cattle, sheep, and goats.
2. The staple crops: these are the crops that one stores to eat in other than times of necessity, like wheat, barely, and corn.
3. Fruits:It is obligatory in two of the fruits:palm tree)dates)and grape vines (raisins)

**When Zakat due?**

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4. Trade articles: these are the articles used for purpose of making a profit. If ne uses some money to buy and sell and then buy and sell and s on, with the purpose of gaining money, then this is trading.
5. Gold n silver.
6. Zakat-u-fitr is also obligatory: this is Zakat for the body, not money the Muslim pays it on behalf of himself, his Muslim wife, young children, and Muslim poor parents during the month of RAMADAN or n the day of eidul-fitr.

**THOSE WHO DESERVE ZAKAT:**

It is permissible to pay Zakat only to those who deserve it. The holy Quran (sura Al tuba: 60) classifies: the due recipients of Zakat under the following eight categories

“The alms are only for the pccr for the needy, and those who collect them and those whose heart are to be reconciled and t free the captives and for the cause of ALLAh, and (for) the wayfarers; a duty imposed by Allah. Allah is knower, wise

1. Fuqara: the poor who earn less than half of their basic needs.
2. Masakin: the poor who earn half or more, but not all their basic needs.
3. Amiluna: he Zakat workers who are assigned by the caliph and work without pay.
4. Mu,allafatu qulubuhum: the new converts to Islam whose heart are to be reconciled, whose peers may embrace Islam if these Muslim are given money.
5. Riqab: the slave who are short in satisfying their contract for purchasing their freedom from their owner.
6. Gharimun: those who are unable to pay their debts
7. Fi-sabillillah: the volunteer fighter’s eho fight for the sake of Allah.this does not include every voluntary good deed.
8. Ibnus-sabil: the travelers who do not have enough to enable them to reach their destination.

Nasab:

Zakat is payable on wealth which remains in possession of a believer, for a period of one year, without interruption, and whose value has reached ascertain level, known as nasab . It is calculated at the rate of two and half percent. Zakat is not levied on buildings shops or total capital, but on the saving of income that may have generated from them Zakat is not payable n precious stones and immovable property r on machinery.

|  |  |  |  |
| --- | --- | --- | --- |
| commodity | Nisab | rate | |
| Gold | It is 71/2 or 87.48 g | It is levied at the rate f two and a half percent | |
| silver | 521/2 tola or 612.32 g | Two n half percent | |
| cash | If the amount of the currency possessed by the person equals to the value of the nisab for silver (200 dhirhams, 52 ½ tola) | Two n half percent | |
| cattle | 1. 40 to 120 goats or sheep 2. 121 to 200 goats or on any things above that, up to two hundred heads, 3. On anything above that for every hundred. | 1. One goat of a year old 2. Two ewes 3. One ewes | |
| Bull and cow | 30 to 39  40 to 59  For each 60  For each additional 30  For each additional 40 | One calf of one year or older  two calf of two year  one years old calf  two years old calf | |
| camel | | 5 to 9 camels  10 to 14  For 15 to 19  Twenty-four camels or less  Om anything above that up to thirty five camels | One goat  Two goats  Three goats  One ewe for every five camels  A she-camel in its second year | |
| Produce of land | | | 1.Naturally irrigated land  2.Artificial irrigated | One tenth of the produce  One twentieth of the produce |
| Mines | | |  | One fifth of the produced |

When an Islamic government has been established. It is incumbent upon all Muslims to pay Zakat to the collector of government. If, however, the Muslims come under non-Muslim rule, they should pay zakat to organization or institution which operates on the basis of mutual co operation. By the grace of God, the collection and disbursement of zakat has begun in Pakistan. it is our duty that we should co-operate to make it a success so that it becomes an example for the world to emulate.

The benefit of zakat becomes apparent when givers bear in mind that benefits accrue to society by their contribution and, more importantly, it earn for them the good will of ALLAH.

***Hajj:***

The literal meaning o the word Hajj means the will and desire to visit, but in the terminology of the Shariat means the will to visit the Holy kaba’. Hajj is Compulsory on every person sound of mind, a major and having the means (the provisions of travel) once in a life time. All such persons fulfilling these conditions, and yet abstain from performing hajj they give the lie to being Muslims. The Hadith of the Holy Prophet states:

“If a person is not hampered by any disease ,real necessities or a tyrannical ruler and yet does not perform hajj, his death and the death of a Jew or Christian are the same”

**COMPREHENSIVENESS:**

Hajj includes the essence of all forms of worship. From the time one sets out to perform Hajj till one’s return, one feels close to Allah. Moreover, spending on Hajj is like contributing from wealth and material acquisitions to Zakat. Abstaining from temptations and sensual deftest gives the feeling of being on fast, while distance from home and the hardship endured enrooted give it the colour of Jehad (holy war). The Holy Prophet, upon whom be peace, according to Hazrat Ayesha Siddiqa said : “The most distinguished Jehad is **Hajj-e-Mabroor** (Accepted).” **Hazrat Umar un** doubtedly had this in mind when he advised the people

Be prepared with your necessaries and provisions, for

Hajj is also a form of Jehad.”

The Pilgrim’s State of Mind: if one focuses attention on the ceremonies performed by the pilgrims at Mecca, it reveals that each stage imparts moral and spiritual training. When a person leaves his home and family, turns away from worldly comforts and pleasures, dons two unstitched sheets and calls out “Present, 0 Lord Present!” in unison with the other believers at the court of his Creator, it symbolizes the journey which one will take to the hereafter.

When a man performs various ceremonies during Hajj in pure and religiously inspiring surroundings, he is reminded of the blessings that Allah has endowed upon mankind in the form of Islam. He recalls too the various instructions given by the Holy Prophet, upon whom be peace, in his well-known farewell address and remembers his instructions that one must adhere steadfastly to the Quran and Hadith to save oneself from going astray. He remembers, too, while offering Qurbani ‘ the great sacri fices of Hazrat ll5rahim. Indeed, the subordination of his own wishes and desires to the will of Allah at that moment appears to him in comparison only a trifling offering. He avows to live or die for Allah, and prays:

*“Say Lo! my worship and my sacrifice and my living and my dying are for Allah, Lord of the Worlds. He has no partner. This am I commanded, and I am first of those who surrender (unto Him ).“ 6 162, 163),*

At Mina he throws stones at his eternal enemy, Satan, with the resolve that if Satan intervenes between L: and the Almighty, he would make no mistake in re cognizing him. When he reaches Baitullah he is suffused with the feeling that the House he had cherished to behold is at last before him. Such constant devotion great spiritual dividends to the pilgrim. After the pilgrim runs between ‘Safaa’ and Marwa’ and declares 0 Allah, I will utilise all conviction and Strength from Your proximity for the glory of Islam and follow on the footsteps of the Prophet Muhammad (peace be upon him).

*“0 Allah help me to abide by the example of the Holy Prophet and call me to Yourself am thus engaged and save me from straying into sin and vice.”*

***IMPORTANCE OF HAJJ:***

“Whosoever performs Hajj in compliance with the directive of the Almighty, and abstains from evils, is cleansed of sins as if he had been born again of his mother”.

**COLLECTIVE BENEFITS:**

Social Benefits: One of the most important benefits of Hajj is that it demonstrate equality and Muslim brotherhood. People of all nationalities, all colors, races and all ranks from all over the world assemble at one place and interact for quite sometime.

Economic Benefits: The pilgrimage has other economic benefits for Muslims.People from all occupations come for the pilgrimage where they can discuss their economic problems and chalk out strategies for mutual benefits.

Political Benefits: The Muslims assemble every year in Makkah , each year it provides them the chance of agreeing on many topics of common interest. They can discuss and formulate a common policy to be followed by all countries in the united Nation Organization, The security Council or other such like forums.

**Hajj-i-Maqbool:** The above-mentioned individual and collective benefits of Haij can be garnered if our objective is to gain the goodwill of Allah, strive for the glory and greatness of Islam, and keep our eyes fixed on the spiritual purposes served by this undertaking. Only then will our Hajj be acceptable to and liked by Aflah.

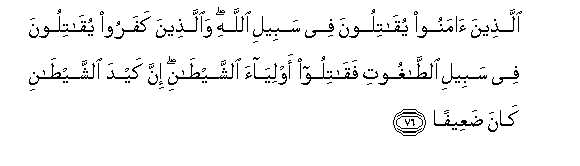
**JEHAD:**

Jehad, according to the dictionary, means “effort”. In religious terminology, it denotes the effort made to defend and propagate the faith of Islam. To admit that Allah is the Ruler of the World, it is imperative that a Muslim should obey His commandments in all

spheres of his life. This implies that a Muslim may not complete with any law or authority which directly impugns the Shari’ah. Thus, if any power should decide to assume the role of Ultimate Authority “, and then set out to en force its own set of legal injunctions in place of the Shari’ah, then it is the duty of the Muslim to oppose that power, even with h life, if necessary. As with other forms of Islamic worship, Jehad serves as a means to create the spirit of sacrifice and devotion among Muslims for their Creator. Without such holy aspirations, it is neither possible to preserve nor propagate the teachings Islam. In what follows, the various kinds of Jehad will discussed.

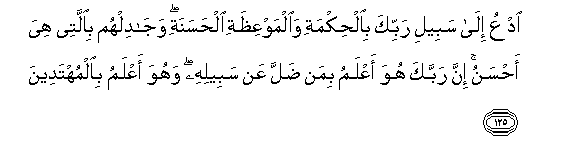
**1. Jehad against One’s Self:** Man’s own wishes and desires present the major obstacle to his submission to the will of the Almighty. As these are ever present in man’s heart, he needs to be wary all the time in order to subdue them. The Holy Prophet (peace be upon him), had therefore declared war against one’s desires as the Greater Jehad or Jehad-e-Akbar “. This is necessary because man cannot achieve success in any sphere of life until he masters his own selfish desires and passions.

**2. Jehad against Satan:** Having brought his inner self control, it is important for man to tackle those satanic powers which would coerce him to follow their course rather than the one prescribed by Allah. The Holy Quran calls all such forces “Taghoot”. Allah has said:



*“Those who believe do battle for the cause of Allah and those who disbelieve do battle for the cause of the forces of evil (Taghoot).” (4: 76).*

These forces, generated by erroneous customs and practices, or injected into society through the influence of non-Islamic agencies,, can be tackled in different ways. At times one may launch the fight by argument or through the power of the pen, while on other occasions sheer U strength and might is required to combat them. In this regard the Quran has laid down the following basic principle.



*“…And dispute with them in a more befitting manner…”. (16: 125).*

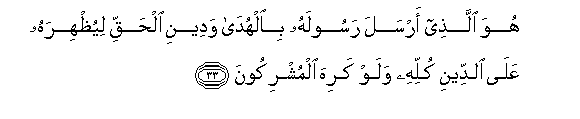
If one is truly motivated by the spirit of Jehad, then, at every turn, one’s faith will provide the insight necessary to indicate the right path. in this regard the Holy Prophet, upon whom be peace, said:

*“Anyone among you who sees evil should stop it with his hand (by force). If he does not possess that ability, then he should fight with his tongue. If he is not capable of even that, he should at least set his resolve against it from the core of his heart. And merely considering an evil bad is the weakest form of faith.”*

**Jehad by the Sword:** In the war between Truth and Falsehood a point is reached when “Taghooti forces re sort from cold to open war in order to obscure, or subjugate the followers of the true faith. Under such circumstances, the Muslims are left with no option but to safe guard their national integrity and religion through Jehad. There are two types of Jehad:

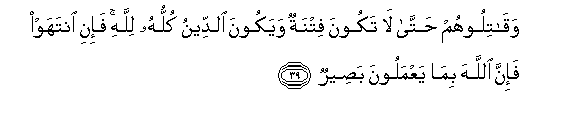
**First: Jehad in Self-defense:** If a non-Muslim power attacks a Muslim country, it is incumbent upon Muslims to wage Jehad against the invader in order to safeguard their religion, lives, possessions, honor and the respect of their people. Efforts made to free and secure Muslim society and countries from the domination of non- Muslims is also Jehad. Likewise, efforts made by the Islamic world to safeguard the Muslims in a non-Muslim country from excesses and cruelties for being Muslims constitute Jehad.

**Second: Jehad to reform Society:** Any person, who recites the Kalima-e-Shahadat, accepts the supremacy of Allah and follows the teachings of the Holy Prophet, upon whom be peace, is duty bound to make every effort to ensure that the Shari’ah is established as the law of the land. According to the Holy Quran, the Holy Prophet, upon whom be peace, was sent to propagate Islam:



*“He (Allah) it is, Who has sent His prophet with the (task of spreading) guidance and the Religion of Truth, to the end that He may cause it to prevail over all (false) religion- however hateful this may be to the idolaters.” (9:33).*

The Quran further directs the believers:

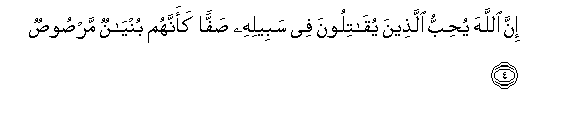


*“Fight against them until there is no more oppression and all worship is devoted to Allah”. (8: 39).*

**War and Jehad:**

The opponents of Islam often assert that Islam was spread by the sword. Facts, however, belie their contention. There is in fact a great difference between war waged by the non-believers and Jehad which is launched by the Muslims. The ‘Kafirs’ (non-believers) have a specific object: an individual, a group, or a nation exercises a burning desire to extend their borders, or to fulfill a yearning for domination or economic control. To achieve that objective they resort to all sorts of cruelties, terrorism and ruthlessness. And they succeed; they play havoc with the lives, possessions and honor of the vanquished. On the contrary, the Jehad launched by the Muslims aims at liberating mankind from the clutches of ‘Taghooti’ forces, and re-establishes their respect and freedom. For that purpose a Muslim considers himself bound by the code of war and is not in the least motivated by personal motives. When he emerges victorious he does not make the vanquished a target of reprisals but promotes peace and a feeling of goodwill, and invites them to embrace Islam which grants equal rights to all individuals. The Non-Muslim subjects are so profoundly influenced by the treatment meted out to them by the victors, the equators system of justice, ethics, statesmanship and modes of governance and worship that they willingly embrace Islam. Their change of outlook is undoubtedly effected by the high character displayed by the soldiers of Islam, rather than the sword which merely strikes to combat non-religious forces.

**Benefits of Jehad:** The Holy Quran and the books of Ahadith have mentioned several benefits of Jehad, Allah has said:



*“Surely Allah loves those who battle for His cause in ranks as if they were a solid structure” (61:4).*

The Holy Prophet, upon whom be peace, has said:

I swear by Allah, to whom I owe my life, that to spend a morning or an evening in journey for Jihad is more than the entire blessings of the world and to stand steadfast battle against the enemies of Islam exceeds the reward of seventy prayers.” As we review the victories of previous Muslims, it would, undoubtedly, become clear that it was owing to the inspiration and the burning desire to die in the way of Allah, which gave Muslims of the early times, the strength to prevail over the world and established their greatness and glory.