

Zakat and Poverty Alleviation in Islam:

By

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Abstract:

This paper focuses and highlights the significant role of Zakat in Islamic and economic perspective to eradicate the poverty in Islamic societies. Islam is a comprehensive code of life and deals with each and every aspect of life in a unique method as prescribed by Allah Almighty in the shape of Holly Quran. The prime objective of this paper is to examine and analyze the real meaning, origin, and functions of Zakat as well as the way it deals with poverty reduction by unique strategies creating a prosperous and welfare society.

Keywords: Zakat, Poverty alleviation, Islam, Islamic Framework, Thauheed, Khalifah, Justice,

Introduction:

The gigantic cosmos, holding whatsoever has been created by Allah Almighty.

Men, have been formed as well as granted the highest position among His entire creation as a Master piece being His Vicegerent.

The entire formations as well as physical organisms have been created providing the Human necessities right from the very beginning.

The individuals, who hold the authority in Muslim societies, must act according to Islamic obligations to satisfy the people regarding their physical wants by effectual utility of wealth as well as impartial sharing of goods and services along with complete protection from all sorts of distress and fright of starvations.

The solid commitment of Caliphs, Holly Quran and Sunnah witness the provision of sustenance and complete protection towards all people in a Muslim State.

Referring towards the phenomenon, there is an Ayath in Holly Quran clearly mentioning and commanding the Quraish for worshiping Allah Almighty only since they were granted the protection by Allah equally by starvations as well as distress of harmony. (Quran :(106:3-4)

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Another Hadith mentions as, “Allah Almighty forsakes the community which actually does not protect its people from starvations.” (Al-Hakim,)

The prominent first four Caliphs were completely aware of their responsibility for providing the basic necessities to deprived people in the society. Hazrat Ummar (RA) remarks, “I am surely answerable by Allah Almighty even for a death of a Camel at the bank of Euphrates, (Muhammad Ibn S’ad al.)

The significant emphasis regarding provision of food as well as common protection both of present and prospective generations permits no account regarding the occurrence of extensive scarcity in Muslim frame. Actually, the extreme scarcity as well as Islam cannot continue mutually. A truly deplorable state arises once above-mentioned Islamic obligation is compared with prevalent scarcity in Islamic states. World Bank report shows that, 34% of Pakistani people live under the (National Poverty Line, 36.9%) in the rural parts as well as 28 % in urban parts. Regarding worldwide poverty ranks, 31.2 % of people live on below US\$ 1 per day and 84.7 % live on below US\$ 2 per day. (World Development Report, (2000-2001)

The plans tackling the issue of poverty are countless. The usual plan suggested for emerging states comprises of three basics: to open up the Economy, looking for labor-intensive Growth, as well as comprehensive establishment of community services.

The instance of effective practice of East Asian states is frequently mentioned in this perspective. They attained generally extraordinary degrees of Growth as well as became successful to reduce the poverty and avoid upsurge in disparity in the distribution of income. (Azizur Rehman Khan, (1997)

According to the analysis of Sirageldin, regarding eradication of poverty using a self-evident method stating, “Islamic idea is helpful to poverty-reduction plan based on the norm of endorsing Economic Growth by useful parity.”

Further he mentions that Islamic principles depend upon discrete as well as private actions reducing scarcity. The most obvious is the institute of Zakat institutionalizing the idea of caring at specific as well as common phase. (Ismail Sirageldin, (2000)

According to Ahmad, proposing to formulate a suitable plan to pursue growth plans as efficiently as Islam has prescribed. The emphasis regarding the plan ought to be carried out upon developing the men as well as Socio-cultural atmosphere.

He stresses upon the development of the standard of life regarding entire society by Socio-Economic as well as ethical progress of the people. (Khurshed Ahmad)

Ziauddin Ahmad, another intellectual opposes that fight against paucity has to be battled upon numerous levels. The subjects like

human motivations, perimeters toward revenue purpose, market tool, and allocation of incomes plus means also the contribution of financial, economic as well as well-being strategies have to be secured all together. Consequently, he emphasizes upon the adopting the Islamic-oriented progress approach by three mechanisms: the general amount of development, the mechanism of development as well as the design of development. (Ziauddin Ahmad)

According to Ansari, pointing out that “Islam doesn’t compromise one single philosophy upon sustainable growth however it brings influential values for its recognition.

He proposes normative method to growth that has Economic, Social, as well as natural scopes. He emphasizes upon the significance of increasing Economic feature. Yet, the extensive measurement is that of common integrity. In a civilization the well-being of persons is dependent which a kind of externality. The code of joint interest is utilized establishing common optimalism in sharing of assets as well as means. Zakah and Sadaqa remains ingredient of common safety organism ensuring social integrity. He discovers that overruling stress upon conquering proficiency in resource share has paved the way polluting as well as environmental calamity. He reveals that abuse of atmosphere that comprises waste as well as destruction is a wicked deed. (Muhammad I. Ansari)

Chapra too says that contentment of the material desires involves the growth of entirely human as well as material means and sharing of incomes as well as capital efficiently enough to meet the desires of all mankind.

Further he says that “it is not allowable by Islam to inflict wounds to mankind as well as atmosphere the deterrence of extreme exhaustion of Non-renewable natural assets as well as damaging the atmosphere, that is equally detrimental for the existing as well as upcoming generation. He trusts largely upon multiplying of SMEs as a tool of poverty reduction as well as Economic retrieval. (M. Umar Chapra)

History of Zakat:

To comprehend the true meaning of the word “Zakat,” in the context of present time, it would be appropriate and essential looking back at in what manner it was created with the dealings as well as conditions that formed the Prophet Muhammad’s (PBUH) time period. As Islamic intellectuals attempt approaching the current subjects they frequently go back toward the Holy Quran as well as the hadiths to better comprehend how to cope with these subjects. It is then essential delving into the history in order that current problems could be interpreted too. As far as poverty alleviation is concerned, Islam presents two essential methods dealing with the issue.

Sadaqa, is to be carried out voluntarily, as well as, Zaka to be carried out obligatorily.

Both Sadaqa and Zakah, has frequently been tangled right through the past, remain the major concern while addressing the study of poverty as well as the underprivileged in the Quran. (Bonner, Poverty, 1996)

Whereas a stress on the Zakat is the focus of this study, it is imperative remembering that the two expressions were time and again puzzled, particularly in the early fundamentals of Islam. It remains too significant remembering that there is an obvious difference between the two ideas, which turns out to be flawless in later Islamic act as well as practices. If we have to comprehend how these resemblances as well as dissimilarities rest, it is significant returning toward the basis of Islam prescribed in the Seventh century by the Holy Prophet Muhammad (PBUH).

While the administrative, common, as well as other organizations i.e., were working for the Islamic growth, presently they are neither found nor do they maintain their weighty influence upon the manner the religion is understood. As these organizations are not found today, the philosophies as well as faiths that assisted establishing the organizations have stayed in parts of the Quran as well as other features of Islam. Some of the subjects brought upon as of this era to be poverty. It remained a significant matter regarding newly Islamic laws then thus turns out to be a huge element of initial debates associated with Islamic laws. (Bonner, Poverty, 2005)

Element regarding the motive remained the stress upon financial program, known to be unique significant element of Prophet Muhammad's (PBUH) realm. (Rodinson, 2007)

The debates regarding the issue reveal a type of "economy of poverty" being existed in Muslim philosophy as well as practice. (Bonner, Poverty)

That remains obvious that endurance existed amid the Pre-Islamic realm as well as the early Islamic realm. (Bonner, Definitions)

A lot of methods in which resources were allocated in the Pre-Islamic realm also dealing with underprivileged would then be implemented through Islamic act. Unique methods that were created in initial days of Islamic development implemented pre-Islamic ideas were the manner by that they perceived the necessity regarding the reallocation of properties. It was supposed by the Arabian traditions that properties comprised a profit that required to be provided; to establish an association between the donor as well as the getter. (Bonner, Poverty)

This brought an unsatisfactory association between individuals with wealth and individuals without wealth.

Islam challenged that to cure this state in founding an awareness of return in the Holy Quran in as a method making the association further equivalent. (Bonner, Poverty)

The Holy Quran prescribed a design for a fresh instruction for civilizations, by that the deprived must be preserved further justly than beforehand. (Ibid)

To provide the financial protection to the poor people in a fair way, it was essential to create organizations being fully operational so that the underprivileged could be assisted in fairly efficient manner. Regarding that purpose donation as well as the recurring of capital equally helped in significant contribution in Islam. Yet, it stayed a believer's association to Allah Almighty that turned out to be the most essential regarding poverty and in what manner the contributions were described in Islam. The Quranic philosophies of the "purge" as well as "flow" of possessions exemplify a specifically Islamic manner of theorizing assistance, kindness, as well as paucity. (Ibid)

Prophet Muhammad (PBUH), the main contributor regarding the initial Islamic laws as he was the Messenger, performed a key part the method Islamic acts addressed this issue. The Holy Prophet (PBUH) too went through the pains of having no parents also because of that his initial revelations, acknowledged as the initial Suras of Mecca highlight kindness as well as almsgiving. (Ibid)

These practices highlighted alms giving as well as bounty perhaps more than any other kind of action, a subject that was practiced in late revelations too. During the period of Prophet Muhammad's (PBUH) demise the subjects of Poverty in the Quran had been separated into two different areas, voluntary alms giving, or Sadaqa, as well as involuntary alms giving, termed Zakah. (Ibid)

Together the Sadaqah as well as the Zakah illustrated upon pre-Islamic ideas of aid; though, they remained radical during the period also would have created fairly a disturbance among the people of the pre-Islamic age. The subject of altruistic deeds was so significant as well as provocative that it even created an uprising right after the demise of Prophet Mohammad (PBUH). This battle, famous like battle of the Ridda or "Apostasy," remained an uprising during the Arabian Peninsula of individuals who had lately accepted the religion. (Ibid)

The rebellion was placed done also the Zakah, which is what they were objecting, turned out to be the elementary spiritual responsibility for all the Muslims. (Ibid)

It may not be emphasized to what extent the significant conditions as well as prevailing philosophies concerning issue of poverty remained in the expansion of Zakah as well as further approaches of the issue to be eradicated under Islamic act. All of these factors assisted creating what remains today perhaps the supreme extensive instrument regarding this grave issue in the Muslim societies. Societies utilizing methods of Zakah are founded globally also they all utilize some elementary ideas while approaching Zakat. It remains the significant of

the other “Pillars of Islam,” that are accepted in all divisions of Sunni Islam. (Benthall, 1999)

As far as the word Zakat is concern, it comes as of the origin (Zky,) that deals with to purify in addition to the setting of the Quran “Zakat is that which cleanses wealth.” (Bonner, Poverty)

The Zakah remained not so much assistance to be meant that the individuals had been granting to the underprivileged, rather it remains the awareness that they have been recurring what they are indebted to Allah in return for their capital. According to the website for Islamic Relief USA, remarking that, “to pay Zakah “stands” reminding Muslims being grateful of the benedictions which Allah has conferred to them, also helping to enable individuals who own nothing.” (Islamic Relief Fund, 2015)

So, the contribution of the Zakat remains significant for helping together the donor as well as the getter. The donor is cleaning the “share that is, too oneself, with a control upon one’s voracity as well as rigidity to others ‘sorrows.” (Benthall)

The getter remains too to be cleaned “from jealousy as well as hate of the wealthy.” (Ibid)

This idea to purify enhances an ethical role toward the Zakat as well as the well-being role of the Zakat. This notion of an ethical role aids adding prominence toward the Zakat also many trust that without the adherence to the Zakat the “effectiveness of true Muslim remains invalid.” (Ibid)

That is why, Zakah is frequently run via the Office of Religious Affairs, equally remains the issue in Pakistan. (Toor and Nasar, 2004)

Islamic Framework for Poverty Reduction:

Islamic agenda to regulate human deeds in the world is founded upon three philosophies: Thawheed, Khillafah as well as Adallah.

Thawheed (Unison):

This code remains the basis structure for the Islamic trust. In accordance with method of Islam to cover entire features regarding life focuses its perception from this code. It presents that the cosmos is formed as well as getting completely devised exclusively by Allah Almighty. All formation huge or small with men has been formed for a resolve. These codes lead Allah-men, as well as men-life relations. Thawheed leads a Muslim which he also environment remain measure of similar world also mutually remain to be controlled through the heavenly rule. Theoretically, it makes consistency between the carnal as well as human measures of the world. Ethical as well as spiritual incentive stands thus made protecting the atmosphere also keeping it unpolluted and in maintainable form.

Khalifah (Vicegerent):

Men being the Vicegerents of Allah in the world, as he has been granted wealth as well as material and rational abilities changing discrete as well as communal settings to live a decent life. Allah has retained a dignified extent of natural means in the world eternal mankind subsistence. That measure remains satisfactory regarding happiness comprehensively if it's utilized capably as well as justifiably. He remains exhilarated making balanced judgments regarding distribution of wealth in making also ingesting deeds.

Though, he remains not the lone one to be a Khalifa as well as there are many others who are Khalifas like him. His actual trial depends upon exploiting wealth in 'fair' and 'equitable' method achieving the happiness of all on maintainable base. (M. Umar Chapra)

The Khalifa code consensuses a distinguished rank to human beings in the world. (Quran, 17:70)

It allocates a task to the life of man as well as woman. Their task remains acting in line with the directives of Allah and His Messenger (pbuh) all the time of their lives despite getting permitted. That should be named as true devotion.

Holly Quran speaks that mankind as well as Jins are formed regarding Allah's devotion. Men ought to be submitting toward Allah and none and he subsists for no other task but His.

His actual residence remains afterlife there he would be satisfied or chastised as stated by in what manner he has observed or diverged as of the given task in the world. The idea of Khalifa needs many inferences that are mentioned as:

Common Union:

An agenda is run by the Khalifa regarding common parity as well as common union.

This agenda yields a elastic common construction that inspires a man growing on the foundation of efficacy as well as decent character. It presents common parity among people regardless of color, race, and geography. These features endorse helpful collaboration as well as common allocation of wealth.

The private utility as well as income expansion manners remains not reliable by the position of Khalifa. (Quran, 2:30, 6:165, 35:39)

Trusteeship of Wealth:

The wealth by the clearance of Khalifa remains in the form of trusteeship that virtually doesn't suggest annulment of privately owned assets. It conveys a quantity of inferences that make important variance regarding idea of privately owned possession of wealth according to Islamic act as well as other Economic methods. (Chapra,)

First, the resources are for the benefit of all and not just for few. (Quran, 2:39)

Secondly, the possession of wealth ought to be attained in fair mode. Thirdly, the profit from that wealth should be spread to everybody also not solely to the possessor as well as his family. Fourthly, nobody is permitted destroying, wasting or polluting natural wealth. Holly Quran advices the Muslim not to spread harm. (Quran, 2:205)

While Hazrath Abu Bakar (RA) led a military, He spoke to his chief not to destroy comprehensively or abolish plants or animals even in the opponent land.

Consequently there remains completely no possibility for destroying plants, jungles, and removal of crops into oceanic for pursuing revenue by unlawful means. (Abu al.-Hassan Ali, (1969)

Humble Life:

Khalifa, should have a very humble and simple life to avoid showiness as well as pomp's. He has to refrain from luxury. Quran speaks "Do not be profligate; assuredly Allah does not like profligacy." (Quran, 6:141)

Prophet (PBUH) and his Caliphs had a completely humble life.

And so, Khalifa matching the model must have a humble life. This allows him releasing certain wealth to spend on others pleasing Allah Almighty. Furthermore, he saves making donation. As advised by Prophet (PBUH), "Help your people to be prosperous enough avoiding to be obliged to beg."

Islam has prescribed the Zakat as a unique way to provide protection in coming days. So it is obvious that poverty could be curbed at Micro level provided that every citizen in the society adopts a humble life as well as donate something out of his wealth to the poor people. (Sahih-al. Bukhari,)

Adalah (Justice):

Holly Quran strongly emphasizes to maintain fair as well as impartial system in the society for all people to eradicate impartiality, cruelty, and suppression. (Quran57:25.)

As remarked b Chapra, "The Holly Quran mentions regarding the impartiality more than hundred times expressing and stressing the importance of Justice." (Chapra)

As the Holly Prophet (PBUH) has advised, "Stay away of tyranny to avoid the wrath of Hell on doomsday" (Sahih Muslim, (1955)

There is safety in fairness as well as agnosticism however there is no safety in unfairness as well as faith. (Chapra)

So if the employees get fair pays as well as small peasants get fair costs regarding their yield as well as production, this process will lead to have a competition in the Market, and surely there will be reasonable reduction in poverty.

Conclusion:

Islam prescribes at least three effects favorable toward the issue of poverty reduction.

(i) Basic Necessity Provision:

The ideologies of union as well as trusteeship rationally infer joint allocation as well as utilization of wealth toward material necessities of all people may meet in a suitable phase. Especially, it remains combined responsibility of the Islamic community taking care of elementary necessities of underprivileged. (Abu Muhammad Ali ibn Hazm,)

There remains thorough accord regarding each institution in Islam on this issue. (Dr. M. Siddiqui,)

(ii) Individual Earning Opportunities:

As a Khalifa, the main task regarding basic necessities depends upon him. Hence, the Jurists have emphasized the individual responsibility of each believer striving as well as earning profits for himself as well as his offspring. Though, a believer might not be capable fulfilling the obligation to earn provisions if opportunities of private as well as paid work remain accessible. Therefore, it turns out to be common responsibility providing equivalent work provisions to everybody. The system regarding useful actions must be drawn-out through nook and corner of the state wherein the deprived might take part. Though, there is likelihood that a lot of individuals may be left out, like physically disabled, jobless as well as some since lacking the proper ability. Notwithstanding such individuals must be given the common protection by institutions which might have any method like family, helpers, neighbors as well as philanthropic institute. (Chapra,)

The Government comes in providing that those actions remain insufficient meeting the elementary necessities of such individuals.

(iii) Equal Sharing of Revenue as well as Wealth:

According to Muslim agenda fairness remains at the same time as significant as effectiveness. Effectiveness persuades growing as well as fairness extensively extends its produces to reach toward the deprived. Therefore to be successful regarding poverty reduction remains the combined outcome regarding Income Growth as well as its allocation. According to act of Islam it is permitted simply slight variance in profits of the individuals which are produced by usual issues like inventiveness, ability, exertion, as well as possibility. These variances may not crop risky disparities by the effectiveness of Zakat, Sadaqat as well as heritage rule. There remains no reason for focus of wealth in limited individuals. That remains the message of Quran, “wealth does not flow one among your rich”. (Quran, 59:7)

Achieving the aim of income fairness, it remains therefore vital restructuring the common actions plus the Economy according to Islamic lessons.

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