

Editorial: 2

Notes & Comments – A Man of Peace 4

A brief reflection on the life and impact of His Holiness Pope John Paul II

Fareed Ahmad – UK

Letter of Condolence: Hadhrat Mirza Masroor Ahmad, to the Vatican . . . 7

Copy of letter sent by the Head of the Ahmadiyya worldwide Muslim community, Hadhrat Mirza Masroor Ahmad to the Vatican following the passing away of Pope John Paul II

Hadhrat Mirza Masroor Ahmad – Khalifatul Masih V

Creation and Differences in Rank – Part 10 8

How the mercy of Allah reflects His superiority and underlines His status as Master of all.

Hadhrat Mirza Ghulam Ahmad^(as) – Promised Messiah and Mahdi

Economic Injustice in the International Economic System 20

An analysis of the factors behind developing world debt and the need for a partnership in any solution to this injustice

Maidah Ahmad – Canada

The Philosophy of Zakat – Part I 30

Exploring the role and function of Zakat as a means of purifying one's wealth, helping to relieve the suffering of the poor and a basis for economic and spiritual advancement.

The Late Maulana Sheikh Mubarak Ahmad

Coexistence of Religion and Secularism 52

A look at how Islam responds to the challenge of secularism as a form of governance in the modern world with particular reference to Pakistan.

Khalid Saifullah Khan – Australia

Whoso desires the Hereafter and strives for it as it should be striven for, and is a believer – these are the ones whose striving shall find favour with God

(The Holy Qur'an – Ch.17: V.20)

Basit Ahmad
Bockarie Tommy Kallon
Fareed Ahmad.
Fazal Ahmad
Fauzia Bajwa
Mansoor Saqi
Mahmood Hanif
Mansoor Hyder-Muneeb
Navida Shahid
Sarah Waseem
Saleem Ahmad Malik
Tanveer Khokhar

Chief Editor and Manager: Mansoor Ahmed Shah

Management Board:

Mr Munir-ud-din Shams (Chairman)
Mr Mansoor Shah (Secretary)
Mr Naseer Ahmad Qamar
Mr Mubarak Ahmad Zafar
Mr Mirza Fakhar Ahmad
Mr. Abdul Baqi Arshad

Special contributors:

Amatul-Hadi Ahmad
Farina Qureshi

Proof-readers:

Shaukia Mir
Abdul Ghany Jahangeer
Khan

Design and layout:

Tanveer Khokhar

Publisher:

Al Shirkatul Islamiyyah

Distribution:

Muhammad Hanif

All correspondence should be forwarded to the editor at:

The Review of Religions
The London Mosque
16 Gressenhall Road
London, SW18 5QL
United Kingdom

© Islamic Publications, 2005
ISSN No: 0034-6721

EDITORIAL

By Fareed Ahmad

They say that money cannot buy happiness, and they are right, but it can buy food, water, shelter and clothing. Yet despite the ever-increasing wealth in the world many are left without even these rudimentary basics. In fact, half of the world's population – that is nearly 3 billion people – lives without such basics, and they struggle to survive on less than two dollars per day. Many of them live in developing countries that are forced to bear the colossal burden of interest-bearing loans that drain resources from the poor to the rich.

Despite this inequitable economic framework, the responsibility for world poverty is certainly not one-sided. When money, whether as loans or aid, reaches the countries concerned the overt corruption that exists in much of the developing world further exacerbates the problem and accelerates its economic decline. Such countries are thus caught in a seemingly endless downward

spiral of debt and corruption from which it is nigh on impossible to escape.

In this issue of *The Review of Religions* one article examines the problem of debt in the developing world and its devastating effect on national economies. It looks at the stark choices that have to be made simply for economies to stay afloat and argues that for any progress to have a chance, 100% debt relief is an absolute minimum. Such a move would not grant them riches overnight but simply stop the poor from slipping further and further into an economic black hole. It also highlights the fact that in Islam helping the poor is a duty and not a favour.

In terms of resources it would not take much to solve these problems but it would require a huge act of soul-searching for those in power. Are the rich willing to part with their wealth for the sake of a better world?

This is a question that must be addressed by the industrialised world as well as the leading elite of the poor countries, whose vast personal wealth is the consequence of what in essence is an act of robbery. Justice, it could be argued, would demand that their millions should be the first to be spent for the progress of the country before additional relief is provided.

The wider world too needs to get its priorities right. Global peace must be based on global concerns which bring us together and not national interest that drives us apart. In 1998 it was estimated

that to satisfy all the world's sanitation and food requirements would cost only \$13 billion¹ – no mean sum, but if you contrast this against the hundreds of billions of dollars that have been spent on recent conflicts, then it does not take a genius to work out that for now at least the world certainly has a greater appetite for fighting wars than for fighting poverty.

REFERENCE

1. (Ignacio Ramonet, *The Politics of Hunger, Le Monde Diplomatique, November 1998*)

In this journal, for the ease of non-Muslim readers, '(sa)' or 'sa' after the words, 'Holy Prophet', or the name 'Muhammad', are used. They stand for '*Sallallahu 'alaihi wa sallam*' meaning 'Peace and blessings of Allah be upon him'. Likewise, the letters '(as)' or 'as' after the name of all other prophets is an abbreviation meaning 'Peace be upon him' derived from '*Alaihis salatu wassalam*' for the respect a Muslim reader utters.

The abbreviation 'ra' or (ra) stands for '*Radhiallahu Ta'ala anhu* and is used for Companions of a Prophet, meaning Allah be pleased with him or her (when followed by the relevant Arabic pronoun). Finally, 'ru' or (ru) for '*Rahemahullahu Ta'ala* means the Mercy of Allah the Exalted be upon him.

Notes & Comments

A Man of Peace

The papacy has seen a lot since the first pope¹, St Peter (circa 32 CE). His characteristics as identified by Jesus^(as) symbolised the role of a spiritual leader. He referred to him saying,

'...thou art [Cephas] Peter, and upon this rock I will build my church, and the gates of hell shall not prevail against it.'

(Matthew 16:18)

In this he identified a key characteristic for the holder of such an august office that was to be tasked with the challenge of taking forward the teachings of Jesus^(as). Over the centuries Christian powers have passed through many stages. In Rome itself they were severely persecuted for their beliefs. The resilience of the Christians carried them through the testing period that lasted until the fourth century.

They ultimately rose to power and the papacy has since itself been in the seat of power when, sadly, others were persecuted for their religious beliefs also.

In more recent times the papacy has swung back to focus on peace and to promote harmony, and His Holiness Pope John Paul II was certainly a keen advocate for extending the hand of peace on many occasions. He was the first non-Italian pope since the time of Pope Adrian VI (1522-1523) who was Dutch. Pope Adrian VI was a former inquisitor-general in Aragon, Navarre, Castile, and Léon although he is also noted for his efforts to reform the Papal Court and eliminate corruption. However, his short papacy was beset by opposition to reform from within and this restricted his ability to drive forward any change of note. His monument in Rome reflects the challenge that

he faced and its inscription reads, 'Even the best of men may be born in times unsuited to their virtues.'

His holiness Pope John Paul II however, was fortunately more successful. His visit to Communist Poland in 1979, just one year after his election, played a key role in drawing people together and inspired them to continue their efforts to free the country from Communism; and this concern for humanity was echoed throughout his life.

His appointment of numerous non-Italian cardinals (especially in Africa), his visit to the Holy Land in 2000 and the fact that he was the first pope to visit a mosque (the Umayyad mosque in Damascus in 2001) are all testimony to his endeavour to play an active part in changing the outlook of the Roman Catholic Church.

Sometimes his views sparked controversy, as he remained firm in his views on issues such as abortion, women priests and homosexuality. In that he reflected firmness of character by not

yielding to contemporary opinion – a move that was respected by others including Christians from different denominations that were also under pressure to give way to modern 'liberalism'. In this respect he should be commended for having the courage and conviction not to yield simply because he could upset popular opinion. He was a man of principles. He also spoke against war and was outspoken against the recent war in Iraq and was open about his support for a homeland for the Palestinians and for all neighbouring states to have a right to live in peace. This highlighted his concern for humanity and the need for solutions to be reached without the need for bloodshed.

He was critical of the excesses of capitalism as well as the spread of atheism and was especially concerned at the misuse of religious office for political purposes. In this regard he made clear his disapproval of Nicaraguan bishops of the so-called 'popular church' that was becoming ever more involved in politics. He was also passionate about relieving world

poverty, but again without recourse to radical politics.

His personal appeal was self-evident and wherever he would go thousands if not millions would flock to see him. The 1981 assassination attempt did not deter his zeal to get close to his people and this served to strengthen the link between the Catholic world and its spiritual head. The impact he had on the lives of a billion or so Catholics is plain to see by the sheer numbers that decided to go to Rome personally to pay their respects. Over 5 million made it to Rome whilst billions worldwide joined them in spirit by following the funeral live on television. This was clearly a man who had connected with his people in a way that made them feel a part of a worldwide family. He was clearly a Pope who will be missed by each and every one of them.

Over 200 world leaders were also present for his funeral on April 2, leaders such as Mugabe, Chirac, Syrian president Assad, Israeli president Kastav, Bush and Blair. It is indeed ironic that over the years many of them had ignored

his call for peace and one wonders what he would have said to them if they had gathered before him during his lifetime. One can certainly hope that they can learn from his example of forgiveness and patience – for the Pope paid a special visit to the man who sought to kill him in 1981, and forgave him. What a different world it would be if they – and the world at large – could follow his noble example, for the sake of peace.

His life was one of eagerness to keep the spirit of religion alive and for that he will be missed by us all.

Surely to Allah we belong and to Him shall we return.
(Holy Qur'an Ch.2: V.157)

Fareed Ahmad – UK

1. It should be noted that whilst for the Papacy Peter was considered the first Pope, there are many traditions that cite James as the successor to Jesus^(as) in Jerusalem.

Letter of Condolence

Message sent by Hadhrat Khalifatul Masih V, Head of the worldwide Ahmadiyya Muslim community, following the death of Pope John Paul II.

*His Holiness Cardinal Joseph Ratzinger,
Dean of the Sacred College of Cardinals,
Vatican City,*

9th April 2005

Your Holiness Cardinal Ratzinger

On behalf of the worldwide Ahmadiyya Muslim community and myself, I would like to express our deepest sympathies and heartfelt condolences on the sad demise of Pope John II.

The late pontiff was an undoubted inspiration to all Catholics and non-Catholics around the world. He was instrumental in building bridges between people of different faiths and generating a spirit of forgiveness, reconciliation and tolerance.

Muslims all over the world have always had a great admiration for Pope John Paul II. This great man insisted on the local authority of Rome to allow Muslims to build their mosque next to the centre of Christianity. His courage and conviction was an example for all. He stood up for justice and human rights and was not afraid to speak his mind to world leaders.

We join in prayers with members of other beliefs and our Catholics brethren in faith that God Almighty rests his soul in peace and showers His grace on him just as during his life Pope John Paul II was gracious and forgiving to the people of the world. May God be with you all as you make your choice for his successor. Amin.

With deepest sympathies

MIRZA MASROOR AHMAD
*Head of the worldwide
Ahmadiyya Muslim Community*

Creation & Differences in Rank - part 10

This series sets out, in the words of the Promised Messiah^(as), Hadhrat Mirza Ghulam Ahmad, a summary of his exposition of four outstanding topics: ISLAM; ALLAH, THE EXALTED; THE HOLY PROPHET^(sa) and THE HOLY QUR'AN. The original compilation, in Urdu, from which these extracts have been translated into English, was collated with great care and diligence by Syed Daud Ahmad Sahib, Allah have mercy on him and reward him graciously for his great labour of love. Amin. The English rendering is by the late Sir Muhammad Zafrullah Khan, may Allah be pleased with him, and is quoted from *The Essence of Islam*, Volume 1. All references throughout, unless otherwise specifically mentioned, are from the Holy Qur'an.

It would be an intrusion into the works of God, which is not permissible, to enquire why did God create a difference between capacities and why was not everyone bestowed such capacities as would enable him to arrive at the stage of perfect understanding and perfect love. Every reasonable person can understand that no one has a right to question God as to why everyone should not have the same rank and be endowed with excellent faculties.

It is a matter of His grace to bestow whatever He wills. For

instance, God has made you man and has not made a donkey a man. You have been endowed with reason and a donkey has not been so endowed. You can acquire knowledge and a donkey cannot. It is the will of the Master and is not a matter of right which you have and a donkey has not.

In the creation of God a clear differentiation of ranks is discernible which no reasonable person can deny. Then can any part of creation which has no right to exist, let alone a right to be awarded a high rank, raise any objection before the Authoritative

Master? It is a bounty and beneficence of God Almighty to bestow the robe of being upon His creatures and it is obvious that a Donor and Benefactor has the authority to regulate His bounty and His beneficence. Had He not the authority to bestow less, He would not have the authority to bestow more and in such case He would not be able to exercise His Mastership.

If the creation were vested with any right against the Creator, this would involve a continuous series of claims; for at whatever stage the Creator would place any created being, the latter could claim that he is entitled to a higher rank. If God Almighty can create limitless ranks, and the exaltation of creation does not come to an end by the creation of man, the series of claims on the basis of right would be endless.

If the search should be for the wisdom underlying this differentiation of ranks, it should be understood that the Holy Qur'an has set forth three types of wisdom in that context which are

obvious and clear and cannot be denied by any reasonable person.

The first one is, that the affairs of the world may be adjusted in the best manner as is said:

And they say, 'Why has not this Qur'an been sent to some great man of the two towns?'

Is it they who would distribute the mercy of thy Lord? It is We Who distribute among them their livelihood in the present life, and We exalt some of them above others in degrees of rank, so that some of them may make others subservient to themselves. And the mercy of thy Lord is better than that which they amass.

(Ch.43: Vs.32-33)

This means that: The disbelievers say why was this Qur'an not revealed to some chieftain or wealthy personage of Makkah or Ta'if so that it should have suited his eminence and by virtue of his dignity and his statesmanship and his spending his money, the faith could have spread speedily? Why

was a person selected for this honour, who is poor and has no property?

To these the retort is:

Is it they who would distribute the mercy of thy Lord?
(Ch.43: V.33)

That is to say, it is the doing of the All-Wise that He limited the faculties and capacities of some as they became involved in the appendages of this world and took pride in being chieftains and wealthy and rich and forgot the true object of existence. On others, He bestowed spiritual graces and holy excellences and they became the favourites of the True Beloved through their devotion to His love.

Then follows the explanation that:

It is We Who distribute among them their livelihood in the present life, and We exalt some of them above others in degrees of rank, so that some of them may make others

subservient to themselves. And the mercy of thy Lord is better than that which they amass.
(Ch.43: V.33)

God has made some rich and some poor, some with fine qualities and others dull, some inclined towards one occupation and others to another, so as to make it easy for some to serve others and to cooperate with them in order that responsibility might be shared and human affairs might be carried on with ease. The verse concludes that in this context God's Book is far more beneficial than worldly riches and properties. This is a subtle allusion to the need for revelation.

Man is a social animal and none of his affairs can be carried to completion without cooperation. For instance, take bread which is the stuff of life. How much social cooperation is needed for its production? From the stage of cultivation of the earth to the stage when a loaf of bread becomes available for eating, scores of workers have to

cooperate with each other. This shows how much cooperation and mutual help is needed in different sectors of social affairs. To fill this need the All-Wise One created man equipped with different degrees of faculties and capacities so that everyone should occupy himself pleasantly according to his capacity and inclination; some should engage in cultivation, some should manufacture agricultural implements, some should grind corn, some should bring water, some should bake bread, some should spin, some should weave, some should engage in trade, some should carry on commerce, some should undertake employment and thus everyone should cooperate and help each other. Cooperation involves dealing with each other and these dealings give rise to questions of treatment, compensation, and neglect of duty which demand a system of law which should restrain wrong, trespass, rancour, disorder, and neglect of God, so that the order of the universe should not be upset.



The founder of the Ahmadiyya Muslim community was Hadhrat Mirza Ghulam Ahmad^(as).

The founder of the Ahmadiyya Muslim community was Hadhrat Mirza Ghulam Ahmad^(as). In 1891, he claimed, on the basis of Divine revelation, that he was the Promised Messiah and Mahdi whose advent had been foretold by Muhammad, the Holy Prophet of Islam^(sa) and by the scriptures of other faiths.

His claims constitute the basis of the beliefs of the Ahmadiyya Muslim community.

The making of a living and the due performance of social duties depend upon justice and the recognition of God and these demand a system of law which should provide for due administration of justice and proper

understanding of the Divine and which should exclude every type of wrong and every kind of mistake. Such a system of law can be promulgated only by the Being Who is altogether free from forgetfulness, mistake, wrong and trespass and Who is worthy of obedience and respect in His Being. The law may be good, but if the promulgator of the law is not such who by his rank should possess superiority over all and the right to rule over them and if he is in the eyes of the people not free from tyranny, vice, error, and mistake, the law will either not come into operation or if it does come into operation, would give rise to every kind of disorder and instead of doing any good it would result in harm. All this would predicate a Divine Book, for all good qualities and every kind of excellence is to be found only in the Book of God.

Secondly, the wisdom underlying a difference of ranks is, that the excellence of good people may be demonstrated, for every good quality is known only by contrast.

As it is said:

Verily, We have made all that is on the earth as an ornament for it, that We may try them as to which of them is best in conduct.

(Ch.18: V.8)

That is to say: God has made everything upon earth a source of ornament for it so that the righteousness of the righteous may be demonstrated in comparison with the wicked, and so that by the observation of that which is dull the fineness of that which is fine may become apparent. Opposites are known by comparison with opposites and the value of the good is known by comparison with the bad.

Thirdly, in differentiation of ranks, it is desired to demonstrate different types of power and to draw attention to God's greatness as is said:

'What is the matter with you that you expect not wisdom and staidness from Allah?

'And He has created you in different forms and different conditions.

(Ch.71: Vs.14-15)

This means that: What ails you that you do not admit the greatness of Allah? Whereas the differentiation of capacities and temperaments was created by the All-Wise so that His Greatness and Power might be recognised.

As is said at another place:

And Allah has created every animal from water. Of them are some that go upon their bellies, and of them are some that go upon two feet, and among them are some that go upon four. Allah creates what He pleases. Surely, Allah has the power to do all that He pleases.

(Ch.24: V.46)

This is an indication that all these different species have been created so that the diverse powers of the Divine might be demonstrated. Thus, the differentiation in the temperaments and

the nature of creation is due to these three considerations which God has set out in the verses cited above.

(Braheen-e-Ahmadiyya, Ruhani Khaza'in, Vol. 1, pp. 203-207, footnote 11)

Refutation of the Misguided Notions of the Aryas

Pandit Dyanand has recorded at page 501 of his Urdu book *Satyarath Prakash* that Permashwar cannot forgive anyone's sin, for if He were to do so He would be guilty of injustice. Thereby he confesses that Permashwar is merely a judge and is not Master. On the same page he has recorded that Permashwar cannot bestow unlimited reward for limited actions. But if He is Master, there is no harm in His rewarding limited service with unlimited reward. The Master's actions are not to be measured by justice. If we own something and out of it we bestow a portion upon someone who asks for it, no one else has the right to complain that more was given to another than to him. In the same way, a creature

has no right against God Almighty to demand justice. A servant cannot ask for justice nor can God admit the right of any of His creation to demand justice. Whatever God bestows upon a creature as a reward for his actions is purely His bounty.

Actions are nothing in themselves, for no action can be performed without the support and grace of God. When we reflect upon God's law, it becomes clear that whatever God Almighty has provided for His creatures is a bounty of two types.

One is the bounty which existed before the coming into being of man and man's action has nothing to do with it. He has created for the benefit of man the sun, the moon, the stars, the earth, water, air, fire, etc. and there is no doubt that all these things were prior to the actions of man, and man himself came into being after them. This is the Divine mercy which, in the idiom of the Qur'an, is called *Rahmaniyyat*. That is to say, such bounty is not bestowed as a reward for a person's actions,

but is by way of pure grace.

The second type of mercy is called *Rahimiyyat* in the idiom of the Qur'an; that is to say, the bounty that is bestowed upon man as a reward for his righteous actions.

Can we imagine that the God Who has demonstrated as an instance of His generous *Malikiyyat* that He made the earth and heavens and the moon and sun, etc. when there was no trace of His creatures and their actions, is indebted to His creatures and rewards them according to their right, but no more? Had His creatures any right that He should have made the earth and heavens for them and should have created thousands of illuminated bodies in the heavens and thousands of things upon the earth which are a source of comfort and ease? To describe that Absolute Donor as a mere dispenser of justice like a judge and to deny His status and dignity as Master is the height of ingratitude.

(*Chashma-e-Ma'rifat, Ruhani Khaza'in, Vol. 23, pp. 18-20*)

It should be borne in mind that Master is the word which does not admit of any rights, and this expression can be applied in its fullness only to God for He alone is the Perfect Master. A person who accepts another as the Master of his life etc. confesses that he has no right to his life and property and that he owns nothing and everything belongs to the Master. In such a case, it is not permissible for him to demand from his Master that justice should be done to him in such and such a matter because justice depends upon right and he has given up all his rights. In the same way, man who in juxtaposition to his True Master accepted his own status as that of servant and confessed:

Who when a misfortune overtakes them, say: 'Surely, to Allah we belong and to Him shall we return.
(Ch.2: V.157)

That is to say: Our belongings, life, body and progeny are all the property of God.

After this confession there remains no right which he can demand from God. That is why those who are gifted with true understanding, despite every type of endeavour, worship and almsgiving, leave themselves to the mercy of God Almighty and attach no value to their actions and make no claim that they have any right. In truth, God is only He through Whose bestowed strength a person can accomplish anything good, and He is God. No person can demand justice from God Almighty on account of his personal ability or merit. According to the Holy Qur'an, all God's doings are as Master. As He punishes sin so He also forgives sin. He has power to do both as befits His *Malikiyyat*. If He were always to punish sin there would be no escape for man, but God forgives most sins and punishes some so that a heedless person being warned should attend to Him. As is said in the Holy Qur'an:

And whatever misfortune befalls you, is due to what your own hands have wrought.

And He forgives many of your sins.

(Ch.42: V.31)

Whatever misfortune befalls you is in consequence of that which you practise. He pardons many of your sins, and punishes some.

And in the same *Surah* is the verse:

And He it is Who accepts repentance from His servants and forgives sins.

(Ch.42: V.26)

No one should be misled by the fact that the Holy Qur'an also contains the verse:

Whoso will have done the smallest particle of ill will also see it.

(Ch.99: V.9)

Here there is no contradiction for the ill that is mentioned here. It is the ill in which a person persists and from which he does not repent. The Holy Qur'an repeatedly affirms that remorse and repentance, and non-insistence

upon evil, and asking for forgiveness procure forgiveness of sins. Indeed, it is said that God loves those who repent, as in the verse:

... Allah loves those who turn to Him and loves those who keep themselves clean.

(Ch.2: V.223)

That is: God Almighty loves those who repent and loves those who strive to purify themselves from sin.

In short, to punish every sin is contrary to the forgiveness and mercy of God Almighty, for He is Master and is not like a magistrate. He has named Himself Master in the very first *Surah* of the Holy Qur'an where it is said: He is *Malik-i-Yaum-id-Din*, that is to say, He is the Master of punishment and reward and it is obvious that no one can be called Master unless He has authority to do both, that is to say, to punish when He wills and to forgive when He wills.

(Chashma-e-Ma'rifat, Ruhani Khaza'in, Vol. 23, pp.15-16)

According to the principle of the Aryas, their Permashwar cannot be called *Malik* for he has not the power to bestow what he has as a pure bounty or gift, while the donee has no right to it. He who is the owner of property has the authority to bestow any portion of it on anyone he chooses, but the Aryas believe that Permashwar can neither forgive sins nor can He bestow anything on anyone as a gift or bounty, because if He does either He would be acting unjustly.

Those who believe in the transmigration of souls cannot affirm that Permashwar is the Master of creation. We have repeatedly affirmed that it is quite improper to bind a Master to act according to the principles of justice. We can affirm that He Who is *Malik* is *Rahim* and Bestower and Generous and forgives sins, but we cannot say that He adheres to justice in respect of His slaves and horses and cattle, inasmuch as the notion of justice is only applicable where there is a certain freedom on both sides. For instance, we can say

concerning worldly sovereigns that they are just and treat their subjects with justice. So long as their subjects obey them, the rule of justice makes it obligatory upon them that, in return for the obedience of their subjects and the payment of their dues, the sovereign should safeguard their lives and properties and in times of need should help them out of his wealth. Thus, from one aspect sovereigns impose their commands upon their subjects and from another aspect the subjects impose their wishes upon the sovereigns. So long as these aspects operate in cooperation, the country remains at peace, but when either side commits a default the country ceases to be at peace. This shows that we cannot describe a sovereign as a true *Malik* for he has to behave justly towards his subjects and his subjects have to behave justly towards him.

As regards God Almighty, we can call Him *Rahim* on account of His *Malikiyyat*, but we cannot call Him just. Any person who is owned by another cannot demand

justice from his owner, though he can humbly supplicate for mercy. That is why the Holy Qur'an does not designate God Almighty as just, because justice demands mutual equality. God Almighty is just in the sense that He acts justly as between creatures regarding their mutual rights, but He is not just in the sense that any creature of His might demand his right from Him as an associate. All His creatures belong to God and He has authority to treat them as He might wish. He might bestow kingdom upon whom He wills and He might make a beggar of him whom He so wills. He might cause anyone to die young or He might bestow a long life upon any. We ourselves when we own anything are free to bestow it as we might choose. Indeed God is Merciful; rather, He is the Most Merciful of all. By virtue of His mercy, and not out of any limits in consideration of justice, He provides for His creation. As we have repeatedly affirmed, the quality of *Malikiyyat* and the quality of justice are inconsistent with each other. Having been created by Him, we have no right

to demand justice from Him. We supplicate Him humbly for mercy.

It is most unbecoming for a creature to demand justice from God Almighty in His treatment of him. As everything relating to the nature of man is from God and all of man's faculties, spiritual as well as physical, are His bounty and a good action can be performed only through the support and strength bestowed by Him, it would be the height of ignorance to demand justice from Him relying upon one's good actions. We cannot consider such a teaching to be based on true knowledge. Indeed such a teaching is deprived of all true understanding and is full of folly. God Almighty has taught us in the Holy Qur'an that to call God just vis-à-vis His creatures is not only a sin, but a rank blasphemy. (*Chashma-e-Ma'rifat, Ruhani Khaza'in, Vol. 23, pp. 32-34*)

Refutation of the misguided notions of Christians

Short-sighted Christians, through lack of proper reflection, are

involved in the false notion that justice and mercy cannot coexist in God Almighty, inasmuch as justice demands punishment and mercy demands forbearance. They fail to consider that the justice of God Almighty is also a mercy for it is all for the benefit of mankind. For instance, if God Almighty adjudges that a murderer should be executed this does not add anything to His Godhead. He ordains this so that mankind should not become extinct through killing each other. This is mercy for mankind and God Almighty has established this system of mutual rights between His creatures so that peace might be maintained and no group should trespass against another and thus create disorder. Thus all the punishments prescribed in the sphere of life, property, and honour are a mercy for mankind....

There is no conflict between justice and mercy. They are like two streams that run parallel to each other in their courses without one interfering with the other. We find the same principle

in operation in worldly sovereignties. An offender is punished, but those who behave well and please the government become recipients of bounties and gifts.

It should be borne in mind that the basic attribute of God is mercy, and the notion of justice comes into operation after reason and law are established. That also is in a way a mercy. When reason is bestowed upon a person and, through his reason, he becomes aware of the limits set by God Almighty and His laws, he becomes subject to the operation of justice, but reason and law are not a condition for the operation of mercy. As God Almighty out of His mercy desired to exalt man above the rest of His creation, He prescribed the limits and rules of justice between them. It is a folly to imagine a contradiction between justice and mercy.

(Kitab-u1-Bariyyah, Ruhani Khaza'in, Vol. 13, pp. 73-74)

Economic Injustice in the International Economic System:

The Case for Debt Relief

By Maidah Ahmad – Canada

A renewed interest has occurred in the issue of debt relief in recent times. This renewed interest has been largely aided by two factors: firstly, a change in the Presidency of the G8 and (soon to follow) the EU, and secondly the Tsunami disaster.

Regardless of their personal ambitions, both the British Prime Minister, Tony Blair, and his Chancellor, Gordon Brown, share a conviction that Britain's leadership this year of the G8 and the EU gives them a real chance to tackle poverty through an array of poverty-reduction strategies, including debt-relief. The British Chancellor began early enlisting support for debt relief. In December last year, in Washington, he called for a Marshall Plan for the world's

poor. This envisaged rich countries agreeing to a doubling of aid and the initiation of a major debt-forgiveness programme.

The second factor that has led to a re-examination of the debt issue has been the recent Tsunami disaster. The giant tidal wave that hit coastal regions of the Indian Ocean on December 26 of last year killed at least 286,000 people and caused havoc to the fragile social, economic and ecological systems of these areas. With every affected country facing pressure for higher public spending to rebuild infrastructure, a moratorium on debt payments could not have come at a better time. Indeed these two factors are linked; the disaster highlighted the increasing vulnerability of

these countries and their inability to respond to such disasters.

The solution to poverty in developing countries goes beyond debt-relief and other poverty-reduction strategies. This is evident from statistics which show that despite continuous poverty-reduction strategies made over the last decade of the twentieth century, the actual number of people living in poverty has actually increased by almost 100 million. This occurred at the same time that total world income increased by 2.5% annually.ⁱ Therefore, the problem and solution lies in the nature of the international economic system which currently enriches the rich at the expense of the poor. It is only through the establishment of an international economy based upon the principles of absolute justice that the misery of developing countries' impoverishment can be alleviated.

Origin of Debt in the Developing World

The twentieth century saw many

nations achieving political independence from the oppression of imperialism. However, this independence did not necessarily result in economic freedom. As a result of a series of factors, these newly-independent states have become economically dependent upon rich Western countries for loans. Countries incur interest-bearing loans not only for development projects, but also for day-to-day expenses as well as to pay interest accrued on their previous loans, thus keeping them locked in a vicious circle of indebtedness. The dependency on foreign loans has not only disrupted the economic well-being of these countries but has also adversely affected their self-determination and forced them, sometimes against their interests to submit to the demands of creditors.

The origin of Developing Countries debt is largely attributable to two main causes. Firstly, worldwide events in the 1970s and 1980s – particularly, the oil price shocks, high interest rates and recessions in industrial

countries and weak commodity prices – were major contributors

Secondly, the unfair free trade laws in operation, which work to

COUNTRIES WITH THE BIGGEST DEBT-REPAYMENT BURDEN

(debt as percentage of GNP, 1994)

1. Nicaragua	800.6%
2. Congo	454.2%
3. Mozambique	450.4%
4. Guinea-Bissau	340.7%
5. Cote d'Ivoire	338.9%

Source: 'State of the World report' New Internationalist, Issue 287, November 2001.

to the build up of debt. Endogenous factors have also played a large role with weak economic policies and poor governance in many developing countries. These range from natural disasters, resources depleted by past invaders, political instability, tribalism, civil wars, corruption, to credit ratings by capitalist agencies, poor exchange management, or an administration that is open to bureaucracy at its best and bribery at its worst. As a result, developing country debt rose from \$500 billion in 1980 to approximately \$2 trillion in 2000.ⁱⁱ

protect Western industry at the expense of developing countries, also increase developing countries' debt. An example of this can be seen with reference to EU subsidies on its agricultural industries. In a visit to Mozambique in January of this year, Gordon Brown was struck by the extent to which protectionism was shutting the country's sugar producers out of world markets. British officials have pointed out that the total support for agriculture within OECD countries was \$318 billion, roughly five times more than all the aid the world currently gives. It is estimated that in

shutting out EU markets alone, such subsidies cost developing countries \$20 billion a year.ⁱⁱⁱ

Similarly, the United States has raised its farm subsidies, contributing to enriching a few large corporate farmers in the US at the expense of the poorest of the poor internationally. For example, subsidies to 25,000 American cotton farmers exceed the value of what they produce and so depress cotton prices. Consequently, it is estimated that the millions of cotton farmers in Africa lose more than \$350 million each year.^{iv} For several of Africa's poorest countries, losses from this one crop exceed America's foreign aid budget for each of these countries.

However, causes of the indebtedness of the majority of the world have far deeper roots that are embedded in the structure of the global capitalist financial system based upon interest. This is highlighted in the following quote from President Obasanjo of Nigeria,

commenting on the debt Nigeria faces:

'All that we had borrowed up to 1985 or 1986 was around \$5 billion and we have paid about \$16 billion yet we are still being told that we owe about \$28 billion. That \$28 billion came about because of the injustice in the foreign creditors' interest rates. If you ask me what is the worst thing in the world, I will say it is compound interest.'^v

Although, an analysis of the harmful effects of interest is important, it goes beyond the scope of discussion of this article. Suffice to say that because of interest, despite ever-increasing payments total debt continues to rise. Consequently, the developing world now spends \$13 on debt repayment for every \$1 it receives in grants.^{vi}

Faced with these unfair laws of international economics, is it any wonder that these countries have been unable to lift themselves out of destitution? When Bob Geldof

was asked recently what had changed in the twenty years since Live Aid, he replied, a lot had, Africa had grown poorer by 25%.^{vii}

Solutions proposed to the problem of debt relief of the Developing World

Very often the exacerbating poverty of some Developing countries is attributed to the forced policies imposed upon them by global financial institutions such as the International Monetary Fund (IMF) that prevent them from breaking free from the vicious circle of debt and poverty. Developing countries claim that there is a lack of choice when devising economic development growth strategies. However, examples from other countries show that alternatives are available. Poland, for example, employed alternative strategies to those advocated by Western financial institutions. Instead of following policies recommended by the IMF, it pursued those which it felt were needed for the development of its state such as

strengthening of democratic reform, keeping unemployment low and providing benefits for those who were unemployed. The result – Poland is the most successful of the Eastern European countries. The same can be said to be true of Ghana in Africa

It is evident that solutions to poverty do exist and are possible. What is certain, however, is that poverty-reduction strategies cannot be tailor-made and dictated from elsewhere. Solutions need to be home-grown and should take into account the specific characteristics of the country and needs of its people. In essence, there needs to be a democratisation of the international financial system. Countries are rejecting and need to continue to reject the notion that a single set of policies dictated by the West or Western-controlled international institutions are right as this is in contradiction to both the principles of economics, which emphasise the importance of trade-offs, and common sense. In

DEBT SERVICE IN THE DEVELOPING WORLD

	Public Expenditure on Primary Education (US\$m)	Public Expenditure on Health (US\$m)	2001 Debt Service (US\$m)	Debt service is greater than Health & Education Spending
Benin	56	50	46	
Bolivia	298	223	185	
Burkina Faso	55	54	30	
Cameroon	95	64	226	yes
The Gambia	1	1	16	yes
Guinea	60	12	78	yes
Guinea-Bissau	3	2	6	yes
Guyana	14	11	48	yes
Honduras	94	89	134	yes
Madagascar	33	45	64	yes
Malawi	82	82	59	
Mali	34	25	64	yes
Mauritania	22	20	80	yes
Mozambique	119	73	48	
Nicaragua	25	32	117	yes
Niger	64	48	49	
Rwanda	6	8	16	yes
Sao Tome and Principe	3	4	2	
Senegal	64	148	159	yes
Tanzania	229	88	142	
Uganda	37	16	51	yes
Zambia	33	24	158	yes

Source: 'World Development Indicators 2000.

Western countries there is often active debate of every aspect of economic policy. This needs to transcend to the international

level as well. A broad range of economists and officials from developing countries need also to be involved in the debate. Moreover, participation should also extend to beyond experts and politicians so that there is genuine consultation with all interested stakeholders.

Such an approach is endorsed in Islam and it has laid great stress on the democratic principle of discussion. The Holy Qur'an states,

And whose affairs are decided by mutual consultation.

(Ch.42: V.39)

This makes clear that there should be an exchange of information and viewpoints and there should be an opportunity for new information to be considered.

Thus, the economic principles of Western countries and international institutions need to be open to new information and ideas that may expand or change

current understanding. This will also enable developing countries to assume responsibility for their well-being themselves, encouraging them towards more effective governance, democratic accountability, openness and transparency.

Moreover, governments need to play a role in not only fostering economic growth, but also ensuring social justice to offset inequalities of wealth produced as a result of market forces. In countries experiencing socio-economic success, such as the Scandinavian countries, governments have provided a high level of social infrastructure in the form of high-quality education to all and a generous welfare system. In short, governments have a role in making economies function efficiently, as well as humanely.

Development is not about enriching a few, nor about being able to buy Western consumer products. 'Development is about transforming societies, improving the lives of the poor, enabling everyone to have a chance at

success and access to healthcare and education'.^{viii}

For this is the true meaning of development – sustainable, equitable and democratic growth.

This concept of equity is inherent in Islam. Islam seeks to establish a politico-economic system based on morality and absolute justice. At the centre of the Islamic system is a belief in God. The Islamic economic system commences with the premise that all that is in the heavens and the earth has been created by and belongs to Allah^{ix}, Who in turn has entrusted man with these earthly provisions. Hence, man's responsibility is to discharge this trust honestly and equitably:

Verily, Allah commands you to make over the trusts to those entitled to them, and that, when you judge between men, you judge with justice. And surely excellent is that with which Allah admonishes you! Allah is All-Hearing, All-Seeing.
(Ch.4: V.59)

The words '*entitled to them*' in the above quote highlights the fact that these provisions in actual fact belong not to any one group of people or nations,

And in their wealth is a share belonging to the beggar and the destitute.

(Ch.51: V.20)

And those in whose wealth there is a recognised right. For one [the beggar] who asks for help and for one [the destitute] who does not.

(Ch.70: Vs.25-26)

These verses also remind the rich that part of their wealth in actual fact also belongs to the poor, (as it is a 'recognised right') to whom it must be given to help them live a decent and honourable life.

In fact the Holy Qur'an has laid down the foundations for economic justice:

It is provided for thee that thou wilt not hunger therein, nor wilt thou be naked. And

*thou wilt not thirst therein,
nor wilt thou be exposed to
the sun.*

(Ch.20: Vs.119-120)

In the economic sphere these four fundamental rights have been granted to man – the right to be fed, the right to be adequately clothed, the right to a clean supply of water and the right to shelter. This ‘first charter of fundamental human rights’^x has been mentioned in the Holy Qur’an with reference to the Law of Prophet Adam^(as). Yet despite the progress of civilisation and the great leaps in scientific and material progress, the basic principles of economic justice set out thousands of years ago are still not met today.

So what happens when the basic needs of some are not met? According to Islam, it is not just the sufferings of one man for which the society of that country is responsible but it is the sufferings of any human being in any society, that is to say, humanity has no geographical

boundaries, nor colour, creed or political demarcations. Humanity at large is responsible and human beings as such are answerable to God. Whenever natural or man-made disasters strike any community, it must be treated as a human problem and all societies and states of the world must help alleviate the sufferings.^{xi} It is only in Islam that the level of consciousness and sensitivity to the suffering of fellow human beings is raised to such a degree whereby members of society as a whole are concerned more about what they owe to society than what society owes to them.^{xii}

This is in stark contrast to the current rationality of the international financial system. Wealthy countries devise macro-economic policies to assure the continued strengthening of their economies at the expense of weaker nations. Furthermore, they have used global financial institutions to further their nationalistic agendas. Whether it is giving out loans, grants or aid to developing countries,

setting up and promoting trade and financial co-operation between nation-states, rich countries pursue policies that further the interests of themselves at the expense of poorer nations.

In short, morality needs to return to international relations. This can only be achieved by establishing a set of universal values based upon absolute justice; where the world's poor are treated as being of equal worth, of having the same rights of life and liberty. Hadhrat Khalifatul Masih IV^(ru) writes that the root cause of problems, whether social, political, economic or moral, is the violations of the principle of justice.^{xiii} Without global justice, peace cannot prevail in the inter-national system.

References

- i Joseph, E. Stiglitz, *Globalisation and its Discontents* (2003: London) p5.
- ii IMF, 'The Logic of Debt Relief', *IMF Working Papers*, September 2000.
- iii Patrick Wintour, 'Mandela backs

- Brown's plea for Africa', *Guardian*, January 17 2005.
- iv Joseph E. Stiglitz, *Globalisation and its Discontents* (2003: London) p254.
- v Quoted in Jubilee 2000 news update, August 2000.
- vi Anup Shah, see following website: www.globalissues.org/TradeRelated/Debt/Scale.asp.
- vii Bob Geldof, *Why Africa?* Delivered at the Bar Human Rights Commission bi-annual lecture at St Paul's Cathedral, 20 April 2004.
- viii Joseph E. Stiglitz, *Globalisation and its Discontents* (2003: London), p252.
- ix The Holy Qur'an, Chapter 3: Al-Imran, Verse 190. Edited by Malik Ghulam Farid, Published 2002.
- x Hadhrat Mirza Tahir Ahmad, *Absolute Justice, Kindness and Kinship: The Three Creative Principles*, (1996: Islam International Publications), p117.
- xi Hadhrat Mirza Tahir Ahmad, *Islam's Response to Contemporary Issues*, (1992: London) p212.
- xii *ibid*,
- xiii Hadhrat Mirza Tahir Ahmad, *Absolute Justice, Kindness and Kinship: The Three Creative Principles*, (1996: London), p99.

The Philosophy of Zakat

Part I

An Urdu speech delivered at the 1975 Annual Jalsa in Rabwah, Pakistan.

Translated by the Late Mr Muhammad Akram Khan Ghauri.

By the Late Maulana Sheikh Mubarak Ahmad, former Imam of the London Mosque

Zakat is an important subject and we should, therefore, understand the underlying philosophy of this great injunction of the Holy Qur'an. The importance of this basic command in Islam cannot be overstressed as it is one of the main sources of national progress and rapid advancement.

Zakat is a part of devotion enjoined upon the Muslims by the Holy Qur'an. In order to understand its proper aim and purpose one must bear in mind that whatever has been created on the earth is entirely for the benefit of mankind. God says in the Qur'an:

He it is Who created for you all that is in the earth.
(Ch.2: V.30)

And again He says:

And He has subjected to you whatever is in the heavens and whatsoever is in the earth; all this is from Him. . .
(Ch.45: V.14)

It is, therefore, not at all difficult to understand that everything that has been created in the whole of the universe is for the service and the benefit of all mankind and is not confined or limited to any special persons or groups. These have neither been created for Tom, nor for Dick, nor for Harry and for that matter neither for the Pharaoh. Nay, these are created for everyone who is born in this world. Therefore, be it the governor or the governed, be he rich or poor, be he great or small or be he the king or one of his

subjects, no single person could ever claim to be the sole inheritor and say that these were created only for him.

But in actual practice we see that, for various reasons, every man is not deriving equal benefit and there are some who are getting no benefit at all. God has, therefore, directed a special course, a special system under which even those who have no means to get their share may derive a certain benefit from what God has created for mankind and from which they have been totally denied their share.

The Holy Qur'an also guides us to the fact that God alone is the Supreme Master of everything and He alone owns the entire universe and all its contents. He says;

To Allah belongs whatever is in the heavens and whatever is in the earth...
(Ch.2: V.285)

For the very simple reason that God is the Creator and the

Sustainer of all the worlds and men and animals and all else have been created by Him, therefore, all His creatures have a right in all His creations.

The Holy Qur'an says:

And in their wealth was a share for one who asked for help and for one who could not.
(Ch.51: V.20)

So long as the have-nots do not get their due share, they have a claim on the wealth and possessions of the rich. For this reason Islam has laid down rules under which the due share of the poor and the weak is taken from the wealth of the rich. This system under which the poor get their due share is known as the 'Zakat'.

What is Zakat?

What is the real significance of Zakat? We should know that the word 'Zakat' comes from the Arabic language and is a noun from the root 'Z', 'K' and 'W' which means that a certain thing

has become available in abundance. When this is used in relation with Allah, it would mean that God has caused someone to grow and develop in a perfect manner. Another meaning is that God has caused him to be purified. Al-Zakat also means a thing of the highest quality; or perfect obedience to Allah. There is another meaning also, i.e. a certain portion levied on someone's possessions so that the remaining part becomes blessed with purity.

Another lexicographer explains that these alms are called Zakat for the reason that the wealth and riches from which this portion has been taken becomes blessed and is bound to turn plenteous and definitely makes it immune from loss and depreciation.

We, therefore, come to understand that Zakat, in fact, is the means of increasing, cleansing and purifying; of growth and of blessings and of ensuring protection from poverty and all sorts of embarrassments and of submission and obedience to Allah. It is the

peculiarity of the Arabic language that its words hold within themselves the meanings and their beauty and philosophy. We could say that the entire philosophy and usefulness of Zakat is contained in the word itself. We know that it is the means of cleansing and purifying one's possessions as well as one's soul; Zakat makes one flourish and prosper. One also gains the pleasure of Allah through it. It ensures personal progress and material welfare.

The Assessment of Zakat

According to the Islamic law one has to pay 2.5% of one's cash money, capital, stock and tradeable assets, including gold and silver jewellery that had been held for one full year, provided it exceeded the threshold (i.e. above the assessable limit). This is paid to help the poor and the needy, as has been commanded by the Holy Qur'an and explained and put into practice by the Holy Prophet^(sa) himself.

It must be remembered that Zakat is not an income tax that is levied

on one's income, but it is levied on one's savings and is spent wholly for the benefit of the poor and the needy. Islam has imposed Zakat on wealth and properties which have the attribute of increasing and multiplying and which could also be preserved safely, for which reason it is assessed every year during which one has had ample chances of spending. It is on this principle that gold, silver, cash in any shape or form, business stock, goats, sheep and cattle which feed themselves by grazing and all the produce from the land are assessable for Zakat. But no Zakat is to be paid on land, houses for personal residence, and other goods in daily use e.g. fruit and vegetables are not assessable.

A proper scale for assessment has been fixed, as for instance 620 grammes of silver and 87 grammes of gold are liable for assessment. Stock-in-trade and houses that are rented and bring income are assessable after every twelve months. This is Zakat and is collected for the poor and the needy. (See Appendix, page 48)

Jewellery in the form of gold and silver in one's use or which is loaned for use to poor friends is not assessable. It is preferable that the rich people should pay Zakat on their jewellery in their own use but which is not loaned to the poor at all. It brings merit if paid, although it is not compulsory. But the jewellery of gold and silver which is not in use is definitely taxable. Zakat has to be paid on this every year so long as it falls above the minimum level of assessment as specified above.

It is evident from the Holy Qur'an that Zakat was being paid from the time when the command for this had been revealed. We read in the Chapter Al-Muzzammil:

. . . and observe Prayer, and pay the Zakat, and lend to Allah a goodly loan. And whatever good you send on before you for your souls, you will find it with Allah. It will be better and greater in reward..
(Ch.73: V.21)

The Spending of Zakat

In the earliest period of Islam, the method of paying Zakat adopted by the Companions was that they used to pay all that was left after their personal needs. But gradually a scale was worked out until the Chapter Al Tauba was revealed before the Fall of Mecca in 8AH and the following verse was revealed:

The alms are only for the poor and the needy and for those employed in connection therewith, and for those whose hearts are to be reconciled and for the freeing of slaves, and for those in debt, and for the cause of Allah, and for the wayfarer—an ordinance from Allah. And Allah is All-Knowing, Wise.
(Ch.9: V.60)

In the above verse Allah has outlined the spending of the Zakat in eight different categories and these are as follows;

1. The Poor

The poor are those people who

depend upon others for subsistence. This includes, the disabled who cannot earn and who depend upon others for their daily needs, one or more of those who cannot earn as much as required for normal subsistence and may even be reduced to the point of starving, those who are engaged in the service of the faith and who cannot spare time for earning their own livelihood.

God says in the Holy Qur'an:

These alms are for the poor who are detained in the cause of Allah and are unable to move about in the land . . .
(Ch.2: V.274)

In this category were also considered the 'Companions of the Lounge' (As-habus Sufa) of the time of the Holy Prophet^(sa) who voluntarily remained attached to a Man of God, never quitting his company, in order to benefit spiritually from it.

2. The Needy

As a matter of fact the needy people also come under the

category of the poor. The only difference is that ‘Miskeen’ is ‘saakin’ (stationary) – the poor who do not move away unless and until their need is removed. But the Holy Prophet^(sa) has defined the ‘Miskeen’ as one who confines himself to his own house and who does not go begging after people; nor does he let them know that he is light of purse.

The Holy Qur’an also describes them:

...The ignorant man thinks them to be free from want because of their abstaining from begging. Thou shalt know them by their appearance, they do not beg of men with importunity...
(Ch.2: V.274)

Such a man maintains his dignity even if he is at death’s door and does not extend his hand begging. The point in mentioning the ‘Miskeen’ quite separate from the poor is that he is more deserving than an ordinary poor man and God Almighty has especially

drawn the attention of those responsible for disbursing Zakat to bear that fact in mind when distributing alms. They must not give preference to those who come craving and clam-ouring and ignore those who stand aloof and hesitant. Those who maintain their dignity and give a proof of high moral integrity do deserve much more consideration. The Holy Prophet^(sa) had condemned begging.

3. The staff responsible

The department and the staff engaged especially for the administration and disbursement of Zakat have to be paid from this fund only.

4. For those whose hearts are to be reconciled

The literal meaning of ‘Al-Muallafat-Al-Qulub’ is ‘those whose hearts have become joined with you’. Under this category come those who, on account of some kind of fear from the disbelievers, do not or cannot come out in the open and declare themselves Muslims, but are definitely very much inclined

towards Islam. It would be permissible to render assistance to such men to come out of the sphere of influence of the disbelievers.

Then there are those men who are thoroughly convinced of the truth of Islam but are in the unhappy position of losing their means of livelihood if they declare that they are Muslims. They may also be given assistance from the Zakat funds. But this does not mean that financial assistance would be given simply to attract people to Islam. This would surely make them hypocrites.

Those who interpret the above term to mean that it is lawful to attract and lure people to Islam with money are exceedingly wrong and are guilty of bringing a bad name to Islam. They ascribe a thing to Islam for which neither Allah is responsible nor His Prophet^(sa). Islam does not stand in need of enticing people through monetary or other gains. Islam must be accepted on its own merits.

5. Freeing Slaves

The phrase ‘Fir-riqaab’ literally means ‘setting the neck free’. This is the term used for getting someone freed from the yoke of slavery. Freedom of slaves can be purchased with the Zakat funds. For this, there are no restrictions that the slave must necessarily be a Muslim. In the beginning of Islam all slaves were non-Muslims.

The term ‘Fir-riqaab’ also applies to men in distress who may virtually be like slaves, for example someone who has been imprisoned on account of debts that he is unable to pay. Such men may be given assistance from the Zakat funds.

6. ‘Wal-Gharimeen’

‘Gharimeen’ are those bound under penalty or a guarantee given on behalf of someone who was in difficulty and for which they are not personally responsible. As for instance one who issued a guarantee for some friend or a relative or he may unintentionally or unknowingly cause the death of someone or he

may have suffered a heavy loss in business for reasons beyond his control and one who could recover his losses only through timely assistance. Zakat fund could be used for this purpose.

7. In the Way of Allah

Under this sub-heading come the organising of the Muslims, their protection, their stability or for their progress and welfare. This kind of expenditure is for the benefit of the whole nation and carries great importance. Zakat funds could also be used for this.

8. ‘Ibnis-Sabeel’

Under this heading come the travellers of small means who need some assistance. Sometimes even a wealthy and rich traveller who has exhausted all his funds that he has brought with him may stand in need of financial assistance. One may have become the victim of a crook and may therefore be out of funds. Such travellers may also be given assistance from the Zakat funds.

Under this sub-heading also come the expenses for providing means

of comfort for the travellers. As for instance constructing roads, bridges, guesthouses or providing all the necessary information about travel and providing literature for this purpose. Zakat funds could be used for all these purposes.

Zakat is the means of national progress

We have given above the purposes for which Zakat funds are used to provide assistance for people of different walks of life who need to be assisted. It is evident that Zakat is an effective means of national progress and advancement. Zakat is a state cheque and not charity. The Promised Reformer, Hadhrat Mirza Mahmud Ahmad, may God be pleased with him, has stated:

‘No religion except Islam provides an injunction like that of Zakat. No doubt something like Zakat is also found in the Jewish faith, but not in so fine a detail as in Islam where all the different heads of expenditure are also

explained at length to include all possible means of national progress. Zakat entails a collective effort that is not found in the Jewish ordinance.

In the ordinance of Zakat in Islam each and every type of needy person has been described. As for example a certain person lacks finances for business. Islam commands that he should be given assistance. There is a tailor quite proficient in his profession but he is unable to buy a sewing machine. Islam commands that he should be helped from the Zakat funds; then there may be a man who is fully conversant with the work of a horse-trap which he wishes to ply for hire. But he lacks the capital with which to buy. Islam commands that he should be given assistance in buying this for him. A traveller comes to a town. He is very well off and has enough money with him but he is robbed and has no time to get anything from home. He also should be helped out

of his difficulty from the Zakat funds. If a poor man happens to go to prison and leaves nothing for his wife and children to live upon, they also have a right to get help from the Zakat funds.

In short the Zakat disbursements are so flexible that all types of men of any religion or nation could derive benefit from it without any sufferance or humiliation, because payments are made by the government and not by any individual. Individuals, even if they so wish, cannot pay out their Zakat money to the poor themselves. Take my own case. I cannot distribute my Zakat money to the poor myself. It has got to be paid into the government treasury from where it will be duly distributed among the deserving poor and the needy. If the government pays my money to my neighbour, he shall receive it from the government even though it may be the money that I had paid. Thus, my neighbour will not

be under any debt of gratitude to me nor feel any humiliation or any sense of shame. Therefore under the Zakat system no poor man has any cause to feel disgrace or to hide his face and in spite of the fact that he has received the amount that was paid by his rich neighbour, he has no need to look small and humiliated. He can say that he has not taken any help from him.'

(Tareekh-i-Ahmadiyya, Vol. 5, PP.66-67)

The importance of Zakat in Islam

Islam has laid a great stress on the importance of Zakat and has included it in the basic principles. While discoursing about the basic principles of Islam, the Holy Prophet^(sa) said:

'Islam has been founded on five pillars – to be a witness that there is no God but Allah and that Muhammad is the Messenger of Allah; and saying the Prayers (in congregation); and paying the

Zakat; and the Hajj; and fasting in its month.'

(Bukhari: Vol. 1; the Book of Faith)

Addressing the Muslims on the occasion of his last Hajj, the Holy Prophet^(sa), said:

'Fear God and observe your five prayers and you must fast in the month of Ramadhan and pay the Zakat from your wealth and obey when you are commanded and your God shall grant you admission to paradise.'

(Tirmidhi)

We can also judge the importance of Zakat from the fact that Zakat has been bracketed with the Prayers in the Holy Qur'an which proves that the payment of Zakat is equally as important as the Prayer and these two are classed as blessings of Allah Who says in the Holy Qur'an:

A guidance and good tidings to those who would believe, who observe Prayer and pay

the Zakat, and have firm faith in the Hereafter.
(Ch.27: Vs.3-4)

One can see in the Holy Qur'an that Prayer and the Zakat have been bracketed together, not once but twenty-seven times. God Almighty says:

And observe Prayer and pay the Zakat; and whatever good you send on before you for yourselves, you shall find it with Allah; surely, Allah sees all that you do.
(Ch.2: V.111)

But if they repent and observe Prayer and pay the Zakat, then they are your brethren in faith. And We explain the Signs for a people who have knowledge. (Ch.9: V.11)

This refers to the disbelievers and those who associate other gods with Allah.

Zakat, along with observing Prayer, is stated to be the true sign of Islam.

We read:

Those who, if We establish them in the earth, will observe Prayer and pay the Zakat and enjoin good and forbid evil. And with Allah rests the final issue of all affairs.
(Ch.22: V.42)

And again we read:

. . . and especially those who observe Prayer and those who pay the Zakaat and those who believe in Allah and the Last Day. To these We will surely give a great reward.
(Ch.4: V.163)

The Holy Qur'an has mentioned the Prayer and the Zakat separately also and this has been done again and again. Sometimes it is mentioned with the 'Faith in Allah', sometimes it is mentioned with the 'Last Day', and sometimes it is mentioned entirely on its own account and its importance emphasised. God says:

...But My mercy encompasses all things; so I will ordain it for those who act righteously, and pay the Zakat and those who believe in Our Signs.
(Ch.7: V.157)

And again He says:

. . . but whatever you give In Zakat seeking the favour of Allah – it is these who will increase their wealth manifold.
(Ch.30: V.40)

The Holy Prophet^(sa), in his exhortations, very often stressed highly the importance of Zakat after explaining to the Muslims the significance of Prayers. And whenever someone asked him regarding the do's and do-nots in Islam, he would, after telling about the importance of Prayers, explain in detail the importance of paying the Zakat.

Abu Ayub has reported in the Traditions that once a man came and asked the Holy Prophet^(sa), kindly to point out to him an act which would take him straight to

paradise, even though it involved all his wealth. The Holy Prophet^(sa) said:

‘The most glorious thing for you would be to worship Allah and not to associate anything with Him and to observe Prayer and to pay the Zakat and to show kindness to all your relatives.’
(Bukhari: Vol. 1, p.165, printed in Egypt)

There is another Tradition that was reported by Abu Huraira who said that once a Bedouin came to the Holy Prophet^(sa) and asked, ‘Do please tell me about an act which, if I do it, shall take me straight to paradise.’ The Holy Prophet^(sa) said: ‘Worship Allah and do not associate anything with Him; and observe Prayer which is binding, and pay the Zakat which may be due and keep fasts during the month of Ramadan.’ The Bedouin then said, ‘I take Him as my witness, Who is the Lord of my life, that I shall not add a mite to it, nor shall I lessen a wee bit from it.’ Then he went away. The Holy

Prophet^(sa) then said: ‘Anyone who wishes to see a man from among the dwellers of Paradise, he should look at that man.’ (*Bukhari: Vol. 1. p.169*)

Whenever the Holy Prophet^(sa) took the oath of allegiance from anyone, he never failed to mention these two (Prayer and Zakat). We have the Tradition in which Jabeer bin Abdullah reported that he took his oath of allegiance and the Holy Prophet^(sa) made it binding on him to observe Prayers regularly, to pay the Zakat and to wish well for each and every Muslim. (*Bukhari*).

A deputation from Abdul Qais came to the Holy Prophet^(sa) in the year 5AH. They sought some information about Islam and the first things he explained were about observing Prayers and paying Zakat.

In the year 9AH the Holy Prophet^(sa) sent Hadhrat Mu-adh on the mission to go and preach Islam in Yemen. He instructed him the order of preference in

which to preach. He said, ‘You must in the first instance call them to the Unity of God and when they become familiar with this, then tell them that to observe Prayer five times daily is an important basic principle and when they accept this then tell them that it is incumbent upon every Muslim to pay the Zakat on their possessions which is taken from them to be distributed to their own poor people.’

The Holy Prophet^(sa) had spent all he had in the way of Allah. He died without any material wealth. During the month of Ramadan he used to spend so much that the left hand knew not what the right hand possessed. He promoted this spending secretly as well as with the knowledge of others.

The practice and understanding of Zakat by the Companions

All his very close companions were fully conversant with the details of Zakat and whenever an occasion arose they fully expounded it as they had learnt direct from the Holy Prophet^(sa)

himself. After the demise of the Holy Prophet^(sa), when some tribes rebelled and refused to pay the Zakat, Hadhrat Abu Bakr^(ra) most firmly and undauntedly proclaimed,

‘By God, I shall fight all those who discriminated even a little between observing Prayer and paying the Zakat as it is incumbent upon wealth. By God, if they refuse to give me even the rope for tying the camel’s knee which they used to give to the Holy Prophet^(sa) I shall fight them because of this denial.’
(*Mishkat: the Book of Zakat*)

In another version it is mentioned that Hadhrat Abu Bakr^(ra) said:

‘Zakat is incumbent upon wealth and by God if anyone discriminates between Prayer and Zakat, he who used to give a small lamb to the Holy Prophet, he shall have to give the same to me also.’
(*Authentic Bukhari: Book of Zakat: Vol. 1*)

Some orientalist have misconstrued from this tradition that the payment of Zakat only became compulsory after the death of the Holy Prophet^(sa). The Holy Qur’an, which was revealed during the Prophet’s lifetime, and traditions quoted earlier prove that their allegation is totally incorrect. On the contrary, Hadhrat Abu Bakr^(ra) enforces the practice of the Holy Prophet^(sa) in this tradition.

Warning for those who do not pay Zakat

The Holy Qur’an also warns those who do not pay Zakat that they shall be punished. Zakat is so important an injunction that its defaulter earns, without the least doubt, the displeasure of Allah Who has warned all in the Qur’an:

. . . *And woe to idolaters who do not pay the zakat, and they it is who deny the Hereafter.*
(Ch.41: Vs.7-8)

Those who do not pay the Zakat are called ‘idolaters’ in the above verses and they have been

warned in the following verse of the Holy Qur'an:

And let not those, who are niggardly with respect to what Allah has given them of His bounty, think that it is good for them; nay, it is evil for them. That with respect to which they were niggardly shall be put as a collar round their necks on the day of Resurrection.

(Ch.3: V.181)

And in the Chapter Al-Taubah He says:

. . . And those who hoard up gold and silver and spend it not in the way of Allah—give to them the tidings of a painful punishment, on the day when it shall be made hot in the fire of Hell, and their foreheads and their sides and their backs shall be branded therewith and it shall be said to them: “This is what you treasured up for yourselves; so now taste what you used to treasure up”.

(Ch.9: Vs.34-35)

In the above verses a warning of punishment in the hereafter has been given. (For a detailed discussion on the state of man in the life hereafter see *The Philosophy of the Teachings of Islam* by Hadhrat Mirza Ghulam Ahmad^(as))

A warning from the Holy Prophet^(sa)

In the Traditions also a warning has been given of a dreadful punishment. The Holy Prophet^(sa), said, ‘He who has been blessed by Allah with affluence, but does not pay Zakat on his assessable assets, shall, on the Day of Resurrection, accost his wealth in the shape of a serpent who will catch hold of both his jaws and bite him saying ‘I am your wealth’ and then the Holy Prophet^(sa) recited this verse:

And let not those who are niggardly . . . on the Day of Resurrection.

(Ch.3: V.181)

It is mentioned in another Tradition that the Holy Prophet^(sa) saw two women wearing bangles

of gold on their wrists and he asked them whether they had paid Zakat on them. They both replied in the negative. He then said, ‘Do you wish that you be wearing bangles of fire instead of these?’ They said, ‘No.’ He then said that they should pay Zakat for them (*Tirmidhi*).

In another Tradition of *Sahih Bukhari* it is mentioned that the Holy Prophet^(sa) will refuse to intercede for those who do not pay the Zakat (*Bukhari*).

But this also is a fact so often proved that whenever the assessable portion of Zakat remains intact with one’s possessions, one has to suffer loss here in this world over and above the retribution in the Hereafter. Hadhrat Ayesha^(ra), the Holy Prophet’s spouse, said, ‘I have heard the Holy Prophet^(sa) saying “If the Zakat portion remains unpaid from anyone’s assets, that portion causes the ruin of the whole.”’ (*Mishkat: the Book of Zakat*)

An Ansar of Madinah, named

Th’alabah, once came to the Holy Prophet^(sa) and entreated for supplication on his behalf that he may become rich. The Holy Prophet^(sa) did as he was requested. The man had promised that he would always pay the due Zakat. God Almighty accepted the supplications of the Holy Prophet^(sa) on behalf of Th’alabah and made him affluent. He got so engrossed in tending his goats that he began to neglect his Prayers and gradually completely stopped coming to the mosque for Prayers. Once the Holy Prophet^(sa) enquired from his companions about Th’alabah, what had happened to him and why he did not come for Prayers? Someone told him that he was busy looking after his flocks. The Holy Prophet^(sa) said sadly, ‘How pitiable for Th’alabah’, and he repeated this three times.

When the command for Zakat was revealed from Allah to the Holy Prophet^(sa) he sent some men for collecting Zakat from him. But Th’alabah refused, saying what is this penalty for? He asked them to come some

other time. But when they went to him again, he refused again, complaining that he was being penalised for no reason at all. The men came back to the Holy Prophet^(sa) and reported what Th'alabah had said. The Holy Prophet^(sa) said, 'How sad for Th'alabah', and there and then the following verse was revealed to him:

And among them there are those who made a covenant with Allah, saying, "If He gives us of His bounty, we would most surely give alms and be of the virtuous." But when He gave them of His bounty they became niggardly of it, and they turned away in aversion. So He requited them with hypocrisy which shall last in their hearts until the day when they shall meet Him, because they broke their promise to Allah, and because they lied.

(Ch.9: Vs.75-77)

Someone went to Th'alabah and told him that some verses had been received concerning him.

Th'alabah at once came running to the Holy Prophet^(sa) and offered to pay the Zakat. But the Holy Prophet^(sa) refused to accept anything from him and said, 'Allah has commanded me not to accept any alms from you as you have been guilty of breaking your words.'

After the demise of the Holy Prophet^(sa), Th'alabah brought the due Zakat portion to Abu Bakr^(ra), to Umar^(ra) and to Uthman^(ra) every year. But each of these Caliphs refused to accept anything from him. The man died during the caliphate of Hadhrat Uthman^(ra).

Harith bin Wahab reports that he heard the Holy Prophet^(sa) say: 'Spend in the way of Allah because a time will come on you when man shall take his alms to give and will find no one to give it to. Another will say: Had you brought it yesterday, I would have accepted but today I do not need it.' (*Bukhari*)

Precisely according to these prophetic words, there came a

time during the middle and later Khilafat when the Muslims had become so rich that no one accepted alms. That is the economic revolution that Zakat weaves into our lives.

One can easily deduce from the above how important it is to pay the Zakat and also how beneficially it is disbursed. The Reformer of this age, the Promised Messiah^(as), has made it very clear to all his followers that:

‘O ye all, who consider themselves members of my Community, you shall be considered, in heaven, the members of my Community only when you will really and truly walk in the paths of righteousness. Observe, therefore, your five daily prayers with the fear of God in your hearts and with such an attention as if you are actually seeing Him with your own eyes. And also observe your fasts with all sincerity and everyone from among you who is liable to

pay the Zakat must pay it and must go for the Hajj on whom it is due and for whom there are no impediments.’

(to be continued)

1 [It should noted that Hadhrat Mirza Tahir Ahmad. Khalifa-tul-Masih IV^(ru) wrote that, ‘[Zakat] is normally levied at 2.5% on disposable assets above specific thresholds which have remained in the hands of owners beyond one year. Although much has been said about the rate or percentage of this *tax*, we find no reference to any fixed percentage in the Holy Qur’an. In this respect I beg to differ with the dogmatic view of medieval scholars. I believe that the question of percentage remains flexible and should be determined according to the state of the economy in a particular country.’ (*Islam’s Response to Contemporary Issues*, published by Islam International Publications Ltd, 1992, p.146). Ed]

APPENDIX

Nisaab – Quorum of Zakat

Aggregation

Zakat is payable on a herd of 40-120 goats (see livestock). But three people collectively owning 120 goats cannot offer one goat. Nor can an assessor of Zakat aggregate the combined wealth of two brothers to take them above one threshold. But in aggregating currency notes or coins, all of them should be added to establish the threshold. Where wealth is jointly owned and cannot be separated to individual participators, it will be aggregated and treated as if it belonged to one entity, but where there are partners and their assets can be allocated per partner, they will be treated as separate individuals. On these aspects, there exists dispute among various schools of jurisprudence, but the correct principle is that assets should not be aggregated to avoid Zakat nor should an assessor of Zakat aggregate or treat as separate joint wealth to extract more Zakat than may actually be due.

Agriculture

No Zakat is payable on produce obtained from the land on which tax is payable to the government.

Zakat becomes due on produce only when the crop is harvested and gathered. This is an important distinction because on all other kinds of wealth, Zakat becomes due only when a Muslim has had its possession for one

full lunar calendar year, whereas with crops it becomes payable immediately on harvest. This is because in the subsequent year, the wealth obtained for the previous year may have been spent and the current year may be open to uncertainties of weather and current market prices. Similarly, with crop rotation, at each harvest, even if occurring more than once a year, Zakat is payable each time.

Produce from arable land nourished through natural rainfall is assessable at one-tenth of the total open market value obtained for the crop harvested. The first ton by Iraqi standard or two-thirds of a ton by Hejaz standard is exempt from Zakat.

Where produce from the land is obtained by other means of irrigation, e.g. canals or other artificial means, then only one-twentieth (5%) is payable as Zakat on the crop harvested. The reason for this distinction is that labour would have been expended in providing irrigation and remuneration needs to be reserved for that purpose.

Coins

Once Zakat has been paid on something there is no harm in keeping that wealth (Bukhari, Ch. 4 on Zakat). Zakat is not payable on borrowed funds.

During the Holy Prophet's^(sa) time, and even today, the principal unit of currency was silver, though present

method of minting coins has lessened the silver content in coins. Zakat becomes payable on the pure silver content after the first five units (620 grammes of silver, or 200 Dirhams, or 52 1/2 tolas) and thus the rate applicable to gold is the equivalent of gold that can be purchased for the stipulated minimum amount of silver. Similarly, coins of all metals are assessable exactly as silver at 2.5% after the first minimum for silver equivalent.

Where a person has had coins, or a set of coins, at more than one place and they have remained there for more than one year, they must all be accounted in the assessment of Zakat, no matter where situated. (The same rule applies to livestock, etc., and to the minimum threshold assessment of whatever source).

The hoarding of units of currency which should circulate freely deprives the poor who have a right to the total wealth (see: Warning for those who do not pay Zakat).

God Almighty does not accept Zakat on money which has been obtained by theft, deceit, fraud or bribery, nor does the payment of Zakat from such sources render it pure. The Promised Messiah^(as) states:

‘Some people pay Zakat but are not mindful of the fact whether their earning has been acquired lawfully

or illegally. Remember, if a person slaughters a dog in the name of Allah and though he pronounces His name on it or slaughters a swine with similar rites, could that dog or swine be reckoned to be Halal? It indeed shall remain forbidden. Zakat originates from TAZKIA as a result of which wealth is purified so that a human being may earn his livelihood from pure and lawful means and may spend in the cause of faith. It is owing to such mistakes that they fail to grasp the truth. One must refrain wholly from such notions. The pillars of Islam are means of our salvation but as a result of such errors people stray from the right path.’

On currency notes of whatever denomination, Zakat is similarly payable by establishing their value against an exchange of the silver price. This is because such notes are merely the modern bearer currency unit of the former silver or gold standard which over recent years has been abandoned for floating rates of exchange yet bear some relationship to the gold (perhaps subject to greater fluctuation) and silver prices. The same rule applies to coins of other metals, foreign currency, bills of exchange and other negotiable instruments. With monetarism replacing other methods of controlling economy, governments invariably try to control money supply to maintain

exchange parities though the interplay of interest rate (interest is totally forbidden in Islam) is a factor that cannot be ignored by world economists. All such factors affect the current value of monetary items and it is on that value, above the minimum threshold, that Zakat becomes payable

Exclusions

Any form of capital or income which is difficult to account or be assessed is not liable to Zakat. But rents received from real estate, other accountable trading profits from buses, etc., or bank accounts, or livestock or crops, or gold and silver, or royalties from mineral rights can all be readily accounted and are assessable. But sundry income which cannot be accounted, or accommodation for one’s own use, or chattels in constant use, e.g. clothing, soft furnishing or values of factories, etc., are excluded from assessment.

Gold

See notes on silver for establishing value. The minimum standard (threshold) above which Zakat is payable is, at current rates, about 87 grammes of gold, above which Zakat becomes payable at 2.5% (or one-fortieth) on the pure gold content.

Gold and silver, or indeed any other ornaments, e.g. precious stones, etc., in constant use (i.e. are regularly worn) or which have been lent for use by the poor, are excluded from the assessment of

Zakat. But gold and silver, etc., kept *locked up in a jewellery or safe-deposit box* for a year or more are assessable to Zakat. Nonetheless, this distinction should not be exploited as a loophole and Zakat should not be evaded merely on the pretext of casual usage because God well knows what a Muslim’s intentions are.

Livestock Camels

No Zakat is payable on a herd of less than 5 camels.

Number of Camels owned	Zakat payable
Between 5-9 camels	one goat
10-14 camels	two goats
15-19 camels	three goats
20-24 camels	four goats
25-35 camels	one camel (1 yr old)
36-45 camels	one camel (2 yrs old)
46-60 camels	one camel (3 yrs old)
61-75 camels	one camel (4 yrs old)
76-90 camels	two camels (2 yrs old)
91-120 camels	two camels (3 yrs old)
For each 40 camels above that	one camel 2 yrs old
For each 50 camels above that	one camel 3 yrs old, etc.

Goats and Sheep

One goat or sheep is to be surrendered as Zakat from a *flock* of 40 (minimum) to 120 animals.

In offering animals as Zakat, an old or lame animal should not be surrendered. An assessor of Zakat should neither obtain the healthiest specimen if the flock is generally old or poor in quality.

Some schools of jurisprudence have devised tables for assessment, but these are not universally accepted by other schools.

Cattle

One calf is to be surrendered for every thirty heads of cattle.

Horses

Only the profit obtained from the purchase and sale of horses in trade is assessable to Zakat at 2.5% of the profit made. The reason for this distinction is that whereas other livestock animals provide meat and hides for skins, a stable of horses is not used as an investment for these purposes.

Mineral Resources

The income arising from what the earth yields belongs to the entire community. Thus a higher rate is fixed for these. Zakat is levied at 20% (one-fifth) of the net income from mines, excavated treasures, inclusive of royalties obtained therefrom. Despite the high cost of extraction, the profit arising from such ventures should rightly belong in part to the rest of the community with the balance belonging to the entrepreneur who undertook the risk. This includes oil revenues,

whether obtained from the land or seabed and all other mineral resources, e.g. gold, silver, diamonds. Cut diamonds and smelted gold, etc., then if possessed and held for more than a year in the hands of an individual is also assessable to Zakat at 2.5% (see earlier section).

Rents

Rents' received from property not owner-occupied or part sub-let and commercial rents, licence fees, etc., are also assessable to Zakat at 2.5%.

Stock-in-trade

Stock-in-trade which has remained in the owner's possession for more than one year is also similarly assessable at 2.5%. If such stock appreciates in value because of inflation, the current market price would be paid on it and where it depletes or becomes obsolete, the estimated realisable value of that stock would be assessable to Zakat.

Settlement

If the form of wealth on which Islamic law imposes Zakat is no longer available or by separating that part of Zakat from it undue loss would arise from that wealth or cannot be conveyed from one place to another, then Zakat may be paid to an equivalent amount from another source or object or in the form of cash.

Coexistence of Religions

By Khalid Saifullah Khan – Australia

Is there any common ground between Islam and Secularism? Can Islam and Secularism approach each other in a spirit of cooperation? What is that fundamental principle, the adoption and practice of which would make any form of government consistent with Islam? How valid is the concept of ‘Islamic Secularism’?

This article seeks to answer these and other related questions in the light of the Qur’an and Practice of the Holy Prophet Muhammad^(sa).

Varying shades of Secularism.

The word ‘Secular’ literally means “worldly”, not connected with religion. In secularism, the authority to run the state is derived from the people. People are regarded the fountainhead of power and their representatives rule the country by obtaining a

mandate from them. Secularism is generally understood as separation of state from religion with religion having no place in the legislative process, Constitution or law of a country. This is completely opposite to a theocratic State in which the authority is derived from God through a dominant religious body.

There are, however, differing views that exist about secularism. Extremist secularists would not allow freedom of expression and practise of faith publicly. An example is in the strict form of Communism.

Liberal secularism (as can be found in many Western democracies) requires state affairs to be conducted independent of any religious authorities. The Church has no formal power to oppose a law on grounds of being contrary to any teaching of the Bible. The Church and State are totally independent and do not interfere in each other’s sphere. There are some exceptions to this – in Britain, for example, some Anglican Bishops are members of the House of Lords and can exert a certain amount of influence on

government legislation. Some countries in the Muslim world have adopted reforms consistent with Western democracies and the U.N.'s Human Rights Charter, without calling themselves Secular. They believe that none of the reforms are contrary to the teachings of Islam.

Some extremist Muslims, however, strongly disagree with such views and hold that secularism is tantamount to atheism and so it cannot coexist with Islam. This interpretation is contrary to the original teachings of Islam as illustrated during the lifetime of the Holy Prophet^(sa) who was a staunch defender of religious freedom for all.

According to Islam, the basic principle of government should be absolute justice

After migration from Makkah to Madinah, the Holy Prophet^(sa) concluded a written agreement with the Jews and their pagan allies of Madinah, which holds a very important position in the history of Islam. It is called *Misaq-e-Madinah* or the *Covenant of Madinah*. A very

early book of Islam's history – *Seerat Ibn Hisham* has recorded its complete text. It was, as it were, the Constitution of the first ever true Islamic government and was based on absolute justice to all.

The whole population of Madinah comprising tribes of different religions, traditions and customs were declared as one *Ummah* or *Nation*. All citizens of Madinah (men *and* women) had equal rights and responsibilities and freedom of religion was assured to all. All of them accepted joint responsibility of defence against outside aggression. Islamic Sharia was not to be imposed on non-Muslims and their affairs were to be decided according to their own Sharia or custom as they liked. It was thus in essence a pluralistic society based on justice that protected the fundamental rights of all, (including the protection of life, property, places of worship and the right to religious freedom). They were all equal citizens forming one nation, and they were never considered as *Dhimmi* i.e. conquered non-Muslims living under the pro-

tection of a Muslim government. Instead of being *Dhimmi* they were *Mu'ahid*, i.e. equal partners made under an agreement or contract. Indeed all the modern concepts of justice, human rights, religious freedom and pluralism found their most solemn application in Madinah of the Holy Prophet's^(sa) time.

Sir Muhammad Zafrullah Khan^(ra), provided the following summary of the *Covenant of Madinah* in his book *Muhammad, the Seal of the Prophets*. He says:

'After a thorough exchange of views, agreement was reached and was reduced to writing of which the principal provisions may be summarised as follows:

1. The Muslims and Jews would deal with each other on the basis of sympathy and sincerity and would not indulge in any aggression or wrong against each other.
2. All sections of the people of Madinah would enjoy complete religious freedom.

3. Everyone's life and property would be secure, and would be respected, subject to the maintenance of law and order.
4. All matters of difference would be submitted for decision to the Holy Prophet^(sa) and would be determined by him according to the laws and the customs of each section of the people of Madinah
5. No section would go forth to fight without the permission of the Holy Prophet^(sa).
6. In case of aggression against the Jews or the Muslims, both would combine in repelling the aggression.
7. In case of attack against Madinah, all sections would combine in repelling it.
8. The Jews would not in any manner aid Quraish or provide refuge or comfort for them.

9. All sections would be responsible for their own upkeep and expenses.

10. Nothing in the agreement would afford immunity to a wrong-doer, or sinner or mischief-maker.'

(Muhammad, Seal of the Prophets, by Sir Muhammad Zafrullah Khan, Routledge & Kegan Paul, London, 1980, pp 88-89)

Hadhrat Mirza Tahir Ahmad^(ru), the fourth Khalifa of the Ahmadiyya Muslim Community commenting on the role of religion in legislation says:

'According to my understanding of Islamic teachings all states would be run on the same principle of absolute justice and as such every state becomes a Muslim state. In view of these arguments and over-riding concept of there being no compulsion in matters of faith, religion does not need to be the predominant legislative authority in the political affairs of a state.' *(Islam's*

Response to Contemporary Issues, p.197)

According to the Covenant of Madinah Muslims and non-Muslims were regarded as two nations religiously, but only one nation politically.

The Covenant of Madinah also indicates that the Holy Prophet^(sa) regarded Muslims and non-Muslims as two distinct religious groups, who were forged into one nation politically.

According to clause 26 of the Covenant of Madinah, as recorded by Ibn-Hisham, '*Wa inna Yahooda Bani Aufa, Ummatan ma-al-Momineen. Lil Yahoodi deenahum wa lil Muslimeena deenahum*' i.e. *And the Jews of Bani Auf will be one nation with the Muslims; for Jews will be their religion and for Muslims will be their religion.* This clarified the point that in a Muslim state, though Muslims and non-Muslims would be two nations religiously, they would be one nation politically. This is because of the freedom of religion and the Islamic Sharia would not be imposed on non-Muslims. In

fact, there can be no coercion in matters of faith even for the Muslims themselves.

Ideals and realities in the case of Pakistan

It is interesting – though perhaps not unsurprising – to note that Pakistan, the only major Muslim country that achieved independence in the past century on the basis of religion, also sought to use this blueprint for its political set up.

Before the creation of Pakistan, the founder of Pakistan, *Quaid-i-Azam* Muhammad Ali Jinnah, was asked: What sort of Constitution would Pakistan have? He replied: It will be based on the Covenant of Madinah.

The declaration made by Jinnah in the first Constituent Assembly of Pakistan, on 11 August 1947, was quite consistent with this spirit of the Covenant of Madinah, when he said:

‘You are free; you are free to go to your temples, you are free to go to your mosques, or to any other place of worship in this

State of Pakistan. You may belong to any religion or caste or creed – that has nothing to do with the business of the State....We are starting with this fundamental principle that we are all citizens and equal citizens of one state... Now I think we should keep this in front of us as our ideal and you will find that in course of time Hindus would cease to be Hindus and Muslims would cease to be Muslims, not in the religious sense, because that is the personal faith of each individual, but in the political sense as citizens of the State.’

Referring to the above-referred announcement of Jinnah, Justice Muhammad Munir, a former Chief Justice of Pakistan writes in his book *Islam in History*:

‘Ch. Muhammad Ali, an ex-Prime Minister of Pakistan, in his book, *The Emergence of Pakistan* (p240), while commenting on the Quaid-i-Azam’s first address to the Constituent Assembly of Pakistan, delivered on 11 August, 1947, has made the

following pertinent observation: “What is overlooked is that Pakistan came into existence not by conquest but as the result of a negotiated agreement between the representatives of the Hindus and Muslim communities to partition the sub-continent. An explicit and integral part of the agreement was that the minorities in both States would have equal rights and equal protection of law. In that context, the Quaid-i-Azam was wholly right in asserting the fundamental principle that we are all citizens of one State. It follows that the State must give full protection to the life, property and religious beliefs of its subjects (and) should wholly and solely concentrate on the well-being of people, and especially of the masses and the poor.’

(Islam in History by Muhammad Munir, formerly Chief Justice of Pakistan, Kitab Bhavan, Delhi, 299, p.78)

However, soon after the death of Jinnah on 11 September 1948,

Quaid-i-Azam’s ideology of a secular Pakistan was demolished by religious parties that had, enough, curiously had bitterly opposed the creation of Pakistan. The religious scholars regarded it as their prerogative to lead and direct the legislature, judiciary and executive on how to run the country according to their interpretation of the Qur’an and Sunnah. Justice Munir says:

‘In his speech delivered on 11 August 1947, as President of the Constituent Assembly, the Quaid-i-Azam had presented a picture of the future of Pakistan as that of a purely secular state; but within 6 months of his death Prime Minister Liaquat Ali proposed and had carried out what is called an Objective Resolution. Its outstanding feature was that in form and substance the constitution to be promulgated in pursuance of the Resolution would be some sort of a state with a distinct Islamic bias. This Objective Resolution was adopted and passed by the new Constituent Assembly as the preamble of the Constitution. The Assembly

also provided in the Constitution a Council of Islamic Ideology whose functions were defined in such a manner as to make the Constitution look like that of an Islamic State. The State was named as the Islamic Republic of Pakistan.’

(ibid p 247)

This shift away from Islam has left Pakistan in a severely fragmented state, devoid of the immense benefit that it could have gained if it had adhered to the true Islamic principles.

Extreme Secularism or Theocracy results in serious consequences.

Hadhrat Mirza Tahir Ahmad^(ru) says:

‘According to Islam, therefore, religion has no right to interfere in areas exclusive to the State nor has the State any right to interfere in areas commonly shared by them. Rights and responsibilities are so clearly defined in Islam that any question of a clash is obviated. Many verses relating

to the subject have already been quoted in the section dealing with religious peace. Unfortunately there is a tendency among many secular states to sometimes extend the domain of secularisation beyond its natural borders. The same is true of theocratic states or states unduly influenced by a religious hierarchy.’

(Islam’s Response to Contemporary Issues pp199-200)

A complete disregard for any religious or moral restraint becomes a key factor in a society being torn apart from the chaos within. It leaves legislation as the only basis of control thus replacing the self-discipline derived from individual accountability to a Supreme Being with an ever-increasing set of complex laws that seek to keep a check on the consequences of the moral decline that takes root.

There are, indeed, many factors that have contributed to the decline of moral and family values in the contemporary society, such as excessive love

for worldly things, individualism, decline of religion, promotion of sex and violence in all forms of media. However, this decline is further aggravated when secular governments promote godlessness in the form of the right to a carefree (and, on the surface, consequence free) society in which religious and moral values are *completely* ignored.

Hadhrat Mirza Tahir Ahmad^(ru) says:

‘Societies are beginning to crumble everywhere alike. As against the countries governed by totalitarian philosophies, the rising consciousness of individual liberty in the so-called free world is in itself becoming a lop-sided trend, which is largely responsible for growing social misbehaviour.... Almost two generations have grown to adulthood in the void of a godless society with nothing to guide and discipline moral behaviour.... The gays, lesbians, drug addicts, skin-

heads, punks, and criminals of all sorts, all continue to grow in number and strength. Their audacity to defend their behaviour by simply asking their admonisher, “Why not?” has become the ominous challenge to contemporary society.’

(ibid pp 53-54)

Religions has a vital role in promoting a peaceful secular society

There are many actions of man, which are simultaneously crimes under secular law and sins attracting punishment in the hereafter under religious laws, such as murder, theft, damaging property, slandering, fabricating lies, embezzlement and numerous other social evils, which are condemned by all religions alike. Secularism and religion even moving within their own orbits can cooperate with each other in eradicating such evils which disturb the peace and tranquillity of a society. The maintenance of social and moral help is the joint responsibility of state and religion and religion must play an active role in promoting peace

and harmony in any society, secular or otherwise. Hadhrat Mirza Tahir Ahmad^(ru) says:

‘According to Islam, the state machinery alone is inadequate to suppress, discourage or minimise crime. Once criminal tendencies are permitted to grow and flourish in homes and societies in general, the best a government can do is to wipe out the symptoms from time to time. The root cause of evil is far too deep for the long arm of the law to reach. It is the primary job of families, religious and other leaders of public opinion in every society to eradicate evil.’

(ibid pp 98-99)

He further says:

‘Religion and statecraft are two of the many wheels of the wagon of society. It is, in reality, irrelevant whether there are two, four or eight wheels, as long as they keep their orientation correct and revolve within their orbits. There can be no question of mutual conflict or confronta-

tion. In total agreement with its earlier divine teachings, the Holy Qur’an elaborates this theme by clearly demarcating the sphere of activities of each component of society. It will be oversimplifying the matter if one conceives that there is no meeting point or common ground which religion and state share with each other. They do indeed overlap but in a spirit of cooperation with each other. There is no intent to monopolise.’

(ibid p 195)

Muslims should live peacefully under any state that provides freedom of religion.

Islam makes clear that citizens have a primary role in promoting peace in their society. There are no exceptions to this general principle. Provided the state does not dictate matters of faith, individuals are required to obey the laws of the land and serve their country diligently.

Hadhrat Mirza Tahir Ahmad^(ru) says:

‘A believer of any religion can practise his beliefs under a secular law. He can abide by truth without any state law interfering in his ability to speak the truth. He can observe his Prayers and perform his acts of worship without the need of a specific law being passed by the state to permit him to do so.’
(*ibid p 197*)

Hadhrat Mirza Ghulam Ahmad^(as) says:

‘The truth is that according to Holy Qur’an, it is forbidden to go to war against a government which does not interfere in any way with Islam or its practices, nor uses force against us in order to promote its own religion.’
(*Kishti Nuh, p.68*)

Does not the Qur’an mention many Prophets of God who lived, preached and practised their religion in societies and governments ruled or dominated by Pagans?

Implementation of Enlightened Moderation.

As stated above, it is difficult for the extremists of opposing ideologies to live in harmony. But there should be no problem to do so by the enlightened moderates, who respect the ideas and faiths of others. Absolute justice is the cornerstone of every civilised and good government. On grounds of absolute justice Islamic Sharia cannot be imposed on non-Muslims, otherwise the same right would have to be conceded to non-Muslims over their Muslim subjects.

The punishment of common crimes should be dealt with separately from the crimes committed under religious laws. For example drinking alcohol is no crime for Christians and Muslims have no right to punish them under Islamic law, if there is any such law. Similarly, the Jurisprudence (Fiqh) of one sect of Islam cannot be imposed on persons belonging to other sects.

Relations between man and God belong to God exclusively and the state has no right to interfere in

any peaceful practice or propagation of a religion. No discriminatory law specific to the members of a group or community can be made. Justice demands respect for Human Rights and pluralism for all citizens equally.

Mutual respect is a fundamental principle of religions. Islam in particular has laid strong emphasis on this as a precursor to social peace. The manner in which we utilise any resources or power that is entrusted to us is a test for us. Man must discharge such responsibility with justice, as the Qur'an clearly states that justice is nearer righteousness and it is righteousness that is the foundation for peace. Islam also teaches us that justice is an attribute of God and there is great benefit for man if he too can seek to acquire this characteristic. Explaining the Attributes of God, Hadhrat Mirza Ghulam Ahmad^(as) the founder of the Ahmadiyya Muslim Community says:

‘Our God has never discriminated between one people and another. This is

illustrated by the fact that all the potentials which were granted to the Aryans were also granted to the races inhabiting Arabia, Persia, Syria, China, Japan, Europe and America. The Earth, created by God provides a common floor for all people alike and His sun and moon and many stars are a source of radiance to all alike; they also have many other benefits. Likewise, all people benefit from the elements created by Him such as water, fire, earth and other similar products such as grain, fruit and healing agents. These attributes of God teach us the lesson that we too should behave magnanimously and kindly towards our fellow human beings and should not be petty of heart and illiberal.’

(A Message of Peace by Hadhrat Mirza Ghulam Ahmad^(as), pp.7-8)

God does not discriminate on the basis of caste, colour or creed and regardless of them, takes care of man's physical as well as

spiritual needs. For man's spiritual and moral well-being, He has sent His Messengers with guidance to all the peoples in all the ages. God is the Just Judge. If non-discrimination, justice and treating humanity equally and freedom of faith are the principles of secularism, then surely they reflect the characteristics of Universal Government of God and any such government automatically becomes Islamic; whatever its name. The Holy Qur'an enjoins absolute justice to all, even to the inimical people.

According to the Qur'an, God is the 'True King' (Al-Malikul-Haq Ch.23:V.117). And He has delegated His authority to people (and not to the religious clergy), commanding them to choose their rulers, by placing the trusts to those who are best fitted to rule with absolute justice.

Verily, Allah commands you to make over the trusts to those entitled to them, and that when you judge between men, you judge with justice. And surely excellent is that with which

Allah admonishes you! Allah is All-Hearing, All-Seeing.
(Ch.4: V.59)

As such, a Muslim Government cannot make any law which is repugnant to the Qur'an and conduct of the Holy Prophet^(sa). Therefore, it can be seen that Islamic principles that create conditions conducive to practising good and shunning evil form an ideal moral framework that gives rise to a beneficial model of secularism.

Absolute justice to all is the fundamental principle which is shared by both Islam and secularism and this forms the bridge that encourages co-operation between the two.

-
- i. The first Foreign Minister of Pakistan, President of the 17th Session of United Nation's General Assembly and a former President of the International Court of Justice Hague.

Subscription

The Review of Religions

If you would like to order a copy of any issue published in 2004, please send **£1.50 (or equivalent) providing us with your full name and address. Delivery will be on a first come, first served basis, and in the absence of a copy being available your money will be returned**

-
- Are you a subscriber to *The Review of Religions*?
 - Have you renewed your subscription for the next year?

Why not sponsor a reader to *The Review of Religions* by subscribing for him/her and we will send the first edition on your behalf with your compliments

We hope you have enjoyed reading this edition of the magazine. *The Review of Religions* will continue to provide discussion on a wide range of subjects and welcomes any comments or suggestions from its readers.

To ensure that you regularly receive this monthly publication, please fill in your details below and we will put you on our mailing list.

The cost of one year's subscription is £15 Sterling or US \$30 for overseas readers (Please do not send cash). **Payments by US residents should be by check payable to "AMP" (US dollars 30) and sent direct to 'The Review of Religions', Baitul Zafar, 86-71 PALO ALTO ST, HOLLISWOOD, NY 11423-1203 (USA).** All other subscription payments should be made payable to the London Mosque and sent to the address below:

The Review of Religions
The London Mosque
16 Gressenhall Road
London SW18 5QL
United Kingdom



Please tick in box if
you wish to receive
The Review of Religions
2004 CD

Please put me on the mailing list for the Review of Religions for 1 year. I enclose subscription payment of £15.00 or US \$30.00 (please see instructions above for US residents). OR if you wish to receive a CD of all the articles published in 2004, please tick the white box above and enclose payment of £5.00, please also add an appropriate sum for postage.

Name: _____

Address: _____
