

The effects of Zakat on eliminating poverty and unemployment

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ABSTRACT

Poverty and unemployment are major threats to the economy, society and humanity. Islamic Zakat System is based on the guidance of the holly Quran and Hadiths which can reduce poverty and unemployment.

Zakat ul Maal (Alms) can be defined as compulsory contribution payable at once in a year from the wealth which has reached the prescribed level (Nisaab). This is a command of Almighty Allah which must be fulfilled by every Muslim, male and female. Every Muslim who owns wealth, more than a certain amount to meet his or her needs, must pay a fixed rate of Zakat to eight different categories mentioned in the Qur'an. The Prophet (peace and blessings of Allah be upon him) sought refuge to Allah from poverty. Zakat plays an important role in eliminating poverty and unemployment. Zakat is one of the first institutes of social solidarity in history, which includes Muslims and non-Muslims.

The effects of Zakat

The definition of zakat: Zakat in the dictionary means purity, blessings, attributes and increase.

Zakat is the purification of wealth and Zakat is the purification of the body.

Scholars have given different definitions of Zakat:

Some scholars say: Zakat is the right that is obligatory in wealth.

Some scholars say: Zakat is obligatory at certain times in a particular wealth for a certain period.

And the most comprehensive, inclusive and best definition is as follows:

Zakat (Alms) can be defined as compulsory contribution payable at once in a year from the wealth which has reached prescribed level (Nisaab). This is a command of Allah which must be fulfilled by every Muslim, male and female (10: 7).

The role of Zakat in eliminating unemployment:

Unemployment is a major threat to the economy, society and humanity and, if solvation is not found, the individual, family, and community will suffer from different problems. Working and earning money is considered as Jihad by Islam for the expenditures of the family that is why Islam has despised unemployment and ordered the people of the community to work. (9: 11).

The Prophet (peace and blessings of Allah be upon him) said that he and other prophets worked to earn money for their expenditures and all of them grazed sheep.

(ما بعث الله نبيا إلا رعى الغنم)، فقال أصحابه: وأنت؟ فقال: نعم، كنت أراها على قراريط لأهل مكة (3:88).

Qerat: the sixth part of the qirat is Durham, he was given one Qirat every day (1: 1).

The Prophet (peace and blessings of Almighty Allah be upon him) worked on his own so that he would not extend his hand to anyone for begging, and he was proud to work, and he would also help his uncle Abu Talib.

The Prophet (peace and blessings of Almighty Allah be upon him) had learned the trade from childhood because he was raised in a society where trade was important, he had

gone to Syria with his uncle Abu Talib, He was 12 years old at that time, and then Khadija gave him her goods for trade. She married with Muhammad (PBUH) because of his honesty. My aim is to explain the role of Zakat in eliminating unemployment and poverty and prove that zakat should not be given to all people who are unemployed but should be given to those people who do not find work and disables.

Unemployment is divided into two parts:

1. Forced unemployment.
2. Optional unemployment.

1. forced unemployment and its Islamic solutions:

Forced unemployment is that which is not in human beings hand and do not have authority on it like other tribulations and sufferings.

The reason for this is when the child is not educated or a practitioner, and this responsibility is attributed to the elders who have been unfaithful in his/her education or may have learned a profession that over time it has now ignored, or needs tools but does not have the money to buy it, or knows the trade and business, but does not have the money to trade or he understands agriculture but does not have the goods or the land to cultivate it (10: 11).

In all of these above cases he/she is entitled to be given from Zakat property as much as makes him self-sufficient and is enough for his family, so that a limited amount of money is not given to him. The amount of Zakat should provide field of work for the worker and field of trade for the trader and tools of agriculture for the farmer.

Imam Nawawi quotes from the majority of Shafi'ah: (If the poor person is worker he should be given as much as Zakat money he can buy instruments of work by it wither there price is low or high).

And if he is not a businessman and cannot do any other work or do not know trade, he should be given the benefit of his entire life as the people of that time, and not just one year's salary.

Omar ibn Khatab would tell his governors and followers "when you give something to someone, make him rich" (3: 11).

There is also a narration in the sect of Imam Ahmad saying:

For professional man should be paid for buying his tools, even if their price is very high and the trader must be given the capital (11: 12)(12:177).

If a person has wealth, but it is not enough for him, he should be given Zakat, for example he gets ten thousand Afghani in agriculture and livestock, but it does not fulfill his needs (6:135).

2. Optional unemployment:

It is unemployment that one person can work but he does not, he wants to sit quiet, seek relaxation and prefers always be a burden to the people, do not benefit the community and the population. He spends his energy but cannot benefit himself, there is no individual and collective reasonable excuse to forbid him from doing work, so Islam does not like such people even if they say that we have left the world for the sake of the Hereafter, and have turned ourselves in to worship Almighty Allah, because there is no monasticism in Islam (11:13).

Ali ibn Abi Talib said: "The business which there is Shaba is better than unemployment."

Abdullah bin Zubair says: "The worst thing in the universe is unemployment."

One of the reasons for the badness of this act is that Islam condemned a person who is eating his property in an extravagant way, and then it is not lawful for him to eat someone else's wealth, and has no intention for repaying. .

The Prophet (peace and blessings of Almighty Allah be upon him) did not order any of the companions to leave the business.

What is important here is whether or not the above mentioned people are given Zakat?

The Prophet speech clearly indicates that these people have no share in Zakat.

So we should say that every poor person is not entitled to Zakat, as people think, but there is prohibition which prevents him from giving Zakat privilege. Poor person who can work but does not work, he is not entitled to Zakat because giving him Zakat encourages unemployment, and on the other hand there is humor for those who are titled to Zakat, such as weak ones or those who are not able to work. It does not mean that it is Haram for him but it is not as lawful as for needy people.

Can a person who dedicated his time for worship get Zakat money?

Anyone who is able to work, but worships all time, he is not entitled to be given zakat, nor is it lawful for him, because he is capable to work and he is responsible to earn money for his life expenditure. There is no monasticism in Islam.

Can a person who dedicated his time for the sake of knowledge get Zakat?

For those who wants to get knowledge and it is impossible for them to do both work and education together, they will be given Zakat as per their requirement, and the Zakat will be given to the student because they are busy to get Knowledge. Not only to the benefit of himself, but to the benefit of the whole community, so they have the right to be paid from the wealth of Zakat (11:16).

The problems of poverty:

Poverty is a social problem when some people in the community become poorer, they are unable to work for the betterment and improvement of the community, and in their hearts get some kind of jealousy toward reach people.

Poverty is also a political problem, because governments fight against three things - one is poverty, the second is illiteracy and the third is illness.

If we see to the poverty its main cause is human himself, because man is the creature that Allah Almighty has made him Caliph on earth, and for him he has subjected all that are in the heavens and the earth, and he has given all his hidden and secret blessings to him, despite all there advantages he is not able to fulfill his needs. Islamic religion guided the people to work hard for the building of the earth, therefore Islam has paid special attention to the elimination of poverty (11:17).

Poverty in the view of Islam:

Islam considers poverty as a major threat to faith, morality, thought, family and community, calling it a calamity, and seeking refuge to Allah from the evil of poverty. And many companions quote from the Prophet (peace be upon him) that the Prophet (peace be upon him) ask asylum from poverty. It is narrated from Ayesha that the Prophet (peace and blessings of Almighty Allah be upon him) sought asylum from poverty:

«اللهم اني أعوذ بك من فتنة النار ومن عذاب النار، وأعوذ بك من فتنة القبر، وأعوذ بك من عذاب القبر، وأعوذ بك من فتنة الغنى، وأعوذ بك من فتنة الفقر، وأعوذ بك من فتنة المسيح الدجال» (3:80).

Translation:

O Allah, I seek refuge with you from the temptation of Fire and the Penalty of the Fire, and I seek refuge with You from the temptation of Grave and I seek refuge with you from the torment of the grave, and seek refuge with You from the temptation of the wealth, and I seek refuge with you from the temptation of Mas-e-hal dajal.

In order that man should live right and take advantage of all the blessings, and with the blessings of Allah, his heart and thoughts will rest, and worship Allah with complete humility and economic problems should not be obstructed in the way of worship, therefore, Allah has obligated Zakat, and made it one of the pillars of Islam; it is taken from the rich to be given to the poor, and the poor have to fulfill their material needs such as food, drink, clothes, living space and etc.

Also Zakat can fulfill the psychological needs of life such as marriage, because the scholars have considered this as the fulfillment of the sufficiency (11:20).

Also Zakat wealth can complete your spiritual needs such as books of knowledge.

With Zakat the poor can share the affairs of life with other people of the community, and they also worship the Lord Almighty with a calm mind, and make him feel that he is active member of the society and not burden on the shoulder of his community, and also consider himself as a respected person in the human society like other people and he gets the money of Zakat from the government without any humiliation and considers it as his own right Allah says:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ (24) لِلسَّائِلِ وَالْمَحْرُومِ (25)(المعارج، 24,25).

Translation: People who have a certain stake in the goods do not ask the questioners and those who are helpless.

Allah Almighty has forbidden the people of the Islamic community from humiliating the poor person by killing his feelings in such a way that impair the dignity and honor of the poor Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ ثَرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِمَّا كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ (البقرة: 264).

Translation: O you who believe, do not treat your charities as benevolent, and do not harm them like those who spend your people to show. He does not believe in Allah nor in the Hereafter. Such a person is like a fine stone lying on top of a rock, so that the rain may be cut off immediately. They have no power to benefit themselves, and Allah does not guide the unbeliever.

The responsibility of human whom Almighty Allah has honored on earth is eliminating of poverty from the earth. He should fight against this phenomenon and solve human economic problems.

The Role of Zakat in the prevention of Poverty:

The role of Zakat in the prevention of poverty is known to all the people of the Islamic society, even though some people think that the only aim of Zakat is treating poverty while there are also other aims of paying Zakat.

And undoubtedly, the purpose of Zakat is not only the prevention of poverty from the view point of Islam, but also Zakat is an important tool for solving many social problems such as helping the poor and the borrowers. Eliminating poverty is one of the main goals of Zakat, because sometimes the Prophet (peace and blessings of Allah be upon him) has stated no other than this goal.

Like the Hadith of Maaz when he came to Yemen

ان الله افترض عليهم صدقة تؤخذ من أغنيائهم فترد في فقرائهم(8:50).

Translation: Without doubt Allah has assumed zakat that will be taken from their riches and given to the poor.

How much zakat has to be paid?

The scholars have different views in this issue: Imam Abu Hamid al-Ghazali said that there are different views of scholars about the amount of Zakat.

Some scholars say: the poor should be given the amount of Zakat which is sufficient for one day and night.

Imam Abu Hanifa and some other scholars say: Zakat should be given to the extent that it enrich the poor and become Zakat giver, because Allah has obligated Zakat on the rich people.

And some scholars say that the limit of healthiness' is 50 Dirhams or as much as that gold.

Some say: Zakat should be paid for enough for one year, it is the opinion of Imam Malik, and the Jamhour, and some of the Shafia.

Another sect is that the poor should be given wealth of Zakat for life time. This is the opinion of Shafia.

Which sect is better?

The best sect is that the amount of Zakat should be given to poor which is sufficient for his and his family expenditures. There is difference between the status and location of the person so it is difficult to find out the amount of Zakat that is given to a needy person.

The Purpose of Paying Zakat:

as some people think the purpose of paying Zakat in Islam is not to give money and donations to poor people, but rather to give them for life time as much as of Zakat which arias their life level, because they are human and Allah has honored them and made them calipha on the earth, so their living level should be such that they will have proper food, drink, proper winter and summer clothes for their family and have a suitable place to stay. Ibn Hazm has mentioned it in Al-Muhala.

Another important thing for a person is the education of his children who have to study the religious and

Modern sciences so that they can find the right way of life, ignorance is literal and spiritual destruction, and so he should educate his daughters and sons. Poverty causes ignorance because the poor cannot educate their children properly.

Poverty also causes diseases. When a person is well nourished, has a proper place to live, and has a cure for medical problems, in this case health problem well be very less. Zakat wealth should should be spent to eliminate diseases from the society.

IV: Zakat is the first institution of social solidarity in history:

Zakat is one of the main pillars of Islam that Islamic Sharia has imposed on Muslims. It is the first institution of social upheaval in Islam, starting from the time when zakat was assumed.

No one recognized social solidarity in the Western world, but in the year (1941) when the Atlanta system came into being, they said there should be a collective solidarity for the population.

Allah Almighty has commanded zakat in the Holy Qur'an and mentioned it together with Salat (prayer); Refusing to pay zakat will confront

the entry of hell, as mentioned in the Qur'an about criminals

Allah says: And will cover any of the criminals that you have entered hell, the criminals will say: We were not the worshipers, nor did we give food to the poor.

They also regarded the luck of attention to the poor and poverty as signs of disbelief on the Day of Judgment.

(أَرَأَيْتَ الَّذِي يُكَذِّبُ بِالذِّينِ (1) فَذَلِكَ الَّذِي يَدْعُ الْيَتِيمَ (2) وَلَا يُحِضُّ عَلَى طَعَامِ الْمُسْكِينِ (3)(الماعون: 1,2,3).

Translation: Do you know those who reject the Day of Recompense as a lie? These people do not encourage orphans and forbidding the poor (5:957).

Also Islam has encourage the Muslims to pay Zakat, and they have mentioned it with belief of great Allah (11:34).

If any person leaves this obligation will go to the hell and face painful penalty.

Allah says: (إِنَّهُ كَانَ لَا يُؤْمِنُ بِاللَّهِ الْعَظِيمِ (33) وَلَا يُحِضُّ عَلَى طَعَامِ الْمُسْكِينِ (34)(الحاقة: 33,34).

Translation: Without doubt, he did not believe in Allah nor encouraged anyone to feed the poor (5:906)

These Solidarities include Muslims and non-Muslims:

Islam is the religion of compassion and mercy, so the social solidarities of Islam are not only exclusive to the Muslims but also to the followers of other religions.

This solidarity of the Islamic State is not for one tribe or region, it is a state of thought and belief which is the basis of Islam, the framework of social solidarity in the Islamic State is

to include all the common people living in the Islamic State whether they are Muslims or infidels.

Omar ibn 'Abd al-Aziz sent a letter to the governor of Basra, Adi ibn Arat, and instructed him to take care of some obligations in his province. He read the letter in front of all the people. It was mentioned in the letter that those Non-Muslim people who are living in the province have grown old, their strength is lost, and they cannot do business or work pay to them the wage (11:37).

There is also another tradition in which Amir al-mu'minin 'Omar ibn Khatab passed on to old man standing at the door of the people, bagging, Omar said: "It will not be justice that we took Jazia from you in your young hood and leave you in your old hood " then according to his condition assigned him the same wage from Bait-ul-Mamal).

Also, Imam Abu Yusuf at his book Al khiraj, which wrote it to Hron Al-Rashid when he requested him to write a book that include Khirag, Zakat, charities and other political affair. He wrote a book for Haroon Rashid under the title of (Khirag) in order to prevent oppression on the nation and to work for their good and wellbeing. I was told by Omar ibn Nafa'i that he narrated from Abubakrarah: Omar ibn al-Khattab was passing in front of the people doors, he saw an old beggar with weak eyes, Omar ibn Khatab hit him on the shoulder and told him, "Are you Christian or Jewish? He said I am Jewish.

Then he said: What made you a beggar?

He said: " aging, Jiziah, and requirements.

The narrator said: "Omar had taken him to his house. He gave him some material from his house and then sent him to the chief of Bait Al Mal, saying:"It will not be justice that we took Jazia from him in his youth and leave him in his senility. Almighty Allah says:

(إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَىٰ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ)(التوبة: 60).

Translation: Zakat is fixed only for the poor people, the poor, the Zakat collectors, مولفت القلوب, the liberators, the lenders, the way of Allah and the traveler, and Allah is Knowing and Wise (5:312).

The poor, whether Christian or Jewish, should not be taken from him Jazia.

If we think of the above story, it is an indicator of justice about many economic and social affairs. It is enough for us to point out a few points that are mentioned below:

- 1- Begging is considered to be bad from time of Omar ibn Khatab in the Islamic community, because begging of the Jews drew attention of Omar ibn Khatab.
- 2- The solidarity of the Islamic State is not exclusive to Muslims, but, includes all, even Jews (38:11).
- 3- Omar ibn Khatab did not give the Jew something only from his own wealth but defined for him sufficient salary from Baitulmal.
- 4- Omar ibn Khatab did not only select this aid for him, but also defined salary for other non-Muslim needy.
- 5- Omar ibn Khatab did not do so by his own initiative, but he referred to the Book of Allah Almighty, in which charity was made for the poor people, and is included for the Muslims and non-Muslim needy people.
- 6- None of the scholars and historians have quoted that other companions of the Prophet (peace be upon him) refuse this action of Omar, so they point to their

agreement, and the jurisprudence it is called silent consensus.

- 7- Omar ibn Abdul Aziz ordered his governors and followers in Basra to do so, as well as Imam Abu Yusuf in his book al-Khiraj, which he wrote it for Haron al-Rashid to order his governors to enforce this book in their states and jurists thoughtfully and theoretically in agreement with this practice as well as practically practiced by Islamic rulers.
- 8- The Islamic government will not wait for the poor and the needy to come to meet their social needs but will also search for them and find the needy people to fulfill their social needs. That is why Omar ibn Khatab told his servant: "Find people poor and others, so it is imperative on the government to find the needy and try to solve their problems."
- 9- The above story suggests that the wealth of Zakat can be distributed to non-Muslims needy also, as Omar ibn Khatab did, and this verse argues that :

(إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَىٰ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ)(التوبة: 60).

Translation: Zakat is fixed only for the poor people, the poor, the zakat collectors, مولفت القلوب, the liberators, the lenders, the way of Allah and the traveler, and Allah is Knowing and Wise.

It is also narrated from the Zuhry Ibn Siren, Ikrimah and other scholars. Their reason is that generally the word and phrase of the poor included all the poor and needy people and there are no differences between them.

Confirmation of the above is the narration of al-Buzra'i in his history book: Omar ibn Khatab was passing on the land of Damishq to a people who were suffering from a dangerous disease; he determined for them some money from charity. (11:41).

V: provisions of Zakat and the views of scholars:

Some scholars say that those who deny obligation of Zakat are disbelievers.

If a person is a Muslim and grown up in an Islamic land and denies Zakat, then he becomes an apostate, the provisions of the apostate is enforced on him. He will be asked to repent in three days, and if he does not repent, he will be sentenced to death which is proven in the Holy Quran, Speech of Prophet Muhammad peace be upon him and consensus of Islamic scholars. If he is ignorant or a new Muslim, or he was living far away from the city then he is not considered as a non-Muslim (11:23).

And Shaykh Abdul Aziz Abdullah bin Baz said: There is detail in the ruling of Zakat avoider that if he do not pay Zakat despite the fulfillment of the conditions of it and believe that Zakat is not obliged on Muslims, then he is considered as a non-Muslim and if his abandonment is due to nepotism and laziness, then he is called a felon, thereby committing the big sin

And Shaykh Allama Muhammad ibn Salah al-Esimeen says: Whoever denies Zakat is a disbeliever but if he is a new Muslim or has grown up in a desert then he is not considered non-Muslim but he should learn Zakat. If he still insists after knowledge, then he becomes infidel.

And if the prohibition is due to nepotism or laziness, there is a difference of opinion among the scholars, some say that he

is considered infidel that is one view of Imam Ahmad ibn Hanbal.

And some say that he is not unbeliever but he committed a great sin. It is the correct view.

Allah Almighty says:

(وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (34) يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْتُمُونَ (35)(التوبة: 34,35).

Translation: O Muhammad, proclaimed a painful doom to those who gather in red and silver, and do not spend in the cause of Allah The painful doom declares, on the day when the goods will be burned with the fire of hell, and then their thighs, sides and thighs will be burned, and it will be said, "This is the wealth you collected for yourselves.", Now enjoy what you will gather (5:305).

(وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَ لِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ)(آل عمران 180).

Translation: Those who seek forgiveness from Allah, should not think that is to their benefit. On the Day of Resurrection, whatever is left behind will be lost, and only the heavens and the earth remain with Allah. Allah is well aware of your actions (5:116).

V: Benefits of Zakat:

- 1- By giving Zakat, one of the pillars of Islam completes, and that is the supreme goal of every Muslim. Every Muslim strives to complete his religion.
- 2- Establish good relations between the poor and rich.
- 3- Purification of the soul and it leads to the removal of jealous.
- 4- Prevent financial crimes such as theft, robbery, abduction and so on.
- 5- Giving Zakat causes happiness of Allah and His blessings and preventing punishment of the day of Judgment
- 6- Causes multiple rewards from Allah.
- 7- Zakat protects the wealth, in Hadith it is: (7:128) *احصنوا أموالكم بالزكاة*
Translation: Protect your possessions by zakat.
- 8- Causes cleanliness of wealth.
- 9- Paying Zakat will remove the problems from the people, so Allah will remove the hardship from the rich on the Day of Judgment.
- 10- Zakat is one of the great causes of mercy (10:36).

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