

Solutions For Moral Issues Evolving From Poverty And Unemployment In Developing Islamic Countries (In The Light Of Islamic Charity System)

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Abstract:

Religion Islam is the accumulation of such comprehensive commands, each ordinance of which has a complete comprehensiveness and stability in itself and has the connection with other commands too that if only one order is implemented completely, not only other orders also are accomplished nicely but the entire system of the whole society goes on successfully and efficiently. Each and every aspect of Islamic society is the cause of well-being for the whole of humanity but all beings. From these Islamic arbitrations, there is a command of 'Charity' which has a complete system, and it not only affects exoterically but esoterically too. It offers practical solutions for the well-being of society to those problems which arise from poverty and unemployment.

Keywords: Islam, Charity, society, unemployment, humanity.

Introduction to the topic:

The system of Islamic charity is such a golden chapter of economics and finances that its benefits and blessings are beyond pen and parchment. Ayah's Tafaseer and Hadith's interpretations are embellished with this topic, but its extensity and vastness allow every new creator to write more and research more. Through this, there will be more benefits and blessings along with its need for and importance of every era.

The meaning of charity:

Just for the sake of ALLAH's consent, giving without recoument and voluntarily to the needy and sufferings from your wealth, time or

knowledge, and skills; it is called 'charity'. With this other people, especially Muslims can spend their lives respectfully, honorably and comfortably in the society, and can perform their religious duties like prayers with a little bit of ease and satisfaction.

If the original letters of Sadaqah (saad), (daal), (qaaf) are to be considered then the righteousness of actions and sincerity is the main and first condition, without it any expenditure is not called 'Sadqah'.

Expansion in the meaning of charity:

In charity, it is visible and understandable that it is related to spending wealth but if we reflect

deeply, it includes benefitting someone with money as well as technical skills, giving your time to someone, or providing your knowledge and skills to someone deserving is the best charity. And in that way interpretation of charity due to its vastness becomes the benefiter and protector for all the sectors and classes of society. Then every person is capable to give benefits to others or eradicating someone's worries. In that way to give any benefit and to save any harm from society, all include in 'Sadqah' and that is the main purpose of Shariah.

Kinds of Charities:

Some charities have been declared obligatory or mandatory by ALLAH Almighty and Holy Prophet HAZRAT MUHAMMAD (Peace Be Upon Him) while other Sadqah have been recommended as supererogatory acts means optional charity so that people can give more benefits to others from their wealth, ethics, time and skills and along with the propitiation of ALLAH can get the eternal success and peace of heart. But also feed himself from the love of wealth.

'Charities' and 'spending in the way of Allah' is the complete and comprehensive chapter of the Holy Quran and Sunnah. Which has been described under different headings with few conditions and limitations. Multi-meaning words like alms, charities, and spending for the sake of Allah are mentioned in the Quran and hadith. And the one who spends in the way of Allah has been encouraged with various good news. The golden chapter of Islamic Economics is 'charity and donations' on which the economy depends to a great extent.

Importance of the topic:

Like other orders, the Islamic charity system is very comprehensive and universal which fulfills the economic needs of a human being. The solution to all problems of every time is available in the accurate rules of Islam but its interpretation is necessary according to the situation of every era. Because with the changing of circumstances the application of

laws can also be changed. There is a need to change the style of new explanations and perceptions, so it is necessary for every writer or commenter to be familiar with the conditions and requirements of his era. The current era is of economic development in which some people are living their lives at the peak of development, and some are forced to spend their lives even below the last line of degradation. In many countries including Pakistan, poverty, destitution, and inflation have forced a large number of communities including kids to commit suicide. Governments are seemed to be helpless to save the people from this monster. In this situation, it is the most important need of the time to highlight the solution to the problem with the system of charity and its benefits. And to study the system according to the requirement of time and presents the solution by evaluating it. So where the comprehensiveness of Islam can be used to solve the global problem, there will also be considered Islam's versatility and utility.

'Sadqah' in the light of Quran and Hadith:

In Quran and Hadith, too many times have been discussed the alms' importance and motivation endorsed that it has a very primary substance in Islam. In order to attain the reality of faith, it has been declared obligatory to spend for the sake of Allah along with prayers. so, it was said: "Those who establish prayers and spend from what we have provided them, these are the true believers." (Al Anfal 8: 3-4)

It has been declared mandatory and final for wealthy people to withdraw some part of their wealth as an obligation of zakat and it has been given the status of financial worship. So, discussion of "established prayers" along with "give alms" in several places made it clear that giving Zakat (which is the fortieth part of wealth) to the deserving is also mandatory like prayer. In spite of offering 'Nafal' prayer abundantly along with obligatory prayer, no one is considered exceptional from spending for the sake of Allah under any circumstances. And this is the sign which is described as a special

worshipper of Allah. "Their sides are separated from the beds; they call upon their creator in fear and hope and spend from what we have provided them" (Al Sajda 32: 16)

Due to the importance of zakat, Hazrat Abu-Bakar Siddique (May Allah be pleased with him) advised doing Jihad (holy war) against the deniers of Zakat. When Hazrat Farooq-e-Azam (May Allah be pleased with him) asked how do you justify Jihad from a Muslim who recites Kalma? Then he replied: "whoever makes a difference between prayer and charity, I will Jihad (holy war) against him". (Al Bukhari, 1400 A.H)

This means that the denier of the obligation of the prayer is a disbeliever, so the denier of Zakat is also an infidel and apostate.

It is a characteristic or a sign of a believer that he settles and completes his affairs through mutual consultation and also spends from his earnings. As Allah Almighty said: "And their affair is settled by mutual consultation, and they spend from what we have provided them." (Al Shura 42: 38)

The topic and context of the verse indicate that this recommendation is related to the collective and governmental system which means the basic element of the Islamic system is consultation and spending for the cause of Allah. The word 'consultation' also defines the field of 'spending' just as the spending of wealth is a symbol of faith. In the same way, spending one's time in the way of Allah in the form of the congregation is also charity and Sadqah.

Fear of running out of money:

It is a devilish delusion that if money is spent on charity and donations the wealth of the owner will decrease and thus, he himself will become a beggar so that people don't spend on each other, and Islamic Society did not become a cradle of peace and security. Iblees (the devil) never want to dwell in love and harmony among human beings especially Muslims which is why he tries to develop the fear of poverty. The Holy Quran dissects his conspiracies in these words: "Devil threatens you with poverty and orders

you for the shameful deeds while Allah promises you the forgiveness from himself and bounty and Allah Almighty is All-sufficient and All-known." (Al Baqarah 2: 268)

In the comparison of Satan's combination, Allah Almighty ordered us to spend generously, by promising forgiveness and grace from His side and by describing the infinity of His vastness and orders to get out of this fear and spend as much as you can. You will be given much more than that what you will spend because Allah has promised His grace instead of justice for spending in the cause of Allah which means that you will be given much more than what you spend. If you spend a single in the way of Allah, you will be awarded ten times to seven hundred times in return. As said: "The likeness of those who spend their wealth in Allah's way is as the likeness of a grain which growth seven ears, in every ear a hundred grains. Allah giveth increase manifold to whom He will. Allah is All-Embracing, All-Knowing" (Al Baqarah 2: 261)

From this it concludes that for one grain that is spent in the way of Allah, seven hundred times is given moreover if Allah wants, he gives it twice as much because there is an infinite vastness to Him.

There is an inducement in Hadith too that spend generously and instead of giving one by one, we should spend without numbers so that Allah can also send His blessings countless in the same way. Holy Prophet (Peace Be upon Him) said to Hazrat Ayesha Siddiqah (May Allah be pleased with her), "You spend without measuring otherwise Allah will give you limited and do not save otherwise Allah will also save from you too." (Al Bukhari M. B.)

According to the scholars spending while number one by one and saving is also a type of maliciousness, and it comes in reference to this Ayah: "There is a misery for him who does wrong with people and does backbiting. Who has accumulated wealth and counted it, does he think that his wealth render him immortal." (Al Humaza 104: 1-3)

Charity and Mercy:

Charity can be given to any needy person but if it is given to any one of your loved ones and relatives then one gets two times more reward. It is a golden rule of the Islamic charity system that every person should give priority to his relatives because he is well aware of their circumstances. Some people hide their poverty and poorliness so that their integrity and respect don't get speckled, and people considered them undeserving. as Allah Almighty said in the Holy Quran, "But nearest relatives are familiar with their family life." (Al Baqarah 2: 273)

And this order has such strong and solid results that if this principle is kept in mind that every community and every family should spend their obliged and non-essential charities on their own relations then there will be not any privileged person left but he will be on his own feet slowly and steadily. Allah, the Exalted, said in the Quran: "Oh beloved (Peace Be Upon Him)! People asked from you what they spend? You replied to them whatever you spend, spend on parents, near ones, orphans, needy and on the wayfarer." (Al Baqarah 2: 215)

This means there is no obligation on what you spend but it is obvious that whom you are spending and the prior to all of them are your parents. After them your relatives and near ones then orphans, mendicants, and travelers.

Effects of the charity on deserving:

Every person wants to give charity to a righteous and virtuous person so that he can do well peacefully and save himself from the troubles of life. But if a charity is given to a sinner too, not only the charity is approved but has a positive effect on the person to whom the charity is given. As it is the meaning of Hadith-e-Mubarak that a person from Bani Israel (tribe name) accidentally gave charity to a thief in the darkness of night. On the second night mistakenly, he gave charity to adulteress women. And then on the third night falsely he gave charity to a wealthy person. But he was told that your charity is already secured but it is possible that may be because of your charity the thief didn't stole means he saved himself from stealth and may be adulterous women also

refrained herself from sin. In the same way it is also possible that even it can also strike in the mind of the rich to give sadqa. (Al Sanai, 1403 A.H)

The motive of the hadith is that it is superlative to give Sadqah to pious and spiritual people because it promotes acts of worship and virtuousness. But if Sadqah is given to a culprit then this 'Sadqah' is also endorsed, and it can rectify the needy. And social crimes like theft, robbery, and bad character which caused unemployment and financial crisis can be solved by promoting these kinds of charities.

Charity is a means of avoiding disasters and dangers from society:

Holy prophet (P.B.U.H) has stated the benefits and blessings of them to enforce the charities and alms. Naturally, a human being wants relief and protection from suffering, depression, and misery, and for that, he is ready to pay the highest price of his wealth. Therefore his attention has been drawn to the fact that only Allah can remove his calamities and worries. And how he removes all the problems from other resources in the same way he eliminates them from charities and alms too. Holy prophet (P.B.U.H) said: "Hurry up while giving charities, because miseries cannot cross the 'sadaqaat". (Mula Ali, Markaat ul Mafateh Sharah Mishkaat ul Masabeh, Hadith no: 1887, 1422 A.H)

Sometimes due to different difficulties, miseries, intricacies, and sufferings a person became the victim of an economic crisis and a target of financial loss. And then he became the deserver of charity rather than to give it. However, if someone gives alms occasionally in the days of prosperity, then he can protect himself from wretchedness and hardships, and from his almsgiving, poor and needy people can live honored life. Holy prophet (P.B.U.H) said: "Sadqah eliminates seventy physical diseases which least is a disease of leprosy and vitiligo. And said eradicate your sorrows and anxieties from Sadqah because Allah Almighty will erase your sufferings from charities and help you against your enemy". (Al Mutaki, 1401 A.H) In

the same way, it is also said: "When someone enrobed to an undraped person, until this dress is on his body, till then the donator of the dress sets in Allah's protection". (Al Mutaki, Kanz Ul Amaal, Hadith no: 43141, 1401 A.H)

When society will be saved from difficulties, offense, uneasiness, sorrows, and miseries with the blessings of charities and alms then there is a rapid fall in economic and social problems especially unemployment with hardships, efforts, and social activities. And society will be stepper towards economic development through which opportunities are developed abundantly to accomplish the hardships and needs of life. And unemployment will be terminated undoubtedly.

General issues of society:

At this time in the whole world especially Pakistan and other underdeveloped countries prey on various economic, social, and moral issues. Governments are seemed to be distressed and unsuccessful because they want to find a solution without Islamic guidance. Whereas one cannot attain success and prosperity by abandoning the law of Allah "which is the law of nature too". Below there is a list of some basic economic, social and ethical problems and after that their probable solution in the system of Islamic Sadqah.

Unemployment:

It is a responsibility of a welfare state to frame equal opportunities for all its citizens to get employment so that everyone can get benefit while using their God given abilities. Because whatever means of sustenance Allah has created for them on Earth, all of them have the right to get benefits from them according to their abilities.

In the present era, the most important problem in the developing countries of the whole world is the incapability of providing equal opportunities for livelihood to the citizens. Few of them have a monopoly on these opportunities while the majority of them do not even have access to them and unemployment is increasing. Even in this advanced era,

development is just limited to a few countries and the rest of the countries are back from them. Developed countries proceed with too many immoral policies and forcefully imposed them on developing countries. Internationally these countries become the status of the international servant, and this is the worst example of cruelty.

Poverty:

The inevitable consequence of unemployment is poverty. A impoverished and poverty stricken person with best God given abilities, crushed so much in the mill of poverty that his all abilities rotted. Nor he can get the benefit from them nor the society. International powers are tend to keep dependent to the under developed nations by creating artificial circumstances. As a result of this the element of poverty has become very violent and gulping the poor alive. And day by day poverty is becoming incurable.

Useless life:

A person becomes the useless as a result of unemployment and poverty. And thus he has to find different right and wrong ways to spend his time and stacked in the boundary of house as a result of depression. And this make the family life vulnerable by creating problems like quarrels, altercation, differences among parents and kids, husband and wife's suspiciousness, distrust, divorce and separation. In this way unit of the society becomes imbalanced which caused the unevenness of society.

Theft and robbery:

When a person becomes the victim of poverty and unemployment then he involuntarily indulged in unethical activities like theft and robbery and in the result of this he does not refrain himself from condemnable acts like murder and bloodshed. At first, his conscience rebukes him but later on he thinks it is his own right. At this stage rectification of the person becomes difficult. In this way obscurity and oppression spread widely and seared the society and people.

Terrorism:

Among the many causes and motives of terrorism, poverty and unemployment is on the top. Too many people join the terrorists' group due to poverty and destitution so that they can fulfill the needs of themselves and their families. And for that they pay the highest amount. Even they don't bother their own lives and other lives too to eliminate the famine. In the circle of investigation, if the economic condition of terrorist is analyzed, then it can be said with assurance that 90% of people who are delusional, bankrupt, and of low economic status commits the act of terrorism. Because a person who is leading a prosperous life does not need to earn a few million while indulging himself in the most difficult situations and troublesome environment of such dangerous movements. Whereas he eroded himself from society and from the gatherings of sorrow and joy and this is not acceptable for the elite class. For this reason, there are fewer opportunities for such activities in Industrial and Business cities.

Difference of status:

The economic condition of current era which a person especially the citizens of developing countries are facing that is the 'difference' between Rich and Poor. Due to the economic policies of such countries the rich are getting richer and the poor are becoming poorer. This extreme difference is dangerous for social balance and stability. Whereas instability is the main cause of other disorders. so its removal is very important to protect from the evils that arise from it.

Trade of interest:

Almost all developing countries are entangled in the chain of interest and imprisoned in it. For that such countries are on the track from advancement to dilapidation and decline. On the other side, there are such countries in which one community is involved in the immoderate excitement of excessive wealth and prosperity and the second community is going below the line of poverty. In this situation, if the estate doesn't give any kind of subsidy and help to the needy then he is forced to take money on

interest from the elite class. He hopes that he will be stable but steps into God's curse that it is very difficult for him to survive. Then he sells his own house or commits suicide. In that way, 'interest' rather than getting benefits becomes part of the loss of life or killing of children. Today the whole world is involved in this interest, it's very difficult to save from this.

Lack of mutual closeness:

When there is a class difference and there is a distance between the rich and the poor due to the economic status, then dangerous thoughtful tendencies and harmful problems are developed. When the difference between the classes of society induced hatred then this society cannot progress. It is the tragedy of the present age that the poor cannot even stand in front of the door of the arrogant rich. Which means he cannot even see the palace of the rich. But when these chains are broken down than their links are also pierced in the palaces of the rich community and cringe them under the ground. This social problem is becoming cancer in the present society.

The concentration of wealth:

In the economic field, the concentration of wealth is the cause of the dispersion of society. Most of the time it is from wealthy and rich people. Which is the result of the shameful thought of sucking the blood of the Poor in which the element of selfishness plays a vital role. And when this fictitiousness exceeds the limit then it cannot stop the homicide of country and nation. As a result of this, few people become powerful in countries and territories and left these states indebted and the entire nation is at their mercy. In fact, the governers belongs to them, and they are considered to be above any law, but they made the laws of their own choice. These are not kings, but they are kingmakers.

Love of wealth:

The love of wealth and greed is the root of all evil. If the love of the wealth ingratiate in the heart than it overwhelms all other loves and

relations and destroyed all moral values. The wealth which should be the servant and slave if it became master or ruler than the society becomes the target of all the shortcomings. Through this elite are also deprived of the blessings of peace and their wealth becomes a danger for them. Today's society instead of loving blood relations, moral values and his creator, has become such mean and admirer of materialistic world that it cannot feel any shame to suck the drops of blood from the poor. Until it cannot be finished the blind love of wealth and handle its excessive spread with moral values till then it is very difficult to be saved from its undesirable consequences of it.

The spread of various diseases:

Different diseases spread for different reasons but if a poor and destitute person is affected with any contagious disease, neither can he get the treatment nor he sit at home and compelled to continue his meetings and gatherings because of poverty, then absolutely this person is unwillingly transferring this contagious disease to other people too. And then even rich people cannot stop the spread of this disease specifically when a large number of the population of the country is poor. Nowadays when Coronavirus has overwhelmed the whole world and the system of life has been paralyzed, and this monster has been out of control due to not taking any precautionary measures (S.O. Ps). Especially the problems of people affected by poverty have made the situation incurable. If the beast of poverty didn't embed deeply in the society, then the precautionary measures of the first few months could have been enough to control this disease.

Ignorance:

Ignorance is an important and fundamental cause of any country's decline, unemployment, moral decay, and other problems. And the one cause of ignorance is poverty and unemployment. The poor cannot educate their children, especially in such an environment where there is a trade of knowledge and the elite class maintained the educational institution as

an industry and retailing of education with huge fees is carried on, then poor cannot even see a dream of getting expensive education. 'Poverty' and 'ignorance' are inseparable in society.

These are the problems of developing countries of the present era. Due to not overcoming on these problems they just dreamt of 'progress'. But only one system of Islam has complete solutions. And that is a system of Sadqah (alms) and Khairaat (charities).

The solutions to contemporary issues in the light of the system of Islamic Charities:

Islam has the solutions of all problems of human's society. Because Islam is a complete and universal religion. The basic need of a human being is livelihood without which its life cannot continue and the rest of the social, moral, and religious are also in completed without it. Due to this reason, Islam has given a solid base to the economic system. Where there are rules of dealing, there is a proper system of maintenance financially and beard the expenses of deprived, disabled, and oppressed. By following these rules not only the needs of those people are fulfilled in a very respectable way, but they are considered honorable members of society. Each society is divided into four categories on the basis of social circumstances.

1. Some people are very rich.
2. Some people belong to the moderate class.
3. Some people are fulfilling their basic needs very difficult.
4. Whereas some people are not able to accomplish their basic needs.

In this ranking, the last class is the one, for Islam has given a strong and secure solution of financial support. If these are conducted seriously there will be no starved in Islamic society.

Listed below are those charities which are compulsory or optional but these are recommended.

Charity of Zakat:

The most basic and important commitment in the system of charities which shows the sympathy and attachment with poor and fulfill their needs is Zakat. No ‘Sahib-e-Nisab’ (person who has enough wealth to pay zakat) cannot a perfect Muslim without paying it. This is to take out two and a half percent of your wealth every year. But it is not assigned that in this particular month one has to do his calculations, but it depends on the person in which month he became ‘sahib-e-nisab’ he has to determine in the same month after one year. In that way, different people complete their year in separate months. The advantage of this is that assistance of needy and poor people is continued by hook or crook. And it is also not required that you have to pay zakat after completing one year even you can pay in advance and in need you can pay it in installments every month. In this needy people find monetary help from somewhere during the whole year.

Charity of Fit’rah:

On the eve of Eid-ul-Fitr, Holy Prophet (Peace Be upon Him) assigned Sadqa-e-Fitr as an obligation on wealthy people for the companionship of needy people. So that on the occasion of global pleasure, the needy and their children should not suffer from despair and depression, but they can participate in this collective happiness of Muslims in a dignified way. Muslims are like a family even if a member of a family is sad then the whole family is in a gloomy condition and everyone’s happiness is affected. Therefore, spreading happiness throughout society can be the cause of real happiness.

Holy Prophet (Peace Be upon Him) “who became a mercy to all rich and poor” has described the agony of one’s person as the distress of all. Especially in such cases, he ordered to take special care of the poor. it is directed to give Sadqa-e-Fitr before leaving for Eid prayer. so that troubled Muslims can be satisfied and carefree before leaving for Eid prayer that Allah has created the way of

happiness for themselves and for their kids. And they can offer their prayer wholeheartedly.

And then sincerely prayed for those people who became the reason for their happiness. And this is the eternal happiness that the poor and the rich are standing in front of the same creator at the same time. One is thankful that he obeyed the command of Allah Almighty by taking out the share of the poor from his wealth and involved them in happiness .and the second one prostrating with gratitude for the fact that Allah Almighty has arranged the food respectfully for him and for his children and this concept creates pleasure in prostration.

Eid of Sacrifice:

Approximately after two months of Eid-ul-Fitr another occasion of joy comes which is known as ‘Eid of Sacrifice’. On this occasion, while remembering the Sunnah of Hazrat Ibrahim (May Allah Be Pleased with Him), delicious food is organized throughout the whole world. But on this occasion, Islam obliged the nobles and wealthy to share the meat of sacrifice with themselves, their blood relations, and with penniless in an indigenous way and deliver their share towards them so that they can use them as they want. On these days of Eid of Sacrifice, the poor are also eating the same food which the rich eats in their house. Through this, where the children of the poor do not feel penurious, there the relationship between the poor and rich is also shown in the true sense. The rich earned and share their earnings with the needy and impoverished so that both can enjoy its effects and their body’s need for protein should be fulfilled.

Atonements:

Allah Almighty has given a system of various financial compensations so that financially weak people can be helped in different ways. Because Allah is the only guarantor of the needs of the food for rich or poor. Whether the atonement of Zihar (term used in Islamic Jurisprudence which literally means “you are, to me, like my mother”. it is a form of divorce), the atonement of Oaths or the atonement of Fasting

but the atonements of different obligations in Hajj, all of them are financial. If their compensation is 'fasting' then only financially weak people adopt this, otherwise, whoever has the ability to pay redemption with wealth, will prefer to give food to sixty people instead of observing sixty fasts simultaneously. And then it is said that the financial support of the poor is parallel to physical prayer, which is a beautiful arrangement for the consideration of this act. It is clear from this that Islam has not left the destitute and poor people helpless but has provided all their basic needs in a respectful manner. And in this context wealthy people are indebted to them for the fulfillment of their atonements. Perhaps this is the main cause why Allah Almighty has kept some people in poverty so that when wealthy people come in the Holy presence of Allah to ask for the forgiveness of their sins, He then sends them to the doors of the poor and destitute to consign respect.

Supererogatory Charities:

Along with obligatory and mandatory charities, a wide and non-religious system of supererogatory charities has been introduced among the believers through encouragement and endorsement. The purpose of which is to support the needy class in one or another way at all times and provide them donations simultaneously.

Sometimes suddenly natural calamity, terrestrial or heavenly, occurs such as flood, earthquake, storm, etc. in such cases immediate relief is needed. In these emergency situations, companionship, love, and encouragement are needed for affected persons regardless of religion or creed. In these circumstances, posthumous charities and donations are made for help.

If other people do not support them in these moments, the affected people are forced to beg forever. In emergency calamities and catastrophes, such people are also ruined and crippled who were once self-sufficient in abundance and prosperity. So, in these unbalanced and emergency situations, they also

became the deserver of others' help. Islam has issued a system of exhortations to help the victims of sudden calamities and abled them to stand on their own feet through posthumous charities and donations on which people act with their own preference and intent without any coercion and feel hearty exultation in it. For which neither the curriculum nor the spam directed. But as soon as a calamity occurs, a person immediately takes out his share according to his capacity and helped others. And thus assistance landed before they became beggars. Through which all financial, physical, and health-related problems are solved which arose from these catastrophes are.

Solutions to problems through Charities:

If we look at and understand the noble deeds of Islamic charity, it becomes very clear that many social, economic, and moral problems of human society are solved by the blessings and grace of just only this unit alone. There is some description below of the solutions to contemporary problems with this system.

Creation of spirit of gratitude:

Universe rather than nature demands that when a person saw an inferior to himself, he should be grateful to Allah Almighty. On the other hand, when a person gets help even with obligation in the state of bankruptcy, it creates a natural emotion of thankfulness even in a destitute person. Which means that charities and donations create feelings of gratitude and kindness on both sides which resulted as approval of Allah Almighty and mutual love.

Promotion of mutual Love:

When a person gives something to another person from his blood and sweat earned and that too with great honor and respect, then this benevolence is felt in the heart of the recipient. And when he became thankful to the donor with sincere prayers, a special kind of affection up reared between them. And that is the actual spirit of this charity. Because this relationship of love helps while solving all problems and as this relationship grows, so does the emotion of selflessness and sacrifice grow too.

Lack of unrequited love and lust:

Those who have blind love and lust for wealth never spend their wealth on others. Islam treated this unnecessary greed by encouraging its believers to give obligatory charities along with supererogatory charities so that love and greed for wealth can be reduced and the person is bounded by moral values and traditions. If a person falls in exceed the love of wealth, then he cannot become useful for society but harmful. Whereas a person who withdraws from charities on and off remains in moderation. And protected himself from the evils arising from excessive love of wealth.

Decrease in moral crimes:

Poverty creates crimes. if poverty sets in moderation and treated with financial support than many crimes do not occur or reduced significantly such as murder, theft, looting, bigotry and terrorism etc. The transparency in the system of charity assist to eliminate the crimes in the society. With this it is possible to eradicate hatred, grudge, malignity and deterioration of family's partnership with philanthropic and reciprocal assistance.

Ending mutual jealousy:

If the rich do not use their wealth to help the poor and less wealthy people, the rich enjoy all levels of comforts while the kids of the poor are starved, then envy arose in the heart of the poor which leads to antagonism and rivalry. Finally such situations lead to violent acts like bloodshed. If a rich person helps his poor neighbor, sympathizes him and fulfill his needs from time to time than instead of enmity in the heart of the poor, sincerity, love and feelings of loyalty arose and then this poor even sacrifice his life for his sympathizer.

Purification of soul:

Islam wants the purification of the souls of its believer. Purpose of all acts is also the ablution of the soul. Because when spirit becomes pure, then the character of the human being also became bright and radiant.

One of the attributes of the last Prophet (Peace Be upon Him) of Allah Almighty has been described by The Holy Quran is that 'He purifies the souls'. The purpose of purification of spirits is that heart become the eligible of the love of Allah Almighty because 'worldly love' and 'Divine love' cannot accumulate at the same time in one heart.

When alms and charities are given for the pleasures of Allah then heart becomes pure for the spiritual love and souls are refined. As a result of which society directed towards prosperity. Particularly Zakat, which is an obligatory charity, its one meaning is 'purification'.

Ending of Ignorance:

People who are deprived of wealth employed their children on waging so that the system of their house proceed. Thus the age of acquiring knowledge is wasted in getting employment which adversely affects the development of country and social value. In the countries where poverty rate is high, ignorance is also in the same proportion. If the poor are helped through the implementation of charity system then illiteracy rate will be decreased and literacy rate will be increased.

If the aristocrat take responsibility for the education and trainings of poor children and support their parents to fulfill their economic needs, then the next generation will be economically strong and thus the country will be on the path of development.

Awareness of the situations:

It is obliged for the contributor of charity to give charity to a deserving person. For which it is necessary to investigate that who is deserver, how is his situation and how he is fulfilling his needs? Through this where he aware from the circumstances of the poor, he also feels sympathy for them and feels the patience and gratitude in his own heart. The result of this is that wealthy people are attracted to take out posthumous charities along with obligatory charities and guided others too. In that way the needs of the needy people are easily met.

Prevention of diseases:

‘Sadqah’ averts calamities. As the Hadith Mubarak states, "Do haste in charity because evil and catastrophe can't reach beyond it." (Mula Ali A. Q., 1422 A.H)

A well-off person who gives charity is protected from diseases by its blessings. And a poverty-stricken person who is suffering from a disease and cannot get medication due to poverty, he also gets a chance for his treatment. Through which both rich and poor are protected from different diseases.

Sometimes contagious diseases spread, in that case they have to live in isolation from the crowd as a precautionary measure. Whereas the impoverished is worried about his livelihood so he cannot sit at home due to this necessity and he goes towards market for wages to fulfill his needs. He even not tells anyone about his illness lest he be stopped from work. The result is that disease spread across. And due to only one patient many people contracted to that infectious disease and become a cause of further spread of this disease. But if the dignified way of the treatment and arrangements of the necessities of life are made, not only he will get rid from this disease soon while staying at home but because of this unemployment will not get a chance to spread.

The end of wealth's concentration:

Wealth's aggregation is a big complication in the field of economy while circulation of wealth is the main source of economic development. While disliking the concentration of wealth, Islam ordered the distribution of ‘Fey wealth’ (which means the wealth obtained from the opposite party without war) and said that “the wealth Fey is for Allah Almighty and His Prophet, relatives of the Prophet Peace Be Upon Him, orphans, impoverished and traveler so that the wealth does not only circulate the rich among you”. (Al Hashar 59: 7)

In the same way charities also discourage the segregation of wealth and paves the way for the flow of wealth. Thus economy is strengthened. With the robustness of the

economy, countries and nations became stable and poverty eradicates.

Eradication of poverty:

Eliminating of poverty is a big challenge for every developing country. Often governments failed in this just because they do not adopt the Islamic method of economy. The system of charities which Islam has given is the most effective mean of eliminating or minimizing poverty because it constrains the nobles to meet the needs of the poor through Zakat, Sadqah-e-Fitr, Atonements, dedication and other posthumous charities.

Any Islamic government if encouraged its citizens to support the needy through incentives and introduce payment methods in such way that alms are paid according to the requirement of Shariah and self-reliance is arranged for the needy so it will be very helpful in turning the economic wheel of the country faster.

Creation of the chances of employment:

An Islamic country with an average population consists of millions of people. Bigger portion of its population gives Zakat and alms. Particularly it is bounded to pay Zakat, Sadqah Fitr and atonements. If government laid out this system on constitutional basis and chartered it, then to collect this amount not millions but thousands people are required, who will stand on their own feet also by taking payments for these services. And there will be no burden on the government because it is permissible to give their requital from Sadqah just like it is in ‘Masarif-e-Sadaqaat’

“That Alms are for the poor, the needy and those who collected the Sadqah” (Al Touba 9: 60)

In that way this system will create employment opportunities and many people will be employed with this and will cause the stability of economy.

Increase in collective purchasing power:

When a poor man gets support from charities then he is not in the position to stock it. Rather he spends it instantly because he barely meets

his basic needs. In that way when millions of people in a country participate in collective purchase, mutual power of purchase increases and trade also expand. Wealth circulate, market boom and demand and supply improves. Especially less expensive items which are only bought by the poor, their trade increase through which there is inflation in the income of small trader. And he becomes in the position to further improve his work. So collectively result is in the development of country. Which means that Islamic Charity System is also a warranty of national development as it helps in elevating property.

Termination of Terrorism:

Poverty is one major cause of terrorism. If a poor person can have the opportunity to fulfill his basic needs in a dignified way the he never adopt the way of terrorism. Where he himself is always in danger. He never likes to live a dangerous life away from his parents, wife, children, friends and society too. In terrorism many young commit horrible act like suicide too. The real reason behind it is poverty, lack of employment opportunities and economic problems. But if charity system is consolidated and strengthened and voluntarily distributed the money which collects in this system to the needy people, then salvation from this offensive act of terrorism is possible at a great extent.

General information is a proof that people commit suicidal attacks for money and involved in such activities which are harmful country and nation. But these are also perpetrated that because some people are feeding their kids lavishly while some are facing famine in their homes. Then this thought arise that what this country has given us? And which country did not give us anything If it bleaked, then they have no concern with it. Therefore the best cure of this disease is to strengthen charity system and make it transparent.

Decline in interest trade:

A poor man sometimes gets fed-up with the situation and forced to adopt non-Islamic ways

of trade like interest. If the basic needs are met by other Muslims through charities, then he never takes this risk and thus the chain of taking interest is stopped from the poor. Poor person hesitates of taking new risks and avoid taking interest loans as much as possible, for the fear of non-payment. But the pressure of feeding his family prompts him to take this most difficult decision. The regular support of the poor can become a mean of redemption from the curse of interest. And the solution of this problem is in the sincere and dispose implementation of the Charity's system.

Practical benefits of charity system in beginning of Islam:

In order to understand the benefits of Islamic Charity System, it is necessary to study the economic policy during the lifetime of Holy Prophet (Peace Be Upon Him). He devised such a system of charity in persuasive way and adopted such a method of awareness of its spiritual benefits that all economic problems started to solve. And the people saw the blessings of the system of charity with opened eyes. At the beginning era of Islam, few companions of the Holy Prophet Peace Be Upon Him) were prosperous and wealthy which can be counted on the fingers whereas most of them were living the life of indigence, or they had very limited resources. Then migration to Madina Tayyaba adversely affected prosperous class too. On the other hand, a wide range of wars has started along with a large number of poor communities has started to accept Islam. Due to which economic condition became very difficult. Holy Prophet (Peace Be Upon Him) gave the solution of this through mutual cooperation in the form of alms and charities which started with 'Mawakhat' (brotherhood) which was a unique historical and prophetic foresight and the best example of strategy.

In Madinah Tyyabah, there are few people who were obliged to give charity, so Holy Prophet (Peace Be Upon Him) declared Sadqa-e-Fitr as a necessity. At the same time Allah Almighty ordered an order for financial atonements. In addition, Holy Prophet (Peace

Be Upon Him) posthumous charities from time to time and explained its benefits and blessings especially spiritual blessings in an effective manner. The result of this was that those people who have something more than their basic needs, they give it to the needy person. And in this way a wide charity for the sake of Allah would begin. And sometimes these prestigious souls preferred others on themselves and they set the best examples of sacrifice and abdication.

Therefore in the beginning of Islam, all needs were fulfilled by this system of Charity. The state of Madinah Tayyaba didn't have any special source of income except the plunder of wars and mostly it was distributed among religious warriors. But one fifth part of it was presented to the messenger of Allah (Peace Be Upon Him) from which He carried out the needs of deprived and needy people and dealt with other matters too. After that when the sequence of victories started a great source of income was also made through capitation-tax (Jizya). But basically all the needs of the state were fulfilled by coordinating the system of charities.

The summary of Discussion:

Islam prohibited men from avarice greed of money, selfishness and social isolation and encourages him to sympathize and fulfill the needs of people especially deprived and under privileged people. But in some cases it constrained the wealthy people to help the destitute class.

While reduces the love of assets and capital through charities Islam has reduced its lust and greed (which leads to numerous moral defect). Charity is a regular system that used to support and maintain financially the economic needs of the weaker section of society.

Charity's system in Islam, which includes Zakat, Sadqat-ul-Fitr, Sadqat-e-Nafilah, other charities, donations and atonements etc.; support the economic need and fiscal exigency. Rather it guarantees an excellent financial system which

if implemented in the right sense; unemployment, poverty and destituteness can be removed from the society or at least brought it at low level.

The Holy Prophet (Peace Be Upon Him) and His Caliphs benefitted from its effectiveness by having a practical experience of Charity's System and not only informed the coming generations specially rulers but advised them to implement it. Mainly in Islam all the requirements of the Muslims were met by this fundamental mean which signify that even today one can benefitted its blessings to overcome problems like unemployment.

Islam has cleared the appearance of its monetary policies by strengthening the financial system with charities and donations. This proves that Islam is the comprehensive and practical code of life which not only deals with worship but also discusses the details of human rights along with the affairs and rights of Allah.

Research Findings:

1. Islam has given a comprehensive system of charity to eradicate moral evils and financial bankruptcy.
2. Islamic system of Sadqaat helps to eliminate unemployment and minimize the level of poverty in any Islamic state.
3. System of Islamic Charity is practical and experimental, which have been fully implemented in the period of Islam and effects have been enjoyed by the nation.
4. Most of the Sadqah System is prompting so that everyone himself feels responsible and willing to pay with spirit of reward.
5. Islam teaches its followers the lesson of love of humanity instead of wealth.
6. Islam has given an excellent system of incentives of charities which helps in balancing and moderating financial affairs in an environment of poverty and unemployment.

7. Islamic discipline of Charity is the proof of the comprehensiveness of its economic policies.

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