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IN THIS ISSUE

1. A Model Zakat System 2
2. The Blessed Night 5
3. The Philosophy of Unity 10
4. The Miracle of The Growth of a Human Child 12
5. The Inclusion of Organ Donation in One's Will 19
6. Investment and the Islamic Economy 22
7. Treatment of Adopted and Unlawful Children in Islam .. 24
8. Saadi and Unity 26
9. Is God an Intellectual Reality? 27
10. اتفاق فی سبیل اللہ (راو خدا میں خرچ کرو) 32

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A Model Zakat System

Aslam Fareed

ZAKAH (pronounced as Zakat in Urdu) is an Arabic word and its literal meaning is to make clean and purified. The Qur'an lends a special meaning to this word. Mohammad Asad in his explanatory translation 'The Message of The Qur'an', defines the word Zakat as an "obligatory tax, incumbent on Muslims, which is meant to purify a person's capital and income from the taint of selfishness (hence the name).

The proceeds of this tax are meant to be spent mainly, but not exclusively, on the poor. Therefore, technically it refers to compulsory deductions from outputs and savings in excess of certain exemption limits at the close of a lunar year. "Unlike the charity or alms giving of which is a voluntary act, payment of Zakat is mandatory and its rate of deductions and heads of expenditures are well defined.

There are haves and have-nots in a human society. Some people are not well equipped to compete, others are physically unable to work or mentally unable to hold a job, and then some are economically broken either due to their own faults or due to the faults of others. Whatever may be the cause a sizable section of society finds it difficult to get along economically. Society must decide to do something about it

Many societies allocate a part of the income raised from their financially well off sections to support the poor and deprived segments of society. They tax the rich and spend this money on the poor. For example, in the United States nearly 13% of total personal income in the year 2000 came from transfer payments (Bureau of Minaret

Economic Analysis, Washington DC). A transfer payment is a payment to a person for which that person has not rendered any service. A large section of transfer payments are made to very poor because either they are unemployed or their income is very low.

In the Muslim society, from the very beginning, believers were motivated and encouraged to allocate a part of their earnings for the uplift of poor. Some very early revelations (Al Qur'an 51:19 and 71 :24 & 25) in Makkah motivate believers to assign a due share (Haqqul Maloom) of the needy and deprived in their possessions. In Madina, when a Muslim society had finally-emerged, wealthy sections of this—society were made responsible for improving the living conditions of the poor and deprived people. Share of the poor and deprived segments in the wealth of well-off Muslims was specified in the form of Zakat rates and Zakat payments were made compulsory for every rich Muslim. Laws for collection of Zakat were enacted and heads of expenditure were specified.

Notwithstanding its spiritual significance, for all practical purposes Zakat is a tax and is meant to transfer payments from the rich to the poor and deprived sections of the society. Like all other taxes, for its proper collection it requires a system.

There is a consensus among all leading Muslim scholars that the heads of expenditure for Zakat funds are spelled out in the Qur'an. The offering given for the sake of God are [meant] only for the poor and needy, and those who are in charge

thereof, and those whose hearts are to be won over, and for the freeing of human beings from bondage, and [for] those who are over-burdened with debts, and [for every struggle] in God's cause, and [for] the wayfarer: [this is] an ordinance from God — and God is all knowing, “wise” (Q. 9:60 translated by Mohammad Asad).

The order is important as it indicates the priorities for making payments from Zakat collections. Allowing payment to Aamileen (and those who are in charge thereof) from Zakat funds indicates that the Qur'an envisages a system of Zakat collection rather than leaving the assessment and payment of Zakat on individual's will and discretion. In the later years of Madani period when Muslim society had fully emerged Zakat was collected by the specially appointed Zakat collectors.

During the Prophet's time Zakat was levied on animal, property, gold, silver and coins (cash and savings), agriculture produce and buried treasure, merchandise and honey. Exemption limits were defined and rates of Zakat were specified on each type of property. These rates ranged from the lowest 2.5% on gold silver and coins to the highest 20% on buried treasure.

These rates were fixed by the Prophet (ﷺ) himself and are consistent with nature's contribution. The rate is the lowest when the nature's contribution is negligible and men's contribution is significant. The rate is the highest when nature's contribution is largest and men's contribution is insignificant.

For cattle production such as camel, cows goats etc., rate of collection depends on the number of animals within certain range

or their age, sex and exception limit. Based on the above principle, Islamic jurists of present age can formulate or derive rules (Ijtihad) to levy Zakat on many other types of properties, incomes and outputs that were not prevalent in the Arab society of seventh century AD.

Little is known of a country practicing a system which can serve as a model for Zakat system. Pakistan moved towards Zakat system by levying Zakat at the rate of 2.5% on bank deposits and some other financial assets and 5% and 10% on agriculture produce (Ushr) from irrigated and non-irrigated land respectively in 1980. Pakistan's total Zakat receipts in the financial year 1980-81 were Rs. 844 million around 0.31 per cent of the GNP. Twenty years later in the year 2000-01, Zakat receipts were Rs 4,276 million and 0.13 per cent of the country's GNP.

Two prevailing practices, withdrawal of deposits in the days before the collection date and false declaration of oneself as non-Muslim, had, in the past, substantially reduced Zakat revenues. But beginning from the year 2001, the condition to get exemption from Zakat has been relaxed and now any one can get exemption from Zakat if he or she wishes so. Amounts of Zakat payments made to NGOs and individuals are not available. However a study of Pakistan Centre for Philanthropy finds that Pakistanis give Rs 70.5 billion in charity in cash and kind.

Given the substantial spending of Pakistanis in charity, prevailing practices of Zakat evasion indicate People's lack of confidence in the government's policies and practices about the utilization of Zakat revenues. Therefore, there is need to build

an institution, transparent and autonomous, to collect and distribute Zakat revenues.

In Muslim societies mosques are built in each and every residential area to establish Salah. Management of these mosques is run locally by the residents of the areas. There is need to establish an institution to operate Zakat on similar lines. The entire country may be divided into local Zakat units. Management of these units should be in the hands of a committee of chosen locals. These committees should affiliate themselves with a central body. Zakat collected from each unit should be spent on

the residents of that area in the heads specified in the Qur'an (9:60).

Surplus, if any, may be transferred to the central body to manage the funds effectively and efficiently. To discourage the culture of dependency, Zakat funds may be utilized to develop humane resource and generate economic activity. It is now obligatory on Pakistanis to develop and run a transparent system to operate Zakat as the Qur'an directs believers to establish Salah and operate Zakat, repeatedly.

(Continued from page #. 26)

writings have been inspirational for numerous people for centuries in Iran and other parts of the world. His famous books Gulistan and Bustan are viewed as classics in Persian literature and have been taught for centuries in different regions such as Iran, Central Asia and India. His books — because of their powerful messages — have been translated in different languages. Today, many of the Muslim societies are facing the challenges of violence and polarization. Terrorism is a big threat to the fabric of societies like Pakistan. Hatred is increasing among different segments of society based on religious, political and ethnic differences. In this scenario, terrorism is sometimes associated with Islam. The question arises why the level of religious intolerance and violence is increasing in Muslim societies despite having such powerful messages in Islamic teachings. There are many different

reasons; however, it is evident that the humanistic and spiritual dimension of Islam has been dominated by theological and political debates based on 'I am right, you are wrong'. The softer or spiritual and intellectual dimensions of Islam seem to be left out, which were the core for many Muslims scholars and intellectuals in the past such as Saadi, Rumi, Ibn Sina and others. Hence, in this scenario, there is a dire need to make conscious efforts to promote such literature — like Saadi's — that teaches peace, harmony and connectedness among the Muslims and broader humanity. In short, the powerful message of human unity that Shaikh Saadi gave centuries ago is still very relevant to our societies. His message teaches us how to transcend physical differences and create harmony and peace in society by focusing on the spiritual and humanistic dimensions of Islamic teachings.

The Blessed Night (ليلة المباركة)

Professor Dr. Muhammad Adil

Submission to Allah ta'aa-laa is the surest mode of success in life. According to the Qur'an, "Lo! religion with Allah (is) the surrender (to His will and guidance). (3:19). The surrender and submission to the will of Allah is continuous because life is also continuous till eternity. Life in this world and the hereafter are only intervening periods. Infact periodicity in time is also the creation of Allah sub-haa-nu-hu for the development and enlightenment of Man as described by Qur'an Majeed in chapter 76 i.e. (Ad-Dahr or Al-Insann-Man or Time because they are interlinked. "Hath there come upon man (ever) any period of time in which he was thing unremembered." (76:1) So according to the Qur'an dahr, (دبر) is time and heen (حين) is a particular period of time. Man has been sent into this world for a particular period of time to develop himself and enlighten himself for the glorification of his Creator as envisaged through the agency of the Prophets (A.S.) till the culmination of the vicegerency of Allah upon the last and final Prophet Muhammad (ﷺ) Man is the creation of Allah ta'aala in the periodicity of time. A complete Code of life has been chalked out for him to keep himself away from all extraneous matter of developing society alien to the teachings of the Prophets. He has been enjoined to observe Salaat at fixed hours. "When ye have performed the act of worship, remember Allah, standing, sitting, and reclining. And when ye are in safety, observe proper worship. Worship at fixed hours hath been enjoined on the believers" (4:103) So, Time (دبر) periodicity (حين) particular age of time

(عصر) fixed hours (كتاباً موقوتاً) and proper time (وقت) as delineated in the Qur'an: Say, "He alone will manifest it at its proper time." (7:187) The description of the (destined) Hour (الساعة). They ask thee of the (destined) Hour, when will it come to port" (7:187) thus all these periodicities in the time are the hallmarks for the development of Man both spiritually and physically.

Again, according to the Qur'an, "Lo! the number of the months with Allah is twelve months by Allah's ordinance on the day that He created the heavens and the earth. Four of these are sacred. That is the right religion. So wrong not yourselves in them. And wage war on all the idolators as they are waging war on all of you. And know that Allah is with those who keep their duty (into Him)" (9:36). So, with the above mentioned back ground of time it is clear that there are twelve months according to Qur'an Majeed. Four of them are sacred-Zi-qa-ad, Zil-Hijj, Muharram and the segregated, singular, sacred and exalted month of Rajab-ul-Murajjab known — as the month of Allah as one of the traditions of the Prophet of Allah, Muhammad (ﷺ) declares and the month preceding it is Shabaan which has been described as the month of the Prophet of Allah, Muhammad (ﷺ). During the month of Sha-baan, the Messenger Prophet of Allah, Muhammad (ﷺ) used to keep himself in readiness for the incoming month of Ramadan, the month for the whole of Muslim Ummah. According to the researches of Allama Raa-fi-ee (R.A.) Sha-baan is derived from the word sha'b (شعب) which means the

disseminator, the bestower of the blessings of Allah all round just as the branches of the tree grow and spread their shadows throughout. It is a month of continuous showering of Divine Mercy. "As a command from our Presence — Lo! we are ever sending a mercy from thy Lord. Lo! He is the Hearer, the knower." (44:5-6) According to Hazrat 'Aaysha (R.A.) the Holy Prophet Muhammad (ﷺ) used to fast very frequently during the month and declared it as his (ﷺ) month.

In fact sha'-baan is the month of favours from Allah — "the Cherisher and Sustainer of the Worlds, Most Gracious, Most Merciful" (1:2-3) and of the blessed nights Qur'an Majeed makes a mention of ten Nights (89:2) which are distinctly sacred. They are believed to be the first ten nights of Zil-Hijjah, the month of Pilgrimage. Besides these ten nights there occur three individual nights in the Islamic calendar which are sanctified and associated with Allah's mercy and special blessings. These are the Night of Power (Lai-la-tul-Qadr), the Blessed Night (Lai-la-tul-Mubarakah), and the Night of Celestial Ascension (Miraj) of Holy Prophet Muhammad (ﷺ).

The consensus is that the Celestial Ascension took place on the twenty-seventh night of the month of Rajab. The Night of Power is one of the odd nights of the last decade of the month of Ramazan. The blessed Night, (Lai-la-tul-Mubarakah), is commonly believed to be the fifteenth night of the month of Shabaan. Qur'an Majeed refers to this night thus:

"By the Book that makes things clear; We sent it down during a Blessed Night: For We (ever) wish to warn (against evil) In that (night) is made distinct every affair of

Minaret

wisdom by command, from our Presence. For We (ever) send (revelations) as a Mercy from your Lord: For He hears and knows (all things)". (44:2-6).

The day and the night of the fifteenth of Sha'baan are of great veneration and full of blessings, Holy Prophet Muhammad (ﷺ) has induced Muslims to keep fast during the day and to observe vigil during the night to offer optional (Nafil) prayer and to pray for the salvation of the dead by offering Feteha or by recitation of Qur'an Majeed. This night is particularly well suited for repentance from sins and seeking forgiveness of Allah.

Revelation of Qur'an Majeed

The Night of Power and the Blessed night both are associated with the revelation of Qur'an Majeed. Certain Commentators of Qur'an Majeed have expressed the view that any night on which Allah's Message descends is indeed a blessed night. Whether it is described as the Night of Power or the Blessed Night. Certain other religious scholars have explained that the Night of Power and the Blessed Night are two different nights. As for the descent of Qur'an Majeed, they surmise that it was sent down from the Preserved Tablet to the earth's firmament on the Blessed night, whereas its Revelation to Holy Prophet Muhammad (ﷺ) commenced on the Night of Power and it continued for twenty-years. Qur'an Majeed says:

"Nay, this is a Glorious Qur'an (inscribed) in a Tablet Preserved." (85:21-22)

"It is We Who have sent down the Qur'an to you by stages" (76:23)

"Ramadhan is the month in which was sent

down the Qur'an as a guide to mankind. . ." (2:185)

Views of Shah Abdul Aziz

Commenting on the Quranic Chapter Qadr (The Night of Power) Hazrat Shah Abdul Aziz (Rahmatullah alaih) says: "It needs be understood that some of the Commentators interpret Qadr as Fate. They have opined that on the Night of Power are determined the subsistence, deaths, calamities, ailments, course of actions and other worldly incidents pertaining to the succeeding year. Transcripts of these matters are made out from the Preserved Tablet and assigned to the respective scribe angels to put into effect in course of the whole of the following year. Preferably however, it seems that the destinies are so determined on the night falling in the middle of Sha-'baan called the Night of Barah. Certain Follower: (Tabi'in) considered that although these transcriptions are begun on the Night of Bliss, they are brought to conclusion on the Night of Power." At another place, in the same context. Shah Abdul Aziz says: "The Night of Bliss which is termed by many religious scholars as the Night of Barah is the fifteenth of Sha'baan."

The Blessed Night

Besides the revelation of Qur'an Majeed, there are several virtues associated with the Blessed Night. Hazrat Ekramah (R D A) has elucidated that it is during this Night that events for the succeeding year such as death and the call to the Pilgrimage, are decided in the Heaven. Imam Ibn Kaseer (R.A.) has said that every thing and event due to occur during the coming twelve months, including marriages, births and

deaths, are recorded on this Night. Furthermore, it is on this Night, that the concerned angels are advised of the predestined course of the coming year's evens, including the span of life and the livelihood of every living being.

Almighty Allah ordinarily graces the earth's firmament in the latter third part of the night that is at the time of Tahajjud. It is reported by Hazrat 'Ali (R D A) that he (Holy Prophet ﷺ) said that when the middle night of Shabaan comes, Almighty Allah graces earth's heaven right from the sunset up to the dawn, disposed in His Mercy to bestow on the seekers forgiveness, sustenance, and relief. (cf. Mishkat)

Invocation

Let us be thankful to Allah and seek His blessings and forgiveness in our vigil on the Blessed Night. May Allah bestow on us His Mercy and settle our affairs with kindness. May He prompt us to do good and to fear Him in order to attract His Mercy. May He prompt us to do good and to fear Him in order to attract His Mercy. Qur'an Majeed ordains:

"Do no mischief on the earth after it has been set in order but call on Him with fear and longing (in your hearts); For the Mercy of Allah is (always) near to those who do good." (7:56)

Hazrat Anas (RDA) has narrated that on the eve of the month of Rajab, the Holy Prophet Muhammad (ﷺ) used to pray, "O Allah! make the months of Rajab and Shabaan auspicious for us and let the month of Ramazan come upon us".

Hazrat Aisha (RDA) has said that, compared to other months the Holy

Prophet (ﷺ) used to fast more often in the month of Sha'baan' as if it were a month of fasting.

Hazrat Umme Salma (RDA.) found the Holy Prophet (ﷺ) fasting for two consecutive months and these were none other than Sha'baan and Ramazan.

The Holy Prophet (ﷺ) has said that Sha'baan, the month placed between Rajab and Ramazan, is the month in which the people's deeds are presented to Allah, and for this reason the Holy Prophet (ﷺ) paid greater attention to good deeds and fasting. (Baihaqi-Shu'bul-Imaan)

Sha'baan can rightly be called the month of the Holy Prophet Muhammad (ﷺ) as it was in this month in 2 A.H. that Qur'anic verse regarding Salaat-O-Salaam (blessings and salutation of Allah and His angels, for the Holy Prophet) was revealed and believers were asked to offer their respect to him (ﷺ).

"God and His angels send blessings on the Prophet ye that believe! send ye blessings on him and salute him with all respect" (33:56)

The devotional recitations and prayers of the Faithful during the above night are magnified and rewarded in a greater measure than usual. The night should be spent in remembrance of Allah and not in amusement. Quran Majeed says:

"In that (night) is made distinct every affair of wisdom". (44:4)

According to another Hadith, Allah the Almighty, looks with favour in the Earth's firmament to forgive the sinners, except the Mushrik (those guilty "of associating others with Him) and those who are malicious and spiteful. (Ibne Majah).

Minaret

Hazrat Ali (R.D.A.) has urged Muslims to keep awake and pray during the night and to fast on the next day According to him the Almighty Allah directs His gracious Mercy to the Earth's heaven and calls those seeking forgiveness to come forward to be forgiven, those seeking livelihood to get their heart's desire and the sick, the ailing and the worried are blessed with comfort (Ibne Majah). The blessings of Allah are numerous and all embracing. The Mercy and Compassion of the All-Merciful await a request from the sinful to be pardoned. There is a Hadith recommending the following invocation for recitation during the night.

اللَّهُمَّ إِنَّكَ عَفُوٌّ تُحِبُّ الْعَفْوَ فَاعْفُ عَنِّي

O Allah! Surely Thou art the Forgiver, Thou lovest to forgive, so forgive me.

Sheikh Abdul Haque Mohaddis (R.A.) the great savant of Delhi (India) has narrated that Allah, the Almighty, bestows His attention every night towards the earth's heaven at the time of Tahajjud (pre-dawn optional prayer) but on the fifteenth night of Sha'baan He graces the earth's heaven from Maghrib to Fajr (from sunset to dawn). Those who keep awake for 'Tahajjud' and other acts of devotion are the fortunate ones to receive the Divine blessings. According to a Hadith, blessings of Allah, the Almighty, are so numerous as to make His forgiveness cover the sins of the supplicants even if the number of their sins be equal to the number of hairs on the goats of the tribe of Bani Kaib, (A famous tribe of Arabia, in the days of the Holy Prophet, owning large flocks of goats and sheep) (Tirmizi).

The Holy Prophet (ﷺ) used to visit on this night Jannatul Baqee the graveyard of

February 2025

Medina and pray for the dead in emulation of the noble example of the Holy Prophet his followers should pray likewise for their dead.

“For every nation there is an appointed time. When their time cometh, then they cannot put it off an hour, nor hasten (it),” (10:49). So be ready to meet the challenge of time. Time waits for none: surely it passes on to the detriment of those who

are involved in it except those who do virtuous acts in life: "By the declining day (of time); Lo! man is in a state of loss, save that who believe and do good works, and exhort one another to truth and exhort one another to endurance." (103:1 to 3) So we must be in a state of readiness to surrender to the will of Allah always. We must shine and not sparkle out!

(Continued from page #. 11)

Aristotle says that he is a social being. Plato emphasizes that he is a rational being. Marx asserts that he is an economic being. Then, coming to Culture: the upholders of the ideational school of sociology maintain the view that the spiritual alone is real and consequently hold to the ideal of an other-worldly culture; while the materialistic sociologists believe that the physical alone is real and, as a result, stand as protagonists of sensate culture. Thus, different individuals, different thinkers and different human groups adopt and emphasize different goals, and the pursuit of those different goals leads to endless disharmony and perpetual conflicts within the personalities of the individuals, and between different classes that go to constitute a community, as also between the different nations and races.

The Qur’anic concept of unity which, at the level of the psychological, the moral and the social phenomena, assumes the form of the principle of integration, provides the

guidance which can save mankind from disaster in this behalf. Because God has created all the human beings with a plan and a purpose, and has endowed them with the status of His vicegerency, and has created the world such that the human beings can act in it in accordance with their status, the only goal worth the name which every human being should by his very nature pursue is the fulfillment of his destiny as the vicegerent of God, — wherein he attains harmony with God, Who is the Source of all life, light, power, happiness and beatitude. This only goal is, in fact, the comprehensive goal to which the pursuit of all the partial goals should bear reference; and for that purpose all the immediate goals of human activity (— and every healthy activity must be included in the empire of Human Action —) should be pursued in an integrated and balanced manner, harmonizing everyone of them with the rest, and all “together with the comprehensive goal, or, the ultimate goal.

The Philosophy of Unity

Dr. Hafiz Muhammad Fazlur Rahman Ansari Al-Qadri (R.A.)

An Extract from “Qur'anic Foundations and Structure of Muslim Society”

Unity of Classes:

It is in the very nature of every human society to undertake and promote diversified activity. Diversification of activity, in its turn, creates diversified groups who contribute to the life and growth of the community through the pursuit, at different levels of execution, of different types of tasks. Then, each type enjoys a status of its own. Thus different types of tasks become graded as of superior or inferior status in respect of their superior or inferior role in terms of their utility to the community, conferring *ipso facto* superiority or inferiority on the executors of those tasks. Thus groups of people become diversified and differentiated and emerge in terms of their professional superiority or inferiority.

Then, it is in the very nature of organized activity that there is someone who commands, and there are others who obey. That, in itself, creates superiority and inferiority among the members of a society.

Thus, the emergence of classes with positive differentiation is the very condition of the existence of a human society. And those classes emerge on different bases. Administratively, the society becomes divided into the ruling class and the class of people who are ruled. Activistically, it gets divided into classes according to professions or types of work, on the one hand, and in respect of the quality of labour, on the other. Then, the factors of ‘type of work’ and ‘quality of labour’ are

related to the talent which certain persons possess while others do not, to the labours put in by certain persons for cultivating those talents, and to the measure of the merits acquired by them through sincere labour. Even if it is said that every member of a society owes all his merits and achievements totally to the society, that the society makes him what he is, and that therefore he should submerge his individuality in the society, — even then, on principle, the society has to pay more regard, and take more care of, him on whom it spends more in order that he may be more useful to it. Thus even making the concept of ‘labour’ as the only standard of evaluation, the emergence of classes with differences in respect of status in social, political and economic terms is unavoidable. The unskilled manual labourer cannot be put on par with the skilled manual labourer. Then, a manual labourer cannot be put on par with an intellectual labourer. Again: Among intellectual labourers, a creative scholar or scientist cannot be put on par with an office-worker or even with a journalistic writer, — nay, even with a teacher. Still again: The head of the state, elected by the people for his exceptional learning, wisdom and sagacity, cannot be put on par with the citizens of his state.

The above situation emerges whether the society is capitalistic or communistic, and whether it is autocratic or democratic.

The real fault with the feudalistic and the capitalistic societies lies in their

materialistic approach to life and the consequent exploitation, injustice and want of human sympathy—all these evils being inherent in the feudalistic and the capitalistic social philosophy. “Every man unto himself, and devil take the hindmost”, as they say. Or, as the Darwinian atheism formulates it: “Survival of the Fittest”.

Human inequalities and qualitative and quantitative gradations are natural to the social life of humanity. But exploitation and injustice and want of human feeling are not natural. What the Holy Qur’an does, therefore, is: (1) it emphasizes the human basis of social life, as opposed to class-distinctions. It does not believe that different professions should unavoidably divide the human beings into mutually-hostile classes. (2) It destroys the spirit of estrangement, to which the engagement of different groups of the people in different professions might give rise, through its fundamental unifying institution of Brotherhood. (3) It destroys the very foundations of, and the spirit behind, Feudalism and Monopoly Capitalism. (4) It gives a firm teaching and sound laws to keep away exploitation, injustice and tyranny from the society which practices the Guidance it gives. (5) On the positive side, it establishes a Welfare Society based on Piety, Truth, Justice, Love, Wisdom, Beauty and Selflessness, — thereby eliminating all possibilities of the emergence of any type of class-conflicts and the consequent disturbance of the principle of human unity.

Principle of ‘Unity’ as the basis of Culture:

The emphasis on ‘other-worldliness’ creates ideational culture. The emphasis

on ‘this-worldliness’ leads to sensate culture. The Qur’an stands for human fulfillment in ‘this’ world as well as in the ‘other’ world, unifies the Good of this world with the Good of the other world, and gives to both the spiritual and the physical values their full due — synthesizing them within its unitary ideal of human fulfillment. Thus it projects the unified integralistic Culture.

Unity in terms of the ‘Ideal of Single Goal’:

All human activity proceeds under the impact of different yearnings: the yearning for holiness, the yearning for moral achievement, the yearning for aesthetic refinement, the yearning for knowledge, the yearning for physical happiness, etc. Thus activity becomes diversified, at the individual as well as the collective level, into spiritual, moral, aesthetical, intellectual, physical, social, economic, political, etc. Now, what happens in actual life is that the superficial and imbalanced mind views each of these activities as if it exists independently of the others and believes that it should be pursued as such. Then, because of a diversification of human temperaments and environmental settings, different human beings acquire special interest in different types of activity and finally land themselves in the evil of fixing up the goal relating to one particular activity as the only or, at least, the basic goal of life. Then they go beyond that and transform their personal inclination into philosophy. The errors thus committed infect the minds of even great thinkers. To give just a few examples. In respect of the function of the State: Hegel says that it is moral, while Marx says that it is economic. As regards Man: (Continued on page #. 9)

The Miracle of The Growth of a Human Child

Prof. Shamsul Haq

(Professor Haq in the article presents a psychological study of the child from infancy to adolescence—periods that correspond to primary and secondary stages of education. Ed.).

The Qur'an beautifully describes the creation of man in the following verses:

"Man We did create from a quintessence (of clay); then We placed him as (a drop of) sperm in a place of rest, firmly fixed; then We made the sperm into a clot of congealed blood then of that clot We made a (Fetus) lump; then We made out of that lump bones and clothe the bones with flesh; then We developed out of it another creature. So blessed be God, the Best to create." (23: 12 – 14)

Growth and development of a human child from infancy to old age is one of the most wondrous manifestations of divine beneficence. The newly born child is endowed with the aptitude of adaptation to present needs and as well is getting ready to meet the coming problems. Each level of maturation is preparatory for the next. Helplessness gives way to playful geniality; romantic youth offers to share the responsibilities of life; sturdy struggle of adult life aspires to see the next generation happier and better. Each level of growth has its specific characteristics. The process of growth and development demonstrates the miraculous plan of nature. Biological evolution of self involves psychological and social implication and we shall proceed to study the biological development of the Self.

Early Infancy:

(1 to 3 years) (Home environment)

William James pointed out that the early experience of an infant is something "big, blooming, buzzing confusion" It is that the young infant is not aware of evident himself as a conscious self. Here we may take note of the fact that consciousness and self consciousness are not the same. The child is conscious but not self conscious. Even the adult consciousness and self-consciousness are separate entities. It takes five to six years for the child to develop self-consciousness.

In the second year he learns the use of language. In the early days of life he has no-control over his impulses and does not care for the social environment. The young infant does not know that he is hungry. Certain changes in the viscera make him howl until he is satisfied. He is "solo-centred", and we should not say he is self-centred. Gradually he becomes aware of himself as distinct from others.

Up to the age of one and a half the child receives impressions and reacts. This stage of life is known as 'sensory-motor stage'. At this stage it is not possible for him to visualize that he is the core or radiator of all experiences.

By the time he is five or six months old he begins to examine his fingers and toes. He grasps objects but cannot drop them. The object and the fingers are equally the same for him; so it is that he attempts to put everything into his mouth. At 8 months, he gets startled if he sees his own image in

the mirror. When he is ten months old he will enjoy the image, but still does not recognize that it is his. As he is growing he comes to know "the not I" before he may evolve a sense of 'I'. At the age of 8/ months the child often cries when he happens to see a stranger. He takes his brother, sister, father, mother to be like himself, but the stranger is absolutely a new thing for him. The awareness of 'I' is developed when the child is fifteen months old.

Every moment an individual is changing and gradually he develops the consciousness of the identity of the self. In the second year of his life the child develops the sense of identity. He begins to think and feel that my toy is my toy, this pair of shoes is mine etc. This identity of the self grows with the growing age.

It is quite important to note that even after self-identity is established, the child readily surrenders his identity in play. He develops fantasy, and make-believe is his favourite game. He develops the ability to lose himself in the group. With the development of the consciousness of self, he is often lost in fantasy. If he is playing the role of a rider on a horse, he picks up the stick of his father and identifies himself with a real rider. (This sort of game is 'make-believe'.)

As the child grows up he wants to know everything around him. We may say he wants to explore the environment. When this exploratory bent is frustrated, the child feels a blow to his self-esteem. His ego is thwarted, he feels angry and humiliated. Such experiences help him in awakening the awareness of the self. By the third year of his life the child shows mark of autonomy. This awareness of self-esteem

is accompanied with a feeling of opposition which is psychologically called 'Negativism'.—Negativism is a tendency to withdraw from a situation with an attitude of aggression. Although negativism reaches its peak at the age of three years, it is often used during adolescence. A child of three uses negativism to get recognition from elders. In other words he develops a vague notion of self-esteem. This negativism continues to the end of the age of four. Here we may point out that some adults even seem to preserve this trait of negativism.

By the age of six or seven, this sense of self-esteem acquires a competitive attitude. From his point of view pride and self-love may sometimes be used as synonyms of self-esteem; but it will be misleading to assume that self esteem is necessarily accompanied with pride and self love.

From 4 to 6 years

(The age of Primary School)

We have already observed the three aspects of early infancy. The three aspects are:-

- a) sense of bodily self
- b) sense of continuity of the self
- c) self esteem and pride.

These are the main characteristics of of the pre-school age. The process of evolution has yet much to contribute. In addition to the attributes mentioned above, two other distinct attributes are developed during the age of 4-5. They are:

- a) the extension of self
- b) the self image.

The sense of competition develops the

sense of possession. He now claims 'it is my cycle, it is my house, it is my school.' In other words he develops rudiments of self-extension. Gradually his extended self embraces all what he loves.

So is the case with that aspect or trait which we may call "*rudimentary self-image*." The child of five well appreciates what his parents wish him to be. He wants to be good to please his parents. He evaluates his behaviour in the light of the expectations of his parents. His notion of self-image is not yet quite distinct to him but the attitude to be good in the eye of the parents is the foundation of self-knowledge and moral responsibility.

From 6 to 12 years: The self as a rational copier:

The Sense of Identity, the idea of self-image and the capacity for self-extension are gradually developed at this stage. At the earlier stages of life the child was not ashamed to expose his weakness. But as the child learns what is expected of him or what he has to achieve he develops certain standard behaviour, e.g. he develops shyness and does not like to expose his weakness to others. This is the right time that the child has to be taught to be polite and modest. It is the duty of the parents and the teachers to teach him how to behave with his friends and with elders. A right appreciation of a standard behaviour—(i.e. what to do and what to avoid) helps as an asset in the development of the "sense of Self". At this stage, the child is a staunch believer in the traditions of family and religion. This period of age is a period of identification with the morale of the parents. This attitude facilitates the process of learning. All the

while the intellectual horizon of the child is growing. As a sign of intellectual development he becomes fond of riddles, code-words and develops liking for foreign words. He wants to know the "why" of every problem. In other words, the horizon of his thinking and reasoning is widening. In short he is imbibing the moral code of his parents.

Freud has pointed out that at this stage, the child develops his 'ego', he creates problems and attempts to solve them. He is slowly imbibing the moral code of the parents. He need not always be really rational and sometimes he develops a defensive attitude and rationalises some of his deeds. (Rationalization means to give a plausible excuse for something that is wrong) i.e., from the point of view of psychoanalysis the conflict between Ego—Super Ego becomes evident.

These characteristics of 5 to 11 years old child correspond to the Primary Stage of Education and as such it requires the attention of the Educationist. The above discussion will lead us to the conclusion that by the age of 7 a child develops a sense of self-esteem, but it does not imply that he should be given a long rope to develop arrogance. It will be misleading to assume that self-esteem is necessarily accompanied with pride and self-love. We may summarize the above words in the following way:

- a) by the age of 6 or 7 years the child develops a sense of self-identity.
- b) Self-identity implies a certain amount of self-esteem but the self esteem does not involve the sentiments of pride and self-love.

Slowly and gradually the child is developing, after 7, a sense of competition and rivalry. Competitive experience provides him with a rudimentary idea of "Self-Image" Self-image incorporates one's expectation and as well his parents' although at the age of 7 his notion of self-image is not quite distinct to him. The attitude to be good in the eyes of the parents paves the foundation of moral responsibility.

By the time the child is 6 years old he develops a sense of self-identity. Eventually he develops the capacity of self-extension as well as an image of the self in the future is visualized. At the earliest stage of life he was frank with his class-mates and not shy to expose his weakness; by the time he is seven (7) years old he learns what his parents expect him to be. This is the time that the child has to be taught to be hard working and polite. It is part of the duty of the parents and teachers to teach him how to behave with his friends and the elders. He has to learn what he has to do and what has to avoid. At this stage of life the child develops a fondness for games and the rule of the gang has a great influence on his mind. He has a deep respect for the traditions of the family and religion. At this stage he seeks identification with the morals of his parents. this is the time to teach him the moral code of life.

As he is advancing in age he develops an inquisitive attitude and is willing to expand his knowledge. As he is developing thinking and reasoning he wants that the problems of life should be explained to him. Freud pointed out that although he is slowly imbibing the moral code of his parents, still

he wants to understand them in the light of reasoning.

Adolescence (12/13—18/19)

(The period for Secondary Education)

By the time a child attains the age of twelve or thirteen a tremendous physiological change takes place in his system. The onslaught of adolescence is potent with psychological changes.

He begins to examine his attainments and his position in the society. The image of one's self is the most important factor for him. Erickson points out that "the chief feature of adolescence is the renewed search for identity."

The most important problem for him is the search for the goal of his life. In the interest of healthy development the adolescent has to be guided to achieve a definite goal. The goal need not be rigidly fixed; but his energies have to be channelized to a well-defined goal.

He becomes critical to all the moral codes of the society and he is treated as a rebel in the household. As a matter of fact he does not know his position in the society. He is not prepared to be treated as a child and has not yet learned the responsibilities of an adult. He is in search of self-identity. In spite of his critical attitude, he seeks appreciation and intends to be acceptable in society. The most troublesome problem for him is that he wants to know his future. He is ambitious enough but cannot evaluate his talents justly. There is a great danger that he may fix a goal for himself that is undesirable or one that is unattainable for him. If one makes a hasty judgment to mark out a career for himself

at an early age, he may drift into dissipating his energies. The period of adolescence is a period of preparation; to pick up an occupation without adequate preparation is a sign of immature personality.

Rebelliousness of the adolescent has an important bearing with his search for identity, it is a bid for autonomy. Partial or total rejection of parental authority, although very sad, is the inevitable phase of development. Psychologically it may be said to be a counterpart of the toddler's negativism.

Moral and religious instructions are very appropriate for this age. He has to mould his life in a way to integrate the different facets of life into a united self. In other words he has to integrate his sense of self-identity, self-esteem, self-image, and self-extension into an appropriate striving to get them all co-ordinated and well-integrated. As well many important problems of adequate adjustment emerge on the eve of adolescence. Two of the important aspects may here be pointed out. They are:

- a) Development of the feeling of inferiority and
- b) Development of conscience.

A. Feeling of Inferiority

It is a matter of common experience that most of us fail to accomplish what we aspire for; such an experience injures our self-esteem and distorts self-image. Sometimes it so happens that the idea of our failure constantly haunts our imagination and a sense of deficiency overtakes us.

This sense of deficiency may be due to different causes. Physical weakness,

sexual impotence or social inadequacy, are some of the causes of a sense of deficiency. But very often the sense of deficiency is aggravated due to repeated failures and frustrations. Frustrations are often accompanied with feelings of guilt and shame—real or imaginary. Such a sense of inadequacy is responsible for the development of inferiority feeling. The sense of inadequacy produces a state of tension and a morbid emotional attitude. This feeling of inferiority is purely a subjective experience. This may be a sequence of a (a) High level of Aspirations; or (b) A comparatively low level of success; or (c) Want of adequate aptitude.

The second best often suffers from a deep-seated feeling of inferiority. Repeated wounds to self-esteem is often generalized by the victim and he ultimately develops lack of confidence and a sense of insecurity. We have to note that inferiority feelings do not necessarily imply a low level of aptitude. Feeling of inferiority is a subjective feeling; even some able men may have inferiority feelings.

When one fails to fulfill the appropriate directive of his life, he becomes a victim of inferiority and this feeling of inferiority is extremely painful. He manages to relieve himself of the tension by certain devices. The device to fight against the tension is called compensation.

Compensation is expressed in various ways—rationalization, projection, autistic thinking, are some of the techniques of compensation. One of the happiest ways of compensation is to overcome the weakness by strenuous effort. It is said that Demosthenes, in order to overcome his stammering, worked hard to speak well and

ultimately he became an orator. This is a happy way of compensation.

If one fails to overcome his weakness, he re-directs his energies to seek satisfaction. Very often some people attach themselves to a political party and feel satisfied. We may call this "*substitute compensation*." There are some people who wish to be very important and by their dress and mannerism they shake off their inferiority and it may be called "*defence mechanism*". There are some people who feel that they have failed to achieve the objective of their life, and they pretend to explain their failures in various ways, such type of compensation is called "*rationalization*". Or a certain young man failing to face the hardships of life may indulge in day dreaming, and this is called "*autistic thinking*".

N.B. It is important to note that none of us is absolutely free from compensatory reaction. The chief characteristic of compensatory reaction is that he fails to appreciate the realities and hard facts of life and his adjustment to environment proves inadequate.

B. Development of Conscience

The other important aspect of the knowledge of the self is the development of conscience. Some psychologists hold that the development of conscience is an intuitive process and intuition is innate and inborn. There are others who hold that conscience develops out of the past experience. We need not enter into this controversial question; and it cannot be denied that the feelings of inferiority and conscience emerge on the eve of adolescence.

The feeling of self-esteem and the notion of self-image, taken together assume a trend which we call conscience. The function of conscience is to bestow on one a sense of moral equilibrium. Indeed it is often tinged with religious sentiment. Every individual has some conscience and it is particularly realized when a certain wrong is done and he says he feels the pricking of the conscience. We may note here that there are certain psychopathic personalities devoid of conscience, and this is a mark of psychological disease.

There are two aspects of conscience Which need some elaboration—its origin and its function:

At the earlier stages of life a child has to be warned what is right and what is wrong. We may call it 'authoritarian conscience'. Naturally it involves parental restrictions and prohibitions. At a later stage this authoritarian 'must' is gradually internalized; and the warning from outside develops into a warning from inside, with the sequence that violation causes anxiety. Feeling of guilt implies that the self seeks punishment in order to regain moral equilibrium. Particularly the period of adolescence is a period of storm and stress. At this age (13-19) one often violates the disciplinary code. In spite of anti-social behaviour, in his heart of hearts, he appreciates a strong leader. With the growth of age there is a positive striving to shoulder the responsibilities of life; in other words he develops an "ought-conscience." Whatever was a foreign warning for him, assumes the form of inner warning. It is not the fear of punishment, rather it is respect for the moral code that inclines him to be good. Mature conscience is conducive to

achieving an acceptable personality. And it is his conscience that dictates a Style of life or a Philosophy of life. It is simply unfortunate that some boys do not grow in the normal way and their moral development suffers an arrest. Their approach to problems of life is infantile. This is a sign of pathological personality. By the age of twenty-five an individual has to develop “*a humanistic conscience*”; in other words the norms of morality are based on a philosophy of life.

At the close of the period of adolescence (i.e. 19th year of age), an individual develops high standard of rational thinking and he has to prepare himself to shoulder the responsibilities of social life. He has to develop a “philosophy of life” for himself and live by certain “regulative principles of life.” We may call it Faith. He is no more “a child” and must behave as an adult member of the society, although “adult age” begins after attaining the age of twenty-five.

Moral and Religious instructions are very appropriate for this stage of life. He has to mould his life in a way as to integrate the different facets of life into a united self.

By the time one assumes the responsibilities of life (i.e. 25) he has to find out a well defined objective of life. This search for an objective of life is said to be in Psychology Self-Realization. In Philosophy we may call it Perfectionism, and theologians may define it as *Pietism*.

Here we want to take into account the peculiarity of the needs that the adolescent develops: Educational system has to take into consideration the psychological needs of the adolescent.

(a) **The Need for Novel Experience**

His curiosity to explore and to live his life fully is practically insatiable. Anything not yet experienced attracts the youth. This is the motivating force that drives him towards a process of activity. Everyday experience appears monotonous to him and he is eager to widen the field of experience. In order to escape monotony he may accept some sensational activity. Educational institutions have to provide for widening the field of experience and satisfy the curiosity of visiting historical places.

(b) **The Need for a Status**

The adolescent has a deep desire to be accepted by his parents and appreciated by his associates. He has a desire to be treated on equal terms with others. The adolescent is eager to acquire the rights and privileges which he may be called upon to avail when an adult.

(c) **The Need for Acceptance and Approval**

If the adolescent is not accepted and approved he develops tension. He manifests a variety of tactics in order to gain recognition and approval by elders. If this need is thwarted, leanings towards hostility and destruction are established.

(d) **The Need of Self Direction**

At the onset of adolescence one is anxious to proclaim ones mind and personality. He is fond of free-thinking and asserts his views and proclaims his rights rather violently. Self assertion and aggressiveness are used in defence of One’s own status, and to establish his privileges. (Continued on page #. 21)

The Inclusion of Organ Donation in One's Will

Professor Dr. Abul Fadl Mohsin Ebrahim

Al Wasiyyah is the Arabic equivalent of what is termed today as the will. The drafting of a Will during one's lifetime is divinely ordained. The Qur'anic imperative in this regard is as follows:

"O you who believe! When death approaches any of You, (take) witnesses among yourselves when making bequests, - two just men of your own (brotherhood) or others from outside if you are journeying" (5:106)

Likewise, the Prophet Muhammad (ﷺ) has also emphasized the need to write down one's Will. He is reported to have said:

"It is not right for any Muslim person, who has anything to bequeath, that he may pass even two nights without having his last will and testament written and kept ready with him." (Sahih-al-Bukhari)

However, it ought to be noted here that according to Islamic Law, the proportionate respective shares that the legal heirs receive from the deceased's estate are neither dependent on a Will nor on any other direction of the deceased. Rather, these shares are governed by certain rules that have been laid down in the Islamic Law of Succession. Thus, what can be included in a Will are certain specific stipulations, for example that which relate to the affairs of the testator's young children, facilitating the marriage of the testator's daughters, and the devolution of one third of the testator's estate, in favour of a particular person or a charitable institution.

Today the modern science has made it

Minaret

possible to harvest the organ of the deceased and to transplant it into the living for the purpose of improving the quality of life. The question that arises here is whether it is permissible for the Muslim testator to include organ donation in his/her will?

In view of the fact that any explicit *nass* [نص] (text) exists neither in the Qur'an nor in the Sunnah regarding this question, differences of opinion prevail among Muslim scholars.

Negative Resolution

The Islamic Fiqh Academy of India, during its Second Fiqh Seminar held between 8-11 December 1989 at the Hamdard Convention Centre, New Delhi, India, resolved that if a person has directed that after one's death one's organ should be used for the purpose of transplantation (testamentary disposition, as is commonly known), It would not be considered as wasiyyah (Will) according to Shari'ah.

The plausible factors/considerations that may have influenced the adoption of this negative resolution pertain firstly to the concept of human organs as *amanah* (trust endowed to humans by their Creator) and secondly to the stance that human organ is invaluable.

i. Human Organ: An Amanah

There are Muslim jurists who regard the human body (including its parts) as an *amanah* (trust). Therefore, since a human being does not own his body, he cannot make a gift in respect of any part of his body either during his lifetime or after

death. Thus to include organ donation in one's will would not be in order since one cannot give away that which one does not legally own.

ii. Human Organ: Invaluable

The testator's estate is termed in Arabic as *mal mutaqqawwam* (asset upon which a price can be set for it). Muslim jurists are of the opinion that a human being's person (organs included) is *mal ghayr mutaqqawwam* (invaluable i.e. no price can be set for it). Thus it logically follows that since no price can be set for human organ, the inclusion of its donation in one's Will would be regarded as null and void.

Positive Resolutions

The Council of the Islamic Fiqh Academy of the Muslim World League; Makkah, Saudi Arabia, at its eighth working session (28 Rabi al Ala'ir 7-Jumada al Ula 1405 Hijri / 19-28 January 1985), resolved that it is permissible in Shariah to remove an organ from a dead person and transplant it into a living recipient on the condition that the donor was sane (*mukallaf*) and had wished it so.

The Council of the Islamic Fiqh Academy of the Organization of Islamic Conference (OIC), during its Fourth Session held in Jeddah, the Kingdom of Saudi Arabia, from 6-11 February 1988, resolved that it is permissible from the Shariah point of view to transplant an organ from the body of a dead person if it is essential to keep the beneficiary alive, or if it will assist in restoring a basic function of the body, provided it has been authorized by the deceased or by his heirs after his death or with the permission of concerned authorities if the deceased has not been

identified or has no heirs.

The above (positive) resolutions, we may safely assume, provide a valid theoretical basis for the inclusion of organ donation in one's Will.

The considerations that have played a major role in influencing the adoption of the positive resolutions relate to what is termed as *al lthar* (al-truism—generosity towards humankind) and *al darurah* (the rule of necessity).

i. Al-lthar (Altruism)

There are Muslim scholars who hold that a living person's gesture in willing to donate his/her cornea, for example, after death has taken place should be viewed as -an act of altruism. After all, through corneal transplant the donor would in effect have made a noble contribution in restoring the sight of another fellow human being suffering from corneal blindness.

ii. Al-Darurah (The Rule of Necessity)

Dr. Tanzil-ur-Rahman, a former Chief Justice of Islamic Shariah Court of Pakistan, is of the opinion that the inclusion of corneal donation, for example, into one's Will may be held permissible on the basis of the rule of necessity. He explains that the rule of necessity is based upon the juridical principle of *al-Istihsan* (juristic preference), that the needs of the living are given preference over that of the dead. Thus, the inclusion of organ donation in a Muslim Will could to be a positive step in resolving organ donation shortages worldwide.

The enforceable nature of such a Will

The Islamic Fiqh Academy of India, as

pointed out above, resolved that any direction cited in the Will pertaining to the donation of one's organ for transplantation would be invalid and should not be honoured.

Dr. Tanzil-ur-Rahman is of the view that once a person has included organ donation in his/her Will, it will be valid and enforceable in Shariah, subject to the following conditions:

(i) The donation (by Will) is motivated purely for human good and be without any remuneration, consideration or compensation whatsoever.

(ii) The legatee's (donee's) be genuine and in the nature of extreme and dire necessity, having no alternative treatment, duly certified by two Muslim medical practitioners of integrity.

(iii) The legator (donor) leaves behind no heir. In case there is an heir, obtaining his

consent, after death, shall be necessary. If any one of the heirs, there being more than one heir, does not consent to it, the Will shall not be executed.

(iv) In case the Will is in respect of eyes of the dead body, the said eyes be taken out or separated from the body, after certification of death by two Muslim medical practitioners of integrity, to the extent of the need as per Will, only before burial of the dead body and no insult not unnecessary disfiguration should be done to the dead body.

Insofar as who would have the jurisdiction to assent to the donation of the dead person's organ in the event that no such clause has been stipulated in the deceased's Will, the Council of the Islamic Fiqh Academy of the Organization of Islamic Conference and Dr. Tanzil-ur-Rahman concur that the legal heirs have the right to assent to that.

(Continued from page #. 18)

The desire of optimal self-direction frequently leads to estrangement with parents. He has a feeling of being misunderstood and often, in disgust, leaves the home. The parents have to deal with the adolescent rather wisely. One should not be inflexible in the use of authority.

For a deeper knowledge of the problems the following books shall prove helpful :—

1. Psychology of human development by Pitrunas & Albereeht.
2. Pattern & Growth of Personality by G.W. Allport.

(Continued from page #. 23)

consumption, so as to ensure a sufficiently effective demand and a good rate of profits;

and profits are the best incentives for entrepreneurs to undertake more investment!

Investment and the Islamic Economy

Ghazy Mujahid

The importance of capital formation in a modern economy cannot be too exaggerated. On it depends all economic development and progress. In view of its increasing importance, economists have begun to emphasize the need of increased investment in all sectors. It is paradoxical indeed to note that the economic system of Islam which is generally regarded as deficient and outdated, lays stress on all those principles which have been emphasized by modern economists themselves. The whole economic system prescribed by Islam also contains fundamentals conducive to increased investment and greater capital formation.

Dehoarding and Zakaat

Islam denounces and discourages hoarding that is the first Islamic principle which serves as an inducement to increased investment. Hoarding means the storing up of wealth and allowing it to lie idle without being put to any use. Nothing is more poisonous for an economy than the evil of hoarding. The result of hoarding is that resources lie idle when in fact they can be profitably invested and used to increase production. It is in view of this detrimental effect of hoarding, that Islam has taken severe measures to curb it.

The economic system of Islam is also so designed that in it hoarding becomes an unfruitful burden and the hoarder finds himself at loss. This is because Islam provides for the levy of zakaat--a tax on savings. The special significance of zakaat which is levied at a rate varying from 2 ½ % to 2 % on different forms of assets—is that

it is the avowed enemy of hoarding. The levy of zakaat means an annual payment of at least a 2 ½ % tax on savings. Hence, if the savings are allowed to lie idle, they would ultimately dwindle away in the very payment of the annual tax. Thus zakaat induces a person to invest his savings so as to get a return at least equal to the amount of the zakaat he has to pay on them. Moreover, by providing social security schemes, and entrusting the State with the duty of fulfilling the basic necessities of every citizen, Islam removes the very cause of hoarding.

This is how Islam encourages people to invest their savings and thereby help in increasing the rate of capital formation.

Abolition of Interest

The second basic principle of the economics of Islam, which leads to greater investment, is the complete abolition of interest. Before describing how the abolition of interest induces greater investment, it would be better to clarify two important points regarding the rate of interest. First, there need be no doubts that interest is prohibited in Islam. It is misleading to say that usury and not interest which is forbidden, for there is no real difference between usury and interest. Secondly, the Western belief that the abolition of interest would retard savings, and hence capital formation is baseless. It is a fact that saving is a natural phenomenon, and hence man will save whether a rate of interest is paid to him or not. Therefore, a higher rate of interest cannot be expected to lead to a larger

volume of savings. In fact, some economists have even argued that a higher rate of interest may tend to reduce savings.

Interest and Investment

Now it is to be seen how the abolition of interest acts as an inducement to investing. First, the rate of interest is popularly believed to bring forth greater capital resources and hence increase capital formation. This belief is by no means true. On the contrary it has been found that the rate of interest acts as a hindrance in the way of development by retarding the rate of capital formation. Keynes himself admitted that the growth of real capital is held back by the money-rate of interest which acts as a brake to the wheel of investment. He argued that if this brake were removed, the growth of real capital would be far more rapid. Thus one reason why the abolition of interest leads to increased capital formation is that a major hindrance to investment is removed.

Secondly, the abolition of interest removes from the economic scene a convenient form of "investment" for the shy businessman. People prefer to deposit their savings in banks and earn fixed interest rather than take the risk of investing in productive enterprises themselves. The presumption that banks in turn invest the money in productive enterprises, and as such "investment" in the form of bank deposits would be as productive as any other form of investment, is not well founded. A considerable portion of bank loans is granted for unproductive purposes. In the absence of interest, however, the saver would have to invest the money directly in productive channels, either by becoming an active participant or a

'sleeping' partner in a business enterprise.

Importance of Consumption

Finally, consumption is also given due significance in the economics of Islam. It is interesting to note that the earlier Western economists regarded consumption as having very little significance, and it was comparatively recently that they began to emphasize its importance. Yet Islam laid great stress on consumption centuries ago. The importance of consumption is very great because consumption is necessary to absorb production, and without it production is meaningless. It was because of this that Keynes laid so much stress on the need of keeping the level of consumption high. In the Islamic system, equal importance is attached to investment and consumption. Islam, as has been pointed out by Sh. Mahmud Ahmad, prescribes only two uses of money: one, investment, and the other expenditure on consumer goods. The Holy Qur'an itself contains Revelations directing Man to spend on consumption."

Moreover, Islam also aims at a more equitable distribution of wealth through the provision of zakaat and equal opportunities for all alike. This is significant because a more equitable distribution of wealth and incomes also ensures a higher level of aggregate consumption.

Thus, the Islamic economic system provides many incentives to increase investment. By discouraging hoarding and abolishing the institution of interest, the Islamic system eliminates strong impediments from the way of capital formation. Furthermore it lays stress on increased (Continued on page #. 21)

Treatment of Adopted and Unlawful Children in Islam

There are people in every society who are either bereft of children or have never had them at all. Such unfortunate persons often feel dejection and despondence in their life for want of a successor to their property after their death. Even the tender ripples of joy, of seeing a child playing before their eyes, in the crib, in the bed or in the courtyard of the house, sometime crying, sometime smiling towards them, is unknown to these people.

In order to satisfy the craving of their hearts, desire, they borrow another man's child to adopt him as their own. In that case the child loses the name or relationship of his real father and his family. Henceforth the adopted child becomes attached to his new father (pseudo-pater) and his family, in whose filial bondage the child remains for the rest of his life and becomes heir after their death.

This was the usual practice among the nobles of Arabia before the dawn of Islam. Today also this custom is prevalent in some societies of the world. Islam is opposed to this practice. Qur'an Majeed prohibits adoption of children, thus:

"..... Nor has He made your adopted sons your sons. Such is (only) your (manner of) speech by your mouths. But God tells (you) the Truth, and He shows the (right) Way. Call them by (the names of) their father; that is juster in the sight of God" (33:4-5)

Since the revelation of these verses, it has been prohibited in Islam to attribute one's parenthood to someone other than the real

ones. The Holy Prophet Muhammad (ﷺ) has said:

"Whoever declares his father to be one other than the real parents. although knowing that person is not his father, paradise becomes haraam (prohibited) to him." (Bukhari, Muslim and Abu Daud).

There are other sayings also on the subject in which this practice is declared as severe sin by the Holy Prophet Muhammad (ﷺ).

The first impact of the above cited Qur'anic injunction fell upon the status of Hazrat Zaid, son of Haaris (RDA.), who had been adopted as son by the Holy Prophet Muhammad (ﷺ). Prior to this revelation Hazrat Zaid was called as Hazrat Zaid Bin Muhammad (RDA) but thereafter the name of his real father, Haaris, was suffixed to his name and he was called Zaid bin Haaris (Bukhari and Muslim).

In short the line of parentage can not be changed, neither an adopted son/daughter can avail the right of inheritance.

By 'Unlawful children' is meant children born out of adultery or fornication. Islam provides for the severest punishment for the adulterer and the adulteress, but it protects and absolves the child born to them, from any punishment or ignominy on that account.

Islam does not, in any way, degrade an unlawful child in the society nor does it discriminate against his rights, privileges and status. On the other hand, it gives him equal treatment.

A similar protection is granted by Islam to

an 'abandoned' child. Bringing up an abandoned child is a duty of the Muslim society as a whole from the humanitarian and social points of views. Hazrat Umar (RDA) had made a law making the government responsible for the upbringing and care of illegitimate children. The expenses of their education and bringing up were met from public treasury so that the innocent children did not suffer on account of the sin of their parents.

It is also undesirable to call an unlawful or abandoned child by the epithet 'bastard'. Such expressions will injure his feelings. Ibn Hazm, a renowned Muslim Jurist of the 5th century A.H. writes:

"Evidence given by an unlawful child is acceptable in matters of adultery. He can also be appointed as Qazi (judge). He is like other Muslims. There is no verse (in Qur'an Majeed) differentiating him from other Muslims." (Quoted by Imam Abu Hanifa, Imam Shaafe'ee and others).

The following instructive incident on the matter has been narrated in Mishkaat, Kitaabul Hudood.

"A woman belonging to Ghaamid Junainiya tribe, appeared before the Holy Prophet Muhammad (ﷺ) and confessed four times that she had committed adultery and

conceived illegitimately. Hence she pleaded guilty and solicited punishment in expiation for her sin. In reply to her first confession, the Holy Prophet Muhammad (ﷺ) told her to go away and beg repentance from God. She, however, insisted for punishment and atonement. Then the Holy Prophet Muhammad (ﷺ) asked her to come after delivery, which she did. This time she brought the infant in her arms. The Holy Prophet Muhammad (ﷺ) directed to come after the suckling period of the child was over. The woman in conformity with the wishes of the Holy Prophet Muhammad (ﷺ) appeared again with her son in her arms. This time she had a piece of bread also in proof that the child had started eating, emphasizing thereby the urgency of punishment to her. Thereupon the Holy Prophet Muhammad (ﷺ) advised her to hand over the child to someone to bring him up and ordered stoning of the adulteress."

Thus Islam provides for punishment to the adulterer and adulteress but protects the child born to them, from chastisement, insinuation and invectives of the people. It provides such children with the same rights, privileges and protection as enjoyed by other Muslim citizens of the State.

(Courtesy Yaqeen International)



Saadi and Unity

Muhammad Ali Musofer

Historically, human unity and dignity have been inspirational notions advocated by many thinkers and humanists in different societies. Shaikh Saadi, a renowned Muslim Iranian poet, writer and Sufi of the 13th century, was also a staunch advocate of humanity and human unity. He is highly recognized for his writing style as well as for his profound thoughts on humanity. He powerfully highlighted the concept of humanity in his works both in poetry and prose. Hence, it was because of his creative and universal message of human unity that one of his poems, Bani Adam (Children of Adam) decorates the entrance of the UN building. This famous Persian poem has been translated by M. Aryanpoor as: "Human beings are members of a whole In creation of one essence and soul If one member is afflicted with pain Other members uneasy will remain If you've no sympathy for human pain The name of humanity you cannot retain!" In the above poem Shaikh Saadi was inspired by the humanistic aspect of Islam. Shaikh Saadi beautifully connects humans by terming them limbs of each other as in essence they are from one origin and one soul. Furthermore, he emphasizes that when one is suffering from pain others should feel the pain and help him/her. If one shows indifference and does not sympathize it means he/she is not of humankind. The writings of Saadi indicate that he was deeply inspired by the spiritual and humanistic aspect of Islamic teachings. He himself recognizes his inspirations from Islamic teachings and his creative works express the same message of humanity

that were extended by the Qur'an and sayings of the Holy Prophet (ﷺ). The above mentioned poem is a good example of his inspiration from the Qur'an and the Prophet (ﷺ). For example, the Qur'an clearly says human beings are created from one soul (4:1) while saving one person's life is considered saving all of humanity and killing one person means killing entire humanity (5:32). Human beings are also repeatedly encouraged to be helpful and kind to each other. Similarly, there are plenty of examples in the teachings of the Prophet that stress human unity and dignity. For example, the Prophet termed humankind 'the family of God'. The best people are those who bring most benefit to the rest of mankind. The Prophet appreciated those whose hands and tongues are harmless to others. Hence, there are ample examples in the Qur'an and the practice of the Prophet that clearly stress on humanity and human unity, which inspired Saadi. Saadi's writings indicate that he traveled extensively within Iran and other parts of the world. As a keen observer he drew interesting lessons from nature as well as from cultures. It is evident from his writings that he observed human sufferings in different societies because of political, religious and ethnic differences. He felt disgusted by these and considered them baseless and inhuman. He was of the view that humankind is different apparently in the physical sense. But in essence they are from one soul and there is no difference. The salvation of human beings depends on good deeds and love for other humans. Saadi's (Continued on page #. 4)

Is God an Intellectual Reality?

Khalid Zaheer

We certainly do not perceive God, but we do observe this world. History has recorded the story of the fashion in which we have beheld it for the last five thousand years. We have observed it from widely different angles. The Bedouin of deserts, and the unsophisticated tillers of soil had their share of intimate observation of this world. So have the modern scientists and astronomers like Swedenborg, Herschel, Hubble, and Einstein done from their very special positions. We saw this world even when our imagination suggested that a slightly taller structure would literally shake hands with the sky; we are still watching it now when we know that some of its stars are so distantly placed from us that their light takes billions of years to reach us.

There was a time when we fancied our sun to be no more than a big ball which, if it were to somehow cool down and descend to us, could be conveniently employed for our benefits. Our modern enlightenment has enabled us to know that its distance from Pluto, a planet, for example, is four billion and six hundred million miles. Furthermore, we know that this system is only a small part of a large galaxy which has billions of suns, and that this galaxy is just one of the millions of spiral nebulae.

This, then, is what we know as yet, we do not know what more is in store, still eluding us for want of even further scientific probing. Throughout this long period of stay in this world we have always heard the silent verdict of our intuition that all this arrangement despite its vast expanse and grandeur, is a creation. Our intellect

unequivocally endorses this verdict. Efforts to form a contrary opinion notwithstanding, human intellect have always ended up with the same conclusion. The findings of the latest research are, likewise, no different. Man is, Consequently, forced to confirm that this world is undoubtedly a creation, no more and no less than that.

We conclude from the above that if this world is a creation it should definitely have a Creator. A common rebuttal of this argument, based on the question of identification of a Creator of this deduced Creator, is clearly illogical, for we do not argue that everything should necessarily have a Creator. On the contrary, we assert that every creation should indispensably have a Creator, and because we accept this world to be a creation, it must logically have a Creator. Everyone should, therefore, submit willingly to this verdict of our intellect.

We readily yield to this verdict which is unanimously endorsed by our intuition as well as by our intellect. Our entire existence, in fact, is a clear testimony to it. Nothing within or external to us can challenge this contention. We, therefore, believe that the existence of God is an unquestionable reality which no reasonable person can afford to deny.

Reality does not appear through our observations and experiences only. We also, at times, infer from evidences of objects and events to arrive at conclusions. Information gathered through both channels deserve equal right on the word. A modern physical scientist has rightly

remarked that reality is always reality whether discovered directly or through reasoning. The major part of man's best scholarly achievements is based on this process. He unhesitatingly affirms those facts which he has discovered through logical reasoning just as he affirms those which he has observed directly.

As the Holy Qur'an invites man to believe in the facts which belong to the second category, the unseen facts, it was but logical that it should have adopted the process of intellectual reasoning to convince its readers. It first draws the attention of man to the reality which exists in his intuition. It informs him that the Powerful and Wise Being who unquestionably exists beyond the domain of his senses was never unknown to his intuition. Call Him Allah or Rehman (the Beneficent); all good names are His. The Qur'an then draws the attention of man's intellect to the visible aspects of this world. It presents for his consideration the various expressions of nature, both within himself and external to him in the surroundings, which lie within his observable reach, It says:

"Your God is one God, there is no God

save Him, the Beneficent, the Merciful. Lo! in the creation of the heavens and the earth; and the difference of night and day, and the ships which run upon the sea with that which is of use to man, and the water which Allah sends down from the sky, thereby reviving the earth after its death, and dispersing all kinds of beasts therein, and in the ordinance of the winds, and the clouds obedient between heaven and earth are signs for people who ponder." (2:164-165)

It then implores the intellect to accept the consequential outcome towards which these expressions inevitably lead, for it is only befitting for it to submit to truth.

It is the same process which modern science has adopted to prove many of its claims. The Holy Qur'an employed it in a period when the startling achievements of our times were unknown. Modern science was, no doubt, fortunate in discovering the process which is the only way of appreciating unseen realities. It is, however, unfortunate in ignoring the reality which emerges most prominently after adopting this process: the existence of God. We do not know how long it will take to overcome this contradictory attitude.

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Blessings of Ramadan

Saleem Ullah Jundran

Allah revealed the Holy Quran
In the month of Holy Ramadan.

Ramadan is Allah's month,
Brings for us mercy and mirth.

Fasting is the blessing of Allah Almighty,
It teaches us self-restraint and piety.

The qiyam at night and fasting in the day
Will intercede the believers on Dooms day.

The fasters with Iman and reward - want
Will find The Creator's pleasure - grant

The fasters' fasting shall stand as a shield,
As the protection from hell, it would yield.

For everything, zakat is lasting,
Body's zakat rests with fasting..

Fasting person's mouth-smell:
Holier than musk, ordained well.

Sehr , iftar and fitrah charity:
Its regular routine, cited in clarity.

Reward is ready for every good deed,
Allah would award, what fasters need.

The Rayyan Gate entry, in Paradize,
Only fasters' privilege, thereby lies..

In Ramadan, came into being Pakistan
To sustain as Domain of unyielding Iman!

جو لوگ اپنا مال راہِ خدا میں خرچ کرتے
ہیں، اُن کے خرچ کی مثال ایسی ہے
جیسے ایک دانہ بویا جائے اور اُس سے
سات بالیس نکلیں اور ہر بالی میں سو
دلے ہوں۔ اسی طرح اللہ جس کے عمل
کو چاہتا ہے افزونی عطا فرماتا ہے۔ وہ
فراخِ دست بھی ہے اور علم بھی۔

مگر اس میں تین استثناء ہیں: ایک صدقہ جاریہ،
دوسرا علم نافع جس کا فیض استاد اور شاگرد کے ذریعے
سے لسللاً بعد نسلاً جاری رہتا ہے اور تیسرا نیک اولاد
جو مرحوم کے لئے مستقلاً دعا کرتی رہتی ہے۔
مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي
سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي
كُلِّ سَنبَلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضِعِفُ لِمَنْ
يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ (البقرة: ۲۶۱)

THE QUR'ANIC FOUNDATIONS
AND
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By

Dr. Muhammed Fazl-ur-Rahman Ansari .
B.Th., M.A., Ph.D.

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راہِ خُدا میں) خرچ کریں اُن کے لئے بڑا

اجر ہے۔

— راہِ خُدا میں خرچ کرنا قرآن مجید کی اصطلاح میں صدقہ کہلاتا ہے۔ یہ فرض بھی ہے اور نفلی بھی۔ فرض کے لئے نصاب مقرر ہے اور نفلی صدقہ دینے والے کی صوابدید اور استطاعت پر منحصر ہے۔ سالانہ زکوٰۃ فرض ہے اور اسی طرح رمضان المبارک کے اختتام پر عید الفطر سے پہلے فطرہ کی ادائیگی ضروری ہے۔

زکوٰۃ صاحب نصاب کی دولت پر دی جاتی ہے اور فطرہ اس کے گھرانے سے ہر فرد کے لحاظ سے دیا جائیگا۔ — نفلی صدقات حسب استطاعت دیئے جاتے ہیں قرآن مجید میں ارشاد ہے:

يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۗ قُلِ الْعَفْوَ

(البقرہ ۲۱۹۰)

(اے پیغمبر! لوگ) تم سے پوچھتے ہیں کہ

راہِ خُدا میں کیا خرچ کریں۔ کہہ دو کہ جو

تمہاری ضرورت سے زیادہ ہو۔

— اپنی ضرورت سے فاضل دولت راہِ خُدا میں خرچ کرنا تقویٰ کی معراج ہے۔ اس کا ایمان افروز نمونہ آنحضرت ﷺ کے اُسوۂ حسنہ میں ملتا ہے۔ اپنی ضروریات سے زیادہ کوئی چیز تھوڑی سی مدت کے لئے بھی پاس رکھنا پسند نہ تھا اور جب تک اُسے تقسیم نہ فرمادیتے تھے، بے چین رہتے تھے۔

— اپنی کمائی اور دیگر جائز ذریعوں سے حاصل کردہ مال و

متاع سے فطرتاً وابتگی ہوتی ہے اور کاروبار حیات کی گوناگوں مصروفیتوں اور تقاضوں کے دباؤ میں آدمی کو ضرورت مند اور کم خوش نصیب افراد کی امداد و اعانت کا خیال نہیں ہوتا۔ تاہم زندگی کے آخری دور میں جب جذباتِ عالیہ اور احساساتِ طیبہ بیدار ہو جاتے ہیں تو سفرِ آخرت کے لئے زادِ سفر کا سامان تیار کرنے کی سوچ جیتی ہے۔ اس کی چند صورتیں ہیں:

کچھ جائیداد وقف کر دی جاتے جس کی آمدنی سے رفاہی اداروں کی امداد، مسجد کی تعمیر، درس گاہ کا قیام، ہسپتال، یتیم خانہ، محتاج خانہ کا منصوبہ ممکن العمل ہو۔ وقف کو نہ تو کوئی فروخت کر سکتا ہے نہ ہبہ کر سکتا ہے اور نہ ہی وقف کرنے والے کی ہدایت کے خلاف اسکی آمدنی کو کسی اور منصوبے میں استعمال کیا جاسکتا ہے۔

— نادار طلباء کو تعلیم کی تکمیل اور روزگار کی سبیل پیدا ہو جانے کے بعد ادائیگی کے وعدہ پر بطور قرض حسنہ کچھ رقم وقف کر دی جائے اور اس کا انتظام دیانت دار حضرات کے ایک بورڈ کے سپرد کر دیا جائے۔

— صدقہ جاریہ کا نظام مرحوم والدین اور اعزہ کیلئے ثواب کی نیت سے قائم کیا جاسکتا ہے اور اس کے لئے بشمول دیگر نیک کاموں اور منصوبوں کے لئے وصیت بھی کی جاسکتی ہے اور ایصالِ ثواب کے اس طریقے کو مستقل شکل دی جاسکتی ہے۔

— جناب رسول اللہ ﷺ نے فرمایا ہے کہ آدمی کے عمل اور اس کے اجر کا سلسلہ وفات کے ساتھ بند ہو جاتا ہے

انفاق فی سبیل اللہ

راہِ خدا میں خرچ کرو

تحریر: وصی المحن انصاری

اور ان (مستحقین امداد) کو اُس مال میں سے دو جو اللہ نے تمہیں دیا ہے۔

— راہِ خدا میں خرچ کرنا بارگاہِ ایزدی میں بہت مقبول ہے۔ البتہ شرط نیت کا خلوص ہے۔ نمود و نمائش ہر نیک عمل کی خوبیوں کو تباہ کر دیتی ہے۔ اللہ کی راہ میں جو خرچ کیا جلتے اس کے عوض میں کوئی خدمت، رعایت یا مطالبہ وابستہ نہ ہو۔

— نیت میں یہ لطافت اس وقت پیدا ہوتی ہے جب آدمی اپنی دولت، فراوانی اور خوش حالی کو عطیہ خداوندی سمجھے۔ اس خوش فہمی میں نہ پڑے کہ یہ سب کچھ اس کی اپنی محنت اور تدبیروں کا ثمر ہے۔ قاروں کی یہی مگرابی تھی جو اسے لے ڈوبی۔

— جن خوش قسمت لوگوں کو دولت و رزق میں ملے ان کیلئے حکم ہے:

وَأَنْفَقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ
فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

(الحديد: ۷)

اور (راہِ خدا میں) خرچ کرو (اس میں سے) جس میں اللہ نے تمہیں دوسروں کا جانشین بنایا ہے۔ سو تم میں سے جو ایمان لائیں اور

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تَحِبُّونَ
وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

(ال عمران: ۹۲)

تم نیکی کا درجہ کبھی حاصل نہیں کر سکتے، جب تک تم (میں یہ بات پیدا نہ ہو جائے کہ) تم جو چیزیں محبوب رکھتے ہو راہِ خدا میں خرچ کرو۔ اور جو کچھ تم خرچ کرتے ہو وہ اللہ کے علم میں ہے۔

— انسان کے پاس جو کچھ ہے اللہ کا دیا ہوا ہے۔ ارشاد ہے:
كُلًّا نُّمِدُّ هَؤُلَاءِ وَهَؤُلَاءِ مِنْ عَطَاءِ رَبِّكَ
وَمَا كَانَ عَطَاءُ رَبِّكَ مَحْظُورًا

(بنی اسرائیل: ۲۰)

ہم ان (دنیا پرستوں کو) اور ان (آخرت کے طلبگاروں) کو (سامانِ زینت) دیتے جا رہے ہیں۔ یہ سب تیرے رب کا عطیہ ہے اور تیرے رب کے عطیہ کو روکنے والا کوئی نہیں۔

— اور یہ حکم ہے:

وَأَتَوْهُمْ مِّنْ مَّالِ اللَّهِ الَّذِي آتَاكُمْ
(التور: ۳۳)