

Department of Religious Studies ZAKAT AND ITS ROLE FOR SUSTAINABLE DEVELOPMENT! PROF.HAMIDULLAH MARAZI (HAMID NASEEM RAFIABADI) **Head Department of Religious Studies** & Dean School of Media Studies **Central University of Kashmir** Email: hamidnaseem@gmail.com Mobile Phone: +917006437393

ABSTRACT: Zakat is one of the obligations of all those Muslims who are well off and have sufficient resources even after spending on their needs and requirements and even have surplus wealth to pay this duty. The people who are entitled to pay the zakat and those who deserve it are many .But there is some controversy regarding some of the classes of people or the items where the difference of opinion has appeared .Especially about *fi sabilillah* .Some people give very wide meaning to it, while as others limit it to only struggle in the way of Allah. There are yet others who even extend its ambit to *Madrasahs* and orphanages also .What is the actual meaning of *fi sabilillah*, will be our main concern in light of old and new interpretations and the commentaries of the Quran and Hadith .Moreover what is mualafatul Qalub and who are included in it and what are the activities of Muslim community in this connection, to which this clause of the zakat can be extended, will also engage our attention. Whether we can spend from the amount of zakat on Islamic dawah and missionary activities under this clause or it is limited only to those people only who have already embraced Islam and now they need rehabilitation, will also be deliberated upon. All these subjects will be discussed thread bare in the paper leaving behind all the suspicions and apprehensions created by plethora of variegated interpretations and thus leaving the people confused what to do and what not to do in context of clear cut injections about zakat. Other matters related to zakat will also be discussed in this context. What can be the role of reviving the institution of zakat for the sustainable development of Muslim ummah especially in the context of south Asia and how it can be properly used for dawah to non-Muslims, and rehabilitation of the newly reverted Muslims, is very crucial in present day world. Because the reverted and displaced Muslims are in very bad shape and the dawah of Islam is suffering due to lack of resources and if we interpret the Quranic injections in right perspective a new paradigm will be brought to fore to address these issues at the right earnest.

Zakat is one of the obligations of all those Muslims who are well off and have sufficient resources even after spending on their needs and requirements and even have surplus wealth to pay this duty on yearly basis . The people who are entitled to pay the zakat and those who deserve it are many. But there is some controversy regarding some of the classes of people or the items where the difference of opinion has appeared .Especially we may see in case of the clause regarding fi*sabilillah*, mentioned in surah Taubah. Some people give very wide meaning to *sabilillah*, while as others restrict it to only struggle in the way of Allah .There are yet others who even extend its ambit to *Madrasahs* and orphanages also .Therefore ,what is the actual meaning of *fi sabilillah*, needs explanation in the light of old and new interpretations and the 3 commentaries of the Quran and Hadith?

Moreover, what is the meaning of the clause *mualafatul Qalub* and who are included in it and what are the activities of Muslim community in this connection, to which this clause of the zakat can be extended, needs explanation? Whether we can spend on Islamic dawah and missionary activities under this clause or it is limited only to those people who have already embraced Islam and now need rehabilitation. All these subjects will be discussed thread bare in the paper leaving behind all the suspicions and apprehensions created by plethora of variegated interpretations and thus leaving the people confused what to do and what not to do in context of clear cut 4 injections about zakat.

Other matters related to zakat will also be discussed in this context. What can be the role of reviving the institution of zakat for the sustainable development of Muslim ummah and how it can be properly used for dawah to non-Muslims, and rehabilitation of the newly reverted Muslims, is very crucial in present day world. Because the reverted and displaced Muslims, sometimes, are in very bad shape and the *dawah* of Islam is suffering due to lack of resources and if we interpret the Quranic injections in right perspective a new paradigm will be brought to fore to address these issues at the right earnest.

To start with the Quran in verse 60 of Surah 9 says:

"The alms are meant only for the poor and the needy and those who are in charge thereof, those whose hearts are to be reconciled, and to free those in bondage, and to help those burdened with debt, and for expenditure in the Way of Allah and for the wayfarer. This is an obligation from Allah. Allah is All-Knowing, All-Wise". The people who are entitled to zakat have been clearly mentioned in above verse. A hadith of the Prophet (SAW) has also made it clear that the beneficiaries of Zakat have been determined by Allah and we cannot change this mandate arbitrarily and at our will. Zaid Bin Harith[RA] narrates that "I went to the Apostle of God and took the vow of allegiance to him." Zaid, then ,related to us a long Tradition in the course of which he recounted the incident that , at that time, a person came to the Prophet [SAW] and said : "Please give me something out of the goods of Zakat ."Upon it ,the Prophet [SAW]remarked , "God has left the expenditure of Zakat neither to the choice of an Apostle nor of a non-Apostle .He has determined it himself and divided it into eighth parts (i.e., .I shall give you from Zakat."(-Abu Dawood).

The principles regulating the expenditure of Zakat have been prescribed by the Quran in the following terms: "Verily the Sadaqat (obligatory alms) are only for the poor, and the needy. and those who work for these (State revenues) and those whose hearts are to be reconciled, and to free the necks (i. e. slaves and prisoners of war), and the heavily indebted, and in the path of God, and for the wayfarer-a duty imposed by God; God is Knower, Wise. (ix: 60) 7

These verses were revealed in Medina when the foundations of Islam had been firmly laid and people were embracing it in large numbers. A collective system of Zakat was then established and the Prophet[SAW] sent his tax-collectors to various parts of the Slate with the necessary instructions embodying the principles of common good, kindliness, prudence and individual convenience. 8

The advice he gave to Maaz bin Jabal [RA] while despatching him to Yemen in 10 A.H., may be said to form the legal basis of *Zakat*. He said: "•You are going to a people who are Ahl-i-Kitāb (i.e., who profess a religion revealed and contained in the Holy Scriptures). So invite them to the truth that no one is worthy of worship save Allah and I am His Apostle. If they accept it, tell them God has enjoined a Sadqa upon them which will be taken from the well-to-do in their community and distributed to the poor among them. If they agree to it also desist from laying your hands on the best of their possessions' and fear the cry of the oppressed for there is no veil between him and 9 the Lord. "..

The principles underlying the determination of the items of expenditure as prescribed in these verves of the Quran arc of permanent validity and hold good at the present time also except the one concerning those "whose hearts are to be reconciled". A majority of jurists hold that after the spread and ascendancy of Islam, it has no longer remained necessary to include these persons among the beneficiaries of the *Sadaqat* paid by Muslims and, in their support, they quote the practice or Hazrat Abu Bakr[RA] who did not pay out of Zakat to them!

But there are some who still believe in its permanence. To us the opinion expressed by Qazi Abu Bakr bin-el-Arabi seems most acceptable. He says, "1 think it is not necessary to adhere to it where Islam is in power, but where the need is felt it should be observed as was done by the Prophet[SAW]. The Prophet [SAW]once said: 'Islam made its beginning in helplessness and will soon return lo it."

A famous Indian scholar Maulana Manzoor Nomani says about one of the categories of zakat distribution that the *Amila* denotes the functionaries.i.e. Collectors, accountants, controllers of expenditure, auditors of accounts etc. This category, in fact, comprises the entire administration, civil, military and diplomatic. They can be remunerated for their time and labour, out of Zakat even if they are well –to-do. 12

About Mualafatul Qalub he says that it includes the category of those whose hearts are to be reconciled in the interest of Faith and the Muslims. It includes the rich as well. 13

The meaning of *Fi Sabilillah* in Islamic terminology, signifies every charitable cause, and, according to some legists, the needs relating to defence and protection of Faith and supremacy of the Word of God, also, are conveyed by it.

In the category of *Ibnus Sabil* signifies the wayfarers who may be in need of help, and, also, includes construction of bridges, roads and transport and security of the roads and extension of hospitality without charge to the travellers. He says that professional beggars and shameless solicitors of alms are not deserving of charity. For giving away in the path of God one should look for self-respecting men who do not disclose their indigence

Even the books for the Faqir can be bought from zakat as is mentioned in the famous book of Hanbali school of thought *al Insaf*. This is warranted to meet the religious and wordily needs nowadays according to a decree issued by Islamic Fiqh Academy also

However, Shaikh Salah Ibn Fawzan thinks that we need to keep these clauses of zakat limited to 8 items and according to Shaikh Muhammad Ibn Abdullah ibn Al Subial and Dr .Bakar Abu Zayd fi sabilillah is restricted to jihād only and according to Shaikh Muhammad Rashid Qabani the zakat in the context of *fi sabilillah*, the money will be restricted to purchasing the arms for fighting and for other needs other Sadaqat can be used! 17

- To prepare the preachers of Islam and supporting dawah towards Islam and supporting Islam can also be supported by zakat. Even the zakat can be used for defending Islam against the ideological attacks of atheists Christians and Jews and enemies of Islam, because these people are being supported financially and materially in their attacks against Islam by their adherents and followers. Therefore, these enemies need to be combated
- by similar means and ways by Muslims .

It is the *Jihad of dawah* and needs special budget .Therefore the figh academy considers in majority that to launch *dawah ila Allah* and similar supporting initiatives can be included in the meaning of *fi sabilillah* !

Though Shaikh Salih Fawzan, Ibn Abdullah Ibn Fawazn, Shaikh Muhammad Ibn Abdullah al Subial, Muhammad Rashid Qabani and Dr. Bakar Abu Zayd do not agree with this decree or fatwa as they consider *fi sabilillah* confined and reserved for military usages of the fighting mujahidin.

However, Shaikh Muhammad Mahmood al Sawaf agrees with the decree and resolution and he even endorses that this broader interpretation of *fi sabilillah* includes all good acts in the good way!

- This decree has been signed by Abdullah Ibn Baz and Dr Omar Naseef also apart from about other dozen eminent scholars of Islam.
- The zakat needs to be paid immediately to its beneficiaries and to make its recipients owners of it is necessary. And to do business with the money or amount received in the name if zakat is not allowed.

In non-Muslim-countries even constructing schools educational institutions and hospitals etc. are also included in this clause of *fi sabilillah* as these are prerequisites of dawah and jihad fi sabilillah to contain impact of missionary schools and secular institutions of education. However, these institutions need to be purely Islamic in orientation and the purpose of their establishment should be to preserve Muslim identity and do preach Islam and help Muslims and should not serve commercial purposes of the few people or groups but should be beneficial to the general Muslim masses.

Though in *fi sabilillah*, jihad is the first preference, however Razi says that only the mujahidin are not included and Qaffål has referred to the saying of jurists that it includes all beneficial activities for example to spend on the coffin of dead people making of forts and constructing masjids because these all are included in *fi sabilillah*. In Athir spending in *fi* sabilillah, every good work is included which takes us close to Allah's pleasure as in one tradition hajj has been declared as sabilillah .Saudi Arabs Darul Ifta has included Islamic schools organisations and preaching centres in the ambit of sabililah. Therefore constructing these buildings paying the salaries of their employees and spending it on other expenses from zakat is allowed .In the same way publishing preaching books and pamphlets are also allowed as these all are supporting the elevation of Allah's kalimah 23

According to Abdur Rahman Ibn Muhammad Awz al Jazeeri, zakat cannot be used for constructing masjids or madrasahs or for hajj or jihad or repairing the roads or supplying waters to people or making treasures etc. or for coffin providing because in all these there is not the tamlik for the recipient and it is well known that tamlik is the pillar of zakat. 24

For this purpose, even the *zakat fund* should be established. However, the authentic, honest and reliable people should be made responsible for such purpose and who are well versed with the matters related to collection of zakat and its distribution from Shari'ah point of view. 25

Dr Mahmood Sawaf says this should not be specified only for non-Muslim countries but even to all places. In the category of *wa fi Riqab* or freeing the necks can also be deliberated upon. By this term one has always understood two kinds of expenditure: liberation of slaves and ransoming of the prisoners of war held by the enemy? 26

According to the International Figh Academy Jeddah that though the property or money accruing on account of zakat can be used for business purposes which may finally facilitate the ownership of these properties to the recipients of the zakat. However, in this case also the basic immediate needs of the deserving people of zakat should be fulfilled and there should be no deficit to the basic capital.

Zakat can be given to students also if they are in need of money. For getting married also zakat can be given to a poor young man if he fears about getting morally corrupted but there has to be no extravaganza in ceremony of marriage. It can be used for the poor students of religious seminaries (madaris)

In the opinion of Maulana Mawdudi, there is nothing to show that the expenses for winning over hearts have been made unlawful forever up to the Last Day. "There is no doubt that the action taken by Umar (RA) was absolutely right, for if and when the Islamic state does not consider it necessary to spend anything under this head, Islam does not make it obligatory to spend something for winning hearts. On the other hand, if need for this arises at any time, it is authorized to incur expenses under this category for Allah has kept a provision for this. Umar (may Allah be pleased with him) and the other companions agreed only on this that there was no need to give anything for this purpose at that time because the circumstances did not warrant it. But there is no reason to conclude from this that the companions disallowed forever the expenses that were permitted by the Quran under certain circumstances for the good of Islam". 29

Among the *mualafatul al Qalub* only from non-Muslims zakat can be given and no one else from non-Muslims otherwise is entitled to the reception of zakat. .

Zakat can be used for getting release of Muslim prisoners .Only to poor and Faqir people zakat can be given for marriage or one who was married and has become overburdened with debt because of marriage and has no means to pay debt, in that case zakat can be given to him as he has become *gharim* (immersed in debt)

- Zakat can be given to extremely poor Muslims (*fuqara*) *for performing haj* as it is included in *fi sabilillah*.
- The zakat cannot be used for
- constructing masajid or for its
- furnishing etc.
- The zakat cannot be used for establishing masjids or hospitals or charitable organisations.

- Zakat cannot be given to religious seminaries (Islamic madaris) except with the condition that the zakat money is given to the poor teachers of the seminary(madrasah) and the hosts and the students due to their poverty.
- In case the students and the teachers of religious seminaries (madaris) are extremely
- poor(fuqara), the zakat money can be given to them especially in the seminaries where the memorisation of the Quran (madaris- hifz al-Quran) is the priority!

The seventh head is in general words, fi sabil Allah, or in the way of Allah. Some limit the significance of these words to warriors (fighting in defence of faith and the community), or those who are engaged in propagating Islamic truths, while others think that the words are general and include every charitable purpose. The eighth head is that of wayfarers, people who are stranded in a country, to whatever religion or nation they may belong. Imam Ibn Jarīr and Imam Ibn Kathir, who restricted themselves to interpret the verses of the Holy Quran in the light of Ahadith, have particularized the word sabilillah with those who struggle in the Way of Allah and pilgrims of Hajj who do not have enough resources to perform their respective deeds. On the other hand, some Muslim Jurists such as Allamah Kasani, have generalized the interpretation and extended the meaning of sabilullah to all good acts enjoined by the Shari'ah. However, these Jurists have specifically described that the recipients must be poor and needy persons. Shams Pirzada says "This amount can also be expended on all works and acts which are directly connected with the dawah of the religion, its propagation. enforcement of its Shari'ah and upkeep of its monuments, etc."

In the present day the most important work of faith is its dawah and propagation, for which it is necessary to prepare propagators and publicists, for striving in the academic and ideological fields. There is a necessity of communicating the message of the Quran to the slaves of God as also of preaching and reforming them through organised gatherings. To popularise the religious instructions paring to open madrasahs as also colleges. At some places the protection of the Islamic family laws has become an important national problem and somewhere else the application of the Shari'ah has assumed importance. Apart from these matters, there is also a crying need of the time for uniting the Muslims as one milat by awakening their social consciousness, for stabling of Shari'ah courts, and starting Baitul Mal and Islamic centres. And it is quite lawful to incur expenditure on these items in the cause of Allah

Even for constructing a well is not allowed from the money of zakat as its recipients are already determined by the Quran. . Likewise, roads cannot be constructed from the money of zakat. Moreover, books cannot be purchased from the zakat money which are given away as

- Qaffål has quoted jurists who consider spending amounts of Sadaqat for every kind of good work, like provision of coffin for the dead, construction of forts, upkeep of the mosques, etc.
- Rashid Raza includes in it all "acts of common welfare and religious benefits, on which the affairs of the religion and the state are dependent. "The most important work is this that propagators missionaries may be prepared for Islam, and they should be sent to the countries of disbelievers by providing them help through organized association of their religion. Qardawi includes ideological and training in the fields of, social and political affairs also. It includes establishing dawah centres for presenting the correct Islam through which the message of Islam can be reached to every corner of the world to the Non–Muslims, in the struggle of the religions, this 36 really is juihad in the way of Allah."

Even if an upright young man wants to get married and needs assistance he can be given also zakat if he cannot afford it .However,ver, Zakat cannot be spent on Masjids.

If the zakat is a small amount, then giving it to a single needy family is better and more preferred. This is because distributing it among numerous families, with its small amount, will decrease its benefit.

- The charitable offerings are "only for the poor, and the indigent, and those working with them, and those whose hearts are [to be] reconciled, and for [ransoming] slaves and for debtors, and in the way of God, and for the traveller: a duty from God. And God is Knowing, Wise".
- *Charitable offerings* render ş*adaqāt* (sing. ş*adaqah*), which is understood by some to refer to the mandatory alms (Razi). Al-Rāzī reasons this is so because the verse limits it to certain categories, whereas voluntary charity can be given for many other purposes, such as building mosques and schools. Moreover, since the administrators of the charitable offerings are entitled to a share, it is not interpreted as being voluntary charity

Al-Rāzī discusses this question because, as a matter of terminology, the mandatory alms are usually called zakāh, while voluntary charity is called sadaqah, but this verse and others, such as (9:103), Take thou a charitable offering from their wealth, suggest that the two terms are not mutually exclusive in the Quran, though as Islamic Law developed, *zakā*h and *sadaqah* came to have distinct meanings. There are disagreements over the difference between the poor $(faq\bar{i}r)$ and the indigent (*miskin*). According to some, the former refers to those who stand in some partial need, while the latter refers to those who have nothing, although some hold the reverse opinion (Qurtubi).

Others have said that the former refers to needy Muslims, while the latter refers to the needy People of the Book (Qurtubi). Al-Qurtubī quotes a hadīth that states that when the Prophet [SAW]sent Mu'ādh[RA] to Yemen, he told him, "Teach them that God has prescribed charity for them as it concerns their property, to be taken from the rich among them and given to the poor among them." Those working with them refers to those who administer and distribute the charity (Qurtubi). Those whose hearts are [to be] reconciled refers to new Muslims who, for various reasons, were not necessarily financially needy, but who nevertheless were given certain payments (Qurtubi). According to some they were a class of disbelievers who were given money, so that they would be "joined to" or reconciled with Islam; others say they were a group who had become Muslim outwardly (see 49:14), but who had not yet reached a level of certainty in their hearts ⁴⁰

Another opinion holds that they were followers of the leading idolaters, but followers who might be swayed to join or be reconciled with Islam. Some believe it refers to **Christians or Jews who become Muslim (Tabari). For yet** others it refers to the notables of certain tribes whose loyalty needed to be cemented after the Battle of Hunayn (Razi).According to al-Qurtubī, these groups are similar in that they are all groups in which Islam was not firmly established unless their members received some kind of payment. According to some jurists after the early period, when Islam became strong, there was no longer a need for payment to those whose hearts needed to be "reconciled," but others deemed that this practice could resume as circumstances demanded (Qurtubi, Razi, Tabari).

[Ransoming] slaves refers to purchasing slaves, using funds from the alms for the purposes of manumission (Qurtubi). Debtors refers to those people who are so indebted as to be unable to fulfill their obligations, for example, because their home or source of income was destroyed by natural disaster (Tabari). Al-Qurtubī notes a hadīth concerning a man who was buried under debt, and the Prophet [SAW]said, "Give him charity." So people donated money to him, but it was not sufficient to cover his obligations. The Prophet[SAW] then said to his creditors, "Take what you have found, for you shall have no more than that." In the Quran in the way of God is used in connection with actions or efforts taken for the sake of God or for one's religion. Traveler refers to a person cut off from any source of income because of being far away from home; such persons are to be helped even if they are wealthy in their home country (Qurtubi, Tabari).

As a spiritual allegory this verse is interpreted to refer to the bestowal of spiritual blessings and illumination on the *poor* and *indigent* in spirit, *those working* for spiritual purposes, whose hearts are [to be] reconciled with their Beloved, who are *debtors* in giving all they have, who strive in the way of God against their souls, and who travel in search of knowledge (Ibn Ajibah). That by Sadaqat in the opening of the verse is meant the *obligatory charity*, called *zakat*, and not voluntary alms, is shown by the concluding words of the verse, which call it an ordinance from Allah.

The verse defines the objects for which the poor rate may be spent. Altogether eight heads of expenditure are recognized. There are the poor, or those in straitened circumstances; then there are the needy, by which are meant people who need some help to enable them to earn their living. Poor students and craftsmen or business men without sufficient means are included in this category. Thirdly, there are the collectors of *zakat* and other people employed to administer the funds. This shows that the institution was meant for raising a public fund, whose management should entirely be in the hands of a public body.

The great confusion is about the people who are in charge of various institutions and collect money for orphans or madrasahs but there is no accountability and if you ask for the accounts, they turn violent. But "the employees who have been appointed to collect zakat, to keep it in safe custody, to distribute it and do allied work in that connection.... This item of expenditure demands that the work of receipts and distribution, etc. Of the goods and monies of zakat should be well organized, so that the rich people may compulsorily pay their due amounts of zakat and on the other hand the destitute and the poor may have the reassurance that their due shares will be received by them. Besides due expenditure should be incurred from the collected amounts of zakat on items connected with religious work and of public benefits."

"The Qur'an does not recognize it as a private charity. It is sad to note that, as the Qur'an would have it, the institution of *zakat* is entirely neglected by the Muslims. In the fourth class are people whose hearts are made to incline to Truth. With respect to the preaching of a religion there is always a class which is ready to listen but the carrying of the message of Truth to them needs funds. There are also people who may need help, if they accept the Truth. Expenses in this connection are recognized here as a part of the necessary expenditure of poor rate. The fifth head relates to the freeing of the prisoners of war. Islam thus laid down a permanent basis for the abolition of slavery. The sixth class is that of debtors people who incur debts for right purposes. Islam requires all the members of the society to live in a free atmosphere, and those burdened with debt must therefore be freed of their burdens. Squanderers of wealth are, however, not included in this category.

Moreover, it is good to give the Zakah of wealth from the kind of thing it is taken from, except for the business merchandise. The value of the items that are for sale and trade should be determined and Az-Zakah should be given from their value in cash. However, if the person giving Az-Zakah decides to purchase some necessary items for the poor with it, such as clothes, needed gifts and items that they are in need of, then it seems most likely that this is permissible. Then, verily Az –Zakah is paid to the people whom Allah mentioned, even if they are relatives. Rather, it is preferred to give it to the relative if his need is more severe, as long as there is no favouritism involved and special treatment for him instead of someone who has more right to receive it than him who is not a relative. It is not permissible to pay Az-Zakah to someone whom the giver of the Zakah may inherit from after death, nor to parents, grandparents, children and grandchildren.

Therefore, the jurists are unanimous on the point that Zakah cannot be spent on projects that would promote the interests of and be beneficial to the Muslim Community e.g. building of hospitals, roads, bridges and the like. In this verse the first group which deserves Zakat is of the fuqara. According to the Arabic usage, fuqara are all those people who depend on others for the necessities of life. The Arabic word fuqara is a general word for all those who are needy because of some physical defects, or old age, or temporarily out of living means, and can become selfsupporting if they are helped like orphans, widows, the 48 unemployed, etc.

The second group who are entitled to get zakat is of the masakin. According to the Arabic usage, masakin are those indigent people who are in greater distress than the needy people usually are. The Prophet (SAW) especially enjoined the Muslims to help such people as are unable to find the necessary means to satisfy their wants and are in very straitened circumstances, but are so self-respecting that they would not beg for anything, nor would others judge from their outward appearance that they were deserving people. According to a tradition *miskin* is one who cannot make ends meet, though his appearance does not show that he needs help nor does he beg for help. In short, he is a self-respecting person who has become needy.

The third group consist of "Those employed to administer thereof" are those who collect Zakat dues, supervise the collections and keep accounts, and help in their distribution, irrespective of the fact whether or not they are needy or indigent; their remunerations shall be paid out of the Zakat funds.

A portion of Zakat funds may also be given to win over to Islam those who might be engaged in anti-Islamic activities or to those in the camp of the unbelievers who might be brought to help the Muslims or to those newly converted Muslims, who might be inclined to revert to *kufr* if no monetary help was extended to them. It is permissible to award pensions to them or give them lump sums of money to make them helpers of Islam or submissive to it or at least to render them into harmless enemies. A portion of the spoils or other incomes may be spent on them and, if need be, also a portion of Zakat funds. In such cases, the condition of being needy or indigent or on a journey etc. is also waived; nay, they might be even rich people or chiefs who are otherwise not eligible for anything from Zakat funds.

A portion of Zakat funds may be spent for the ransoming of slaves in two ways. First, help may be given to a slave for the payment of the ransom money, if he enters into an agreement with his master that he will set him free, if the slave pays him a certain amount of money. The second way is that the Islamic government may itself pay the price of his freedom and set him at liberty. There is a consensus of opinion about the first way, but there is difference of opinion about the second way.

- Help may be given out of Zakat funds to such debtors as would be reduced to a state of poverty, if they paid off all their debts out of their own possessions, irrespective of the fact whether they are earning any money or not, whether they are indigent in the general sense or well off. According to some jurists, the only exceptions to this are those debtors who are spendthrifts or involve themselves in debts by spending money on wicked deeds. Help may be given to them only if and when they repent.
- Help from Zakat funds may be given to a wayfarer on a journey even though he might be quite well off at home.

Some of the jurists are of the opinion that according to this verse only that wayfarer who does not undertake a journey for a sinful purpose may be helped out of Zakat funds. But no such condition has been laid down in the Quran or the Hadith to this effect. Besides this, we learn from the fundamental principles of Islam that the sins of a needy person would in no way prevent us from helping him. As a matter of fact, such a help may prove very useful in reforming sinful and depraved persons. For if they get a support in the time of need, it may reasonably be expected that they would turn towards purifying their souls.

Thank you