

Baitul-Maal

Abstract

Islam has the system for well being of human beings in all fields of life, the laws and rules are made so nicely and beautifully. Keeping balance perfectly, providing facilities and benefits to every section and each group of people, which make them happy and willing to obey them, as well as he/she feels satisfied and enjoys the flexibility of them, sometimes they may look difficult in appearance, but when he/she applies and follows them he finds something extra ordinary happening in his life, which cannot be taught or explained through any medium, except by following that guidance, someone learns it and sticks to follow it again and again, let it be. Physical, financial or psychological.

Spirituality plays as a main factor role in all of them, because the laws and rules are made by the Almighty Allah, who created us and he only knows in what systems our well being lies. The method shown us is available in applied and practiced form by the most merciful personality of the world, the prophet of Islam Hazrat Mohammed S.A.W.S and his companions and after them till date, all same laws and rules are being applied and practiced by hundreds of thousands of Muslim all over the world. and all the followers have been found satisfied, happy and appreciating, without having any need for change or alteration at all.

The Baitulmaal (Islamic state Treasury) is one of the financial Boons to the mankind, to know and apply it, poverty eradication, harmony, maintaining love and affection and removing burdens especially from the shoulders of the poors and from all of us generally. As has been seen and observed. lets enjoy the system by knowing it and particularly following it. The real joy lies in following it.



Irfan A. Tadvi

Head,
Deptt.of Arabic,
Abeda Inamdar Sr. College,
Azam Campus, Pune

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Introduction

Baitulmaal in Islam is the reserved Quota of finance, materials which is always available for poors and needy people, which is so big, vast and collective that is always full with things, by the sources and resources of income, shared by well to do muslim families. such as Zakat, Sadaqah, Jizyah, Kharaj, etc.

The Baitul-maal give free hand to the Khalifa of Islam, ruler of the time to utilize that Treasury as he looks better, by taking the opinions of his God fearing advisors, by their suggestions and with remaining under restrictions of laws of Shariat, which is made by Quran and Ahaadees of the prophet of Islam and by the method in form of practices of his companions, and after him with very good innovations made by their follower's practical approaches towards the law of Islam, without crossing the boundaries of it, and with remain under the specified particular fame.

One of the main sources of income for Baitul-maal is "Zakaat" which is vital factor of Baitulmaal (Islamic Treasury) "Zakaat" is not only a great permanent source of income for supporting and helping poor muslims, rather it is back-bone of the system. Zakaat is a pillar of Islam, one of five pillars of Islam, which plays the role of supporting poor Muslims, like non-other. It's spiritual very benefitting, blessings of Allah for both the Donars /payers of zakaat and for the needy people who receive it, because Zakaat cannot be paid or accepted by Allah except by making the poor sole owner of zakaat amount, unconditionally, with zero expectations from whom it is paid to.

Aim of the Study

The aim of the present review article is to study the financial aspects for mankind for mankind in the holy religion of Islam. The study also aims to highlight the flexible and judicious aspects of financial matters for the deserving people.

Permanent Incomes Source of Baitul-Maal

Baitul-maal (The state treasury) gets funds from faiy /Booties, spoils (Maalul-Ganeemah) Kharaj (Land Taxes) Head Taxes or security taxes (Jizyah) public property taxes, taxes of state properties, "Ushr" 10th of Farm products, 5th part of hidden treasures/ Rika'az, Minerals and Zakaat.

Whatever Amount or material collected by "Zakaat" A sources of Baitul Maal cannot be spent but only in 8 categories, mentioned in Holy Quran.

The khalifa or leader of Muslims will take decision about it, where to spend & how much & when to spend of it , but he also can not drop all these 8 categories and spend elsewhere, or spend later than one year , the span of time. He can choose all 8 categories for spending Zakaat amount / income of baitul-maal, or can drop some of these 8 'Eight categories, according the need of hour or according benefits of occasion.

In normal conditions the Zakaat amount suffices to all needs, but in case if the collected Zakaat amount is lesser that the needs and requirements, the Khalifa or Governing body will collect additional amount from the Muslims to fulfill the requirements.

Responsibilities of the Islamic State:

1. To help needy, poor people financially.
2. To spend for Jihad and make Allah's cause stronger.
3. To make provisions for army men & their families.
4. To spend on emergencies like flood, fire, accidents, earth quacks, or for defending enemy's attack.
5. To repay debts of the Muslim state, taken in emergencies, or for fulfillin any responsibility given by Shariat to the Islamic State.
6. The one of the income source of Baitul-maal is the wealth or material in form of the Land or things got in Holy war/ Jihad or by treaties made between two parties involved in the war or otherwise in terms of surrendering to Islamic force, similarly the property which was inherited from those who had no inheritors, that property will be possessed by the baitul-maal.

If the income of Baitul-maal increases and after spending in due places the balance amount still remains, then the balance will be given to people especially to the muslims who fought the war as Grants, and extra income of Baitul-maa from Jizya or Khairaj will be kept for emergencies , which may occur in future, but the taxes will not be waived from those who had to pay on regular basis. While the Jizyah is common compulsion, paid by Muslims and non-Muslims to strengthen Islamic state, for non-Muslims it is a type of submission to Islamic laws and system.

If Extra amount is available with the Baitul-maal, from the source of additional taxes taken from Muslims, then that taxes would be waived from Muslims, it means some additonal taxes are temporary and periodic.

Where to Spend

Baitul-Maal is responsible for taking care of poors, so it has to be very cautious in spending from the treasury. Income of Baitul-Maal from sources of Zakaat is very special and it will have a separate cell in baitul-maal, because that's the fundamental permanent and spiritual source of income of Baitul Maal, that cannot be spent but only in 8 specified categories as mentioned above in details.

Note

If Zakaat amount is not available in Zakaat section of Baitul-Maal, then nothing will be given to those 8 categories, even additional taxes will not be imposed upon Muslims to collect and give to those 8 Categories, so the 8 categories are fully depending on Zakaat amounts, sometimes they may get big amounts, while sometimes they will get nothing, there is possibilities of that.

Jihad will be given first priority , and for Jihad all rules regarding collections for Funds would be amended, remaining under frame of Shariat, even if funds are not available for Jihad the state will do any arrangement, it can borrow money from other Muslim state or from anywhere, similarly if the state see that lack of funds creating hardship to the people, or the state would be unable to fulfill it's duties and obligations, such as running Schools, running Hospitals or Public services, then the state will borrow money from any source and act accordingly to fulfilling it's duties.

The soldiers, civil servants, Judges or workers of state will be timely paid anyhow, to pay them the state will arrange the funds from any source, it may borrow money from other state or can do any arrangement, no way is the cause to stop paying to the soldiers, civil servants etc. if delay in salaries of civil servants does not create hardship for them, then the state can delay the payment for some period of time, but that's conditional.

Among state's obligatory expenditures , some categories are such where the state will not think in terms of benefit or profit or with business mind-set, rather the state will spend there Just as her responsibility and on basis of no return or for future long term benefits, such as education, or as previous loan upon state. like Hospitals from where no returns can be expected , rather it's the main responsibility of the state to spend on medication, and here also funds availability is not the condition for spending, the state will arrange money or borrow it.

The whole Ummah /Muslim community will help state, for raising money for such noble causes; the History shows that for such causes the funds had been raised easily and in huge amounts. So in other worlds the Muslim community as a whole, as a single unit will unite and solve the state's issues , especially when the state lacks the funds, or lacks something which can be covered-up by Public support and favor, in terms of donations etc.

Building educational centers or building roads or Hospitals while other buildings or road or hospitals are available, but looking into future plan it considered as a need of future is not compulsion on the Muslim Ummah. It is not responsibility of Muslims, the additional taxes would not be imposed on them for that purpose, rather, if the state has additional funds it will do itself that, and if funds are not available it will wait till the funds become available so simple.

If the state had borrowed money from anywhere, and had expected that it will be able to pay the taken loans, but fails to pay the loan taken from the party on time, then the state will impose additional taxes on Muslim Ummah to pay the loans of the state on time, and maintain its status, expecting that good days will come and the ummah will receive grants /gifts from the state/ Islamic state soon.

The Difference between Islamic State and Democratic Country

Is that the shariat is the director of Islamic state, while in Democracy the circumstances, situations and conditions force the democratic country to amend its own made rules time to time. That's why in democratic country the annual budget is presented, while Islamic country has permanent budget always takes care of needy and poor people, never compromise with education, medication, food and shelter, roads and public utilities always get maintained in Islamic state while security is given priority in both types of ruling states, so there's no room for taking opinions and acting according that, in Islamic states. while in democratic country, public opinions force the ruling party to take action or amend the law, looking to public demand and surrendering to public pressure, while in Islamic state many rules are unchangeable and public has no intentions of agitations against them.

Non-Muslim will not get from Zakaat at all and Zakat will not be taken from non-Muslims, so it's 2 sided affair.

To assist poor non-Muslims, Islam has urged Muslims to feed them, help them, assist them, so the Muslims will spend on non-Muslims from their pure income or the Islamic state will collect additional funds

from Muslim community and will keep it in a separate section of baitul-maal and will spend it on needy and poor non-Muslims, who are living in Islamic country, under Islamic rule. All civil rights will be given to all non-Muslims, similarly as Muslims get them, such as security, protection, respect, no bias with a condition and that is that the non-Muslims will live peacefully and will not indulge in any activity against Islam, and will pay Jizyah as Muslims are also paying it. If it applies upon them.

Khairaj also will be taken from Muslims and Non Muslims

That is captured land by the Muslim state in holy war, the owner is the land is Islamic state, of course the Islamic country will hold it as owner, the possession of farm land is given to a Muslim or a non-Muslim, whoever will possess it will pay the khiraj, utilize the land gives production he will be paying the land-tax called Kahiraj.

Conclusion

Based on the review it is concluded that Islam has provided the important and necessary guidance for the mankind in order to utilize the financial resources.

References

1. *Al-Quran: Surah Al- taubah, Aayah 60. And Aayah 103 And Aayah 29. Specifically for Jizyah.*
2. *Surah Al- Anfaal, Aayah 1.*
3. *Sarah Al-Hashr, Aayah, 1 to 10. Surah Al-Anfaal ,Aayah 41 and Aayah 60.*
4. *Surah Al- Baqarah Aayah 242 to 248 And 261, 262 of the same surah.*
5. *Sahih Al-Bukhari, Hadees No. 851 and Sunan Baihaqi, Hadees 354/6.*
6. *Sunan Tirmizi , Hadees No. 2165 About unity and importance of collective work.*
7. *Mulakkhas from, Hayaatu Al- Sahah.*
8. *The Scholars have difference of opinion in categorizations, but No difference in basics and importance of Baitul-maal.*
9. *Almost all books of Islamic litratures have been emphasized on baitul-maal and have written lengthy books on this topic.*