

## Islamic Concept of Support and Financial Care

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### Abstract

*The authors of this article, through this humble effort, have tried to examine the Islamic concepts and teachings regarding the financial support and care of the needy and the deserving. This article, because of its theme and purpose, is a commendable and unique effort as some valuable though hidden facts, have been made publicly known. The literal and technical meanings of the word “Kafaalat”, its need and importance according to Quranic verses, Ahadith and exemplary arrangements, made for it during the reign of Caliphate, make the warp and woof of this article. A high rank research work has been ensured during the collection of material to compile it in an impressive manner. For the readers it is a useful source of information and it will surely induce them to work accordingly as the Sunnah of Holy Prophet and teachings of Holy Quran are necessary to be followed to perfection. May this effort of authors reach to the stage of acceptance by Allah (Ameen)*

**Keywords:** Islam, Financial care, Kafalat

Islam is a natural religion. It has provided complete guidance to mankind in every field of life. Man can achieve everlasting welfare and eternal success by following these universal teachings of Islam. These days the most important issue of every society is financial support and provision of livelihood. Islam, in this regard, provides complete set of codes to its followers that they can get peace of mind and satisfaction by following them. The greatest tragedy of our society is that 90% followers of Islam are unaware of these bright teachings of Islam. The remaining 10%, who know Islamic teachings, are careless, negligent and indifferent so far as their deeds are concerned. An Islamic state, which is responsible for the care and support of every living being surrounded by state’s boundaries, is void of the realization of performing its duties properly, while the

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charitable persons of our society evade to meet the needs of deprived and helpless layers of society. This article “Islamic Concept of Financial Support” has been compiled with the aim to make the state and charitable people realize their duty and consider it a religious obligation. With this, the society will be able to tread on the ways of peace of mind and heart, general welfare and satisfaction.

### **Literal Meaning of the Word “Kafalat”**

“Kafalat” is an Arabic word. In Al-Munjid “Kafala” is from “*Nasara Yansuro*” Its origin is Kaflan and Kafalat. It means to take the responsibility of someone’s maintenance, allowance and care.<sup>1</sup> In ‘*Taaj-ul-Uroos*’ the literal meaning of the word has been described as “*Kaafil* and “*Aail*” (a person who undertakes the responsibility). To look after orphans and train them. It is a saying of Holy Prophet “*I (Muhammad) and the caretaker of an orphan will be as close as these two fingers*” (He showed the closeness by joining Index finger and the next finger).<sup>2</sup> Al Sayyid Sabiq Says: The meaning of Kafalat in dictionary is “adjoining and causing to adhere”. As it is meant in the Holy Quran “*She was assigned to the Care of Zakariya*”<sup>3</sup> Maulvi Noor-ul-Hassan has described the meanings as “Security, surety, guarantee, responsibility, bail, and support.” This boy is on your support.<sup>4</sup> Maulana Feroz-ud-Din contends that Kafalat means to be a supporter or undertaking a responsibility.<sup>5</sup> Ibn-e-Manzoor African describes “*Kafal-ul-Maal*” or “*Kafal bilmaal*” means “to stand surety for wealth”. Similarly “*Kafal bilrajul*” means to stand surety for a man. Ibn-ul-Arabi says that the sense of *Kafeel* or *Kaafal* and *Zaman* or *Zaamin* is one and same. While in “*Tehzeeb*” the man who undertakes the responsibility of support of another person and spends money for him has been named *Kaafil*. It is mentioned in Hadith.

Rabeeb means the step-father of an orphan. He undertakes the responsibility of financial support to that orphan. In the Hadith of “*Wafad-e-Hawaazin*” a sentence has been used which means “Holy Prophet (PBUH) is the best of all who was cared, suckled, and nourished upto his growth. We should keep in mind that he remained, as an infant, in Saad bin Bakar (a tribe). The Quranic phrase means that Hazrat Zakariya (A.S.) undertook the responsibility of Mary (Hazrat Maryam). Even he was given the responsibility of her nourishment.”<sup>6</sup>

### **Technical meaning of the word Kafaalat (Care)**

Muhammad Bin Jamal-ud-Din Alaamli says: Kafaalat is an act. In it a man is made responsible for taking care (security) of something. He must give that thing when demanded of him. The condition for this is both of them (*Kafeel*: supporter and *makefool leh*) must be agreed.<sup>7</sup> In Islamic

Fiqah (Law) Kafaalat is an act. It is to undertake the responsibility of presenting (making payment of) money, loan, goods, or a person on demand. It is like a bail.<sup>8</sup> In the light of Holy Quran this word has been used several times in the Holy Quran. Here are given those verses that contain this word. “Right graciously Did her Lord accept her: He made her grow in purity and beauty: To the care of Zakariya was she assigned.”<sup>9</sup>

*“Thou wast not with them when they cast lots with pens, as to which of them should be charged with the care of Mary: Nor wast thou with them when they disputed (the point).”*<sup>10</sup>

*“And whoever recommends and helps an evil cause, Shares in its burden: And Allah hath power over all things.”*<sup>11</sup>

*“And break not your Oaths After ye have confirmed them; Indeed ye have made Allah your surety; for Allah Knoweth all that ye do.”*<sup>12</sup>

*“And (remember) Ismail, Idris and Zulkifl, all (Men) of constancy and patience.”*<sup>13</sup>

*“Behold! Thy sister goeth forth and saith’ shall I show you one who will nurse. And rear the (Child)?”*<sup>14</sup>

*“His sister came up and said, “Shall I point out to you the People of a house that will nourish and bring him up for you and take care of him.”*<sup>15</sup>

*“O ye that believe! Fear Allah, and believe In his Messenger, and He will Bestow on you a double Portion of His mercy: He will provide for you A light by which ye Shall walk (straight) In your path), and He will forgive you (your past) For Allah is Oft Forgiving, Most Merciful.”*<sup>16</sup>

### **Meaning of Kafaalat-e-Ama (General Care)**

The meaning of support and care is that arrangements must be made to fulfill the basic needs of life of all those people who are surrounded by the boundaries of Islam (an Islamic State). These arrangements must be to such an extent that none should be deprived of these basic needs.

These basic needs include subsistence (food & water), clothing, housing, and care for health.<sup>17</sup>

In normal conditions common people must fulfill these needs on their own. But the people failing to earn enough money according to their needs must be given help to meet these basic needs. Labourers working in factories can be provided means (support) to meet these needs in case of temporary unemployment, loans, old age or any disability caused by some accident. If a person, on account of certain unavoidable circumstances, cannot take advantage of these facilities, then Islamic state is responsible to provide him with basic necessities and not to let him starve.<sup>18</sup>

### **Importance of Kafaalat-e-Aamah (General Care and Support) according to Holy Quran**

Islam is a religion that lays stress on the establishment of Justice. It dislikes if a person of God's creature lives without food and is destitute and helpless (deprived of basic needs) Keeping this thing in view Islam makes arrangement for his livelihood in such a way that the people who have succeeded in their financial struggle must support those who are deprived. For this purpose Islam teaches rich people the lesson that they must provide deprived people the basic needs of life. Islam does not regard those people as Muslims who do not help the needy.

*“Seest thou one Who denies the Judgment (to come)?  
Then such is the one Who repulses the orphan, And  
encourages not The feeding of the indigent.”<sup>19</sup>*

Exegetical writers have explained these words with various meanings.

- He usurps orphan's right
- If an orphan asks for help, he drives him out.
- Oppresses an orphan.

It also contains the meaning that he does not commit this cruel act off and on, rather it is his consistent behaviour and regular habit. He finds orphan a helpless creature, so usurps his right and oppresses him. The verse indicates that he does not encourage the feeding of the indigent. In other words the food given to an indigent is not owned by the person, rather it is the right of indigent. The person giving him food is not doing any extra favour rather he is providing him his due right. Moreover, he doesn't make himself willing for it, does not force his family members and others to do something to eradicate the hunger and deprivation of needy people. The words suggest that he has no faith in the day of Judgment. If he had this faith, he would not have done these acts.<sup>20</sup>

This verse indicates that Allah cares for poor and needy. Allah declares the care and support of needy essential for belief in Hereafter. [Collection of Zakat & its distribution amongst the poor seems to be a state responsibility. While Sadaqat & sharing of good fortunes with the deprived & destitutes could be exercised even by a God-fearing individual]. Another verse defines believers in these words. And they feed, for the love of Allah, the indigent, the orphan and the captive.<sup>21</sup> This is an account of their behaviour towards their fellow human beings. They ignore their own needs to meet the needs of indigents, orphans and the needy. Feeding spirit for indigents is a great one that they had in their hearts. The form and shape of helping and caring the poor and the needy can be different in different societies. So it is not necessary that it should be same as primitive one. The vital thing is the spirit of feeding (caring) the indigents. Wealthy people should keep this spirit alive. There should be no worldly purposes behind this spirit except the will of Allah. Even there should be no hope for thanks.<sup>22</sup>

Maulana Maududi explains that they feed others despite the fact that they like food and need it as well. They do it only for the will of Allah. To feed others (poor and hungry) is a great virtue but to fulfill the needs of a needy is also equal to that. If a person is in need of clothes, or medical care (treatment of diseases), or some loan then helping him in his need is a virtue of high rank. Therefore, the verse is an example of importance of this virtue. The pivotal thing is the care and help of a needy.<sup>23</sup> The Holy Quran declares it as the greatest sign of virtue:

*But he hath made no haste. And what will explain. To thee the path that is steep? (It is) freeing the bondman; or the giving of food. In a day of privation. To the orphan. With claims of relationship. Or to the indigent. (Down) in the dust.*<sup>24</sup>

It means that a person, failing to pass the steep path of feeding, caring and supporting the needy and helpless can not be able to do other greater deeds of virtue. So, this verse makes the importance of financial support. Allah persuades wealthy people to make arrangements for the needs of deserving people. *And render to the kindred. Their due rights, as (also). To those in want, And to the way farer.*<sup>25</sup> These words of Holy Quran declare that this care by helping the needy is not a favour rather it is their due right that Allah has fixed in the wealth of rich people. If they do not perform this duty they will be regarded as sinners.

Islam does not like it that a person or society humiliates an orphan, helpless, a widow or disable person. Moreover, Islam does not allow any person that he should drive out a needy and refuse to fulfill his

demand. In Islamic society the wealth of wealthy people has share in it for the poor. So, they should be supported and cared. *Therefore, treat not. The orphan with harshness, Nor repulse him Who asks.*<sup>26</sup>

It is such essential and necessary that Allah has kept it in view even at the time of division of inheritance and has directed that if any deserving person comes at the time of division of inheritance, he must be given some share so that they may meet their needs. Allah commands:

*But if at the time of division, other relatives, or orphans, or poor, are present, give them out of the (property), and speak to them Words of kindness and justice.*<sup>27</sup>

Maulana Ameen Ahsan Islahi explains that after having determined the rights of heirs in inheritance, if there come relatives, orphans and indigents, they must be departed after giving them some / share of property even if they have no legal right.<sup>28</sup> The Holy Quran uses a threatening way of speech for those who do not spend for the care and support of needy.

*(The stern command will say) "Seize ye him, and bind ye him in the blazing fire, Further, insert him, in a chain, whereof the length is seventy cubits! This was he that would not believe In Allah Most High, and would not encourage the feeding of the indigent!"*<sup>29</sup>

The verse clearly shows the importance and need of care (support) for needy. Performing this obligation successfully is a mean of access to Allah's will. Failure in this context asks for punishment.

### **The Need and Importance of Care (Support) According to Ahadith**

Already we have examined the importance and need of support in the light of Quranic verses. Now we disclose its importance according to the sayings (Ahadith) of Holy Prophet (SAW) The Prophet (PBUH) says:

*"Be aware! Every one of you is a protector and every one of you is answerable regarding his subjects. So, the ruler is a protector and he will be questioned regarding his subjects. Man is a protector of his family. He will be asked for his family. Woman is a protector of her husband's house and children. She will be questioned for them. The slave of a person is the protector of his master's property and he will be answerable for his duties."*<sup>30</sup>

In this Hadith, the Holy Prophet (PBUH) has described the importance of support by declaring it a responsibility of Islamic State. Wealthy persons should perform this duty in a way that is required of them. Allah has made them a protector of those needy and protector will be asked regarding his responsibility. Another, saying of Prophet (PBUH) is:

*The ruler closing his door for the needy, the poor and indigents has to face a closed door of heavens for his own need. (Listening to this) Muaviya designated a person to make arrangements to fulfill the needs of helpless.<sup>31</sup>*

On another occasion, The Holy Prophet (PBUH) has laid stress on the fulfillment of this responsibility in these words.

*If there wakes up a person in some town in a way that he has been hungry all the night, then the responsibility of safety of that town is not on Allah Almighty.<sup>32</sup>*

This saying of Prophet (PBUH) underscores the importance of Kafaalat (Care and support). Negligence in this duty causes deprivation of God's blessings. In another saying, Prophet Muhammad (PBUH) declared it as the best of deeds.

It is reported by Hazrat Umar (R.A.) that someone asked the Prophet of God regarding the best of deeds. The Holy Prophet (PBUH) replied: *To make a Muslim happy, to feed a hungry, to provide clothes, to help him in meeting his basic needs.<sup>33</sup>* It means the supreme act is to please a believer. This happiness is achieved when all the basic needs of the needy are fulfilled successfully. On another occasion The Prophet (PBUH) remarked:

*Almighty Allah will say on the Doomsday. "O son of Adam! I fell ill but you did not pay me a visit". The son of Adam will answer, "O God how could I pay you a visit when Thou are the cherisher of Worlds". On this Allah Almighty will say, "Don't you know that a person fell ill but you did not visit him. If you had been there, you would have found me there".*

*"O son of Adam! I asked you for feeding but you did not feed me". Then man will plead, "O God how could I feed you when you own all Worlds. "On this God will remind him. "Don't you remember, one of my creatures asked you for food but you did not. If you had fed him, you would have that (Food) here". Then Allah will say, I asked you for water but you did not". The man will say,*

*“O Cherisher! How could I water you when Thou are the Cherisher of the Worlds”. On this it will be answered “One of my creatures pleaded you for water but you did not. If you had watered him, you would have found it there.”<sup>34</sup>*

It shows that the religion considers the hunger and thirst of a needy human being as the hunger and thirst of Almighty Allah, the fulfillment of needs will be of vital or unknown importance. On another occasion Prophet (PBUH) said.

*The Muslim, who feeds another Muslim in his hunger, will be rewarded fruits of heaven. The Muslim, who gives water to another Muslim in time of thirst will be rewarded the best of drinks. The Muslim providing clothes to another Muslim will be made to wear a heavenly dress.<sup>35</sup>*

It reveals that the person supporting another person by fulfilling his need will be rewarded certainly by Almighty Allah. Prophet Muhammad (PBUH) has conveyed good news about heavens to those who care and support an orphan. Holy Prophet (PBUH) joined his middle and index finger to show the closeness and said *“I (Muhammad) and the supporter of an orphan will be such close in heavens.”<sup>36</sup>* In another Hadith Prophet (PBUH) described the reward for fulfillment of needs of needy in these words. It is reported by Abu Huraira that Prophet (PBUH) said:

*“The helper of a widow and an indigent is like a warrior in God’s way or like a person offering special prayers through the night and keeping fast during the day.”<sup>37</sup>*

Keeping fast during the day, prayers during nights and to be a warrior in God’s way is such an ability that is not possessed equally by all. For those people who can not do all these good deeds, there is another department for earning first rank virtues in Islamic society and that is the care and support of needy and deserving including orphans and widows. These sacred teachings of Islamic society is such a life-be-stowing process for deserving people that is applicable for angels. It shows that this general care and support is an obligation of unlimited value and importance.



### Care and Support in Prophet's Age

Allah sent Prophet Muhammad (PBUH) as mercy for all the Worlds. His mercy and affection is common for all mankind. The deserving sect of society was specially benefited by him. He always made arrangements for the support of helpless and deserving people. Holy Prophet (PBUH) not only laid stress on the importance and need of it through his sayings, but also tried hard for fulfillment of their needs. Holy Prophet (PBUH) realized his responsibility regarding this duty in the highest sense. Here we give some examples.

When there came an increase in treasury, Holy Prophet fixed some of the funds which we can term as funds for care and support. These funds were spent for paying back loans of indebted people, financial support of helpless and disabled, medical care of the poor. Holy prophet (PBUH) appointed Hazrat Bilal (R.A) for this duty. So, whenever there came a poor Muslim to him for help and Prophet found him hungry or without clothes, commanded Hazrat Bilal to arrange for his food and clothes. If Prophet (PBUH) received some money from somewhere, this money was spent to pay back the debts. Any other person present was also included in the money for help.<sup>38</sup> It is reported by Hazrat Miqdad (R.A) He says:

*“I and two of my companions lost eyesight because of starvation. We begged for our financial support but was not accepted. Finally we came to the Holy Prophet (PBUH). He took us to his home and said showing us three goats ‘Milk these goats and drink. You can do it daily’. So we milked them and drank that milk.”<sup>39</sup>*

Holy Prophet (PBUH) loved Hazrat Fatima (S.A) very much. Whenever she came, he stood up because of love. She did all her household work herself. There was no maid in the house. She had corns on her hands because of working on mill. She used to carry the water-skin herself. One day she came to Prophet of God (PBUH) with the intention to ask for a maid but could not say a word because of modesty. On another occasion Hazrat Ali revealed the purpose of her visit, the Prophet of God replied:

*“There has been made no satisfactory arrangement for Ashab-e-Sufa. I cannot pay heed to anyone until there is some satisfaction regarding those.”*

A same sort of request was once made by the daughters of Hazrat Zubair and Hazrat Fatima (S.A), but the Holy Prophet replied, *“The orphans of Badar have made a request earlier than you”*.<sup>40</sup> It shows that Holy

Prophet (PBUH) preferred the care and support of deserving individuals to his own daughter.

Hazrat Abu Hadroo Aslami was a poor companion of Prophet (PBUH). He was in debt of a Jewish rich person. He was so poor that he had nothing to wear except the only dress he was wearing. It was the age when Prophet (PBUH) was planning for battle of Khyber. Abu Hadroo pleaded to that rich man for some time hoping to pay back his debt after Khyber in case of some booty from there, but he did not agree. Holy Prophet told him to pay back the loan. He again pleaded him to twist for some time but had to face refusal. At this Holy Prophet (PBUH) took off his leg-sheet and handed over to him and took off his turban to use instead of leg-sheet.<sup>41</sup> It shows that Holy Prophet gives importance and preference to the fulfillment of needs of deserving (people).

One of his companions got married but had nothing for Valima ceremony. Holy Prophet (PBUH) ordered him to go to Hazrat Ayesha and ask for flour. He went there and brought it, even though in Prophet's house there was nothing except that flour.<sup>42</sup>

The Holy Prophet (PBUH) had a great sense of responsibility regarding the care and support of needy and deserving. He made a public announcement for the financial support of deserving people and said:

*"I am closer to believers than their own souls. If someone dies and leaves a huge quantity of estate, this estate is for his heirs but if some one dies and leaves behind helpless, miserable relatives and weak children, they should call me for care and support."*<sup>43</sup>

### **Importance of Care and Support during Caliphate**

Caliphate is a blessing of God that Allah gives to the world by selecting Himself. But some wretched people keep others hungry while they eat to their fill. But the virtuous and pious people prefer feeding others and later they eat themselves what is left. Caliphs were such pious persons of God, and considered the importance of this responsibility given to them. They proved that Caliph is the person who issues commands according to the Holy Book of Allah and deals the masses with such love and affection that he shows for his own family members.<sup>44</sup>

Four Caliphs of Prophet (PBUH) showed great affection for the deserving masses and made arrangements for their needs. Following examples show that how much importance they gave to it.

#### *The Reign of Hazrat Abu Bakkar*

During this reign, Hazrat Khalid bin Waleed signed a treaty with the Christians of Heerah. One of the clauses was: And I admit their rights

- i). If an old person cannot do any laborious work or
- ii). Who faces any calamity or a rich person becomes such needy that his fellow beings start giving alms to him.

Then his poll-tax will be eliminated and he will be cared and supported till the time he stays in refugees camp or Islamic camp.<sup>45</sup>

#### *The Reign of Hazrat Umar*

Several examples can be found in the reign of Hazrat Umar that shows the fulfillment of this important obligation. When he went to Syria, Hazrat Bilal, very efficiently, briefed him that these people are suffering from starvation. He at once ordered the native ruler to make arrangements for the food grains according to their needs.<sup>46</sup>

It is reported by Kalbi. Once Hazrat Umar was sleeping in the mosque when he heard the sound O Umar! O Umar! He woke up and rushed towards the sound. When he reached there he saw an Arab and a crowd had gathered around him. When he saw Umar, people told him that he is the caliph. Hazrat Umar asked the reason of his complaining. He uttered some pieces of poetry in return indicating about famine. Hazrat Umar asked the crowd O people! Did you understand what he was saying. He is complaining about famine. Umar eats to his fill while Muslims are suffering from famine. Can any one of you provide them the food and dates and other food articles? So he set off two of the Ansars and several camels loaded with food articles. He went to Yemen and distributed there what he had.<sup>47</sup>

The famine of 18 A.H is famous. Therefore the year is named as the “year of famine” in Islamic history.<sup>48</sup> It was a time of test for Islamic ruler in history. On this occasion, the exhibition of sense of duty, active participation and good arrangements made by Hazrat Umar is exemplary for the rulers to come.

The famine was so severe that for 9 months there had been starvation in the whole of Hijaz. There was no agricultural yield because of drought. People from rural areas had come to city especially Madina to save themselves from death of starvation. The number of deaths was great despite making all arrangements effectively. Hazrat Umar made arrangements for the distribution of food items. He imported grains from far fetched areas like Syria and Egypt. Thousands of camels were slaughtered. He faced this condition as war and made similar sort of arrangements. He himself supervised these arrangements and he looked so because of overwork that people had to say: If God had not made famine to come to an end it was feared that Umar would die in the course of struggling for Muslims.<sup>49</sup> It is reported by his son that My father did a new thing that he did not usually do. He entered his house after leading

Esha prayer and offered prayer till the end of night and then came out. One night I heard him saying, “*O God! The death of Muslim Ummah should not be at my hands.*”

To share the sufferings of Muslims on equal grounds he gave up the use of ghee and meat for himself. It caused him ill health and his colour turned black.<sup>50</sup> He used to patrol in the streets of Madina to know and discover about deserving people and when he found them, made arrangements immediately.

Once he was patrolling at night. He saw a woman cooking some thing while children sitting beside her were weeping. He asked the reason of their weeping. She replied that they were hungry and I had put water in the pot for boiling and raising false hopes. Only Allah will decide between me and Umar. Hearing this he rushed towards treasury, took a bag of flour and reached her house, sat beside her and blew up fire. When the food got ready and the children fell asleep after eating it, then he returned and frequently uttered the sentence. These children were weeping for being hungry and so were not able to sleep.<sup>51</sup>

This incident shows his concern for the care and support of deserving by the caliph. He himself got the food prepared and made them to eat it.

The concept of care and support he had was so vast and universal that he used to say: If there dies an animal because of starvation within the boundaries of Islamic State, I will have to be answerable to Allah. If there dies a camel helplessly on the bank of Euphrates, I fear that Allah will question me for that.<sup>52</sup>

#### *The Reign of Hazrat Ali (A.S)*

Hazrat Ali (A.S) has been heard saying that Allah has made it obligatory for wealthy people to support financially the poor and the needy if they are hungry or deprived of clothing or suffering from financial crisis, it is because wealthy people are not performing their duty efficiently. So Allah will question them and they will be punished for their negligence.

Islamic history shows whenever the ruler followed Islamic teachings perfectly and realized the responsibility, he began to weep realizing the responsibility of care and support of needy. So when Hazrat Umar bin Abdul Aziz, who is considered to be the 5<sup>th</sup> caliph on the basis of performing of duties of Islamic State, became caliph he wept because of the burden of this responsibility. His wife Fatima reports:

*“Once I went close to him, he was on the prayer mat and was weeping bitterly. I asked the matter. He replied, ‘I have taken the responsibility of Muslim Ummah, so I was thinking about hungry beggars, helpless patients,*

*warriors, oppressed, poor prisoners, aged people and those who are poor but have a huge family to support. I was concerned about them and I realized that Allah will question me regarding those people on the day of Judgement. Their case will be supported by Prophet Muhammad (PBUH). I am afraid that during cross-examination I will fail to prove my point. So I began to weep feeling pity for my soul’.*<sup>53</sup>

It shows that he was much concerned about this responsibility and was weeping being afraid that he will have to be answerable before Allah. Above mentioned incidents and examples show the concern of Caliphs for the care and support of needy. They did every thing what they could do to perform this duty efficiently and provide the deserving masses with the basic needs of life.

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- <sup>30</sup> Muhammad Bin Ismail Bukhari, *Al-Jamia-ul-Sahih*, Book of Commands, Vol. 8, (Beirut, 1981), 104
- <sup>31</sup> Abu Eisa Muhammad bin Eisa Imam Tirmizi, *Sunan-e-Tirmizi*, Book of Commands, Vol. 2 (Beirut), 395
- <sup>32</sup> Alauddin Ali Muttaqi, *Kanzul Ammal fi Sunan-ul-Aqwal and Affal*, Vol. 4, (Beirut, 1985), 99
- <sup>33</sup> Zaki-ud-Din, *Targheeb-o-Tarheeb*, Vol. 2 (Beirut, 1988), 67
- <sup>34</sup> *Ibid.*, 66

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- <sup>35</sup> Ibid.
- <sup>36</sup> Abu Daood, *Sunan Abu Daood*, Vol. 3, 463
- <sup>37</sup> Bukhari, *Al Jamia-ul-Sahih*, Vol. 3, 189
- <sup>38</sup> Noor Muhammad Ghaffari, *The Economic life of Holy Prophet Muhammad (SAW)* (Lahore: Diyal Singh Trust), 306-307
- <sup>39</sup> M. Haneef Jalindhri, *The Social Life of Prophet Muhammad* (Karachi: Zawar Publications, 2004) 284
- <sup>40</sup> Noor Muhammad Ghaffari, *The Economic Life of Prophet Muhammad (SAW)*, *loc.cit.*, 350-351
- <sup>41</sup> Ahmed bin Hambal, *Musnad*, Vol. 3 (Makkah), 223
- <sup>42</sup> M. Haneef Jalindhri, *The social Life of Prophet Muhammad*, 283
- <sup>43</sup> Al Qasim bin Salam Abu-Ubaida, *Kitaab-ul-Amwaal*, Translated by Abdul Rehman Soorati, (Lebanon), 202
- <sup>44</sup> Ibid., 116
- <sup>45</sup> Abu Yousaf yaqoob bin Ibraheem, *Kitaab-ul-Khiraaj*, (Lebanon, 1979), 172
- <sup>46</sup> Abu-Ubaida, *Kitaab-ul-Amwaal*, *op.cit.*, 264
- <sup>47</sup> Ibne-e-Jozi, *Seerah Umar bin Khattab*, Vol. 3, 112
- <sup>48</sup> Muhammad bin Saad, *Tabqaat-e-Saad*, Vol. 3 (Karachi: Nafees Academy, 1977), 112
- <sup>49</sup> Ibn-e-Saad, *Al Tabqaat-ul-Kubra*, Vol. 3, (Beirut) 315
- <sup>50</sup> Muhammad Bin Saad, *Tabqaat-e-Saad*, Vol. 3, 115
- <sup>51</sup> Ameen Ahsan Islahi, *Islamic State*, (Lahore: 2002), 137
- <sup>52</sup> Ibn-e-Saad, *Al Tabqaat-ul-Kubra*, Vol 3, Pg 305
- <sup>53</sup> Ibn-ul-Aseer, Ali bin Abi Alkaram Muhammad bin Abdul Kareem Abdul Wahid Al Sheebani Abdul Hassan, *Al Kaamil Fi Taarikh*, Vol. 5 (Cario, 1938), 24