
The importance of *Zakāh* as a means to provide social security can hardly be over-emphasized. In the early days of Islam *Zakāh* had played a significant role in the elimination of poverty. It had provided an effective tool for equitable income distribution as well as to ensure social justice and public welfare.

Appreciative of this significant historical role of *Zakāh*, Muslim scholars are today paying a great deal of attention to it. In recent years, several commendable research works have appeared dealing with the viability of *Zakāh* in the modern times. One of such scholarly work is *The Zakat Law* by a scholar of Islamic Law, Khalid Nazir, who has been associated for quite long with the Central Zakat Administration of Pakistan. The book under review seeks to evaluate the Pakistani experience *vis-à-vis* the enforcement of *Zakāh* and to analyse its conceptual and operational aspects, highlighting the points of strength and weakness in the system.

The book is divided into five chapters. The first chapter, entitled “Historical and Conceptual Developments,” provides a systematic exposition of the precepts and rules of *Zakāh* in classical Islamic jurisprudence. The chapter also makes a survey of the efforts made for the implementation of *Zakāh* in Pakistan from 1947 till the enforcement of the Law of *Zakat* in 1980.

The second chapter provides a comprehensive introduction to *Zakat* and Ushr Ordinance, 1980. It studies the provisions of the *Zakat* Ordinance with regard to the persons and wealth liable to payment of *Zakāh*, the *nišāb* for *Zakāh*, *Zakāh* deductible assets, the mode of *Zakāh* collection, etc. It also describes the provisions regarding the establishment of *Zakāh* funds and their disbursement. Chapter three deals with important jurisprudential issues involved in the *Zakat* Ordinance 1980. Some of the issues discussed in this chapter are:

1. Assets liable to *Zakat*.
2. *Zakat* on assets owned by minors.
3. *Zakat* on assets of companies.
4. *Zakat* on paper currency and its *Nisab*.
5. Agricultural produce amendable to *Zakat Nisab* for *Ushr*.
6. The issue of *Tamleek*.

The author has thoroughly discussed these issues, relying on the authentic books of classical Islamic law. He has also shed light on the methodology followed by the authors of the *Zakat* law in adopting a particular juristic
opinion in the Zakat Ordinance of 1980. In this regard, he informs the reader that the said ordinance does not follow any particular school of Islamic law; rather, it is based on an eclectic choice from among the varying views in the Hanafi, Maliki, Shafi'i and Hanbli schools, on the basis of their perceived closeness to the Qur'an and the Sunnah, their conformity with the spirit and objectives of the Shari'ah and their practicability in the modern times. For example, the Zakat and Ushr Ordinance 1980, imposes Zakah on the assets of private companies in the same manner as it does on the assets of individuals. This position of the ordinance is based on Shafi'i law which believes that joint ownership should be treated as a single unit in connection with Zakah recovery. An eminent contemporary Muslim scholar, Dr Yusuf al-Qaraawî has also supported this position and has suggested that joint ownership should be treated as a single unit for the payment of Zakah.

As regards agricultural produce liable to Zakah, the Ordinance has adopted the viewpoint of Hanafi jurists who hold that all kinds of agricultural, horticultural and forest products are liable to Zakah without requiring them to be staple diet as required by the Shafi'i jurists, or storable and weighable as maintained by the Hanabli jurists. The fact is that there is no valid basis for this distinction. As such, the Ordinance has adopted an opinion that is more consistent with the spirit of the Shari'ah.

The fourth chapter of the book focuses on the amendments in the Zakat and Ushr Ordinance 1980 until the year 1997. The important amendments and their implications discussed in the chapter are:

1. Exemptions granted from compulsory deduction of Zakat on the basis of a person's affiliation with a certain religious sect or legal school.
   This amendment has exempted the Shi'ah Muslims from compulsory deduction of Zakah from their bank accounts.

2. Filing of declaration on grounds of a person's affinity, whether of fiqh or sectarian creed.
   Through this amendment, the procedure regarding the filing of declaration for exemption was made easy and simple.

3. Exclusion of foreign currency accounts from the compulsory deduction of Zakat.
   Through this amendment all the assets acquired against payment in foreign currency or maintained in foreign currency, have been excluded from compulsory deduction of Zakah.

4. Bonds and certificates issued by the Federal Government or Statutory Corporations have also been exempted from the compulsory deduction of Zakat.
   These and similar other amendments have been thoroughly discussed in this chapter. The compatibility of these measures with the Shari'ah or otherwise has received a special attention. The author has expressed his dissatisfaction with many of these amendments, so that he describes them as "politically motivated
amendments without any genuine concern for the needy” (p. 178). He also observes that some amendments were made even without proper groundwork and study.

The last chapter of the book has been devoted to the study of Zakāb laws operating in other Muslim countries. The countries selected for this study are: (1) Sudan, (2) Saudi Arabia, (3) Yemen, (4) Jordan, (5) Libya, (6) Kuwait, (7) Malaysia, (8) Bangladesh, and (9) Indonesia.

The method of study followed by the author in this chapter is that he first produces the text of the relevant legislation, then analyses its conceptual, legal and operational aspects. He also attempts to make a comparison between the Zakāh system operating in Pakistan and those in the other Muslim countries. This has made the study very useful for all those interested in studying the Zakāb system of Pakistan from a comparative perspective.

The book is, no doubt, a commendable work, which has very comprehensively dealt with almost all issues pertaining to the Zakat laws operating in Pakistan. Its treatment of the issues is of high academic quality.

The reference to other juristic opinions is characterized by of accuracy. All in all, the book is a valuable source work for all those interested to study the laws and philosophy of Zakāb as operating in Pakistan.

Although the main focus of the book is the Law of Zakat in Pakistan, which makes the empirical study of the impact of Zakāb on society, strictly speaking, outside its preview. There is, however, a pressing need that Pakistan’s experiment be assessed in terms of its impact on the alleviation of poverty from the Pakistani society. We hope that the author will address this important question in the next addition of the book.

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