

# **The Economics Significance of the Law of Ḥuqúqu'lláh (The Right of God)**

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## Introduction

- The aim of this presentation is not to compare the revealed Law of Ḥuqúqu'lláh with man-made theories and models in economics and, if we are using them, is to explore the economic significance of Ḥuqúqu'lláh.
- It should be noted that the Bahá'í Faith is not an economic system and its Founders never claimed to be economic experts. The contribution of the Bahá'í Faith to economics is indirect and is mainly spiritual in nature. The goal of the Bahá'í Faith is to unite humanity, and economics is just a means to achieve it.
- The detailed Laws of Ḥuqúqu'lláh are not a part of this presentation. The focus is mainly on the economic significance of this Law. However, it will be irrational to examine this Mighty Law of Bahá'u'lláh only from an economic perspective without referring to its spiritual significance. Therefore, throughout this presentation, we are adding spirit to various forms of economic views and models.
- The Law of Ḥuqúqu'lláh ensures the economic well-being of the entire society. In one of His writings, Bahá'u'lláh states that the payment of Ḥuqúqu'lláh should be with utmost joy. Therefore, if fulfilling the payment of Ḥuqúqu'lláh is the cause of joy and blessings, then Bahá'ís will try to comply with the criteria. For example, no one accumulates wealth without paying what one owes to society, leading to fair distribution. Also, producers will produce goods and services that are healthy for humans, preserving the environment and respecting future generations. Consumers also help by having a balanced lifestyle. Although the administration and payment of the Law of Ḥuqúqu'lláh are with Bahá'ís and the Bahá'í Institutions, the benefits are for the whole society.

Some of the characteristics of Ḥuqúqu'lláh:

- We know from the Writings that this is a 'Mighty Law', and it is unique in religious history.
- It is an obligation for those who are eligible to pay for it.
- It is a private matter. No one is allowed to ask anybody to pay for it.
- Individuals are free to evaluate the amount on which Ḥuqúqu'lláh is calculated.
- It purifies one's possessions and attracts spiritual blessings.
- It is used by the Universal House of Justice for building the World Order of Bahá'u'lláh, which is designed for the upliftment of humanity. Therefore, at this

time, Ḥuqúqu'lláh is used for building the foundations of the World Order of Bahá'u'lláh.

- Within this short period of the history of the Bahá'í Faith, the Law of Ḥuqúqu'lláh is working well within the Bahá'í community.

### **The background**

A unique and revolutionary spiritual principle mentioned in the Bahá'í scriptures for the redistribution of income is the law of Ḥuqúqu'lláh. Here are a few facts about this Law:

- 'Ḥuqúqu'lláh' is an Arabic word composed of two words, Ḥuqúq, meaning 'Rights' and Allah, meaning 'God'. Therefore, Ḥuqúqu'lláh means 'the Rights of God'.
- Ḥuqúqu'lláh, although a spiritual law, is subject to specific obligations and regulations. The law states that 19% of the earnings of a Bahá'í over a certain limit, and after all expenses have been paid, belongs to God and should be paid to the head of the Faith, the Universal House of Justice.
- The importance of this law is stated in the Book of the Laws - *The Kitáb-i-Aqdas*, verse 97, as follows, "By this means [the Right of God] He hath desired to purify what ye possess and to enable you to draw nigh unto such stations as none can comprehend save those whom God hath willed [emphasis added]."
- The Ḥuqúqu'lláh constitutes the bedrock of an unprecedented spiritual economy.
- Bahá'u'lláh proclaimed the application of this law in *The Kitáb-i-Aqdas* in 1873, and the Universal House of Justice announced its worldwide application in 1992.

The Institution of Ḥuqúqu'lláh:

- The operation of the institution of 'Ḥuqúqu'lláh' is under the Board of Trustees, and the head office is in Haifa, Israel. There are representatives of Ḥuqúqu'lláh in each country to administer the affairs of this law.
- Ḥuqúqu'lláh is operated as an institution because it requires calculation, administration, the process of payments and requirement for additional clarification.
- The main purpose of the Institution of Ḥuqúqu'lláh is the education of believers to understand the spiritual significance of the law.
- Although observing the Right of God is limited to Bahá'ís and entrusted to the Bahá'í institutions, it is ultimately used for the betterment of the whole society.

To continue, two sets of requirements will be considered: direct and indirect.

Direct:

There are many direct statements in the Writings as requirements for this law. Here is one of the Writings of Bahá'u'lláh: “O Zayn! ...Beseech ye God that He may enable everyone to discharge the obligation of Huqúq, inasmuch as the progress and promotion of the Cause of God depend on material means. If His faithful servants could realize how meritorious are benevolent deeds in these days, they would all arise to do that which is meet and seemly.” (Quoted in a Compilation on Huqúqu'lláh, # 1)

An interesting point about the financial affairs of the Bahá'í community is that the Bahá'í community, which is widely spread around the world, is fully self-supported in terms of finances. Still, most governments, which are geographically in smaller areas, always have budget difficulties in terms of financing their activities and are heavily in debt.

Indirect:

The second sets of teachings help a Bahá'í reach a financial level in terms of surplus earnings to be eligible to pay Huqúqu'lláh. Some of these teachings are:

- Work is considered a worship
- Idleness is discouraged
- Begging is prohibited
- Wealth creation is commendable
- Women empowerment
- The importance of education and skill training
- Considerations of truthfulness and trustworthiness in work
- The importance of innovation and technology
- Using consultation as a method of decision-making

### **Huqúqu'lláh & sustainable production**

Sustainable development:

The World Environment Commission defines sustainable development as development that meets the needs of the present without compromising the ability of future generations to meet their own needs (World Commission on Environment and Development - Brundtland Commission -1987). A one-dimensional solution adopted with mainly monetary instruments is not an effective way of solving economic problems. The Law of Huqúqu'lláh can be considered a multidimensional approach to sustainability. Throughout this presentation, the

phrase sustainable development and sustainability is used, keeping in mind three objectives: wellbeing for this generation, well-being for the future generation, and preserving the eco-system.

Ḥuqúqu'lláh and economic sustainability:

A one-dimensional solution would not effectively deal with market inconsistencies. 'Abdu'l-Bahá states: "The trouble with our economics [is that] ...its system and application have been purely material, instead of material and spiritual." ('Abdu'l-Bahá', *Star of the West*, vol. viii: 1, 21 March 1917, p. 5.) Hence, the proposition is to consider a multi-dimensional approach to market equilibrium and sustainability. To create a balance in our economy, as 'Abdu'l-Bahá states, an "adjustment of means of livelihood in human society..." is needed, which requires a change in lifestyle for all participants in the market. Ḥuqúqu'lláh can create such a balance. The concept of Ḥuqúqu'lláh is that a percentage of the surplus income belongs to God. This means principles such as trustworthiness, truthfulness and honesty should be considered and practised by employees and employers when producing goods and services. These virtues are important for the spiritual development of individuals resulting in producing merit goods. Merit goods benefit individuals and the whole society, or their social benefits are more than individual benefits, such as education and vaccination.

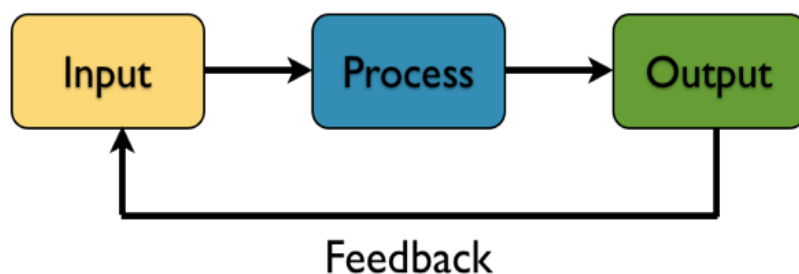
Meaningful work:

"O MY SERVANTS!

Ye are the trees of My garden; ye must give forth goodly and wondrous fruits, that ye yourselves and others may profit therefrom. Thus, it is incumbent on everyone to engage in crafts and professions, for therein lies the secret of wealth, O men of understanding! For results depend upon means, and the grace of God shall be all-sufficient unto you. Trees that yield no fruit have been and will ever be for the fire." (Bahá'u'lláh, *Hidden Words*, Persian, # 80) This passage from the *Hidden words* refers to a significant point relevant to this discussion. It tells us that a Bahá'í should be a productive member of society and produce wondrous fruits. Also, the examples of the type of work stated in this passage are those in high demand and, as a result, gain higher earnings. Higher earnings put a person in a good position to have higher income and, as a result, produce a surplus income for paying the Huquq.

## Ḥuqúqu'lláh and Input-Output model:

Before going to the next slide to explain this model and how Ḥuqúqu'lláh can be used to help the process, in this slide, economic input is: land, labour, capital, and output are goods and services produced through adopting a process. The process can be a simple method of producing a product, such as making tea or coffee at home, to more sophisticated heavy manufacturing, such as a car manufacturer. The crucial point in this model is the cost-effectiveness of transferring input into output. The economic idea of the input-output model can be used to demonstrate the role of Ḥuqúqu'lláh in producing products that are environmentally sustainable, economically beneficial, and ethically commendable. The model shows the process of converting inputs to produce output. In this model, the choice is a process that, in economic terms, requires a cost-benefit analysis. We can choose to use all the resources available to us to make those products that are destructive, harmful, and unnecessary to humans and nature, or we can choose to use resources to produce products that are necessary and beneficial to all. Once human talent, capability, knowledge, wisdom, and moral and spiritual consideration are added to the process of transferring input into the output model, the choices of producing output become constructive, useful, sustainable, and ethical. In this model, Ḥuqúqu'lláh is an ideal principle to help the process. Therefore, for making conscious choices, morality and spirituality should be considered as another resource and added to the input section. Ḥuqúqu'lláh, as a spiritual Law, can function as a useful principle to have an effect in the process of the input-output model to produce those products that suit human dignity.



Shoghi Effendi, in the following statement, suggests the process of the input and output model. “In such a world society ... The enormous energy [the means - input] dissipated and wasted on war, whether economic or political, will be consecrated to such ends [output] as will extend the range of human inventions and technical development, to the increase of the productivity of mankind... [emphasis added]” (Shoghi Effendi, *The World Order of Bahá'u'lláh*, p. 204)

It is important to note that the Bahá'í principles should not be considered in isolation. They are connected. For effective use of the Law of Ḥuqúqu'lláh in this model, the consideration of several other teachings would be helpful for an effective process of transferring input into output. Some of these teachings were stated earlier as indirect teachings.

Ḥuqúqu'lláh and the Gross Domestic Product (GDP):

GDP is the monetary value of all goods and services produced in a country in a specific period. GDP measures only economic production. GDP ignores the moral and spiritual aspects of production. For example, GDP fails to measure human well-being accurately. GDP does not consider environmental damage. GDP is not concerned about the type of products produced. Any type of product produced in the market adds to the value of GDP. For example, destructive and damaging products to humans, animals, and the environment with negative externalities add to the value of GDP. The Law of Ḥuqúqu'lláh can function as a multi-dimensional means to influence actors of the economy to produce products that are economically beneficial, environmentally supportable, and morally acceptable.

Ḥuqúqu'lláh and the multiplier effect:

The multiplier effect was introduced by John Maynard Keynes, a British economist, in 1936. It states: That any change in the components of aggregate demand will have a multiplier effect on aggregate demand and, therefore, on GDP.

$$\text{GDP} = \text{Consumption} + \text{Investment} + \text{Government spending} + \text{Export} - \text{Import}$$

For example, from a mathematical perspective, if we increase investment by 2%, GDP on the other side of the equation should increase by 2% to make the LHS and RHS equal. The multiplier says if, for example, investment in education increases by 2%, GDP will increase by 2%, 4% or 6% or more.

The social function of the 19% payment of Ḥuqúqu'lláh has a 'multiplier effect'. For example, an investment in education, in which currently many tutorial schools are operated by Bahá'í Institutions around the world, leads to the promotion of human prosperity and increases society's wealth. Therefore, there would be greater possibilities for community

development, social welfare and the improvement and maintenance of the infrastructure, affecting the wider society.

Therefore, if the benefits of the Law of Ḥuqúqu'lláh reach the whole society, including the promotion of education and advancement of technology, then the Law has a 'multiplier effect'. Looking at the relative prosperity of the Bahá'í community in Iran, we see the outcome of the multiplier effect. In 1875 "Abdu'l-Bahá referred to activities that would multiply the wealth of a nation. He said: "...the truths of such physical sciences as are beneficial to man, and to widen the scope of industry and increase the products of commerce and multiply the nation's avenues of wealth." (*Secret of Divine Civilization*, p. 101)

Several Bahá'í principles have a multiplier effect, including:

- Women empowerment
- The importance of education and training
- Investment in early childhood development
- Innovation and technology

The relative prosperity of the Bahá'í community of Iran is due to several factors, including:

- The application of spiritual principles.
- For Bahá'ís, work is important and is considered worship, and this makes Bahá'ís productive members of society.
- For Bahá'ís, education and acquiring a profession is important, and we know that professional jobs are highly demanded with higher earnings.
- There has been investment in education from the very early establishment of the Bahá'í community in Iran.
- Also, the role of women in the Bahá'í community is significant in raising wealth for the family, the community, and the whole nation.
- And many other principles that, if incorporated into any system and applied in any community, will bring relative prosperity and well-being to its members.
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### **Ḥuqúqu'lláh & distributive justice**

Calculation:

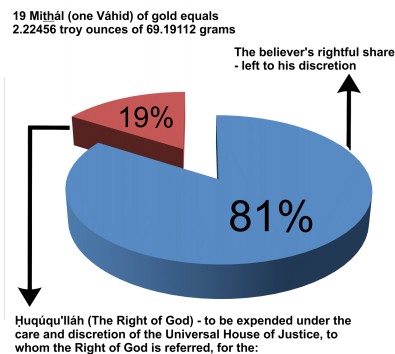


The Law of Ḥuqúqu'lláh states that: "...after having deducted the yearly expenses, if there is still any surplus left, then Huqúq will apply to this surplus at the rate of 19%, and no further payment of Huqúq will fall due on it." ('Abdu'l-Bahá, Compilation on *Huqúqu'lláh*, # 66)

Calculation based on the price of gold on 25 September 2022 in US dollars:

- The unit of Huqúq is gold
- The measurement is Mithqal
- 1 mithqal of gold = 3,642 grams of gold
- 19 mithqal of gold = 69,198 grams of gold
- $69,198 \times \$ 54.50 = \$ 3,771$  (25 September 2022)

But how should the other 81% be spent? Let me make a very simple example of this Law. Suppose we have this cake. The Law says to give 19% of it to God and enjoy the rest. Now, our job is not finished by giving a portion of this cake. The questions we should ask are: is it healthy to eat the other 81%? Can we, for example, share the cake with others? Can we save some of this cake for the future? Therefore, several other Bahá'í teachings should be used for consuming the remaining 81%, such as the principle of moderation, contentment, independent investigation of truth, consultation, common interest rather than self-interest, the harmony of science and religion and more. Applying this simple example to the greater society, we can address and solve many existing problems, such as reducing poverty, eliminating the gap between the rich and the poor, protecting the eco-system, and saving the earth's valuable resources for future generations.



The concept of wealth in the Bahá'í writings, Baha'u'llah states:

“Having attained the stage of fulfilment and reached his maturity, man standeth in need of wealth, and such wealth as he acquireth through crafts or professions is commendable and praiseworthy.” (Bahá'u'lláh, *Tablets of Bahá'u'lláh*, pp. 34-35)

The stage of fulfilment and reaching maturity considering this discussion can be interpreted as attaining a high level of human consciousness where the acquisition of wealth becomes worthy if achieved through appropriate means and expended for the common good.

‘Abdu'l-Bahá describes how wealth should be acquired and how it should be spent. He said, “Wealth is praiseworthy in the highest degree, if it is acquired by an individual’s own efforts and the grace of God, in commerce, agriculture, art and industry, and if it be expended for philanthropic purposes.” (‘Abdu'l-Bahá, *Secret of Divine Civilization*, p. 4)

About the means and ends, the Universal House of Justice states:

“Wealth is acceptable and praiseworthy to the extent that it serves as a means for achieving higher ends, such as:

- meeting one’s necessities,
- fostering the progress of one’s family,
- promoting the welfare of society,
- and for contributing to the establishment of a world civilization.” (2 April 2010)

In the same statement, the UHJ talks about the social function of wealth

“...the acquisition of wealth is praiseworthy only insofar as it is attained through just means and expended for benevolent purposes, for the promotion of knowledge and toward the common good...” (2 April 2010)

The distributive function of the Law of Ḥuqúqu'lláh:

Although observing ‘the Right of God’ is limited to Bahá'ís and entrusted to the Bahá'í institutions, it is ultimately used for the betterment of the whole society.

- The rationale of Ḥuqúqu'lláh is that wealth is not accumulated in the hands of a few but will be distributed in society to be used for the benefit of all.
- The result will eliminate poverty in the long run and reduce the gap between the rich and the poor.

- The social function of Ḥuqúqu'lláh will be recognised to reduce inequality.

Economic inequality generally refers to the disparity of wealth or income between different groups or within a society. Economic inequality can be referred to as increasing the gap between the rich and the poor.

Inequality matters for several reasons:

- Equality, like fairness, is an important value in most societies. Irrespective of ideology, culture, and religion, people care about inequality.
- Inequality can be a signal of a lack of income mobility and opportunity.
- Widening inequality also has significant implications for growth and macroeconomic stability; it can concentrate political and decision-making power in the hands of a few.
- High and sustained levels of inequality result in resource misallocation and corruption, with adverse social and economic consequences.

Bahá'í view on equality and inequality:

The Bahá'í view is that we are all equal in the sight of God and the sight of the laws of the land. But we are different in social and economic conditions. Everyone has a different capability, knowledge, talent, and eagerness to work. 'Abdu'l-Bahá states: "It is not meant that all will be equal, for inequality in degree and capacity is a property of nature.

Necessarily there will be rich people and also those who will be in want of their livelihood, but in the aggregate community there will be equalization and readjustment of values and interests. In the future there will be no very rich nor extremely poor. There will be an equilibrium of interests, and a condition will be established which will make both rich and poor comfortable and content." ('Abdu'l-Bahá, *The Promulgation of Universal Peace*, p. 132) And Shoghi Effendi states: "Social inequality is the inevitable outcome of the natural inequality of man. Human beings are different in ability and should, therefore, be different in their social and economic standing. Extremes of wealth and poverty should, however, be abolished..." (Shoghi Effendi, *Directives from the Guardian*, p. 20)

Ḥuqúqu'lláh and equilibrium in the social and economic life:

One of the principles of classical economics is that the market reaches equilibrium automatically in the long run. Equilibrium means that the market will be in a state of rest.

However, economic problems such as poverty, increasing the gap between the rich and the poor, wealth accumulation, unemployment, inflation, unsustainable economic growth, power distortion such as monopoly and all kinds of negative externalities show that the free-market economy does not reach equilibrium and cannot maintain sustainability. Dr Varqa suggests that the Law of Ḥuqúqu'lláh can contribute to the establishment of equilibrium in the market. According to Dr Varqá, the rationale of the Law is the inception of an evolutionary process, which, in the course of ages and centuries to come, assists everyone in adopting a moderate way of living. He points out that the law "... contributes to establishing an equilibrium in the socio-economic life of those who dwell on the earth, thereby eliminating extreme wealth and poverty." (Alí Muhammad Varqá. *Ḥuqúqu'lláh Newsletter*, no. 2, 1997, p.2.)

### **Ḥuqúqu'lláh and a moderate consumption**

The most well-known economic problem discussed in almost every economic textbook is the definition of an economic problem. Explaining that from an economic point of view, the 'want' of each person are unlimited, but the available resources are limited, so a person is forced to choose. Since he cannot fulfil all his desires, he must set preferences or priorities. This is where ethics plays an important role so that a person can choose the best in the list of priorities. In this case, the law of Ḥuqúqu'lláh considers both material and spiritual aspects so that each person can make the best choice because the Law is not only concerned with spirituality but also with the necessary expenses of life or 'need', which people expect from material well-being.

A visionary and creative view is that in an ideal world, those goods and services that are damaging to the ecosystem, do not possess the features of sustainability, and are not in line with human dignity will be removed from the market. The list of such unnecessary and damaging commodities is many. Much of the present economic resources will be protected once applying the Law of Ḥuqúqu'lláh and other relevant and associated Bahá'í teachings, such as advanced knowledge and technology and innovative economic activities will be available for a healthy lifestyle.

The close connection between Ḥuqúqu'lláh and moderation:

Disposable income = expenditure + savings

This is the formula for income and expenditures. Disposable income is the income available to spend or income after all the deductions. The disposable income is divided into two parts: expenditures and savings. By practising the spiritual principle of moderation, expenditure comes under control, and individuals and families avoid purchasing products that are unnecessary, unhealthy, and damaging to the ecosystem. Hence, an additional part of the income will be saved. This way, the surplus part of savings will reach a level that makes an individual eligible to pay Ḥuqúq.

The spiritual principle of moderation not only encourages individuals and families to use products that are useful and befitting of human dignity but also purifies wealth. Therefore, there is a close relationship between Ḥuqúqu'lláh and moderation. A moderate lifestyle is not only for the rich to have a simpler life but also for the poor to elevate their lifestyle. The poor are entitled to have a happy and prosperous life.

### **The economic and spiritual benefits of the Law of Ḥuqúqu'lláh**

- "...for benevolent pursuits and for the common weal ... the Ḥuqúq will be used for charitable purposes ... the payment of the Right of God is conducive to prosperity, to blessing, and to honour and divine protection." (Bahá'u'lláh, *Compilation of Compilations*, # 1104.)
- "...every true and sincere believer will offer Huqúq to be expended for the relief of the poor, the disabled, the needy, and the orphans, and for other vital needs of the Cause of God, even as Christ did establish a Fund for benevolent purposes." ('Abdu'l-Bahá, *Ḥuqúqu'lláh Compilation*, p. 15)

The economic and spiritual benefits of the Law of Ḥuqúqu'lláh and its use:

- Care, maintenance, and restoration of Bahá'í Holy Places.
- Building up the Bahá'í World Administrative Centre.
- Support the work of the many Bahá'í institutions and agencies.
- Erection and restoration of Bahá'í Houses of Worships.
- Establishment and support of new institutions.
- Charitable and benevolent undertakings.
- Support of the worldwide manifold interests of the Faith.

...These are still early days in the worldwide development of the institution of Ḥuqúqu'lláh, which will expand and flourish in the centuries to come and will provide material resources essential for the advancement of the human race. (Universal House of Justice)

The economic and spiritual benefits of the Law of Ḥuqúqu'lláh and its use:

In addition to economic outcomes, the Law has many spiritual inspirations for Bahá'ís. For example:

- The law assists individuals in learning how to budget and control their income and expenditure.
- Individuals develop their altruistic nature of caring and sharing.
- The Law of Ḥuqúqu'lláh allows Bahá'ís to learn about moral virtues such as generosity, truthfulness, detachment, sacrifice, and compassion.
- In practising this law, individuals would be their trustees, as they are not individually asked to pay Huqúqu'lláh, and it is their responsibility to do so.
- Observing this law to purify one's wealth would also have a positive impact on future generations and one's offspring.
- Applying the law of Ḥuqúqu'lláh ensures the spiritual and economic well-being of the whole society.
- If the Law brings prosperity and blessings, Bahá'ís will try their best to fulfil the conditions to be eligible for its payment.

### **Ḥuqúqu'lláh and tax system**

Ḥuqúqu'lláh is not the same as a tax system. It should be noted that the concept of Ḥuqúqu'lláh is not the same as a tax system.

On Tax: Although implementing this Law is a spiritual obligation, the effectiveness depends on paying with utmost joy.

Taxation, on the contrary, is compulsory and imposed on individuals.

On Tax: As it is compulsory and collected by force, it discourages some people from earning more than a limit or, in many instances, avoiding paying tax.

On Ḥuqúqu'lláh: As it is paid by joy and is a spiritual obligation, it inspires people to earn more to be eligible for the payment.

## **Ḥuqúqu'lláh and Voluntary Contributions**

Ḥuqúqu'lláh is different from Voluntary contributions.

- The payment of Ḥuqúqu'lláh is based on calculations of one's income, whereas contributing to the Bahá'í Funds is left to the free wish and eagerness of the believers.
- The Right of God cannot be earmarked for some specific purpose. It is entirely at the disposal of the Universal House of Justice, while other contributions could be earmarked for other purposes, according to the wish of the contributor.
- Contributions made to the Bahá'í Funds cannot be considered as part of one's payment to Ḥuqúqu'lláh

## **Ḥuqúqu'lláh and the Law of Zakát**

Ḥuqúqu'lláh is not the same as Zakát

- Zakát is an obligatory tax required of Muslims. This is one of the basic principles of Islam, and the idea is that wealthy Muslims should put aside 2.5% of their total wealth to help the poor and needy. The Zakát is levied on five categories: food grains and fruit, camels, cattle, sheep and goats, gold and silver, and is payable each year after one year's possession.
- Bahá'u'lláh has accepted the Islamic law of Zakát as another source for wealth redistribution. At this stage of the development of the Bahá'í community, the law of Zakát and the principle of contribution to the Bahá'í Fund are merged until the Universal House of Justice in the future makes an alternate decision about its application.

## **Conclusion**

In conclusion, I like to say a few words about the function of money from an economic standpoint and relate it to Ḥuqúqu'lláh and other sources of Funds, such as general contributions and earmarks. From an economic perspective, the important function of money as a means is when it creates economic activities. Money is worthless if it does not be instrumental to economic development. Money is used throughout an economy to buy goods and services. In the process of movement or circulation, it enables businesses to pay for salaries, maintenance and tools, and other things necessary to sustain business growth. As businesses grow, they create new jobs and pay taxes that a government requires to

perform its objectives. Therefore, we see how important it is when money is distributed fairly and is in circulation rather than being accumulated.

Ḥuqúqu'lláh and other sources of Bahá'í Funds, such as general contributions and earmarks, can be a part of this process and generate economic activities. Let us look at the ways the Bahá'í finances are working. For example, general contributions start from the local Bahá'í communities, such as at the 19-Day Feast and under the supervision of the Local Spiritual Assembly. The fund is spent on local activities, which the whole community benefits. Also, a part of the local fund is transferred to the National Fund for various activities at the national level. Similarly, a part of the National Fund is sent to the international Fund to be spent for activities globally.

Also, if there is a shortage of funds at the local or national level, the funds are allocated from international Funds for the use of activities at the national and local levels. In all these movements, up and down, the Funds are in circulation and creating economic activities. Funds are not accumulated but are in circulation. Therefore, the use of the Fund from Ḥuqúqu'lláh, as we saw a number of its uses earlier, has become the cause of various economic activities, locally, nationally and globally. The key principle considered throughout the process is the belief in the oneness of humanity.