

## Ethical Dimensions of the Institution of *Zakah* and its Contemporary Relevance: An Analytical View

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### Abstract

Zakah is a means of purification. It has been made obligatory upon the Sahib e Nisab believers. It is not merely a tax that is collected from the people, but its foremost purpose is to clean ones property of the worldly impurities and to raise the standards of the society to the heights of decency and purity. The main purpose of Zakah has been stated in the Holy Quran as “(Oh Prophet)! Take charity from their property so that it can clean them and purify them” (IX: 103). In addition to this its purpose is to sow the seeds of kindness, sympathy and benevolence and to provide a chance of their introduction among the various sections of the society and to establish the relationship of love and friendliness. One of the significant objectives of prescribing of Zakah is to promote economic justice in the society. Taqwa includes the use of economic prosperity to achieve a higher and nobler goal. In fact, economic prosperity is a means not an end; it is a source for life, not the end of life; it is a prerequisite for growth and development in life, not the final goal of life. zakah is coupled with compulsory prayer in at least thirty verses of the holy Quran, thereby exemplifying its obligatory significance. From the verse of the Quran which identifies eight categories of the people as beneficiaries of zakah the first and second category are the poor and needy. The foremost mention of these categories indicates that zakah is also an intended alleviator of absolute poverty. zakah can materialize in a surfeit of ways that are conducive to societal development thereby addressing its ethical paradigm. In the present article the treatment would be given to various ethical dimensions of zakah and their relevance in the contemporary times and the methodology followed will be objective and analytical in nature.

**Key Words:** Zakah, Justice, Ethical, Economy, Kindness, Taqwa, Prosperity, Development, Poverty.

### Introduction

A comprehensive look at the categories of the people on whom *zakah* can be invested, immediately reveals the ethical aspect of *zakah*: “*Zakah* is for the poor and needy and those employed to administer the funds, for those whose hearts have been reconciled, for those in bondage and in debt, in the way of Allah, and

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for the wayfarer. It is ordained by Allah”( IX:60) Giving *zakah* to these categories serves superfluity of important ethical objectives. Some of them relate to the state and public order, such as heart reconciliation and in the path of Allah. These two categories imply that the government must collect and distribute *zakah* towards preaching and spreading of Islam, preserving the way of Allah, and defending the Muslim community.

The teachings of the *Quran* and *Sunnah* provide for an ethical order based upon such grounds which are the strongest and stable including the system of *zakah* and other *sadaqaat*. As *zakah* is an important system of Islam therefore, it plays active role in spiritual and ethical life of Muslim society. The payment of *zakah* is not only mandatory and obligatory but as an institution and system of *zakah* it is also an important source of the sustenance of the society. The system of *zakah* ensures judicious distribution of wealth and has wide impact on the entire set up of the society. If *zakah* is established as an institution, it will create a collective social security system for mutual help and the resources can be further utilized for social up liftment and advancement.

*Zakah* on one hand purifies the giver and enables him to develop *qurbat* (nearness) to Allah and on the other hand it produces in him the feelings of love, sorority and generosity towards humanity. These affectionate and caring fellows then collaborate to make a better human society. *Zakah*, besides other aspects, purifies the giver from selfishness and greed and cleans his wealth by investing a portion specified for the marginalized and underprivileged. Though, payment of *zakah* apparently decreases money but, in broader sense, it guarantees circulation of wealth, which results in its multiplication and thus involves more and more people as its beneficiaries.

### **Ethical impact of the *zakah***

Islam concentrates on the reform of individuals, who are constituents of a society. Usually, all the Islamic commandments start from the individual and traverse to the establishment of an ideal society of the people. It is quite a natural process of positive change. *Zakah*, in the same way at first builds character of an individual and then lays a lot of impact upon the society.

#### **(A) Impact upon the individual**

**1. Ikhlas-i Iemaan (Sincerity of Faith) :-** *Zakah* is also called “*Sadaqah*” which is derived from “*Sidq*” which means truth. Proper calculation of assets and capital

for the sake of investing prescribed amount for the poor and the needy is an ample proof of the individual's sincerity of faith. It also shows his complete submission to the will of Almighty Allah. In contrary to this, in the words of holy *Quran*, it is the characteristic of the hypocrites that "they come not to worship save reluctantly"<sup>1</sup>

Narrates Abu Dhar (R.A) that the holy Prophet ﷺ said: "They are the losers on the day of Resurrection, by the Lord of The Ka'bah" I asked "Who are they? May my Parents ransomed to you!" He said, "They are the wealthy except those who spend here and there."<sup>2</sup>

**2. Generosity:**-Man is naturally greedy and his thirst for more and more material gains never satisfies. *Zakah* is a sort of journey from inner self to the exterior. He learns to come out of the paradigm of personal interests and think for other human beings. He extends financial help to the poor and the needy. It cleanses an individual from cupidity, selfishness and miserliness. The holy *Quran* guides: "And whoso is saved from his own avarice such are they who are successful."<sup>3</sup>The holy Prophet ﷺ has said:"Avoid the avarice as people before you were annihilated due to avarice."<sup>4</sup>

**3. Special Financial Assistance:**-*Zakah* is distinct in all other forms of charity in contemporary society, as it also seeks to relieve an insolvent from his unsettled debts. It also provides necessary financial aid for the wayfarer who may unexpectedly face financial risk regardless of being rich or poor.

**4. Tazkiyyah Nafs (Purification of the self) :-***Zakah*, on one hand, purifies the individual who gives *Zakah* from a litany of vices, while, on the other, it purifies those who receive *Zakah* from the feelings of jealousy and hatred against the wealthy people. Thus, it creates love for others in the individual and saves him from self-indulgence and ego-centricity.

**5. Obedience to Law:**-It makes an individual a responsible and obedient citizen. The holy *Quran* provides, "O you who believe! Obey Allah, and obey the Messenger and those of you who are in authority"<sup>5</sup> Divine orders are, in a sense, a sort of benchmarks to make a person obedient to laws and thus become civilized and cultured and inculcate the traits of decency and politeness.

## **(B) Impact Upon the Society as a Whole**

As usually all the Islamic commandments start from the individual and move towards the establishment of an ideal society of the people. *Zakah*, in the same way at first builds character of an individual and then brings a lot of impacts to the society. The collective impacts of *Zakah* can be discussed as follows:

**1. Peace and Prosperity:-***Zakah* ensures social justice by creating financial balance among the people belonging to various strata of society. It decreases the crime rate and inhuman inclinations among the society members. Thus, the whole society strives together and achieves the levels of desired development and prosperity. Judicious distribution of wealth curtails the rate of unemployment and reduces chances of economic recession. <sup>6</sup>

**2. Promoting self-respect:-** As *zakah* is obligatory on the wealthy people so if they pay *zakah*, they are just performing their duty assigned by Almighty Allah. They are not doing any favor to the poor and the destitute. Because, if they do not pay a due share, they will have to face wrath of Allah on the Doomsday. Narrates Abu Hurairah (RA) that the holy Prophet ﷺ said:“No owner of the treasure who does not pay *Zakah*( would be spared) but (his hoards) would be heated in the fire of Hell and these would be made into plates and with these, his sides and his forehead would be cauterized till Allah would pronounce Judgment” <sup>7</sup>That is why the *zakah* givers are themselves thankful to the receivers as they are helping to fulfill their duties. The holy *Quran* guides,“O you who believe! Render not vain your almsgiving by reproach and injury.” <sup>8</sup>

**3. Circulation of Wealth :-** *Zakah* ensures the circulation of wealth and thus it benefits the whole society. The holy Prophetﷺ advised his companion Mu‘adh bin Jabal, while he was proceeding to Yemen “to teach them (the people) that Allah has made it obligatory for them to pay the *Zakah* from their property and it is to be taken from the wealthy among them and given to the poor”<sup>9</sup>. Thus, *Zakah* helps a lot in minimizing poverty. If the desired system of *Zakah* is established, the poverty will vanish away from the earth. <sup>10</sup>*zakah* functions as a social security for all. Those who have enough money today pay for what they have surplus. If they need money tomorrow, they will get what is necessary to help them to live decently <sup>11</sup>. *Zakah* bridges the gulf between the haves and the have-nots. In capitalistic economies, we see that the wealth accumulates into a few hands and the condition of the poor further deteriorates. One of the objectives of the prescription of *zakah* is to avoid such social disparity. The holy *Quran* provides,“This (Wealth) may not circulate solely among the rich from among you.” <sup>12</sup>

**4. Human Fraternity:-***Zakah* brings the people nearer to each other and ensures real brotherhood in the true sense of the word and spirit. The holy *Quran* has made performance of '*Salah*' and payment of '*zakah*' both as pre-requisites of Islamic brotherhood. The *Quran* guides, "But if they repent and establish worship and pay the poor-due (*zakah*), then they are your brethren in religion"<sup>13</sup>

**5. Best Check against hoarding:-***Zakah* is not levied on the income rather on the savings and hoarded items. So the person, who pays *zakah* every year, prefers to invest his wealth and ensure its circulation and expansion, lest it should dwindle year after year. In this way, the literal meaning of *zakah* that is 'growth' materializes. The Holy *Quran* prescribes, "That, which you give in *zakah*, seeking Allah's countenance, has increase manifold"<sup>14</sup> The impact of *zakah* on Social life of Muslim society thus helps to increase production and stimulates supply because it is redistribution of income that enhances the demand by putting more real purchasing power in the hands of the poor.

**6. *Zakah* cleanses jealousy and hatred:-** For the recipient, *zakah* is also a means of purifying himself from envy and hatred. A man, subjected to poverty and pressed by the material necessities of life, who sees others around him enjoying good material living and luxuries without helping him or extending any relief to him will doubtlessly be ravaged by the pressure of unsatisfied and genuine material needs and become full of hatred and enmity towards the whole society. Islam wants relations between people to be based on strong bonds of fraternity and solidarity. The bases of this solidarity are the common bonds of humanity and faith. As the Prophet ﷺ puts it, "And be, O servants of Allah! one brotherhood,"<sup>15</sup> and "A Muslim is the brother of a fellow Muslim."<sup>16</sup> Such fraternity cannot be established and stabilized if one brother has a full stomach while others are left to hunger, for this nourishes hatred and envy.

Envy is dangerous to everyone. It is a deviation in the behaviour of human beings that crushes brotherhood. Allah guides "Or do they envy people for what Allah had given them of His bounty?"<sup>17</sup> Envy and hatred are among the most devastating social diseases that destroy people and societies. The Prophet ﷺ warns, "Here comes to you the illness of nations before you: Enmity, envy, and hatred. Hatred is the razor. I don't mean it razzes hair, but it razzes religion."<sup>18</sup> Love and brotherhood among people, poor and rich, are nourished by *zakah*, which strengthens the bonds in the society and cleanses the hearts and souls of people. The Prophet ﷺ says, "No one of you is a true believer until he loves for his brother what he loves for himself."<sup>19</sup>

**7. Zakah promotes the spiritual integrity of the society:-***Zakah* aims at realizing the ideals of the Muslim society and nourishing the spiritual pillars on which the society is founded and by which it is distinctively characterized. Nations are truly founded on spiritual and psychological rudiments in addition to material factors. Indeed, the spiritual factors count much more in creating unity and vitality in any society. Islam pays great attention to these factors and makes spending out of the income of the society to nourish and support these factors--one of its major obligations. One can distinguish three major factors to which Islam gives special attention. The first is freedom or liberty. One of the objectives of *zakah* is to liberate individuals in the bondage of slavery. For the first time in the history of humanity, the liberation of slaves was made, by Islam, a social obligation for which a certain portion of the community's wealth is spent. Secondly, encouraging individuals to carry out projects of public interest and to spend towards minimizing out differences between various sections of the society and reconciling individuals and groups in order to avoid social unrest. Such actions are encouraged by assigning a share of *zakah* to support those who shoulder financial responsibility for these purposes. Thirdly, spending in the way of Allah and spreading teachings of the religion of Islam is urged. Struggling in the way of Allah includes defending the ideals and doctrines for which Allah sent His Messengers and up-holding the oneness of Allah and righteousness on earth.<sup>20</sup>

**8. Zakah reduces the socio-economic gap:-**The presence of a great concentration of wealth side by side with severe poverty is a major social calamity that Islam does not tolerate in its society. The Qur'an emphasizes, "It is He Who has created for you all things that are on earth."<sup>21</sup> Arabic word "*jami'a*" used for "all" may mean all things created are for you, or things created are for all of you. One of the objectives Islam aims at is reducing socio-economic disparities by providing support and financial help to the have-nots to bring them closer to the haves. Islam tackles this problem with much of its legislation, social institutions, and economic directives in order to achieve Justice both in the distribution of wealth and the distribution of income. Allah ordains, "What Allah has bestowed on His Apostle [and taken away] from the people of the townships, belongs to Allah, to His Apostle, and to kindred and orphans, the needy, and the wayfarer, in order that it may not merely make a circuit between the wealthy among you."<sup>22</sup>

**9. Zakah Addresses the Problem of Beggars and Begging :-** If everyone pays *Zakah* from among the haves, no poor and the under privileged would have to resort to begging. Now-a-days, we find beggary as a menace facing many societies. Islam on one hand, directs the affluent to care about the destitute and, on the other,

prohibits the poor and the needy from stretching hands before others. Narrates Abu Huraira (RA) that the holy Prophet said, "Whoever begs from people so as to accumulate more riches, he is asking for a live coal (fire) from hell, so let him ask for a lot or little".<sup>23</sup>

Asking people unnecessarily is prohibited, because it is in-dignifying. Muslims are prohibited from resorting to begging for relief except for those who are pressed hard by need. He who asks while having what satisfies his essential needs shall come on the Day of Resurrection with his begging as a scar on his face. This is reiterated in several sayings. Al-Bukhari, Muslim, and al-Nasa'i report from Ibn 'Umar that the Prophet ﷺ said, "None shall persist in begging but will come to Allah with his face stripped of flesh." The authors of the four books on Sunan report that the Prophet ﷺ says, "He begs while he has satisfaction, his begging appears on the Day of Resurrection as a scar on his face." The Prophet ﷺ was asked what the limit of satisfaction is. He answered, "Fifty dirhams or their equivalent in gold."<sup>24</sup>

The cure for the problem of begging is twofold. The first step is providing suitable job to all those who can work. This is one of the responsibilities of the Islamic state towards its citizens. The state must not remain paralyzed when faced with the problem of unemployment. Nor must the state keep providing relief from *sadaqat* without rectifying the root of the problem. The role that *zakah* can play in this regard is obvious. It can provide the unemployed with the necessary tools, machinery, and the capital for production. *zakah* can also fund job training or job rehabilitation programs. Above all, it can establish collective projects and industries run by the poor and formerly unemployed workers. The second part of Islam's cure for begging is social insurance for those who have no income. Such persons are guaranteed a minimum standard of living suitable to a given Islamic society.

**10. Zakah addresses the problem of Natural calamities and accidents:-** Islam attempts to guarantee each person in the Islamic society sufficiency of sustenance and security from fear, so that a human being can devote a good part of his or her energy to worshipping Allah. Allah, in showing the tribe of Quraish how great was His bounty to them, says, "For the covenants [of security and safeguard] enjoyed by the Quraish. Their covenants covering journeys by winters and summer. Let them adore the Lord of this House, Who provides them with food against hunger and with security against fear."<sup>25</sup> The worst that may happen to a person or a group of people is the loss of either of these two bounties. Allah ordains, "Allah

sets forth a parable, a city enjoying security and quiet abundantly supplied with sustenance from every place, yet was it ungrateful for the favours of Allah, so Allah made it taste of hunger and dread in extreme, [closing in on it] like a garment [from every side] because of the evil [which its people] wrought."<sup>26</sup> The Islamic laws guarantee every person in the Islamic state, Muslim or not, a suitable level of living, whereby food, clothing, and shelter are available in addition to health care and education. But natural disasters may hit unexpectedly any person, rich or poor, whether a farmer, a merchant, an industrialist, or a landlord. Natural disasters may be common to an area, like drought, flood, or they may be individual, such as accidents, fires, and loss of assets or sources of income. Such incidents necessitated in the West the rise of insurance and insurance companies in the last few centuries. But Islamic society has through the public treasury of the state its own insurance system against such accidents and natural happenings. This Islamic system of insurance is not only based on charity and voluntary contributions or on the benevolence of people, in spite of the fact that such benevolence is encouraged very much by Islamic teachings, but also upon the spot and immediate assistance. The Prophet ﷺ taught his Companions when a disaster struck a man, "Give him charity," so people gave him."<sup>27</sup>

"People under debt" include also those hit by disasters. Individuals struck by natural disasters or accidents are not left to voluntary charity alone. They are given a share in the proceeds of *Zakah*. The Prophet told Qubaisah, "Asking is not permissible, except in three cases." The Prophet ﷺ mentioned among them a man struck by a disaster that wipes out his wealth.

**11. *Zakah* addresses the problem of homelessness:-** The assistance offered to wayfarer is one of the eight goals of *zakah* disbursement. In several places in the *Qur'an*, Allah encourages taking care of the wayfarer. Islam prefers every person to have a home and belong to a family, and does not like a status of homelessness for anyone. Consequently, adequate shelter for a person and his or her family is included under essential needs, for satisfaction of which *zakah* is enacted by Allah. Many scholars opine that essential needs include food, clothing, residence, and everything that is indispensable for life, at a level that suits the receiver and his or her social status without extravagance or miserliness.

### **Need for the Establish Institution of *Zakah***

1. The eight kinds of recipients of *Zakah* as mentioned earlier indicate that the collection and distribution of *Zakah* requires a proper system coordinated by the state. The collectors will be paid through *Zakah* fund.



2. *Zakah* is not just a charity for beggars and low class people, rather a form of social security which can only be materialized if it is established as an institution.
3. It is duty of the Islamic state to collect *Zakah* from all those who come under the category of *sahibi nisaab*.<sup>28</sup>
4. Almighty Allah has asked his beloved Prophet ﷺ “Take alms from their wealth”<sup>29</sup>
5. The holy *Quran* mentions as the duty of the Islamic state to collect *Zakah*. The *Quran* says: “Those who; if we give them power in the land, establish worship and pay the poor-due (*zakah*) and enjoin kindness and forbid iniquity.”<sup>30</sup>
6. The holy Prophetﷺ, and the four righteous caliphs after him managed the institution of *zakah*, collected and distributed ‘*Sadaqat*’ throughout their caliphate.<sup>31</sup>

### Suggestions

- (a) The concept, significance and the prospect of the *zakah* needs to be introduced as an inevitable part of the curriculum at the secondary, under graduate and post graduate levels. People associated with electronic and print media, Muslim Scholars, ‘*ulama*’ and preachers may join hands together to sensitize the people about the significance of *zakah* and its social, ethical, economic and spiritual impact upon the society.
- (b) *Zakah* committees should be constituted at the local (*mohala*) level. They must be entrusted with the task of collection of *zakah* and highlight its ethical and social implications.
- (c) *Zakah* should be institutionalized and properly managed by the Islamic state. Where there is no Islamic state, Muslim organizations should come forward and play this role. Many of them have done a lot during natural disasters in some countries in the recent past. The role of *Waqf* and Muslim charity institutions and voluntary organizations can work in coordination and synergise their resources including infrastructure and human resource thereby expanding the horizon of their contribution and relevance in this direction.
- (d) Civil society can also play a vital role in educating and guiding the masses in the right direction in this context.

## Conclusion

The prescription of *zakah* sensitizes the individuals to share the responsibility of paying, collecting and distributing the *zakah* with full sincerity, dedication and play a pro active role in the fulfillment of this noble task. It inculcates the spirit of goodwill, cooperation, coordination and *akhuwat* (fellow feeling) in upholding social and ethical solidarity in the society. The investment of the *zakah* on the eight primary categories of beneficiaries guarantees economic justice, minimizing of disparity, and providing and facilitating balanced outlook of the society from all ethical perspectives. It promotes the atmosphere of virtuous life based on *taqwa* and *tazkiyyah*. It is a significant and balanced manifestation and fulfillment of both *haququllah* ( the rights and privileges of Allah the Almighty) and *haququl 'Ibaad* (the rights and privileges of fellow human beings).The Institution of *zakah* creates enough scope for comprehensive prosperity, development, social security and above all *ukhrawi sa'adat* (eternal happiness) for all sections of the society irrespective of caste, colour, creed and geographical location.

## Notes and References

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- <sup>1</sup> *Al-Quran* 4:142
- <sup>2</sup> Tirmidhi, Abu Esa, Muhammad Bin Esa (2001) Farid Book Stall, Lahore PP.349,350
- <sup>3</sup> *Al-Quran* 59:9
- <sup>4</sup> Abu Daawud , Suleman Bin Ash'as (2002), Farid Book Stall, Lahore, P.664
- <sup>5</sup> *Al-Quran* 4:59
- <sup>6</sup> [Islam44.blogspot.com/2010/02/benefitsofislamiczakat.com](http://Islam44.blogspot.com/2010/02/benefitsofislamiczakat.com)
- <sup>7</sup> Muslim, Ibn Hajjaj (2006), *Sahih Muslim*, Farid Book Stall, Lahore,
- <sup>8</sup> *Al-Quran* 2:264
- <sup>9</sup> Bukhari, Muhammad Bin Ismail (1982), *Al-Jame Al-Sahih*, Farid Book Stall, Lahore, V.I, P.530
- <sup>10</sup> [www.benefitsofislamiczakat.htm](http://www.benefitsofislamiczakat.htm).
- <sup>11</sup> [www.easyislam.com/zakat.asp](http://www.easyislam.com/zakat.asp)
- <sup>12</sup> *Al-Quran* 59:7
- <sup>13</sup> *Al-Quran* 11:9
- <sup>14</sup> *Al-Quran* 30:39
- <sup>15</sup> Reported by Muslim from Abu Hurairah.
- <sup>16</sup> Agreed upon from Ibn 'Umar. Muslim also reported it from 'Utbah bin 'Amir, Abu Daawud reports it from 'Amr bin al Ahwas and Qailah. See *Kashf al Khafa*, Vol. 2, p. 210.
- <sup>17</sup> *Al-Quran*, 4:54.
- <sup>18</sup> Reported by al Bazzar with a good chain and by al Baihaqi and others. See *al Targhib wa al Tarhib*, Vol. 4, p. 11.
- <sup>19</sup> Reported by al Bukhari, Muslim, Ahmad, al Tirmidhi, al Nasa'i, and Ibn Majah, from Hazrat Anas (RA), as stated in *al Jami' al Saghir*.
- <sup>20</sup> *Al Ishtirakiyah fi al Mujtama' al Islami*, by al Bahi al Khawli, pp. 141-144.
- <sup>21</sup> *Al-Quran*, 2:29.
- <sup>22</sup> *Al-Quran*, 59:7.
- <sup>23</sup> Ibn-e-Maja, Muhammad Bin Yazid (2011) *Al-Sunan*, Farid Book Stall, Lahore, V.1, P.478
- <sup>24</sup> Reported by the four (*Al-Arba 'h*)
- <sup>25</sup> *Al-Quran*, 106:1-4.
- <sup>26</sup> *Al-Quran*, 16:112.
- <sup>27</sup> Reported by Ahmad, Vol. 3, p. 36, by Muslim in the book on crop sharing, by Abu Daawud and al Nasa'i in the chapter on sales, by al Tirmidhi in his chapter on zakah, and by Ibn Majah in his chapter on rulings.
- <sup>28</sup> [www.realislam.com/zakatindetail.htm](http://www.realislam.com/zakatindetail.htm)
- <sup>29</sup> *Al-Quran* 9:103
- <sup>30</sup> *Al-Quran* 22:41
- <sup>31</sup> Mawdudi, Abul A'la, Syed (2011), *Khutabat*, Islamic Publications, Lahore P.214

