* Muhammad Abdullah

** Abdul Quddus Suhaib

Abstract

Zakat is the most cardinal and vital system in an Islamic order. Its nature, structure and function can be better envisaged in the total perspective of Islamic system of life. Hence it becomes imperative to elucidate the basic tenets of Islam and to highlight Zakat as basic institution of social order.

The teachings of Quran wisdom and Sunnah evolves and develops a social order on such grounds which are the strongest and stable including the system of Zakat and other Sadaqaat. As Zakat is an important system of Islamic ideology therefore it plays active role in spiritual and social life of Muslim society. The payment of Zakat is not only mandatory and obligatory but as an institution and system Zakat is an important source of the stability of the society. The system of Zakat ensures proper distribution of wealth and has wide impact on the entire set up of the society. If Zakat is established as an institution, it will create a collective social security scheme for mutual help/sympathy and the resources can be further utilized for social development. This research paper is focused: to explicate the significance of Zakat as an institution, to elaborate impact of Zakat on social life of Muslim society as it is the basic theme of the study, to cultivate necessary awareness about basic theme among all sections of society particularly intellectual, elites and opinion leaders and to promote further research about the impact of Zakat on social life of Muslim society so that Zakat an institution is established in Muslim countries.

Introduction:

Man is a social animal, so he cannot live without society. Now different religions, whether, heavenly or man-made, and all social systems came forward to teach him as to how to live with peace, harmony and respect with others. Islam, among all of them, gives a complete code of life. It deals with all aspects of an individual's personal and social life, such as spiritual, moral, economic, social etc. Islamic system of worship is not confined to a mere set of rituals rather it embodies complete obedience to Almighty Allah and peaceful relations with human beings. This fact runs like a motif in all Islamic teachings. As we will concentrate on Zakat in this paper, we see that Zakat on one hand,

purifies the giver's soul and take him closer to Allah, while on the other, produces in him feelings of love, brotherhood and generosity towards humanity. These humble, loving and caring fellows then collaborate to make a better human society.

^{*}Chairman/Associate Professor, Deptt of Arabic, Islamic Studies & Research, Gomal University Dera Ismail Khan.

^{**}Associate Professor, Department of Islamic Studies, B.Z. University, Multan.

Zakat: Meaning, Definition and Significance

Meaning: The word Zakat means purification and growth(1) The Quran says:

خُدْ مِنْ أَمْوَالِهِمْ صَدَقَة تُطْهِّرُهُمْ وتَزْكِّيهِم بِهَا

"Take from their wealth so that you might purify and sanctify them" (2)

Zakat purifies the soul of the giver from selfishness and greed and cleans his wealth from a portion specified for the unfortunate. Though, payment of Zakat apparently decreases money but, in broader sense, it causes circulation of wealth, which results in its multiplication and thus involves more and more people in its benefits.

Definition: Zakat is obligatory (Fard) on all Muslims men and women who are Sahib-e-Nisab ie possess a specified limit of wealth, to pay each year a prescribed portion from capital or savings like farm produce, cattle, business activities, paper currency and precious metals such as gold and silver

Significance of Zakat:

The Holy Quran has mentioned Zakat more than eighty times. It is a duty from Allah similar to the duty of 'Salat'. Allah commands in the Holy Quran.

فأقيموا الصَّلاة وآتوا الزَّكاة واعْتَصِمُوا باللَّهِ

"So establish Salat and give Zakat, and hold fast to Allah" (3) Zakat is one of the five pillars of Islam. The Prophet Muhammad (SAW) said:

"Islam was built upon five pillars: to witness that there is no

God but Allah and that Muhammad (SAW) is His servant

and messenger, performing prayer, giving Zakat,

performing pilgrimage and fasting the month of Ramadhan"(5)

The First caliph Hazrat Abu Bakar Siddique (RA) declared war on the tribes who refused to pay Zakat, though, they were still observing Salat and professing Islam in other matters. He reasoned that Divine Law (Shariah) cannot be divided and that one cannot follow part of the Holy Book and cast aside other parts. (6)

Recipients of Zakat:

The Holy Quran has mentioned in detail the people who are eligible to receive Zakat. The Quran says:

إِنَّمَا الصَّدَقَاتُ لِلْفَقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُوَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فُرِيضَةً مِنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"The Sadaqat (Alms) are only for the poor, the needy, those who collect them, those whose hearts are to be reconciled, to free the captives and the debtors for the cause of Allah and for the travelers, a duty imposed by Allah, Allah is full of knowledge & wisdom." (7)

The Importance of Viable Economy for a Stable Social System:

A human society cannot develop or prosper until and unless it has a strong and viable economy. The poor and the destitute people can fall easy prey to a lot of social evils

in order to make the two ends meet. Whereas, financially stable people have the courage to stand against social pressure. Some of the social problems resulting from weak economic conditions may be counted as follows:

1. Illiteracy

The poor families cannot educate their children properly, who, accordingly, resort to child labour or fall in the hands of mischief mongers. Thus, they create many problems for the area they live in.

2. Moral Bankruptcy

The poor and the uneducated community cannot maintain the strong footing of morality. These are, no doubt, the moral values which inculcate mutual respect, cooperation and sympathy among the members of society. Such noble traditions and great human standards cannot be expected from the illiterate people.

3. Increase in Crime Rate

Economic recession leads society towards bleak law and order situation. The poor people turn to theft, robbery and the like in order to meet their economic demands. Sometimes, the same simmering feelings of deprivation cause bloodshed or even political upheavals.

Social Impact of Zakat

Islam concentrates on the reform of individuals, who are constituents of a society. Usually all the Islamic commands start from the individual and travels to the establishment of an ideal community of the people. It is quite a natural process of positive change. Zakat, in the same way at first builds character of an individual and then brings a lot of impacts to the society.

Individual Impact

1. Generosity:

Man is naturally greedy and his thirst for more and more material gains never satisfies. Zakat is a sort of journey from inside to the out side. He learns to come out of the race of personal interests and think for other human beings. He extends financial help to the poor and the needy. It cleanses an individual from avarice, selfishness and miserliness. The Holy Quran says"

وَمَن يُوق شُحَّ نَفْسِهِ فَأُولَنِّكَ هُمُ الْمُقْلِحُونَ

"And whoso is saved from his own avarice such are they who are successful"(8)

The holy Prophet (SAW) has said:

"Avoid from avarice as people before you were annihilated due to avarice(9)"

2. Sincerity of Faith"

Zakat is also called "Sadaqa" which is derived from "Sidq" which means truth. Proper calculation of assets and capital for the sake of excluding 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. Because in the words of Holy Quran, it is the characteristic of the hypocrites that "they come not to worship save reluctantly"(10) Narrates Abu Zar (RA) that the Holy Prophet (SAW) 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. (11)

3. Self-Purification

Zakat, on one hand, purifies the individual who gives Zakat from selfishness and indifference, while, on the other, it purifies those who receives Zakat from the feelings of haltered against the wealthy people. Thus, it creates love for others in the individual and saves him from self-indulgence and ego-centricity.

4. Obedience to Law

It makes an individual a responsible and obedient citizen. The Holy Quran says"

آياً أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِي الْأَمْر مِنكُمُ

"O you who believe! Obey Allah, and obey the messenger and those of you who are in authority"(12)

Divine orders are, in a sense, a sort of training to make a person obedient to laws and thus become civilized and cultured.

5. Special financial Aid

Zakat 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 unexpectedly faces financial risk regardless of being rich or poor.

Collective Impact

As usually all the Islamic commands start from the individual and travels to the establishment of an ideal community of the people. Zakat, 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 Zakat are as follows:-

1. Social Harmony and Justice

Zakat 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 purposes of Zakat is to avoid such social disparity. The Holy Quran Says:-

كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَعْنِيَاءِ مِنكُمْ

"This (Wealth) may not circulate solely among the rich from among you (13).

2. Social Security

Zakat functions as a social security for all. Those who have enough money today pay for what they have. If they need money tomorrow, they will get what is necessary to help them live decently"(14)

3. Best Check against hoarding

Zakat is not levied on the income rather on the savings and hoarded items. So the person who pays Zakat every year, prefers to invest his wealth and get it increased, lest it should dwindle year after year. In this way, the literal meaning of Zakat ie 'Growth' materializes. The Holy Quran says'

وَمَا آتَيْتُم مِّن زَكَاةٍ تُريدُونَ وَجْهَ اللَّهِ فَأُولَلْكَ هُمُ الْمُضْعِفُونَ

"That which you give in Zakat, seeking Allah's countenance, has increase manifold" (15)

This helps 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.

4. Circulation of Wealth

Zakat keeps wealth in circulation and thus it benefits the whole society. The holy Prophet (SAW) advised his companion Mua'az bin Jabal, while he was proceeding to Yaman "to teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor"(16)

Thus Zakat helps a lot in decreasing poverty. If proper Zakat system is established, the poverty will vanish away from the earth. (17)

5. Human Brotherhood

Zakat brings the people closer to each other and ensures real brotherhood in the true sense of the word and spirit. The holy Quran has made performance of 'Salat' and payment of 'Zakat' both as pre-requisites of Islamic brotherhood. The Qursan says:-

"But if they repent and establish worship and pay the

poor-due (Zakat), then they are your brethren in religion"(18)

6. Promoting self-respect

Zakat is obligatory on the wealthy people. If they pay Zakat, they are just performing their duty assigned by almighty Allah. They are not doing any favor on 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 Huraira (RA) that the holy Prophet (SAW) said:

"No owner of the treasure who does not pay Zakat (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"(19)

That is why the Zakt givers are themselves thankful to the receivers as they are helping to fulfill their duties. The holy Quran says"

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُم بِالْمَنِّ وَالْأَدُى ٰ

"O you who believe! Render not vain your almsgiving by reproach and injury (20)

7. Discouraging Beggary

If everyone pays Zakat from among the haves, no poor and the unfortunate would have to resort to begging. Now-a-days, we find beggary as a menace facing many societies. Islam on one hand, ordered the affluent to care about the destitute and, on the other, prohibited 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"(21)

8. Peace and Prosperity

Zakat ensures social justice by bringing financial balance among various strata of society. It decreases the crime rate and terrorist inclinations among the society

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members. Thus the whole society strives together and achieves development and prosperity. Equal distribution of wealth curtails the rate of unemployment and reduces chances of economic recession.(22)

To Establish An Institution of Zakat

It is duty of the Islamic state to collect Zakat from all those who meet the criterion (23)

- 1. The eight kinds of recipients of Zakat as mentioned earlier, indicate That the collection and distribution of Zakat require a proper system coordinated by the state. The collections will be paid through Zakat fund.
- Almighty Allah has asked his beloved Prophet (SAW)
 "Take alms of their wealth" (24)
- The holy Quran mentions as the duty of the Islamic state to collect Zakat. The Quran says: الذين إن مَكَنَاهُمْ فِي النَّارُض أقامُوا الصَّلَاة وَآتَوُا الزَّكَاة وَأَمَرُوا بِالْمَعْرُوفِ

"Those who; if we give them power in the land, establish worship and pay the poor-due (Zakat) and enjoin kindness and forbid iniquity."(25)

- 4. The holy Prophet (SAW), and the four righteous caliphs after him managed the institution of Zakat, collected and distributed 'Sadaqat' throughout their caliphate. (26)
- 5. Zakat 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.

Recommendations:

(a) Zakat 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 Pakistan in the

recent past.

(b) Zakat committees should be constituted at the lower level. They must be entrusted with collection of Zakat and highlight its moral and social implications

(c) Civil society can also play a vital role in brainwashing the masses in the right direction.

(d) At the secondary and higher secondary level, special focus be made on this

aspect. Electronic and print media, Muslim Scholars and Khateebs (Religious Scholars) may join hands to aware the people about the importance of Zakat and its social, moral, economic and spiritual impact on the society

Usefulness:

The institutionalization of Zakat can be useful for the following:

- 1. Islamic Governments
- 2. Media
- 3. Educational Institutions
- 4. Social Institutions like family, relatives, mosque, street and region/sector.

Conclusion:

Zakat moulds the individuals into responsible and caring persons. It inculcates the spirit of goodwill, cooperation and brotherhood in upholding social solidarity in the society. It is very much cleared and proved that the System of Zakat plays effective and successful role in developing the social life and moral values of Muslim society. It must be clear that Zakat is a portion of a charity system of Islam, otherwise, there is a good range of 'Sadaqat' i,e those alms which are not compulsory. They can play miracles if properly institutionalized by the state.

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