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THE MULTIDIMENSIONAL ZAKĀT AS AN UNTHOUGHT IN THE DISCOURSE ON ISLAMIC SOLIDARITY ECONOMY

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ABSTRACT

This research begins with a conceptual problem: to what extent does labeling an economic institution as "Islamic" allow us to capture its specific logic when the analytical categories employed come from external theoretical frameworks? The literature on the Islamic solidarity economy tends to equate certain Islamic institutions with their modern equivalents, without always questioning the historical, ontological, and epistemological presuppositions of this transposition. This results in a tension between contemporary categories of solidarity and the normative and institutional structure specific to Islamic societies. The study adopts a qualitative, critical, and historical-conceptual approach, based on the analysis of categories, their presuppositions, and their institutional inscription. *Zakāt* is chosen as a paradigmatic case study to examine this tension. The analysis shows that reducing *zakāt* to a mechanism of solidarity tends to obscure three constitutive dimensions: its character as an obligatory religious duty, the recognition of specific rights for beneficiaries, and its inscription within a legal and institutional framework to ensure that *rizq* reach those entitled to it. The shift from the practice of *zakāt* in Makkah to its institutional structuring in al-Madīnah thus sheds light on its contribution to a structural conception of distributive justice. The article demonstrates that the challenge lies less in defining *zakāt* than in transposing an analytical category that individualizes and moralizes a phenomenon that is also legal, institutional, and systemic. It therefore proposes re-examining Islamic economic institutions based on their own normative and institutional categories based on *aḥkām*, *qawāʿid* and *maqāṣid al-Sharīʿah*.

Keywords: zakāt; Islamic solidarity economy; conceptual mimicry.

INTRODUCTION

In recent years, a new discourse on the Islamic solidarity economy has emerged, presented as a response to contemporary social, economic, and financial crises. This discourse emphasizes principles such as mutual aid, inclusion, and social responsibility and tends to situate the Islamic economy within the lineage of solidarity-based and alternative approaches developed in modern economic thought. While this orientation may seem, at first glance, to reinforce the humanist dimension of the Islamic economy by placing it under the banner of social justice, it nevertheless raises important questions of a historical nature (where do we come from?), ontological nature (who are we as beings?), epistemological nature (how do we know what we think we know?), and existential nature (how do we shape and construct our knowledge and identity in a complex, ever-changing world?).

These questions are crucial for assessing the legitimacy and scope of the discourse on the solidarity-based Islamic economy: they invite us to examine not only the proclaimed values, but also the conceptual, normative, and institutional frameworks within which these values are embedded. Indeed, without this critical reflection, the discourse on solidarity risks being reduced to a set of moral prescriptions or humanist orientations, detached from the historical, anthropological, cultural, social, economic, and legal realities of the institutions that emerge from the life of communities and collectives. A rigorous analysis therefore requires re-examining the coherence between the principles, practical rules, and institutional mechanisms that structure the Islamic economy, in order to determine whether it can truly constitute a credible reference point for dominant economic paradigms.

In this regard, reducing *zakāt*, in its multidimensional scope, to the concept of "solidarity" deserves critical examination, because, historically, in European culture, solidarity primarily refers to voluntary and benevolent practices based on individual choice and generosity (Blais, 2008). However, *zakāt*, as a clearly codified divine obligation, is applied according to precise rules concerning those subject to it and its beneficiaries. It is therefore not a voluntary or philanthropic act, but rather an enforceable right of the beneficiaries, granting certain segments of society a legal and moral prerogative over the wealth of donors. In other words, *zakāt* operates within a logic of normative justice rather than that of solidarity in the European sense of the term (Belabes, 2019).

Therefore, characterizing *zakāt* as a mere instrument of solidarity neutralizes its systemic nature and normative scope and diminishes its critical dimension in relation to structural inequalities. This semantic reduction contributes to a moralistic interpretation of the economy in Islamic societies, to the detriment of its institutional, structural, and organizational vocation. This article addresses this issue and aims to examine the limitations of the notion of a solidarity-based Islamic economy in light of *zakāt* considered as a human right in order to demonstrate that the fundamental issue lies not in solidarity, but in the collective obligation to fulfill the rights of Allah and the rights of His creation.

This underlines the need for a critical deconstruction of the notion of Islamic solidarity economy. The use of the word "notion" here refers to an individual's initial conception, which precedes any adoption or validation by the scientific community through rigorous and impartial examination. It is therefore unacceptable to associate this individual conception with Islam or a specialized scientific community without first critically and objectively assessing its legitimacy and fully considering the resulting recommendations.

METHOD

This research is part of a qualitative, critical and historical-conceptual approach, centered on the exploration of the worlds of intelligibility through which social and economic phenomena are thought and interpreted (Belabes, 2026). It analyzes the categories used to study economic life in Islamic societies, questioning their historical, normative, and institutional presuppositions. The aim is to avoid mere conceptual mimicry, which consists of applying modern categories while simply adding the adjective “Islamic”.

The study is primarily based on a genealogical analysis of *zakāt*, considered in its evolution between Makkah, where it possesses a spiritual and moral dimension (Ibn Hishām, 1955, 1: 467), and al-Madīnah, where it acquires an institutional and redistributive scope (Ibn Hishām, 1955, 2: 598). This approach articulates the religious, legal, and institutional dimensions of *zakāt*, considering it simultaneously as an obligation, a right of the beneficiaries, and a mechanism of distributive justice.

A critical comparison is also made between the modern notion of "solidarity" and Islamic normative categories. The aim is not to reduce *zakāt* to a form of solidarity, but to examine what this comparison reveals about the differences between voluntary responsibility, religious obligation, law, and collective organization.

As illustrated in Figure 1, *zakāt* can be understood as a multidimensional institution organizing the circulation of and access to *rizq*:

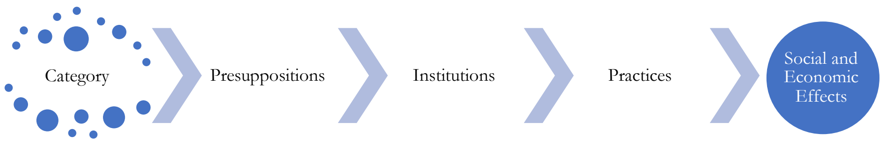

Figure 1: *Zakāt* as an institution of circulation, guidance and access to *rizq*

A category is a way of naming and conceptualizing a reality; it rests on certain presuppositions (values, conceptions of humanity, wealth, etc.).

These presuppositions are then translated into institutions, which organize behaviors and rules.

Institutions produce concrete practices, which ultimately lead to social and economic effects.

Zakāt is thus studied as a paradigmatic case for understanding how Islamic institutions define wealth, responsibility, law, and justice. The analysis prioritizes first understanding the literal meaning of these categories and the systemic structure that connects them in light of the *Sharīʿah* injunctions (*aḥkām*), maxims (*qawāʿid*), and purposes (*maqāṣid*), before any evaluation according to the criteria of modern economics.

The three levels *aḥkām*, *qawāʿid* and *maqāṣid al-Sharīʿah* do not designate the same thing: they correspond respectively to the rule, the organizing principle and the purpose, as shown in Table 1.

Table 1: The Three Levels of *Aḥkām, Qawāʿid*, and *Maqāṣid al-Sharīʿah*

Level	Question	Illustration with *zakāt*
Aḥkām	What needs to be done?	*Zakāt* is obligatory for those who possess assets reaching the *niṣāb* and fulfilling the required conditions; certain assets are subject to *zakāt* according to specific rules.
Qawāʿid	On what maxims are the different injunctions structured?	The maxims of *zakāt* can be understood through general principles: consideration of capacity and effective ownership,

		distinction between categories of *amwāl* (that which yields benefit), prevention of injustice, etc.
Maqāṣid	Why do these injunctions exist?	To achieve justice, to purify and make wealth grow, to ensure solidarity, to meet the needs of eligible categories and to promote a socially beneficial circulation of wealth.

THE NOTION OF A ISLAMIC SOLIDARITY ECONOMY: GENESIS AND AMBIGUITIES

Conceptual origins

The notion of a solidarity economy has its roots in modern economic thought, particularly in currents critical of liberal capitalism (Bouchard *et al.*, 2026). Literature on the varieties of capitalism is of particular importance in this regard, as it highlights the plurality of institutional configurations of capitalism and shows that modes of economic organization do not fall under a single and universal model, but are part of differentiated historical, social and political trajectories (Hall & Soskice, 2001).

Historically, the social economy is rooted in the 19th-century labor movement and its resistance to the productivist logic of the Industrial Revolution. Faced with their precarious living conditions, workers, inspired by utopian socialist thinkers, organized themselves and created mutual aid societies, food banks, and production cooperatives (Defourny, Develtere, 2009).

Conceptually, the term 'social and solidarity economy' encompasses a range of structures based on shared values, and principles: social utility, cooperation, and local roots adapted to the needs of each region and its inhabitants. Their activities are not aimed at personal enrichment but at sharing and solidarity, fostering an economy that respects both people and the environment (Laville, 2017).

The social economy is defined by the statutes of the structures that comprise it: associations, cooperatives, mutuals, and foundations. They uphold the priority of people over capital and involve collective management of organizations. On a practical level, it refers to experiences based on cooperation, pooling of resources, and the voluntary commitment of the actors (Defourny, 2005).

The solidarity economy encompasses organizations whose primary objective is social utility. It emerged in the 1970s to address the new needs of populations affected by unemployment and social exclusion. Its actors provide solutions to these concerns through, for example, work integration of social enterprises and social entrepreneurship. Furthermore, they offer alternative ways of producing, consuming, and exchanging goods and services, such as fair trade and the support of environmentally friendly, small-scale farming (Eme, Laville, 2005).

These two movements are complementary: the solidarity economy has not only revitalized the fundamental values promoted by the social economy, but it has also adapted them to contemporary challenges by reaffirming that economic activity must serve humanity and not simply profit. By integrating principles such as distributive justice, social responsibility, and solidarity, it enriches the social economy approach by offering a more inclusive and participatory framework, in particular through a mesoeconomic approach (Bodet *et al.*, 2026).

The study of the social and solidarity economy cannot be complete without a clarification of its legal definition, which frames both its institutional framework and the obligations of its actors, as illustrated by the French case where the law explicitly specifies the structures, principles and purposes of the social and solidarity economy.

Legal definition of the notion of social and solidarity economy

On 31 July 2014, a law in favor of the Social and Solidarity Economy (SSE) was adopted in France, the first of its kind in the world. This project was initiated in July 2013 by Benoît Hamon, then Minister Delegate for the Social and Solidarity Economy.

Article 1 of the framework law relating to the social and solidarity economy defines the scope of the SSE: it is a mode of undertaking and economic development applicable to all sectors of human activity, to which private legal entities adhere that meet the following cumulative conditions:

- First, an objective pursued which goes beyond the simple sharing of profits and which includes social, collective or ethical goals, aiming to reconcile economic performance and societal impact.
- Second, a democratic governance, defined and organized by the statutes, providing information and participation, the expression of which is not solely linked to their capital contribution or the amount of their financial

contribution, of the partners, employees and stakeholders in the achievements of the company.

- Third, a management in accordance with the following principles: profits are primarily devoted to maintaining or developing the company's activity; mandatory reserves are established, are indivisible, and cannot be redistributed.

The second paragraph of Article 1 of the Hamon Law specifies, moreover, the different forms of companies and types of activities which fall under the social and solidarity economy: it encompasses all activities of production, transformation, distribution, exchange and consumption of goods or services implemented within the framework of the SSE:

- First, by private legal entities constituted as cooperatives, mutual societies or unions, foundations or associations;
- Second, by commercial companies.

The 2014 Law recognizes five statuses within the social and solidarity economy (SSE):

i. First, associations, defined by the 1901 Law as "*an agreement by which two or more persons pool their knowledge or activities on a permanent basis for a purpose other than sharing profits*".
ii. Second, cooperatives, defined by the 2014 Law as "*companies formed by several persons voluntarily united to meet their economic or social needs through their joint effort and the implementation of the necessary resources*".
iii. Third, mutuals, defined by Article L110-1-1 of the French Mutual Insurance Code as "*non-profit legal entities under private law*".
iv. Fourth, foundations, defined by the Law of July 23, 1987, concerning the development of patronage, as "*the act by which one or more natural or legal persons decide on the irrevocable allocation of assets, rights, or resources to the realization of a work of general interest and for non-profit purposes*".
v. Fifth, commercial enterprises within the social and solidarity economy (SSE). The 2014 law opened up – beyond the historical statuses of the SSE (associations, cooperatives, mutuals and foundations) – to commercial enterprises.

It should be emphasized that no legal distinction is made between associations and NGOs, both of which fall within the scope of the social and solidarity economy.

According to Article 2 of the 2014 law, in order to be considered part of the social and solidarity economy, commercial enterprises must meet the following criteria:

- First, comply with the principles set out in paragraph 1 of Article 1: pursue objectives beyond the simple sharing of profits, establish democratic governance independent of capital contributions, and adopt a management system in which the majority of profits are reinvested in maintaining and developing the business.
- Second, aim for a socially useful purpose, in accordance with the definition given by Article 2 of the 2014 law (more details will be provided in the following paragraph).
- Third, implement the following management principles: allocate at least 20% of profits to a development fund, dedicate at least 50% of profits to retained earnings and mandatory reserves, and prohibit any capital amortization operation.

The inclusive approach of the law allows for consideration of both the diversity of actors—in terms of objectives, legal forms, economic models, sizes, and activities—and the founding principles that unite them. Regardless of their nature and organization, these structures are commonly referred to as "*social and solidarity economy enterprises*" (Ministère de la transition écologique et solidaire, 2014).

Ten years after the enactment of the 2014 Social and Solidarity Economy Law, the results remain mixed yet still offer hope. While significant progress has been made, particularly in terms of legal recognition and structuring of the social and solidarity economy ecosystem, it still faces numerous challenges to fully establish itself as a pillar of the French economy. There is still a long way to go, but the foundations laid by the 2014 Law provide a solid base, offering the possibility of building a more responsible economic future that places people and the environment at the heart of its objectives (Filippi, 2024).

The constituent principles of the social and solidarity economy

Social economy structures are distinguished by two main characteristics that give them their specificity and added value: the sharing of wealth and democratic governance.

- First, specific economic models for sharing wealth.
- Second, social and solidarity economy (SSE) enterprises operate according to the principle of limited profitability or are non-profit. As

stipulated by law, SSE enterprises share a common goal other than profit sharing. However, they are not prohibited from generating profits; as with any business, this ensures sound management and long-term economic viability.

Among the economic models of social and solidarity economy enterprises, we can distinguish, firstly, primarily market-based models, in which mutuals and cooperatives compete directly with traditional businesses in their sector.

Secondly, primarily non-market-based models, which rely on a hybrid approach to resources, including subsidies, donations, and skills-based volunteering.

Thirdly, hybrid models, which combine market and non-market resources, such as public funds, the sale of services and benefits, donations from individuals, corporate sponsorship, partnerships with public or private actors, and volunteering.

Finally, these different models are part of a democratic governance framework based on shared power, the implementation of which constitutes one of the cumulative conditions stipulated in Article 1 of the 2014 law for an enterprise to fall within the scope of the social and solidarity economy.

Two main types of democratic governance can be distinguished within social economy enterprises:

- First, the 'one person, one vote' rule: the power of the Board members is not distributed according to their shareholding, but on the principle of one person, one vote.
- Second, stakeholder involvement: power is distributed among actors of different kinds who wish to come together around a common project (Ministère de la transition écologique et solidaire, 2014).

Although the legislative and normative framework appears to provide clear guidance, its implementation reveals deep institutional and social tensions, highlighting the need to examine the problematic nature of transposing the notion of social and solidarity economy from a European context to an Islamic context, without considering the historical development specific to each society.

The transposition tested against the historical trajectory of society

The integration of the concept of a solidarity economy into the discourse on Islamic economics has been achieved through a hasty and cursory analogy, emphasizing values such as *ʿadl* (social justice), *ihsān* (doing what is beautiful, good, and excellent, with sincerity and awareness of Allah), and *musharakah* (sharing) (Laghmari, 2021; El Amoumri, Madani, 2025), at the cost of insufficient attention to the normative and institutional foundations stemming from the historical trajectory of al-Madīnah's society after the emigration of the Prophet Muhammad ﷺ and his companions ؓ from Makkah. This is evidenced by the following definition:

> "*The Islamic solidarity economy is a branch of Islamic economics that relies on Islamic foundations and principles derived from Shariah texts that urge members of society to cooperate and show solidarity with each other to achieve the function of developing the earth. Its Sharia objectives are based on many values and ethics that are consistent with the principles and foundations of the social solidarity economy, in an effort to achieve a balance between the economic and social dimensions*" (Al-Zahrani, Al-Saati, 2025: 346).

This transposition reveals its limitations in that it applies exogenous analytical categories, inherited from a historical trajectory specific to French society before being extended to other contexts, to the economic life of Islamic societies. The emphasis placed on solidarity then tends to obscure the normative and legal scope of institutions originating in Islamic societies, of which the economy constitutes only one dimension, and confines them within reductive and inappropriate economic conceptual frameworks.

A more rigorous definition should recognize the primacy of normative and institutional obligations, the legal status of beneficiaries, and the capacity of the Islamic economic order to correct structural inequalities, rather than limiting itself to promoting voluntary cooperation. This epistemological perspective invites us to move beyond observing philanthropic behaviors to grasp economic life in its own structure, where rules, institutions, and normative principles organize the circulation of wealth. By integrating these dimensions, we avoid the conceptual projections inherited from the dominant literature on the social and solidarity economy and highlight the critical and transformative nature of normative redistribution in Islamic societies.

Furthermore, the discourse on the concept of the Islamic solidarity economy asserts that the latter "*differs from the traditional solidarity economy in its regulatory controls, the type of investments, interest, profit and loss sharing, and its applications are highlighted through its historical institutions such as Waqf and Zakāt, and its modern institutions such as cooperatives, mutual aid societies, and associations, which lead to achieving social justice, economic growth, environmental sustainability, and achieving happiness and* *success in this world and the hereafter*" (Al-Zahrani & Al-Saati, 2025: 346). Equating *zakāt* with an element of the solidarity economy leads to a twofold obscuring: that of the specific conceptual foundations of the social and solidarity economy, and that of the normative, legal, and institutional depth of *zakāt*, whose scope extends far beyond the realm of solidarity.

Just as the social and solidarity economy has long been viewed as a mere moral fringe of the market economy, this interpretation tends to conceive of the Islamic solidarity economy as a periphery of the Islamic economy. Such an approach fails to consider the critical literature that demonstrates that the social and solidarity economy is neither simply a set of local initiatives, alternative or complementary to capitalism, nor a purely ethical register, but rather constitutes a structured economic field, imbued with distinct institutional logics, capable of influencing economic, social, and environmental regulation on a broader scale. The major value of this literature lies precisely in its conception of the social and solidarity economy as a fully-fledged institutional and political field, whose transformative potential depends closely on its integration within normative and public frameworks (Utting, 2015).

This highlights the need to theoretically situate *zakāt* as a divine obligation and a fundamental human right, in order to avoid any interpretation that would limit its scope to a simple voluntary act through notions that emerged in societies where transcendence is an individual matter that has no more place in the organization of social life (Gauchet, 1997).

ZAKĀT AS A DIVINE OBLIGATION AND FUNDAMENTAL HUMAN RIGHT

The historical evolution of zakāt: from Makkah to Madīnah

The institution of *zakāt* has its roots in the context of the Arabian Peninsula in the 7th century, and its historical evolution reflects the transition of the early Muslim communities from Makkah to Madinah after the emigration of the Prophet Muhammad ﷺ and his companions ﵃.

In Makkah, *zakāt* manifested itself primarily as an act of purification of wealth and voluntary charity, in a social context where institutional structures remained limited and where economic relations were mainly organized around clans and lineages.

With the *hijrah* (migration) to al-Madinah al-Munawarrah and the establishment of a more structured society, *zakāt* took on a much more pronounced institutional and normative dimension. It was no longer merely a spiritual or moral act, but a codified duty, governed by precise rules concerning those obligated to pay it, the beneficiaries, and the methods of collection and redistribution.

In this context, *zakāt* emerges as a central instrument of social justice and community cohesion, its purpose extending beyond the simple redistribution of wealth to encompass the entire organization of daily life and social relations within the community (Belabes, 2020). It aims not only to reduce economic inequalities, but also to guarantee the rights of vulnerable groups, regulate the flow of resources, and establish codified and legally enforceable mechanisms of mandatory solidarity.

By its obligatory nature and institutional codification, *zakāt* goes far beyond the realm of philanthropy or voluntary charity, establishing a subtle balance between divine duty, human rights and institutional regulation, while foreshadowing a systemic and integrated approach to redistribution that has lastingly shaped the economic, social and political life of the nascent community of believers.

This underscores the need to emphasize the obligatory and normative nature of *zakāt*, in order to prevent any interpretation that reduces it to a voluntary practice, detached from its legal and social foundations. It is precisely at this level that the risk lies in associating it with the notion of a solidarity economy without a prior and critical understanding of the theoretical and conceptual presuppositions that underpin this notion.

Normative status of zakāt

The *zakāt* is explicitly established by the revealed sources as a *fardh* (obligation) and not as a supererogatory act. The Quran precisely defines its beneficiaries, thus granting them an enforceable right over the property of those obligated to pay it. In the Islamic legal tradition, *zakāt* is therefore understood as a *haq al-ʿibād* (human right), distinct from acts of spiritual devotion.

The notion of *haq al-ʿibād* signifies that certain individual, particularly the poor and needy, possess a recognized and enforceable right to a specific portion of the wealth of community members. Thus, *zakāt* differs from voluntary acts of solidarity or charity, typical of cultures where giving is often motivated by personal compassion or moral sentiment. In Islamic law, the fact that *zakāt* is a *haq* confers upon its beneficiaries a legitimate right, transforming the economic relationship into a normative bond that transcends mere individual choice (Belabes, 2022a). This approach reflects a systemic approach to economic life, where redistribution is integrated into social and legal structures, rather than being an isolated moral act.

Zakāt goes far beyond a simple act of piety or individual generosity; it constitutes an essential normative and institutional framework that allows us not only to understand the circulation and distribution of *arzāq* (divine provisions) within a society organized around the *tawhīd* (No one is worthy of being truly worshipped except Allah), but also to grasp the moral, social, economic mechanisms that govern justice, solidarity, and equity within that community (Belabes, 2020b).

Economically speaking, through conventional language, *zakāt* transforms wealth into a tool for social and economic regulation, transcending the logic of private ownership. On a social level, *zakāt* limits inequalities and protects the most vulnerable members, thus ensuring the cohesion and stability of the community. On an economic level, it defines a codified and obligatory redistribution mechanism, preventing excessive accumulation and directing the circulation of wealth towards collective and just ends. Therefore, *zakāt* illustrates how wealth, within the Islamic community, is not merely individual property, but an instrument structuring social and economic equilibrium, reconciling individual rights, religious obligation, and institutional organization.

Anthropological and social implications of zakāt

As a recognized right of its beneficiaries, *zakāt* represents a radical break with the logic of asymmetrical charity or compassion, characteristic of many social systems where giving is based on the generosity or benevolence of the donor. Within the framework of *zakāt*, redistribution does not depend on the will or altruism of the wealthy but stems from a legal and moral right of the poor and needy, thus establishing a communal organization of life based on justice and equity rather than on gratitude or personal moral obligation.

This normative structure linking *zakāt* to *tawhīd* transforms the dynamics of social interactions by granting beneficiaries an active and legitimate position: they are no longer simply passive recipients, but hold a legally enforceable right to wealth, which redefines power relations and social hierarchies. From an anthropological perspective, *zakāt* thus illustrates a social organization where the circulation of wealth is codified and institutionalized, guaranteeing community cohesion and the mutual recognition of rights.

Furthermore, this approach leads to a reinterpretation of solidarity and the human economy: it is not limited to voluntary acts or individual compassion but integrates redistribution into a normative system that links religious obligations, individual rights, and economic regulation. Consequently, *zakāt* offers a unique anthropological and social framework, where justice, law, and redistribution combine to structure the interactions of social and economic life and maintain community equilibrium.

THE LIMITS OF THE NOTION OF A SOLIDARITY-BASED ISLAMIC ECONOMY IN LIGHT OF THE MULTIDIMENSIONALITY OF ZAKĀT

The confusion between solidarity and haq al-ʿibād

One of the main pitfalls of the notion of a Islamic solidarity economy lies in the confusion between solidarity and *haq al-ʿibād*, which leads to a partial and sometimes misleading interpretation of the mechanisms of economic life in an Islamic society. Solidarity, in most European intellectual and social traditions, where a disenchantment with the world prevails, is situated within the moral and voluntary realm: it rests on individual or collective initiative, motivated by compassion, generosity, or a sense of moral obligation. It implies that the donor freely chooses to support others, and that this action is neither legally binding nor institutionalized. It is from this perspective that the expression "*social and solidarity economy enterprises*" is used, as defined in Article 2 of the French law of July 31, 2014, promoting the development of the social and solidarity economy.

In contrast, *zakāt* falls under a legal and institutional framework, codified in *Shari'ah*, which grants beneficiaries a legally enforceable right (*ḥaq al-ʿibād*). It is not simply an act of goodwill, but a normative obligation, accompanied by precise rules concerning those subject to it, the beneficiaries, and the methods of calculation. Equating *zakāt* with a mechanism of the solidarity economy neutralizes its critical and transformative potential in relation to structural inequalities. In epistemological terms, this means that *zakāt* as an object of study is poorly framed, which has the effect of:

First, restricting the scope of investigation to purely voluntary or moral aspects leads to a partial understanding of *zakāt*. Focusing on voluntary aspects leads to viewing *zakāt* as a simple act of generosity or solidarity chosen by the donor, like a classic philanthropic practice. Similarly, emphasizing moral aspects reduces the analysis to individual ethical or spiritual motivations, to the detriment of understanding its legal obligations and institutional role.

Second, to obscure the critical and structural dimensions of *zakāt* is to underestimate its transformative role in society. Its critical dimensions refer to its capacity to challenge economic and social imbalances: *zakāt* is not simply an act of charity; it questions relations of wealth and power and serves as a lever for reducing injustices. Through its structural dimensions, it addresses inequalities systemically rather than sporadically, by targeting specific categories of beneficiaries and defining precise methods of redistribution. This mechanism thus makes it possible to limit the excessive accumulation of wealth and maintain economic and social equilibrium within the community.

Third, limiting the transformative scope of the analysis amounts to underestimating the true impact of *zakāt* by ignoring the institutional and normative mechanisms that give it its corrective power. Transformative scope refers to the analysis's ability to show how *zakāt* can reshape social and economic structures, correct imbalances, and guide the redistribution of wealth. Restricting this perspective leads to partial studies, unable to account for the real effect of *zakāt* on structural inequalities and the social cohesion of the community.

Equating *zakāt* with a mere tool of a solidarity economy risks reducing redistribution to a voluntary and occasional process, obscuring its legal and social foundations. This limited conceptual approach partly explains the growing interest in Islamic social finance and Islamic social entrepreneurship (Belabes, 2024), which aim to translate these normative obligations into contemporary economic practices, often influenced by current trends and models.

The risk of privatizing the debate on redistribution

By emphasizing solidarity, the discourse on the Islamic solidarity economy tends to individualize the responsibility for redistribution, as if it should flow directly from private production and the producer's generosity. However, this presupposition does not correspond to the spirit of *zakāt*, since wealth is considered a creation and a trust from God, entrusted to humankind, and not an absolute privilege of its owner. Zakāt, on the other hand, mandates a collective organization of redistribution, historically assumed by public authorities, making it a genuine instrument of social and economic policy, capable of regulating inequalities and structuring the circulation of wealth within the community.

In Islamic tradition, while private property and the fruits of individual labor are undeniably important, wealth is not limited to these aspects alone. As the hadith *qudsī* reminds us: "*We have sent down the māl to establish ṣalāt and acquit zakāt*" (al-Albānī, 1995, 4: 182-183). This text reveals and emphasizes that what is commonly referred to in economics as wealth is fundamentally a *rizq* (divine provision) granted by Allah to humankind, a divine provision temporarily entrusted to their management. Redistribution does not stem from individual production, but from the fact that these resources are allocated by Allah to fulfill His rights and the rights of His creation (Ibn Qayyim al-Jawziyyah, 2009: 314).

This notion leads to a profound rethinking of the logic of economic life: *zakāt* is not simply a moral or philanthropic choice, nor a redistribution dependent on wealth accumulated through labor or production, but an institutionalized right founded on the recognition that all goods are divinely ordained (Belabes, 2022c). Redistribution is thus embedded in a normative and systemic framework, where responsibility is not individual but collective, historically framed by public authority and precise legal rules.

An ethical reduction of the economic organization

The recent fascination with the notion of solidarity, following the enthusiasm for behavioral economics, tends to reconfigure economic life in an Islamic society as a simple ethical alternative, so that it is increasingly understood as a set of general moral values, such as social justice, mutual aid or equity, rather than as a structured normative system, endowed with its own principles, binding rules and specific institutional mechanisms.

While the ethical dimension undeniably constitutes an essential foundation of economic life in an Islamic society, its emphasis through the confinement of *zakāt* to the sole category of the solidarity economy tends to detach it from its legal, contractual, and macroeconomic framework, thereby weakening both its analytical scope and its operational effectiveness (Belabes & Almanabri, 2025). It is from this perspective that the following clarification becomes necessary:

- First, a structured normative system is understood to be a coherent set of norms, that is, rules and standards governing the behavior of economic actors. These norms are neither scattered nor ambiguous but organized according to a *nadhm* (internal structure of meaning) (Al-Jurjānī, 2004) that ensures their articulation and operational coherence.
- Second, the principles refer to the theoretical foundations that guide all decisions and constitute a true conceptual compass for interpreting and implementing the rules.
- Third, rules are concrete prescriptions derived from principles and determine what is permitted, prohibited, or recommended. They thus translate abstract theoretical foundations into effective and operational actions.
- Fourth, institutional mechanisms encompass the structures, procedures, and instruments that ensure the implementation, monitoring, and

enforcement of principles and rules. They guarantee the effective functioning of the system, preventing it from remaining purely theoretical.

A structured normative system, inherent to the economic life of an Islamic society, is defined as the development of a comprehensive and coherent framework combining fundamental principles, practically applicable rules, and institutional instruments ensuring their implementation, monitoring compliance, and the system's long-term coherence. It is therefore not simply a matter of morality or abstract recommendations, but an operational system capable of governing the actual functioning of the economy, organizing market regulation, and guiding the management of financing, investment, and debt.

For example, the value of a state's gold reserves cannot be assessed solely by their physical volume or symbolic importance. Indeed, gold only acquires real economic significance when considered in relation to the state's overall financial structure, particularly the level of its sovereign debt and future commitments. Abundant reserves can thus remain largely ineffective if they do not strengthen the state's financial credibility or its ability to meet its obligations. Conversely, more limited reserves can play a stabilizing role if they effectively contribute to debt coverage and creditor confidence. Gold then functions less as a static asset than as a normative instrument of budgetary discipline. Its value lies in its ability to limit the temporal burden of debt and preserve the state's financial sovereignty.

While gold serves as an instrument of financial credibility and sovereign debt management, *zakāt* acts upstream, at the social, normative, and macroeconomic levels, by reducing the very conditions that make structural debt necessary. Zakāt's function is not to cover public debt, but to prevent its excessive accumulation by ensuring a regular and mandatory redistribution of wealth, limiting capital concentration, and supporting vulnerable groups without systematic recourse to borrowing.

By its obligatory, periodic, and targeted nature, *zakāt* helps stabilize demand, maintain social cohesion, and reduce the economic tensions that force the state to finance social programs through debt. It thus acts as a normative mechanism for regulating *wealth*, whereas gold is a tool for ex post financial guarantee. In this sense, *zakāt* indirectly contributes to preserving economic sovereignty, not through the accumulation of assets, but through the just and sustainable structuring of redistribution.

Equating the organization of economic life in an Islamic society with an ethical alternative lead to an implicit assimilation of moralizing approaches to economics, particularly those that mobilize social responsibility or ethical finance without questioning the fundamental structures of production, financing, investment, and debt. By limiting itself to promoting laudable goals without sufficiently examining the instruments, institutional constraints, and power relations they perpetuate, the discourse on Islamic economics loses its capacity to formulate a structural critique of dominant economic paradigms.

From a strictly financial perspective, this ethical reduction tends to obscure the normative specificity of the economic organization of Islamic societies, which rests on the structuring articulation between legal injunctions (*ahkām*), general maxims (*qawāʿid*), and the higher objectives (*maqāsid*) of *Shari'ah*. Such a conceptual shift weakens the capacity of these societies to innovate institutionally, particularly in the areas of public finance, debt management, and the preservation of economic sovereignty.

Consequently, confined to an ethical function disconnected from its normative foundations, the economic organization of Islamic societies is reduced to a morally supplementary role within the predominant economic order that structures life through the creation of money ex nihilo via the mechanism of interest-bearing bank loans, rather than to that of an autonomous scientific framework capable of rethinking the very structures of the contemporary economy. The rehabilitation of the normative and systemic dimension of *zakāt* thus appears as a necessary condition for it to transcend the stage of moral discourse and establish itself as a pillar of the organization of economic life in Islamic societies.

Zakāt should not be reduced to a mechanism of solidarity or redistribution; it constitutes a multidimensional institution that organizes the circulation, orientation and access to *rizq*, by articulating norms, rights, resources, institutions and social purposes to contribute to an social order where wealth circulates and is not concentrated in the hands of a minority (Atkinson, 2015; Piketty, 2015), as illustrated in the figure 2.

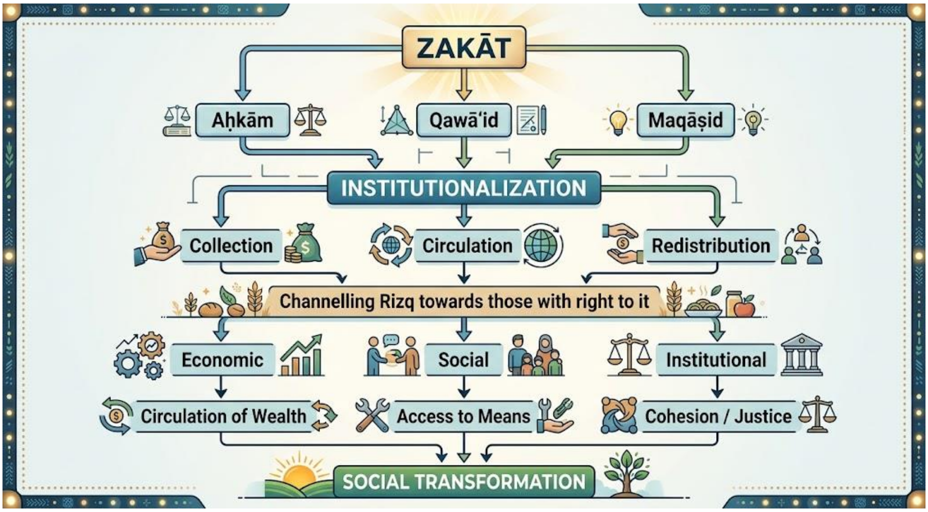

Figure 2: A multidimensional model for the institutionalization of *zakāt* and its social impact

CONCLUSION

This research highlights the profound gap between the dominant discourse on the solidarity Islamic economy and the normative and institutional reality of *zakāt*, whose scope unfolds simultaneously on spiritual, historical, anthropological, cultural, legal, social, political, and economic levels, thus revealing its multidimensionality and its structuring role in the life of communities. *Zakāt*, unique in its normative codification, its obligatory nature, and the legal recognition of its beneficiaries, reminds us that the essence of earthly life resides in *arzāq* and not in production, which is merely a direct or indirect manifestation of it. Throughout humanity's long history, what has prevailed is not simple economic distribution, often restricted and limited, but *infāq*, understood in its widest sense as the guiding principle for both communal sharing and systematic regulation, whose scope far exceeds appearances and reveals the true logic of sharing and regulating *arzāq*.

The main findings of this research show that the hasty transposition of conceptual categories from European social and solidarity economy literature onto the context of Islamic societies tends to reduce *zakāt* to a mere instrument of moral solidarity, obscuring its legal nature and its structural role in wealth regulation. Far from being a voluntary act, *zakāt* constitutes an enforceable right of its beneficiaries and a systemic redistribution mechanism capable of correcting economic and social inequalities at the community level. This informed interpretation reaffirms *zakāt* as a lever of distributive justice, integrating religious obligation, individual rights, and institutional organization, and thus transcends mere philanthropic morality.

For future research, it appears essential, firstly, to rehabilitate the normative and institutional framework of *zakāt* in all its multidimensionality, by strengthening its codification, collection, and redistribution so that it fully plays its structural role in society.

Secondly, it is necessary to develop economic policies that integrate *zakāt* and similar institutions, particularly *waqf*, as levers of systemic resilience, rather than limiting them to voluntary or philanthropic initiatives.

Thirdly, it is important to promote anthropological studies on wealth and redistribution, moving beyond the realm of individual morality to define collective obligations, the rights of beneficiaries, and institutional mechanisms according to the specific historical trajectory of each society.

Finally, it is necessary to encourage research and innovation in the field of *maʿāsh* (the world we live from), in order to generate inclusive and just models of *ʿumrān* (the world we live in) capable of meeting contemporary challenges (Belabes, 2025).

From this perspective, it seems fruitful to explore the link between *zakāt* and social energy, understood as the sum of collective capacities through which a society produces cohesion, shared meaning, and collective action, beyond mere material, economic, or financial resources (Badie, 2026). Contrary to classical approaches centered on material power or market efficiency, societies possess a relational and normative *rizq* that conditions their ability to act, stabilize, and integrate sustainably into the world. This social energy is rooted in long history, value systems, social practices, and the normative frameworks that structure collective life.

As a result, wealth should not be considered as mere individual property, but as a tool for social cohesion to fulfill the rights of Allah and the rights of His creation. A systemic reinterpretation of *zakāt* and its associated instruments allows us to envision a structured organization of economic life, linking the '*world we live from*' to the '*world we live in*', so that redistribution, equity, and collective engagement become the driving forces of shared and improving quality of life sustainably.

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