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WEALTH, WORSHIP, AND WELFARE: TRANSFORMATIVE ZAKĀT AND QUR'ĀNIC ETHICS OF JUSTICE AND HUMAN DIGNITY

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ABSTRACT

Zakāt, as one of the foundational pillars of Islam, represents far more than a fiscal obligation; it constitutes a divinely ordained moral institution grounded in the Qur'ānic vision of justice, ethical wealth management, and the preservation of human dignity. Employing a qualitative, textual, and analytical methodology, this study examines Zakāt through an integrated framework that brings together its legal structure, spiritual purpose, and socio-economic function. The research draws upon primary Islamic sources, including the Qur'ān and the Sunnah of the Prophet (SAW), alongside classical juristic literature and select contemporary scholarship, using thematic and normative analysis to explore Zakāt's conceptual foundations. The paper analyzes the jurisprudential parameters of Zakāt, including liability thresholds (Niṣāb), conditions of obligation and exemption, and the eight Qur'ānic categories of beneficiaries (al-Mustahiqūn), situating them within their broader ethical and social objectives. Beyond its juristic contours, the study argues that Zakāt operates as a transformative moral practice aimed at purifying wealth (Tazkiyat al-Māl), disciplining the acquisitive self, and translating faith (Imān) into socially meaningful action. By embedding ethical responsibility within economic activity, Zakāt challenges the moral neutrality of wealth and reorients it toward collective welfare and social integration. Furthermore, the study explores Zakāt's role in safeguarding human dignity (Karāmah al-

Insāniyyah) by addressing poverty, debt, vulnerability, and social exclusion without reducing recipients to passive objects of charity. By harmonizing worship with social responsibility, Zakāt emerges as a comprehensive Qur'ānic model of distributive justice that bridges spirituality, law, and social ethics. The paper concludes that Zakāt retains enduring relevance as a moral institution capable of responding to contemporary challenges such as economic inequality, persistent poverty, beggary, and ethical dislocation in Muslim societies.

Keywords: Zakāt, Moral Institution, Qur'ānic Justice, Wealth Ethics, Human Dignity, Social Justice.

INTRODUCTION

Human beings are inherently social by nature, dependent upon one another for survival, security, and meaningful existence. Classical Muslim scholarship has long emphasized this reality, most notably Ibn Khaldūn's foundational assertion that "man is social by nature" *(al-Insān Madanī bi' al-Tabʿ)*, meaning that human life and civilization *(ʿUmrān)* are impossible without cooperation and collective organization (Ibn Khaldūn, 1967, pp. 89–91). From the earliest phases of human history, individuals have lived within social collectives governed by moral norms, economic arrangements, and systems of mutual obligation. In response to this fundamental social reality, religions have sought to regulate human behavior in ways that promote harmony, justice, and collective well-being.

Islam is not only a set of beliefs but a comprehensive code of life *(Dīn),* offering integrated guidance for spiritual development, ethical conduct, economic relations, and social organization. The Qur'an affirms this comprehensive vision by declaring that divine guidance addresses all dimensions of human life (The Qur'an, 6:162–163). Muslim thinkers such as al-Fārābī argued that human perfection cannot be realized in isolation but only within a morally guided society *(al-Madīnah al-Fāḍilah),* where ethical values and material needs are harmonized (Al-Fārābī, 1993, pp. 95–97). The Islamic understanding of worship *('Ibādah)* extends far beyond ritual performance. It denotes complete submission to the will of God, encompassing beliefs, intentions, moral conduct, and social responsibility. Ibn Taymiyyah defines '*Ibadah* (worship) as "a comprehensive term for everything that Allah loves and is pleased with, whether inward or outward (Ibn Taymiyyah, 1995, pp. 38–41)." The Qur'an reinforces this holistic conception by linking devotion to ethical and social behavior, declaring that righteousness is not confined to ritual acts but includes generosity, justice, and care for the vulnerable (The Qurʾān, 2:177). Worship in Islam is thus designed to cultivate moral consciousness, social sensitivity, and accountability toward both God and humanity.

This holistic vision of worship is institutionally embodied in the five pillars of Islam, among which Zakāt occupies a unique position. Zakāt is simultaneously an act of worship and a structured socio-economic obligation aimed at promoting justice and social balance. Its centrality is underscored by its repeated mention in the Qur'an—appearing alongside prayer in approximately eighty-two verses—highlighting its inseparability from spiritual life (The Qurʾān, 2:43; 9:11; 24:56). Classical exegetes such as al-Qurṭubī emphasize that the frequent pairing of prayer and Zakāt signifies the unity of spiritual devotion and social responsibility in Islam (Al-Qurṭubī, 1964, commentary on Q. 2:43). In a global context characterized by persistent poverty, widening income disparities, and structural economic inequality, Zakāt represents Islam's proactive and principled response to these challenges. It is not a voluntary act of charity but a divinely mandated system of wealth redistribution. The Qur'an explicitly defines Zakāt beneficiaries *(Aṣnāf)* and frames wealth as a trust subject to moral accountability (The Qurʾān (9:60; 57:7). Al-Ghazālī explains that Zakāt purifies both wealth and the soul, liberating the giver from greed while restoring the dignity of the recipient (Al-Ghazālī, 2004, Vol. 1, pp. 52–55). By transferring a portion of surplus wealth from the affluent to the economically vulnerable, Zakāt addresses the structural roots of poverty rather than merely alleviating its symptoms. Shāh Walī Allāh al-Dehlawī argues that Zakāt was divinely instituted to ensure circulation of wealth and prevent economic stagnation and social unrest (Al-Dihlawī, 2005, Vol. 2, pp. 250–254). In this sense, Zakāt functions as a mechanism for safeguarding human dignity, reducing social exclusion, and reinforcing communal bonds. When implemented in accordance with its Qur'ānic objectives, Zakāt serves as an institutional foundation for social welfare and cohesion. It establishes a minimum standard of living for society's most vulnerable members, ensuring that basic needs are met and social stability is preserved. Al-Shāṭibī situates Zakāt within the broader Maqāṣid al-Sharīʿah, particularly the preservation of wealth *(Hifẓ al-Māl)* and human dignity, arguing that economic justice is essential for the moral order of society (Al-Shāṭibī, 1997, Vol. 2, pp. 8–12). At the same time, Zakāt restrains excessive accumulation and hoarding, condemned explicitly in the Qur'an (The Qurʾān, 9:34–35), while encouraging ethical circulation of wealth.

Against this conceptual framework, the present study explores Zakāt through the interconnected lenses of wealth, worship, and welfare. Its primary objective is to examine the theological foundations of Zakāt in the Qur'an and Sunnah, emphasizing its dual nature as an act of worship and a socio-economic institution. The study further analyzes the spiritual dimensions of Zakāt, particularly its role in cultivating *Taqwā*, gratitude, and detachment from materialism. Additionally, it investigates the social philosophy of Zakāt as a mechanism for economic justice, equitable wealth distribution, and social solidarity, with special attention to the ethical rationale behind the Qur'ānic classification of Zakāt beneficiaries (The Qurʾān, 9:60). Finally, the study assesses the contemporary relevance of Zakāt in modern Muslim societies, focusing on institutional practices and emerging socio-economic challenges.

REVIEW OF LITERATURE

The institution of Zakāt has occupied a central place in Islamic legal, ethical, and socio-economic thought from the formative period of Muslim intellectual history. Classical jurists, theologians, and moral philosophers primarily approached Zakāt as a divinely mandated obligation *(Farīḍah)* embedded within the normative framework of Sharīʿah, while modern scholars have increasingly analyzed it as an instrument of social justice, poverty alleviation, and economic redistribution (Al-Qaraḍāwī, 1999, Vol. 1, pp. 35–42). Despite the breadth of this scholarship, much of the literature remains conceptually fragmented—either narrowly legalistic or predominantly economic—often neglecting Zakāt's integrated social philosophy grounded in Qur'ānic moral anthropology and the principle of human dignity (Al-Shāṭibī, 2004, Vol. 2, pp. 8–12).

Among the earliest systematic discussions of Zakāt are those found in al-Māwardī's *al-Aḥkām al-Sulṭāniyyah,* where Zakāt is situated within the administrative and fiscal responsibilities of the Islamic state (Al-Māwardī, 1996, pp. 137–145). Al-Māwardī's contribution lies in clarifying institutional mechanisms for collection, distribution, and enforcement. However, his analysis remains largely procedural, offering limited reflection on the ethical or anthropological foundations of Zakāt as a moral economy aimed at restructuring social relations.

Similarly, Ibn Qudāmah's *al-Mughnī* and al-Nawawī's *al-Majmūʿ* provide exhaustive juristic detail regarding Zakātable wealth, niṣāb thresholds, and legal conditions of obligation (Ibn Qudāmah, 1997, Vol. 2, pp. 428–470). These works are indispensable for *Fiqhī* precision, yet they prioritize legal correctness over social philosophy, treating Zakāt primarily as a juridical duty rather than a transformative institution designed to restore economic balance and social dignity.

A significant ethical turn appears in al-Ghazālī's *Iḥyāʾ ʿUlūm al-Dīn,* where Zakāt is framed as a spiritual discipline that purifies both wealth and the soul (Al-Ghazālī, 2005, Vol. 1, pp. 227–235). Al-Ghazālī links material generosity with inner moral reform, arguing that hoarding wealth corrodes spiritual sincerity and social harmony. Nonetheless, his treatment remains largely individual-centric, offering limited structural analysis of Zakāt's role in addressing systemic poverty and inequality.

A more socially grounded perspective emerges in Ibn Taymiyyah's *al-Siyāsah al-Sharʿiyyah,* where Zakāt is conceptualized as a public right *(ḥaqq ʿāmm)* essential for maintaining justice and preventing social unrest (Ibn Taymiyyah, 1998, pp. 28–35). Ibn Taymiyyah emphasizes the responsibility of political authority in enforcing Zakāt to curb exploitation and concentration of wealth. Yet his approach remains largely pragmatic and corrective, rather than philosophically reconstructive.

A major conceptual advance is found in Shāh Walī Allāh al-Dehlawī's *Ḥujjat Allāh al-Bālighah,* where Zakāt is interpreted through the lens of divine wisdom *(ḥikmah)* and social equilibrium (Al-Dihlawī, 2005, Vol. 2, pp. 38–44). He argues that Zakāt ensures circulation of wealth, prevents hoarding, and stabilizes society. Despite its depth, this discussion is dispersed within a broader theory of divine law and does not fully articulate Zakāt as an independent moral-economic paradigm.

The *Maqāṣid* framework, most systematically articulated by al-Shāṭibī in *al-Muwāfaqāt,* provides an important lens for understanding Zakāt's social objectives (Al-Shāṭibī, n.d., Vol. 2, pp. 17–25). Al-Shāṭibī situates Zakāt within the preservation of wealth *(ḥifẓ al-māl)* and collective welfare, emphasizing that Sharīʿah aims to remove hardship and secure human well-being. Nevertheless, Zakāt is treated as one illustrative case among many, rather than as a comprehensive ethical system governing wealth relations.

Contemporary reformist scholarship—most notably Yūsuf al-Qaraḍāwī's *Fiqh al-Zakāt*—significantly expands this discourse (Al-Qaraḍāwī, 1999, Vol. 2, pp. 915–930). Al-Qaraḍāwī presents Zakāt as a dynamic socio-economic institution capable of addressing modern poverty, unemployment, and inequality. While encyclopedic and influential, his approach often frames Zakāt in utilitarian terms of outcomes and efficiency, without fully theorizing its Qur'ānic moral vision centered on dignity, moral accountability, and relational justice.

Modern Islamic economists such as Muḥammad Bāqir al-Ṣadr, Monzer Kahf, and Umer Chapra conceptualize Zakāt primarily as an institutional redistributive mechanism within Islamic economic systems, emphasizing its capacity to reduce inequality and promote inclusive growth. While their analyses are influential in demonstrating Zakāt's economic effectiveness, the strong focus on policy outcomes and economic modeling often abstracts Zakāt from its ethical and spiritual foundations, thereby treating it as a functional alternative to taxation or welfare rather than a morally grounded institution rooted in Qur'ānic values (Al-Ṣadr, 1982, pp. 328–340).

Likewise, empirical studies on Zakāt institutions in Malaysia, Pakistan, and Indonesia focus on governance efficiency, compliance rates, and poverty metrics (Kahf, 1999, pp. 51–60). While methodologically valuable, this literature remains largely descriptive and managerial, rarely interrogating whether contemporary Zakāt practices conform to Qur'ānic ideals of trusteeship *(Amānah),* justice *('Adl),* and compassion *(Rahmah).*

Despite the abundance of scholarship, three critical gaps persist. First, existing studies remain conceptually fragmented, isolating legal, spiritual, or economic dimensions of Zakāt without integrating them into a unified social philosophy. Second, the Qur'ānic concept of human dignity *(Karāmah al-Insān)* remains under-theorized, despite its centrality to Islamic social ethics. Third, few studies examine Zakāt from a Qur'ānic perspective that views wealth as a trust *(Amanah),* society as a moral community *(Ummah),* and justice *('Adalah)* as defined by ethical relationships rather than the mere redistribution of resources.

In response to these research gaps, this research article develops a Qur'ān-centered social philosophy of Zakāt that transcends purely legalistic or economic interpretations. Rather than treating Zakāt merely as a financial obligation or welfare mechanism, the study conceptualizes it as a moral institution designed to reshape social relations, protect human dignity, and cultivate ethical wealth behavior.

The research article makes four original contributions. First, it offers an integrative framework synthesizing theological, ethical, and socio-economic dimensions of Zakāt. Second, it foregrounds human dignity *(Karāmah)* as a central objective, reframing the *Aṣnāf* as rights-bearing members of the moral community. Third, it develops a Qur'ānic ethic of wealth that challenges both hoarding capital and paternalistic charity. Finally, it provides an essential criterion for evaluating contemporary Zakāt institutions beyond efficiency and compliance metrics. By reconceptualizing Zakāt as a moral economy rooted in justice, dignity, and social solidarity, this study advances existing scholarship and contributes meaningfully to contemporary debates in Islamic social philosophy and ethics.

METHODOLOGY

This study employs a qualitative, analytical-descriptive methodology grounded in textual analysis of primary Islamic sources and classical juristic literature. The selection of key scholars, including al-Ghazālī, Ibn Taymiyyah, and al-Shātibī, is purposive, based on their seminal contributions to the development of Islamic legal theory, Maqāṣid al-Sharīʿah, and socio-economic thought. Their works provide authoritative perspectives on the objectives, ethical foundations, and societal functions of *Zakāt* within the broader framework of Islamic governance and welfare.

The analytical approach is used to examine Qur'ānic exegesis *(Tafsīr),* Prophetic traditions *(Aḥādīth)*, and classical juristic writings in order to identify the normative objectives and ethical principles underlying *Zakāt*. Through thematic analysis, recurring concepts such as wealth circulation, poverty alleviation, social solidarity, and spiritual purification are systematically explored. The descriptive approach complements this analysis by tracing the historical development of *Zakāt* institutions and examining their contemporary applications in Muslim societies.

By integrating these methodologies, the study seeks to demonstrate that Zakāt is not merely a ritual obligation but a dynamic socio-economic institution that harmonizes spiritual accountability with social justice, offering a viable framework for ethical wealth management and sustainable social welfare in both classical and modern contexts.

RESEARCH OBJECTIVES

- To examine the Qur'ānic and Prophetic foundations of Zakāt as both an act of worship and a pillar of Islam.
- To analyze the spiritual dimensions of Zakāt in cultivating piety, moral purification, and detachment from materialism.
- To investigate Zakāt's role in promoting economic justice, equitable wealth distribution, and poverty alleviation.
- To examine the ethical rationale behind the Qur'ānic categories of Zakāt beneficiaries *(*Aṣnāf*)*.
- To assess Zakāt as an institutional mechanism for social welfare and communal solidarity in classical and contemporary contexts.

UNDERSTANDING ZAKĀT: SPIRITUAL, LEGAL, AND SOCIO-ECONOMIC DIMENSIONS

Zakāt is monetary devotion based on the idea that all things belong to God, and that wealth is therefore positioned at the disposal of mankind as a trust. The passion of human beings is sanctified through earmarking a proportion of the wealth for the distressed and needy as mandated in the Qurʾān. Zakāt does not only purify the property, but also purifies one from selfishness and greed. The recipient of Zakāt also purifies himself from envy, jealousy, hatred and uneasiness as it will foster goodwill, gratefulness and warm wishes for the contributors (Al-Qaraḍāwī, 1999, Vol. 1, pp. 45–47). The word "Zakāt" is derived from the Arabic word *'Zaka'* which means cleanliness, purification, increase, growth, righteousness, blessing and praise. Literally, Zakāt means to grow and to increase, while in Shariah, Zakāt is a concept referring to the redistribution of wealth prescribed by God to the deserving category of people (Al-Qaraḍāwī, 1999, Vol. 1, pp. 41–42). Besides poverty eradication, Zakāt aims to eliminate greediness among Muslims and encouraging socially oriented behavior (Nadzri et al., 2012). According to Qaradawi, the word *"al-Zakah"* has been mentioned thirty times in the Qurʾān (Al-Qaraḍāwī, 1999, Vol. 1, p. 67). According to Chapra, Zakah has literary meaning as purification *(Taharah)*, growth *(Mana'),* blessing *(Barakah),* and praise *(Madh)*. These multifaceted meanings are evident in both the Qur'an and the Ahadith, though in some Qurʾānic passages, it is commonly referred to as *Sadaqah* (charity) (Chapra, 2000, p. 243). Notably, the term Zakāt appears 30 times in the Qur'an, with 27 instances associating it with prayers within the same verses. Similarly, numerous Ahadith are dedicated to elucidating its significance. For instance, Sahih al-Bukhari's collection features a chapter solely dedicated to Zakāt, containing 172 Ahadith. Positioned as the fourth of the five pillars of Islam, Zakāt holds profound importance within the Islamic framework (Al-Qaraḍāwī, 2000, Vol. 1, p. 68).

In the Islamic legal perspective, the term Zakāt possesses a precise and technical meaning that extends beyond its general linguistic sense of purification and growth. Juristically, Zakāt refers to a legally mandated and predetermined portion of wealth that must be transferred from eligible Muslim property holders to specific categories of beneficiaries explicitly designated by God (Al-Qaraḍāwī, 2000, Vol. 1, p. 39). This obligation is not discretionary but constitutes a binding financial duty *(Haqq Mālī Wājib)* imposed by the Sharīʿah, the fulfillment of which is considered both an act of worship and a legal requirement.

According to classical juristic definitions, Zakāt is a due right attached to particular forms of wealth and assets, payable at fixed rates, provided that certain conditions are met. These conditions include the passage of a lunar year *(Hawl)* over the wealth—except in specific categories—and the attainment of a minimum taxable threshold *(Niṣāb)* (Ahmed, 2004, Vol. 6, p. 181). Furthermore, Zakāt applies to designated asset classes such as monetary wealth, trade goods, agricultural produce, and livestock, each subject to detailed legal rules.

Based on these legal and technical considerations, Zakāt may be understood as a comprehensive Islamic institution of wealth redistribution, designed to transfer resources from the financially capable to the deserving segments of society as prescribed in the Qurʾān. Its distribution is governed by divine injunctions—particularly the Qur'ānic specification of beneficiaries—and juristic mechanisms that ensure fairness, accountability, and social balance. Thus, Zakāt operates at the intersection of worship, law, and socio-economic ethics, functioning as a structured means through which Islam promotes economic justice, alleviates poverty, and reinforces social solidarity within the Muslim community.

Zakāt: Conditions, Constraints, and the Boundaries of Obligation

The rulings concerning Zakāt payers *(Muzakkī)* are primarily derived from the Prophetic traditions (ḥadīth) and further rationalized through *Ijtihād* by classical jurists. These sources collectively establish the essential qualifications required for an individual to become liable for Zakāt. Almost unanimously, scholars across the four schools of law agree that a *Muzakkī* must satisfy a set of core criteria: they must be a Muslim, of sound mind, adult (i.e., have reached puberty), free (not enslaved), and possess full ownership of wealth that meets the conditions for Zakāt, including reaching the *Niṣāb* and completion of a lunar year *(Hawl)* for applicable assets.

The requirement of Islam is central, as Zakāt is an act of worship *(ʿIbādah)* and a financial duty *(Farḍ allay)* directed toward fulfilling a religious obligation (Al-Qurṭubī, 1964, commentary on Q. 9:60). Consequently, non-Muslims, regardless of their wealth or residency in Muslim-majority territories, are not obliged to pay Zakāt, since the legal and spiritual mandate of this obligation applies exclusively to believers (Al-Qaraḍāwī, 2000, Vol. 1, pp. 21–22). This principle is supported by both the Qur'ān and Sunnah, which consistently frame Zakāt as an instrument for purifying the wealth of the faithful and supporting their co-religionists (The Qurʾān, 9:60).

The *Nisāb* Amount and Its Calculation

In Islamic law, *Nisāb* represents the minimum threshold of wealth that a Muslim must possess for Zakāt to become obligatory. It functions as a benchmark to ensure that Zakāt is only levied on those who are financially capable of giving without compromising their basic needs. The *Nisāb* is not a fixed monetary value; rather, it is defined in terms of specific types of assets, most notably gold, silver, and certain forms of tradeable wealth, and is calculated according to their respective weight and current market value. Classical sources provide two standard benchmarks for *Nisāb*:

i. Gold: 20 mithqāls (approximately 87.48 grams).
ii. Silver: 200 dirhams (approximately 612.36 grams).

The amount of *Nisāb* in contemporary currency is therefore determined by converting the weight of gold or silver into local monetary value. Jurists have debated whether the *Nisāb* should be calculated based on gold or silver, with some favoring silver for its broader social benefit (as it lowers the threshold and allows more people to be eligible for receiving Zakāt), and others favoring gold due to its intrinsic value (Al-Marghīnānī, 1999, Vol. 2, pp. 118–120). Zakāt is calculated as 2.5% of wealth exceeding the *Nisāb* for one full lunar year *(ḥawl)* in the case of monetary wealth and trade goods, while agricultural produce, livestock, and other specific assets are subject to distinct rates as determined in classical fiqh manuals (Al-Qurṭubī, 1964, commentary on Q. 9:60).

Conditions of Non-Liability: Classical Criteria for Zakāt Exemption in Shariah

Zakāt is not obligatory if any of the following classical conditions for non-liability are met. These criteria are emphasized in the Hanafi, Mālikī, Shāfiʿī, and Ḥanbalī schools of law:

i. Insufficient Wealth (Below *Nisāb*)

If the total wealth owned by a person does not reach the *Nisāb* threshold, Zakāt is not due. This ensures that only financially capable individuals contribute, protecting those living near subsistence levels (Al-Shāfiʿī, 1995, Vol. 2, pp. 147–149).

ii. Ownership Period *(Hawl)*

Zakāt becomes due only after the wealth has been in the possession of the individual for a full lunar year *(Hawl)*. This condition ensures that transient fluctuations in wealth do not impose an undue burden (Mālik b. Anas, 1988, Vol. 1, pp. 93–95).

iii. Productive and Liable Wealth

The wealth or profit must be of a productive nature, from which the owner can derive benefit or generate additional income. Examples include trade goods, livestock, monetary assets, and certain agricultural products. Personal items for daily use or non-productive property are exempt (Al-Ghazālī, 2004, Vol. 1, pp. 58–61).

iv. Freedom from Debt

In the Hanafi School, Zakāt is only obligatory on net wealth, i.e., assets that are fully owned and not subject to debt obligations. If a portion of the wealth is owed to creditors, the *Nisāb* must be calculated after deducting debts; the debtor is not liable to pay Zakāt until their net assets exceed the threshold (Al-Marghīnānī, 1999, Vol. 2, pp. 121–123). In contrast, the Shāfiʿī School does not require debt deduction when calculating *Nisāb*; Zakāt is levied on gross wealth regardless of outstanding obligations. This distinction reflects differing interpretations of financial responsibility and the ethical objectives of wealth purification (Al-Shāfiʿī, 1995, Vol. 2, pp. 151–153). In contemporary practice, many Zakāt institutions and *Fatwa* councils adopt a balanced approach by permitting the deduction of immediate and payable debts while excluding long-term liabilities that do not significantly affect an individual's current financial capacity, thereby reconciling classical juristic opinions with modern economic realities.

v. Other Classical Exemptions

Children, minors, and individuals lacking full ownership or legal capacity are also exempted. Similarly, wealth held in trust or temporarily inaccessible to the owner does not obligate Zakāt until control is established (Aḥmad b. Ḥanbal, 1998, Vol. 3, pp. 201–203). These five conditions highlight the careful balance that classical fiqh seeks to achieve between spiritual obligation and practical capacity, ensuring that Zakāt functions as both a mechanism of worship and a tool for social justice. By codifying thresholds, durations, and asset types, classical jurists created a system that is simultaneously ethical, equitable, and adaptable across diverse economic contexts.

The Qur'ānic Framework of Zakāt: Legal Categories, Ethical Ends, and Social Welfare

The Qur'ān explicitly identifies the legitimate recipients of Zakāt *(Mustaḥiqūn)* through a definitive enumeration known as the eight *Aṣnāf*, thereby situating Zakāt within a divinely articulated moral and social order. From an exegetical perspective, this enumeration reflects a Qur'ānic strategy of *Taḥdīd* (delimitation), indicating that Zakāt is not an open-ended charity but a purposeful instrument for addressing specific forms of social vulnerability and communal need. Classical *Mufassirūn* emphasized that the linguistic construction of the verse conveys exclusivity, underscoring divine intent in regulating the circulation of wealth and preventing arbitrary or misdirected charity. The interpretive foundation of this framework is established in the Qur'ānic declaration:

> *"Zakāt expenditures are only for the poor, the needy, those employed to administer it, those whose hearts are to be reconciled, for freeing those in bondage, for those in debt, in the cause of Allah, and for the stranded traveler" (The Qurʾān, 9:60).*

The restrictive particle *Innamā* (only) employed in the verse signifies exclusivity, as emphasized by classical exegetes, thereby confining legitimate Zakāt distribution strictly to these categories (Al-Ṭabarī, 1955, Vol. 14, pp. 313–318). This Qur'ānic delimitation safeguards Zakāt from misallocation and ensures that it functions as a coherent system of social justice rather than an unstructured charitable impulse.

i. *al-Fuqarāʾ* and *al-Masākīn:* Degrees of Poverty

The first two Zakāt categories—*al-Fuqarāʾ* (the poor) and *al-Masākīn* (the needy)—constitute the principal beneficiaries of Zakāt and represent distinct degrees of economic deprivation within Islamic social thought. Medieval Muslim scholars devoted sustained analytical attention to differentiating between these two groups, recognizing that equitable distribution of Zakāt requires sensitivity not only to the severity of need but also to its visibility and social manifestation. According to Ibn Kathīr (d. 774/1373), *al-Fuqarāʾ* are those who possess little or no material resources and are unable to meet their most basic necessities, such as food, clothing, and shelter. Their deprivation is typically acute and manifest, often compelling them to seek assistance openly (Ibn Kathīr, 1999, Vol. 4, pp. 170–171). This understanding reflects the linguistic root of *Faqr,* which denotes a condition of brokenness or insufficiency, indicating a level of poverty that threatens physical survival and human dignity.

By contrast, *al-Masākīn,* as explained by al-Zamakhsharī (d. 538/1144), are individuals who possess some means of subsistence or a modest income, yet these resources remain insufficient to secure a dignified and stable livelihood (Al-Zamakhsharī, 2009, Vol. 2, p. 271). Al-Zamakhsharī further observes that the *Miskīn* frequently conceals his hardship and refrains from public begging, either out of self-respect or social constraint. As a result, his poverty is less visible, rendering him particularly vulnerable to neglect within systems of charitable distribution (Al-Zamakhsharī, 2009, Vol. 2, p. 271). This subtle form of deprivation underscores the ethical imperative to identify and support those whose needs are real but socially hidden. Other medieval exegetes, including al-Qurṭubī, emphasize that the Qur'ānic pairing of *al-Fuqarāʾ* and *al-Masākīn* reflects Islam's comprehensive approach to poverty alleviation, encompassing both extreme material destitution and relative insufficiency (Al-Qurṭubī, 2006, Vol. 8, pp. 168–170). The distinction ensures that Zakāt does not privilege only those whose poverty is publicly apparent, but also extends protection to individuals whose dignity prevents them from seeking aid overtly.

This meticulous classification illustrates Islam's deep ethical sensitivity to the multiple dimensions of poverty—economic, psychological, and social—and affirms that Zakāt is designed not merely to relieve visible hardship, but to safeguard human dignity and social balance by addressing both overt and concealed forms of deprivation.

ii. ***al-ʻĀmilūn ʿAlayhā:*** **Institutional Administration**

The inclusion of *al-ʻĀmilūn ʿAlayhā*—those appointed to administer Zakāt—highlights Islam's institutional conception of charity and underscores that Zakāt is not merely an individual devotional act but a regulated socio-economic institution. This Qur'ānic designation reflects a recognition that the collection, management, and distribution of communal resources require professional oversight, accountability, and organizational structure. Medieval Muslim jurists, most notably al-Māwardī (d. 450/1058), explicitly affirmed that Zakāt administrators are entitled to remuneration for their work, irrespective of their personal wealth. He clarifies that this payment is not a form of charity but a right for services rendered—including collection, record-keeping, safeguarding, and distribution of funds—which ensures that administrative duties are performed efficiently and ethically (Al-Māwardī, 1985, pp. 137–139). This understanding reflects an early acknowledgment of public finance principles within the Islamic legal framework, recognizing that governance and resource management are integral to the fulfillment of religious obligations.

Classical scholarship, including al-Ṭabarī (d. 310/923), emphasizes that the Qur'ān's specification of administrators as legitimate recipients of Zakāt institutionalizes the principle of organized management *(Tanẓīm al-Amwāl)*. By providing for administrative compensation, the Qur'ān ensures that the collection and distribution of Zakāt are carried out with transparency, diligence, and accountability, thereby safeguarding the interests of both the community and the recipients (Al-Ṭabarī, 1955, Vol. 14, pp. 316–318).

iii. *al-Muʾallafah Qulūbuhum:* Social and Political Wisdom

The Zakāt category of *al-Muʾallafah Qulūbuhum*—those whose hearts are to be reconciled—was interpreted with notable breadth by early and medieval Muslim scholars, reflecting Islam's pragmatic engagement with social and political realities. Classical exegetes understood this category to encompass individuals whose reconciliation to Islam or goodwill toward the Muslim community served a discernible public interest *(Maṣlaḥah ʿAmmah)*. Al-Qurṭubī records that this group included newly converted Muslims who required material support to stabilize their faith, influential tribal leaders whose allegiance or neutrality ensured communal security, and potential allies whose cooperation strengthened the socio-political position of the Muslim polity (Al-Qurṭubī, 2006, Vol. 8, pp. 171–173).

From a juristic perspective, this category demonstrates that Zakāt is not confined to alleviating material poverty alone, but also functions as an instrument for fostering social cohesion, political stability, and communal harmony. Al-Ṭabarī emphasizes that allocations under *al-Muʾallafah Qulūbuhum* were sanctioned by the Prophet (SAW) himself, thereby affirming their legitimacy as a permanent component of the Qur'ānic framework of Zakāt, grounded in revealed guidance rather than contingent political expediency (Al-Ṭabarī, 1955, Vol. 14, pp. 320–323). Similarly, Ibn Kathīr notes that such individuals were supported in order to remove hostility, prevent conflict, and consolidate unity within a fragile and evolving social order (Ibn Kathīr, 1999, Vol. 4, pp. 171–172). At the same time, medieval jurists engaged in substantive debate regarding the continued applicability of this category following the political consolidation and strength of Islam. Some later scholars, particularly within the Ḥanafī tradition, argued that this category became dormant once the Muslim community no longer faced existential vulnerability. However, many medieval authorities—including al-Qurṭubī and al-Shāfiʿī jurists—maintained that its validity remains intact whenever the underlying rationale of reconciliation and public benefit is present (Al-Qurṭubī, 2006, Vol. 8, pp. 173–174). This position underscores a juristic principle central to Islamic public law: legal categories tied to identifiable causes *(ʿIlal)* remain operative so long as those causes persist. Accordingly, medieval scholarship largely regarded *al-Muʾallafah Qulūbuhum* as compelling evidence that Zakāt embodies a sophisticated social philosophy, one that integrates economic support with strategic moral and political considerations. It reflects Islam's recognition that enduring social justice and stability often require proactive engagement with hearts and relationships, not merely the redistribution of wealth.

iv. *Fī al-Riqāb:* Liberation from Bondage

The Zakāt category *fī al-Riqāb* has been understood with remarkable consistency by medieval Qur'ānic exegetes and jurists as referring to the emancipation of enslaved persons, with particular emphasis on slaves seeking freedom through contractual manumission *(Mukātabah)*. Classical commentators maintain that this category reflects Islam's systematic effort to curtail and ultimately dismantle slavery by integrating emancipation into its legally mandated fiscal framework. Rather than treating freedom solely as an act of individual benevolence, Islamic law transformed it into a collective social obligation, sustained through institutionalized mechanisms of wealth redistribution. Fakhr al-Dīn al-Rāzī underscores the moral and legal significance of this provision by observing that Islam uniquely incorporated the liberation of slaves into its obligatory economic system, thereby elevating emancipation from a voluntary virtue to a shared communal responsibility (Al-Rāzī, 1981, Vol. 16, pp. 91–93). This integration ensured that financial constraints would not indefinitely obstruct the path to freedom for enslaved individuals, particularly those who had entered mukātabah agreements but lacked the means to fulfill their contractual obligations. Similarly, al-Qurṭubī affirms that Zakāt may be allocated directly toward purchasing the freedom of slaves or assisting *Mukātabs*, emphasizing that such expenditures fall squarely within the divinely designated purposes of Zakāt (Al-Qurṭubī, 2006, Vol. 8, pp. 175–176).

From a broader juristic perspective, *fī al-Riqāb* exemplifies Islam's ethical commitment to restoring human dignity *(Karāmah Insāniyyah)* and mitigating entrenched forms of social oppression within the historical realities of slavery. Ibn Kathīr notes that this category reflects a gradualist yet deliberate approach toward emancipation, complementing other Islamic legal measures—such as encouragement of manumission, expiation through freeing slaves, and moral exhortation—aimed at reducing dependency and exploitation (Ibn Kathīr, 1999, Vol. 4, pp. 173–174). Thus, while acknowledging the historical context in which slavery existed, medieval scholarship consistently viewed *fī al-riqāb* as a transformative instrument within Islamic social philosophy. It illustrates how Zakāt operates not merely as a poverty-alleviation mechanism, but as a vehicle for structural reform, aligning economic practice with moral accountability and collective responsibility.

v. ***al-Ghārimūn:* Debt and Social Vulnerability**

The category of *al-Ghārimūn* refers to individuals who are burdened by legitimate, necessary, and non-frivolous debt. Classical Muslim jurists were careful to exclude debts arising from extravagance, moral recklessness, or unlawful activities, while recognizing debts incurred out of genuine necessity or for socially constructive purposes as deserving of Zakāt assistance. Abū Ḥāmid al-Ghazālī (d. 505/1111) explicitly distinguishes between debts undertaken to satisfy essential personal needs—such as sustenance, shelter, or medical care—and those assumed in the interest of communal reconciliation or public welfare, including efforts to resolve disputes or avert social harm (Al-Ghazālī, n.d., Vol. 1, pp. 260–262). Within this framework, Zakāt allocated to *al-Ghārimūn* was not conceived merely as temporary financial relief, but as a means of preventing indebtedness from resulting in humiliation, ethical compromise, or social marginalization. Al-Ghazālī warns that unresolved debt may compel individuals toward morally questionable behavior, including dishonesty or dependency, thereby undermining both personal integrity and social cohesion (Al-Ghazālī, n.d., Vol. 1, pp. 263–264). Similarly, Ibn Qudāmah (d. 620/1223) affirms that Zakāt may be given to an indebted person even if he possesses basic provisions, so long as the debt exceeds his surplus wealth and was incurred for a lawful and reasonable cause *(ʿIllah Mubāḥah wa Maʿqūlah)* (Ibn Qudāmah, 1985, Vol. 2, pp. 280–282). This juristic treatment reflects Islam's broader ethical orientation toward financial rehabilitation and social reintegration, rather than punitive or exclusionary responses to indebtedness. By relieving individuals of non-frivolous debt, Zakāt functions as a mechanism for restoring human dignity, stabilizing families, and reintegrating vulnerable members into productive social life. As al-Qurṭubī observes, the inclusion of *al-Ghārimūn* among Zakāt recipients demonstrates that Islamic law seeks not only to alleviate poverty, but also to prevent the structural causes of social disintegration that arise from persistent and unmanageable debt (Al-Qurṭubī, 2006, Vol. 8, pp. 176–178).

vi. ***Fī Sabīl Allāh:*** **Collective Moral Purpose**

Fī Sabīl Allāh has been among the most discussed and debated categories of Zakāt recipients in classical Islamic scholarship. The overwhelming majority of medieval jurists and exegetes understood this category primarily as referring to *Jihād* and collective defense undertaken for the protection of the Muslim Ummah, including support for combatants who lacked sufficient means. This interpretation is grounded in the dominant Qur'ānic usage of the expression *fī Sabīl Allāh*, which classical authorities consistently associated with organized struggle in defense of religion and communal security.

Al-Ṭabarī asserts that the most authoritative exegetical position confines this category to individuals actively engaged in legitimate military expeditions authorized by the Islamic polity, thereby excluding unrestricted or purely charitable applications (Al-Ṭabarī, 1995, Vol. 14, pp. 329–331). Similarly, Ibn Kathīr emphasizes that Zakāt funds allocated under *fī Sabīl Allāh* were historically directed toward equipping fighters, providing mounts, and meeting the logistical and material requirements of collective defense, reflecting the public and institutional character of this category (Ibn Kathīr, 1999, Vol. 4, pp. 174–175). At the same time, Fakhr al-Dīn al-Rāzī acknowledges the semantic breadth of the expression, noting that while jihād constitutes its primary referent in the context of Zakāt distribution, *fī Sabīl Allāh* linguistically encompasses all endeavors that genuinely serve a divine objective. On this basis, he cautiously allows for broader applications related to religious and communal welfare, while maintaining that such interpretations must remain anchored to clear public interest *(Maṣlaḥah ʿAmmah)* and cannot be extended indiscriminately (Al-Rāzī, 1999, Vol. 16, pp. 93–95).

vii. ***Ibn al-Sabīl:*** **Mobility and Situational Vulnerability**

Ibn al-Sabīl, the stranded traveler, refers to individuals cut off from their resources while away from home, even if they are wealthy in their place of residence. Medieval exegetes emphasized that Zakāt addresses situational vulnerability, affirming that need in Islamic law is defined by circumstance rather than permanent socio-economic status. Al-Ṭabarī explains that a traveler may lawfully receive Zakāt despite being wealthy at home because his immediate condition renders him functionally indigent *(Faqīr Hukman)* during travel (Al-Ṭabarī, 1995, Vol. 14, pp. 322–323). Similarly, Ibn Kathīr notes that *Ibn al-Sabīl* is entitled to Zakāt until he is able to return safely to his place of residence, regardless of his actual wealth there (Ibn Kathīr, 1999, Vol. 4, p. 171). Al-

Qurṭubī further stresses that this category reflects Islam's concern for human dignity and social solidarity, as Zakāt intervenes to prevent hardship arising from temporary dislocation rather than chronic poverty (Al-Qurṭubī, 1964, Vol. 8, pp. 177–178).

ZAKĀT AND *TAWHID*: EXPLORING THE SOCIO-HISTORICAL IMPORTANCE OF *ZAKĀT*

The significance of Zakāt in Islam is underscored by its frequent mention in the Holy Qur'an, appearing over eighty times. It stands as a sacred duty assigned by God, akin to the obligatory act of Salat. As stated in the Qur'an, "So establish Salat and give Zakāt, and hold fast to God (The Qurʾān, 2:110)." This injunction highlights the inseparable connection between prayer and charity, both integral to the practice of faith. Zakāt holds a distinguished place among the five pillars of Islam, as emphasized by the Prophet Muhammad (SAW) who proclaimed, "Islam was built upon five pillars: to witness that there is no God but God and that Muhammad (SAW) is His servant and messenger, performing prayer, giving Zakāt, performing pilgrimage, and fasting the month of Ramadhan (Al-Bukhārī, n.d., Ḥadīth no. 8)." This proclamation underscores Zakāt's indispensable role alongside other fundamental acts of worship.

The profound commitment to Zakāt is exemplified by the actions of the first Caliph, Hadhrat Abu Bakr (RA), who waged war against tribes that refused to fulfill their Zakāt obligations (Muslim, n.d., Ḥadīth no. 16). Despite their adherence to other aspects of Islam, such as prayer, he asserted that adherence to Shariah law cannot be selective. His stance elucidates the holistic nature of Islamic teachings, which necessitates compliance with all its tenets, including Zakāt. The Holy Qur'an intricately delineates those deserving of Zakāt, outlining its beneficiaries as "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 God and for the travelers, a duty imposed by God, God is full of knowledge and wisdom (The Qurʾān, 9:60)." This comprehensive list underscores the inclusive nature of Zakāt, which extends aid to various segments of society, thereby fostering social cohesion and equity as envisioned by Islamic teachings.

ZAKĀT AND THE ETHOS OF SOCIAL JUSTICE IN ISLAMIC PHILOSOPHY

Zakāt occupies a central position in Islamic theology and social philosophy, functioning not merely as an individual act of worship but as a divinely mandated mechanism for economic justice and social welfare. As a form of obligatory redistribution, Zakāt purifies wealth *(Tazkiyat al-Māl)* and reallocates resources in order to mitigate structural inequalities, protect vulnerable segments of society, and prevent the concentration of wealth within the privileged elite. When implemented through organized and accountable institutions, Zakāt operates as an early form of institutionalized social security, fostering mutual aid, social solidarity, and ethical responsibility within the Muslim community. Rooted explicitly in Qur'ānic injunctions—most notably the delineation of its recipients in Qur'ān 9:60—Zakāt integrates spiritual devotion with concrete socio-economic outcomes. It cultivates a sense of collective moral responsibility by linking personal piety to public welfare, thereby reinforcing social cohesion and communal stability. From the perspective of Islamic moral philosophy, Zakāt exemplifies the inseparability of faith *(Imān)*, ethical conduct *(Akhlāq)*, and social justice *(ʿAdl)*, ensuring that both the giver and the recipient are morally and materially uplifted.

With regard to the scope of its beneficiaries, classical juristic consensus *(Jumhūr al-Fuqahāʾ)* maintained that Zakāt is, in principle, restricted to Muslim recipients. This position is articulated by authorities such as al-Nawawī, Ibn Qudāmah, and al-Qurṭubī, who argue that Zakāt constitutes an internal welfare obligation of the Muslim community, whereas non-Muslims were supported through other fiscal instruments such as *Jizyah*, *Sadaqāt al-Taṭawwuʿ*, and public treasury allocations *(Bayt al-Māl)* (Al-Nawawī, 1997, Vol. 6, pp. 190–192). However, within this overarching consensus, classical exegetes recognized limited exceptions, particularly in the category of *al-Muʾallafah Qulūbuhum* (those whose hearts are to be reconciled). Al-Ṭabarī and al-Qurṭubī record that this category historically included influential non-Muslim leaders whose reconciliation served a clear public interest *(Maṣlaḥah)* for the Muslim polity, such as preventing hostility or securing political stability (Al-Ṭabarī, 1954, Vol. 8, pp. 178–180). While many later jurists restricted or suspended this category following Islam's political consolidation, its inclusion in the Qur'ānic text indicates that Zakāt was conceived not only as an economic instrument but also as a tool of social and political prudence.

In modern Islamic scholarship, a number of jurists and economists—such as Yūsuf al-Qaraḍāwī—have revisited this category within contemporary minority and pluralistic contexts. They argue, drawing upon the objectives of Sharīʿah *(Maqāṣid al-Sharīʿah),* that limited Zakāt allocations to non-Muslims may be permissible where it demonstrably serves social harmony, *daʿwah,* or communal stability (Al-Qaraḍāwī, 2001, Vol. 2, pp. 703–708). While this view remains interpretive and context-dependent, it does not negate the classical rule but represents an application of juristic reasoning *(Ijtihād)* in response to changing socio-political realities. Taken together, Zakāt emerges as a foundational pillar of Islamic social justice, embodying a moral economy that balances spiritual purification with social responsibility. By addressing poverty, preventing marginalization, and reinforcing ethical economic behavior, Zakāt contributes decisively to the establishment of a just, compassionate, and balanced social order in Islamic philosophy.

The *Tazkiyah* Function of Zakāt: A Qur'anic Approach to Wealth, Worship, and the Self

Zakāt serves as a medium in which the givers soul is purified from impurities, such as greed and excessive love of wealth. A human being is naturally created to love wealth excessively. The Qur'an says:

> *"Indeed, humankind was created impatient: distressed when touched with evil, and withholding when touched with good— except those who pray, consistently performing their prayers; and who give the rightful share of their wealth to the beggar and the poor* (The Qurʾān, 70:19–25).*"*

The concept of purifying the soul is deeply rooted in the teachings of Islam, and one of the practices prescribed for this spiritual purification is Zakāt, the obligatory almsgiving. Zakāt serves as a transformative medium through which the giver's soul undergoes a process of purification from various impurities, notably greed and an excessive attachment to wealth.

In the Qur'an, it is articulated that human nature inclines towards an excessive love for wealth. This innate inclination can often lead individuals to prioritize material possessions over spiritual growth and altruism. The Qur'anic verse states: "Truly man was created very impatient, fretful when evil touches him; and niggardly when good reaches him (The Qurʾān, 70:19–24)." This highlights the tendency for humans to become miserly and selfish in their pursuit of wealth. However, the Qur'an also provides guidance on transcending these base inclinations. It emphasizes the virtues of devotion to prayer and steadfastness in worship, indicating that those who are committed to their spiritual practices are better equipped to overcome the allure of materialism. Furthermore, it underscores the importance of recognizing the rights of others in one's wealth. Zakāt, as an act of giving a portion of one's wealth to those in need, exemplifies this recognition of others' rights. By fulfilling the obligation of

Zakāt, individuals not only alleviate the suffering of the less fortunate but also cleanse their own souls from the negative traits associated with greed and selfishness. It is through this act of selflessness and generosity that believers achieve a higher level of spiritual purification and closeness to the divine.

Zakāt and the Circulation of Wealth: An Islamic Model for Economic Equity

Zakāt occupies a central role in Islam's socio-economic framework by promoting the circulation of wealth and preventing its concentration among a narrow stratum of society. Its redistributive logic is rooted not only in ethical obligation but also in the broader aim of equitable economic order. The prophetic instruction to Muʿādh Ibn Jabal (RA) to take Zakāt "from the wealthy among them and give it to the poor" encapsulates this dual spiritual and socio-economic mandate (Al-Bukhārī, 1982, Vol. 1, Ḥadīth no. 530). Beyond compliance with a divine obligation, Zakāt functions as a mechanism for bridging wealth disparities and redressing material deprivation. By transferring surplus wealth from those who possess it to those in need, Zakāt contributes to a reduction in extreme poverty and enhances the economic security of vulnerable individuals. It thus serves as both a safety net and a social equalizer, addressing immediate subsistence needs—such as food, shelter, and healthcare—as well as facilitating access to opportunities that can improve long-term wellbeing.

Recent empirical research from Muslim-majority societies substantiates the classical Islamic claim that Zakāt functions as a mechanism for wealth circulation and poverty reduction. Studies conducted in Indonesia demonstrate that systematic Zakāt distribution significantly reduces both material and spiritual poverty among beneficiaries. Using the CIBEST (Center of Islamic Business and Economic Studies) model, Beik and Arsyianti show that Zakāt not only lowers income poverty but also improves religious and social well-being, thereby reinforcing Zakāt's dual moral–economic objectives (Beik & Arsyianti, 2016). Similarly, research from Aceh Province confirms that Zakāt, *Infaq*, and *Ṣadaqah (ZIS)* contribute measurably to poverty alleviation and regional economic development when administered through formal institutions (Rizal & Amin, 2017).

Evidence from Malaysia further highlights the macro- and micro-economic effects of Zakāt. Empirical assessments indicate that Zakāt institutions play a meaningful role in narrowing income inequality, supporting basic needs, and enhancing economic resilience among low-income households (Ahmad & Rashid, 2019). Moreover, macroeconomic analyses reveal that Zakāt collection has a statistically significant relationship with indicators such as consumption, investment, and social welfare, suggesting that Zakāt injections stimulate economic activity at the grassroots level rather than remaining idle or concentrated (Kasim & Othman, 2019). In the Pakistani context, institutional studies emphasize that Zakāt disbursement—when properly targeted—improves household welfare, mitigates chronic indebtedness, and prevents the intergenerational transmission of poverty. Monzer Kahf's comprehensive analysis of Zakāt systems across Muslim societies identifies Pakistan as a case where Zakāt, despite administrative challenges, has demonstrably contributed to consumption smoothing and social protection for vulnerable groups (Kahf, 1999, pp. 25–32).

Collectively, these empirical findings reinforce the Qur'ānic vision of Zakāt as articulated in Qur'ān 9:60 and echoed in Prophetic practice: Zakāt is not merely a ritual obligation but a dynamic socio-economic institution designed to keep wealth in circulation, empower the marginalized, and stabilize society. When supported by transparent governance, institutional accountability, and strategic distribution, Zakāt emerges as a viable Islamic model for economic equity and poverty alleviation in contemporary Muslim societies.

Begging, Belief, and Brotherhood: Zakāt's Role in Upholding Human Worth in Islam

Islam strongly discourages begging because it undermines human dignity (karāmah) and weakens the moral ideal of self-reliance that lies at the heart of Islamic social ethics. The Prophet Muḥammad (SAW) consistently urged believers to earn through lawful means and to preserve their honor by avoiding dependence on others, permitting begging only in cases of genuine and unavoidable necessity. This ethical stance is powerfully articulated in the well-known ḥadīth narrated by Abū Hurayrah (RA), in which the Prophet (SAW) warned: "Whoever begs from people in order to accumulate wealth is asking for live coals of fire; let him take little or much (Muslim, n.d., Ḥadīth no. 1041)." The striking metaphor underscores the grave moral consequences of habitual or opportunistic begging, portraying it as a form of spiritual self-harm rather than a neutral act of survival.

At the same time, Islam's condemnation of begging for enrichment does not negate compassion for those compelled by hardship. Rather, it draws a clear distinction between legitimate need and exploitative dependency. Classical jurists emphasized that begging is permissible only under conditions of extreme necessity, debt, or sudden calamity, while its normalization reflects deeper structural failures within society (Al-Nawawī, n.d., Vol. 7, pp. 127–129). Begging, therefore, must be understood not merely as an individual moral lapse but as a symptom of economic exclusion, weak welfare institutions, and the erosion of collective responsibility.

This reality is especially visible in many Muslim-majority societies across South Asia, Southeast Asia, and parts of the Middle East and North Africa, where street begging persists despite the obligatory institution of Zakāt. From an Islamic perspective, the prevalence of begging serves as a barometer of institutional effectiveness and moral accountability. A reinvigorated and professionally administered Zakāt system—one that prioritizes empowerment, skills development, and sustainable livelihoods—can transform recipients from dependence to dignity. In doing so, Zakāt not only alleviates poverty but also restores human worth, strengthens communal solidarity, and realigns social practice with the ethical vision of Islam (Kahf, 1978, pp. 89–95).

i. Begging as a Multi-Dimensional Social Problem

Begging *(al-Shaḥāṭah)* in many Muslim contexts is not solely a function of individual destitution, but often a symptom of structural poverty, lack of social security, weak labour markets, and exclusion from formal economic participation. In countries such as Pakistan, Indonesia, and parts of India's Muslim-majority districts, begging households often comprise individuals with limited education, disability, caste-based marginalization, or intergenerational poverty (Ghaus-Pasha et al., 2007, pp. 11–18, 39–46, 87–94). This aligns with the broader sociological understanding that begging is rarely a matter of individual choice; rather, it reflects a failure of social structures—economic, legal, and institutional—to provide dignified alternatives.

ii. Zakāt and the Dignity *(Karāmah)* of the Individual

Islamic sources do not condone begging as a primary means of subsistence. The Prophet Muhammad (SAW) emphasized that a believer should seek to earn through lawful effort before resorting to dependency on others (Al-Aṣfahānī, 2009, pp. 262–264, 343–345, 427–429). At the same time, Islam unequivocally prohibits insulting or humiliating the poor. Classical jurists categorized the poor (*al-Fuqarāʾ* and *al-Masākīn*) in ways that recognized both their material need and their dignity, advocating for Zakāt distribution in ways that avoid public shame (Al-Ṭabarī, 2000, Vol. 10, pp. 234–237). Thus, while begging is not sanctioned as an institution, Islamic socio-economic ethics demand that society repair the conditions that make begging necessary.

iii. Empirical Insights: Zakāt and the Persistence of Begging

Contemporary studies indicate that in many Muslim societies, formal Zakāt institutions have had limited success in eradicating begging due to a range of implementation bottlenecks, including weak targeting mechanisms, fragmented institutional coordination, lack of transparency and impact evaluation, and an overemphasis on short-term relief rather than sustainable livelihood development.

- **Case Study: Pakistan**
  Research on Pakistan's state-administered Zakāt system shows that, despite large collections, a significant proportion of Zakāt funds are diverted to welfare categories like education and health, leaving limited impact on direct poverty reduction or beggary prevention (Mahmood, 2018). Studies also indicate that informal begging remains common in urban centres like Karachi and Lahore because the poorest households often lack access to formal Zakāt mechanisms (Khan, 2016).

- **Case Study: Indonesia**
  In Indonesia, BAZNAS (National Zakāt Board) has innovated *empowerment-based* Zakāt programs—such as capital grants, skills training, and micro-enterprise support—for former beggars and vulnerable families. A mixed-method evaluation found that such programs reduced begging incidence among participants by more than 40% over two years (Beik & Arsyianti, 2016), while also improving income stability and social inclusion (Beik & Arsyianti, 2016).

- **Case Study: Malaysia**
  Malaysia's state Zakāt boards have introduced "smart Zakāt" platforms integrating digital registration, needs assessment, and long-term income support packages. Early evaluations suggest that this approach has lowered dependency ratios among registered recipients (Hassan, 2019), and provided alternatives to begging, particularly among youth and urban poor populations (Hassan, 2019). These case insights illustrate that Zakāt administration matters: where Zakāt is treated as a purely redistributive transfer, begging persists; where it is

linked with economic empowerment, social protection, and dignity-preserving interventions, beggary decreases measurably.

Zakāt, Brotherhood *(Ukhuwwah),* and Social Protection

Islamic teachings consistently link Zakāt with the ideals of brotherhood *(Ukhuwwah)* and collective moral responsibility, presenting a coherent vision of social protection rooted in faith and ethics. The Qur'ān portrays believers as a unified community bound by spiritual and social solidarity, where individual well-being is inseparable from collective welfare. This vision is vividly reinforced by the Prophetic metaphor of believers as "one body" *(Ka-Jismin Wāḥid)*: when one limb suffers, the entire body responds with wakefulness and concern (Muslim, n.d., Vol. 4, pp. 1999–2000, Ḥadīth no. 2586).

" مَثَلُ الْمُؤْمِنِينَ فِي تَوَادِّهِمْ وَتَرَاحُمِهِمْ وَتَعَاطُفِهِمْ مَثَلُ الْجَسَدِ إِذَا اشْتَكَى مِنْهُ عُضْوٌ تَدَاعَى لَهُ سَائِرُ الْجَسَدِ بِالسَّهَرِ وَالْحُمَّى " .

Such imagery emphasizes that social suffering is never an isolated concern but a shared moral responsibility arising from common belief. Within this ethical framework, Zakāt serves as the institutional expression of Qur'ānic compassion and justice. The Qur'ān's repeated pairing of Zakāt with prayer underscores its foundational role in shaping a morally balanced society (Asad, 1980, pp. 40–41, 262). By mandating the redistribution of wealth, Islam transforms care for the poor from voluntary benevolence into a binding obligation. Zakāt affirms that the poor possess a recognized right *(Haqq Maʿlūm)* in the wealth of the affluent, rather than being passive recipients of charity (Al-Qurṭubī, 2006, Vol. 17, pp. 47–48). This reorientation replaces hierarchical, patronizing charity with fraternity, preserving dignity while strengthening social cohesion. In contrast, reliance on begging—particularly when widespread or unregulated—can undermine this moral economy. Begging often reinforces stigma, fosters dependency, and deepens social stratification. Islamic ethical and legal thought therefore prioritizes structured mechanisms such as Zakāt to ensure social support without humiliation (Al-Ghazālī, n.d., Vol. 2, pp. 87–90). Through this system, material assistance becomes a collective act of worship and solidarity rather than a source of social degradation.

Zakāt, therefore, emerges not merely as a fiscal or legal obligation but as a foundational pillar of Islamic social protection. It institutionalizes compassion through justice, ensuring that economic support is delivered within a framework of dignity rather than dependence. By strengthening bonds of brotherhood

(*Ukhuwwah*), Zakāt transforms wealth from a private entitlement into a social trust, safeguarding the honor of the vulnerable while nurturing empathy among the affluent. In this way, it cultivates a morally cohesive community grounded in equity, mutual care, and a shared commitment to justice and compassion.

Toward a Transformative Zakāt Paradigm: From Charity to Social Integration

A holistic paradigm of Zakāt must transcend the narrow understanding of charity as sporadic almsgiving and evolve into a comprehensive mechanism for social integration and structural transformation. Classical Islamic jurisprudence conceived Zakāt not merely as a means of relieving immediate poverty, but as an institutional instrument designed to restore economic balance, preserve human dignity, and prevent the persistence of dependency within society (Al-Qaraḍāwī, 1999, Vol. 2, pp. 23–25). In this spirit, an effective Zakāt framework today requires a shift from reactive distribution to proactive, evidence-based intervention. First, comprehensive needs mapping is essential. Instead of relying on the visible presence of beggars in public spaces, Zakāt institutions should employ systematic socio-economic profiling to identify vulnerable households, including the working poor, widows, the disabled, and those at risk of descending into chronic poverty (Kahf, 2004, pp. 41–43). Such data-driven identification ensures that Zakāt reaches its rightful recipients *(Aṣnāf)* in a manner consistent with Qur'ānic intent. Second, dignity-based programs must form the core of Zakāt disbursement. Linking financial assistance with vocational training, microfinance initiatives, and sustainable employment pathways transforms beneficiaries from passive recipients into economically productive members of society (Chapra, 1992, pp. 220–223). This approach reflects the Prophetic emphasis on self-reliance and the moral superiority of earning one's livelihood. Third, Zakāt must be coordinated with broader social policy. Integration with state welfare schemes, healthcare coverage, and educational support can amplify its impact and prevent duplication of resources (Ahmed, 2007, pp. 67–69). Finally, transparency and impact measurement are indispensable. Meticulous monitoring systems, public reporting, and outcome-based evaluation can track reductions in beggary and improvements in livelihoods, thereby restoring public trust in Zakāt institutions. In sum, such a paradigm shift reclaims Zakāt as a dynamic instrument of socio-economic justice rather than a temporary palliative for poverty.

CONCLUSION

From the above discussion it can be concluded that Zakāt is far more than a ritual obligation or a fiscal duty; it embodies a comprehensive social philosophy rooted in the Qur'anic principles of justice (*ʿAdl*), ethical management of wealth (*Akhlāq al-Māl*), and the inviolable dignity of the human person (*Karāmah al-Insān*). Through a careful examination of its spiritual, legal, and socio-economic dimensions, Zakāt emerges as a divinely ordained institution that harmonizes worship with welfare, individual piety with communal responsibility, and moral refinement with structural social reform, reflecting the Qur'anic vision of an ethically ordered society. At its essence, Zakāt affirms the principle of Tawḥīd, recognizing that all wealth ultimately belongs to God and is held by humans in trust (*Amānah*). Its function of *Tazkiyah*—purification of both soul and society—operates on dual levels: spiritually, it liberates the individual from greed, excessive attachment, and egocentrism; socially, it mitigates the destructive effects of poverty and economic disparity. By mandating the redistribution of surplus wealth, Zakāt disrupts tendencies toward hoarding, reorienting human behavior toward God-consciousness and collective accountability, thereby transforming material acts into expressions of faith. From a jurisprudential perspective, the structured regulations of Zakāt—including its conditions, *Niṣāb*, and the eight categories of beneficiaries (*Aṣnāf*)—represent a deliberate divine strategy (*Taḥdīd*). The classical distinctions among the *Fuqarā'*, *Masākīn*, debtors (*al-Ghārimūn*), and administrators (*al-'Āmilūn*) reveal a sophisticated understanding of poverty as multidimensional, addressing both visible deprivation and hidden need. This meticulous legal framework ensures that Zakāt functions as a targeted instrument of justice, rather than as a diffuse or symbolic act of charity. The social philosophy of Zakāt offers a model of ethical economic equity. By institutionalizing the circulation of wealth, it prevents excessive concentration, transforms capital into a vehicle for communal benefit, and positions social welfare as a matter of justice rather than voluntary generosity. The structuralized distribution of Zakāt rights fosters *Ukhuwwah* (brotherhood), promoting solidarity, inclusion, and mutual responsibility across the Ummah. Empirical studies from Indonesia, Malaysia, and Pakistan further demonstrate that effective implementation of Zakāt contributes to poverty alleviation, reduction of inequality, and community resilience. Moreover, Zakāt protects human dignity and promotes social integration. By discouraging habitual begging, the Shariʿah emphasizes empowerment and autonomy, ensuring that aid restores need without undermining self-respect. When aligned with the Maqāṣid al-Sharīʿah, Zakāt transcends temporary relief, fostering self-reliance, social inclusion, and systemic justice. Ultimately, the enduring relevance of Zakāt lies in its holistic and integrative vision, bridging the spiritual and material, the individual and collective, and the ethical and practical dimensions of life. In a contemporary world marked by rising economic inequalities, ethical deficits in finance, and social fragmentation, the Qur'anic social philosophy of Zakāt provides a timeless framework for justice and solidarity. It calls for a society in which spiritual purpose and social responsibility are inseparable, wealth is ethically managed as a sacred trust, and human dignity is structurally protected. For Muslim societies and scholars of social ethics alike, the revitalization of Zakāt—in thought, policy, and practice—remains a critical pathway toward a just, compassionate, and cohesive society.

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