

Qob: Note on the Zakat System of Islam and its spiritual, moral, and social impacts.

(I). INTRODUCTION

"Spend from what Allah has made you trustees over"

(Al-Quran)

Zakat is one of the five pillars of Islam. It holds great importance and has a significant impact on society. The main essence of Zakat is to ensure the distribution of wealth towards the lower income segments of society. The idea is to enhance equality and improve social cohesion and unity among the Muslims. Zakat holds numerous benefits and has implications on the individual as well as communal life. A country with a strong mechanism for distribution of wealth fares better and is more successful than one with a weak system.

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DATE: _____

(II) ZAKAT SYSTEM IN ISLAM

"And establish prayer and
give Zakat"

(Al-Quran)

The system of Zakat has been well defined, both through the Quran and further by the Sunnah of the Prophet.

(a) Heads of Zakat defined

The heads of Zakat have been identified in the Quran. These are those people ^{to} upon whom Zakat can be given. These include the poor, needy, administrators of Zakat, to free slaves, those in debt, for the cause of Allah or the way farer. Zakat however, cannot be given for the following objectives: mosques, hospitals, sponsors, descendants of the Prophet P.B.U.H. Such instructions help understand the real objectives behind the purpose of Zakat. It is essential to the development of a welfare system.

(b) Amount of Zakat defined

The amounts of Zakat to be given have also been defined accordingly. Some of the aspects are highlighted below:

1. On wealth and income: 2.5% yearly
2. On precious metals: 7.5 tola gold
52.5 tola silver
3. On stock trades: 2.5%
4. Agricultural produce: 10% ushr (arid)
5% (irrigated)
5. Livestock: Upon 30 cows / 40 goats,
1 goat as Zakat

These are some of the instruments upon which Zakat is set and maintained.

(III) IMPACTS OF ZAKAT

Zakat carries immense implications for a believer. It has numerous benefits and positively shapes an individual's spiritual, moral and social life.

(i) Spiritual Life

(a) Increased blessing in wealth
by giving Zakat

"Allah has removed the blessing from usury and increased the benefits of charity"

(Al-Hadith)

This Hadith exemplifies the blessings of giving Zakat. It helps by ensuring 'Barakah' in a believer's wealth.

(b) An act of purification of one's wealth

"Take from their wealth a charity by which you purify them and cause them to increase"

(Al-Quran)

An act of purification means that it cleanses the believer of any impurities and purifies both his soul and wealth.

(ii) Moral life

(a) Promotes the process of circulation of wealth

"... so that wealth does not circulate only among the rich among you"

(Al-Quran)

DAY: _____

DATE: _____

It helps ensure that wealth is not concentrated and distributed to the lower segments of society accordingly

(b) Ensures prohibition of hoarding
" Those who hoard gold and silver ... announce to them a painful punishment "

(Al-Quran)

It helps make sure wealth is not hoarded by the rich. Islam teaches against it and calls for the equal distribution of resources.

(c) Rich have a moral obligation towards the poor

" Allah has made it obligatory on the rich to give to the poor what is adequate "

(Hazarat Ali)

Allah has given clear instructions to the people who have been blessed with more wealth. Zakat is imperative in maintaining equity and thus makes a believer aware of the fact that he has a responsibility towards the poor.

DAY: _____

DATE: _____

(d) Helps remove the love of wealth from a believer's heart.

"Eat and drink but do not be excessive. Verily, Allah likes not those who commit excess"

(Al-Quran)

Zakat removes the love of wealth from a believer's heart. It ensures that a muslim is not deeply entrenched in gathering wealth and gives some away to remove development of greed.

(iii) Social Life

(a) Helps improve social cohesion and unity

Zakat helps reduce the bridge between the poor and rich. It helps promote equality and reduces the imbalance in society. It thereby inculcates a sense of unity in society.

(b) It reduces the rate of poverty in society

"In their wealth is a known right for the asher and the deprived"

(Al-Quran)

DAY: _____

DATE: _____

Zakat helps elevate the community from the effects of poverty. The money collected is spent on the welfare of the low income segment, which helps raise their quality of life.

(C) Ensures the development of a stable society

The efficient distribution of wealth and resources promote peace and stability. It helps reduce tensions created by adverse socio-economic factors and helps create a just balance; thereby, ensuring stability.

(d) Ensures the presence of social justice

"The upper hand is surely better than the lower hand"

(Al-Hadith)

The system of Zakat helps fill the gaps that are left by state. It helps promote a just welfare system that is inclusive of all people within the state. The concept of justice is entrenched within the system of zakat.

(IV) CONTEMPORARY IMPORTANCE

In the modern muslim world, the Zakat systems have been disintegrated. New modes of taxation have been implemented in its place. Zakat is no longer obligatory in many muslim states. The system of Zakat needs to be reintroduced and made stronger. There is a high need for the establishment of just welfare systems amid rising poverty and inequality globally. A strong and central system of collection is important. The OIC can be leveraged to lead the way for a cooperation between all muslim states for a central system of Zakat.

(V) CONCLUSION

The impacts of Zakat are evident on the moral, spiritual and social aspects of an individual's life. However, amid the current challenges, strong steps are needed to ensure the benefits and positive impacts can continue to be realised.