

# Review on Charity in Islam: An Obligation

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**Abstract:** In this study, we examine the significance of zakat, a fundamental practice in Islam, as a means of benefiting society and aiding those in need. We conducted a comprehensive analysis of the literature on zakat from 2010 to 2023, focusing on publishing trends by country and keywords. Using data from Google Scholar, we initially considered 650 articles, ultimately selecting 26 for in-depth analysis based on predefined criteria. Our research highlights zakat's central role in combating poverty and its importance within the Islamic faith. We found that most research on zakat is concentrated in Indonesia, with limited research in countries like India. Zakat has proven to be a vital tool in eradicating poverty and promoting societal well-being. This study also explores the Indian perspective on zakat and provides critical recommendations for future research. By enhancing our understanding of zakat, this work aims to guide scholars and researchers in conducting more nuanced and effective studies on this significant aspect of Islamic practice.

**Key Words:** Zakat, Charity, poverty alleviation, review, religion

## 1. Introduction

God has categorized people into distinct groups and required each group to abide by the Islamic laws specific to that group. If everyone belonged to the same class, uniformity would appear, but the universe's cosmological order would have been upset. The emotions of benevolence and generosity towards one another would not have been fully realized, as well. As a result, God declared that one class's need for satisfaction was another class's religious obligation. The payment of zakat is a link in this chain, whereby rich Muslims spend or entrust a particular portion of their money to the designated heads of zakat mentioned by God (Nor et al., 2023).

Islamic wealth management encompasses a wide range of activities, including the development, maintenance, purification, and distribution of money as well as the gift of wealth after a person's death or throughout their lifetime. The cleansing component includes both the required (by paying the zakat as required each year) and the optional donation or charity (Sadaqah) that attracts blessings on and development in our wealth. An important aspect of wealth management or wealth trusteeship is the purifying of money through charitable giving. As a result, charity is a crucial component of a Muslim's financial strategy by God's laws, who is also the ultimate owner of money. As a result, zakat is an obligation that all believers who have wealth beyond a certain amount are required to do (Nisab) (Mahomed, 2017).

The Al Quran, the basic book of law for Muslims, has 58 references to zakat. The Qur'an mentions it 26 times with prayer and 32 times as a stand-alone concept, making it the third of Islam's five pillars of fundamentalism (Akmal et al., 2021). The tight connection between zakat and prayer is explained by Awang and Mokhtar (2012). Zakat is an act of worship that displays thankfulness for God's financial favors, whereas prayer is an act of worship in which a Muslim communicates his gratitude for the Creator's bounties on his physical well-being (Awang & Mokhtar, 2012). Zakat is a legal word that transfers property to particular people under set conditions (Raies, 2020; Widiastuti, Auwalin, et al., 2021; Widiastuti, Cahyono, et al., 2021). With the primary goal of promoting socioeconomic justice, Muslims are obligated to pay al-mustahik (recipients) a particular percentage of their income (depending on specific instances and conditions) (Wahab & Rahim Abdul Rahman, 2012). Islam pioneered the notion of forced charity in order to bridge the gap between the rich and the impoverished (Kaleem & Ahmed, 2010). The Prophet stated, "The best alms are those given when one is wealthy, and a giving hand is better than a taking hand, and you should begin by supporting your dependents" (Sahih Bukhari: 7.628). According to Wahab & Rahim Abdul Rahman, (2011), the goal of zakat is to achieve just socioeconomic outcomes through consumption, saving, and investment, aggregate supply of labour and capital, poverty reduction, and economic growth. The Zakat money will be then dispersed among eight types of Zakat recipients. The Qur'an categorizes zakat receivers into the following eight groups:

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"Alms are for the poor and needy, as well as those employed to administer the (funds); for those whose hearts have recently been reconciled (to truth); for those in bondage and debt; in the cause of Allah; and for the wayfarer; (Thus it is ordained by Allah, and Allah is Full of Knowledge and Wisdom (Al-Quran,9:60).

### 2. Literature Review

Zakat-related research is still scarce generally. Researchers are drawn to the zakat development and its effects on the economy in order to add to the body of zakat literature. The study of bibliometric analysis of zakat literature has grown dramatically during the past several years in general (Alshater et al., 2021; Handoko et al., 2022; Hudaefi & Beik, 2021; Salman et al., 2022; Uyob, 2020; Wahyudi et al., 2022).

However, several academics have reviewed the literature on zakat publications. According to (Johari et al., 2014), analysis of the zakat literature for the years 2003 to 2013, out of 108 articles, 39 publications were made in relation to zakat administration and governance. The second most common topic "zakat and poverty" has also received much attention from scholars worldwide. Research by (Nadzri et al., 2012) investigated the impact of zakat on poverty alleviation in Malaysia from both theoretical and practical perspectives. This study discovered that zakat funds can play a role in poverty reduction efforts through zakat institutions. Furthermore, the study concludes that zakat institutions can collaborate with other institutions such as microfinance to attain efficacy. (Abdelbaki, 2013) investigated the same issue and discovered that zakat removes poverty and inequality in Islamic nations, but this must be backed by rules and legislation for collecting zakat from diverse sectors. Later, by examining 87 publications published in Scopus between 2009 and 2020, (Apriliyah & Arifianto, 2022) examined the prior trends on zakat. The implementation of zakat in reducing poverty, zakat compliance, and distribution of zakat funds were the three sub-themes that emerged from this study as the main focus of zakat research. In addition, many researchers have also contributed in various ways in different researches relating to zakat such as zakat on covid-19 (Hudaefi & Beik, 2021; Rusydiana & As-Salafiyah, 2021), zakat accounting (Uyob, 2020), zakat and technology (Rusydiana & Nailah, 2020; Yuniar et al., 2021), and productive zakat (Salman et al., 2022).

### 3. Material and Methods

There are several popular databases, including Web of Science, Scopus, PubMed, Google Scholar, and others. These databases include a wide selection of publications. Google Scholar, the most well-known and one of the largest databases, is used for the following analysis research objective. We searched the literature published between 2010-2023 using the Google Scholar database to find the pertinent articles. We discovered a number of research papers and reviews that were largely published in English but also included other languages. These publications were all relevant to the discipline of psychology. For the purposes of this analysis, only papers and articles written in English were given final consideration. Different keywords were used while searching across databases globally. Each publication includes information on the author, citations, sources, etc. In order to discover all relevant papers, the Google Scholar database's keyword search comprised titles, abstracts, and keywords. Articles published up through 2023 were included in the search timeframe (see Figure 1). The body of the selected articles were screened with the following questions:

1. Are Muslims included as a general study population? (y/n)
2. Is "Zakat" aspect considered as a part of study? (y/n)
3. Are papers published between 2010–2023-time frame? (y/n)
4. Does the study clearly include the English language articles and reviews? (y/n)
5. Does the study clearly indicate the role of either "zakat" in eradication of poverty and social welfare? (y/n)
6. Are all the articles accessible to read? (y/n)

Among all the identified documents, a total of 26 documents were finally selected for detailed review, which included (articles, 12; reviews, 05, conference papers, 07, and book chapters, 01). The following figure provides the roadmap followed for the selection of studies (Figure 1).

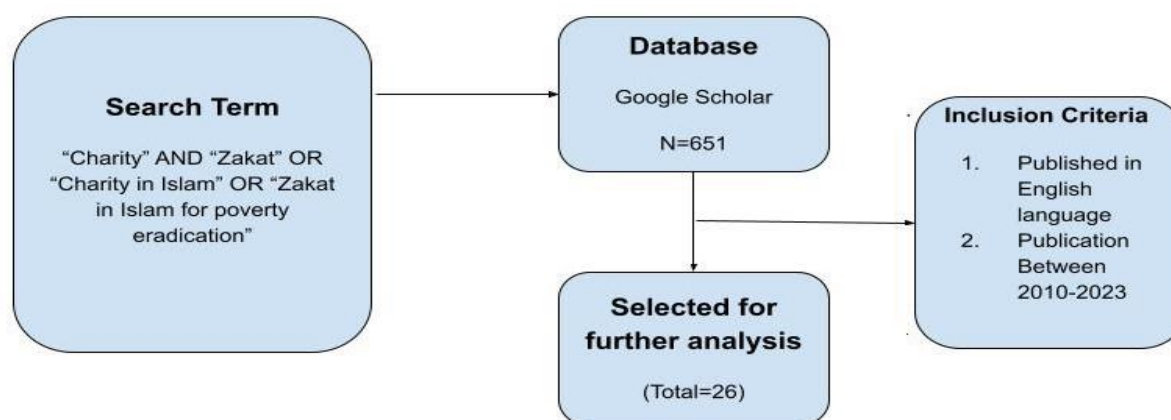


Figure 1: Research design for analysis

## 4. Systematic Review Result

### Network Analysis

Figure 2 manifests the association of the co-occurrence of the keywords by the author that were compiled by employing the Google Scholar database. This analytical parameter is examined with the VOS Viewer software together with three other factors. This parameter considers titles and abstract fields, title field and abstract field respectively. The co-occurrence of the key words used in the articles was examined using the title field parameter in this study. The minimum number of times a word must appear was estimated to be 3. Out of the selected documents, 19 were chosen to satisfy the required standard. The study showed that "Zakat" was the phrase most frequently used and had the greatest frequency in all the texts that were chosen. The link of curved lines reveals an enumerator's interest in the indicated themes regarding the already stated keywords.

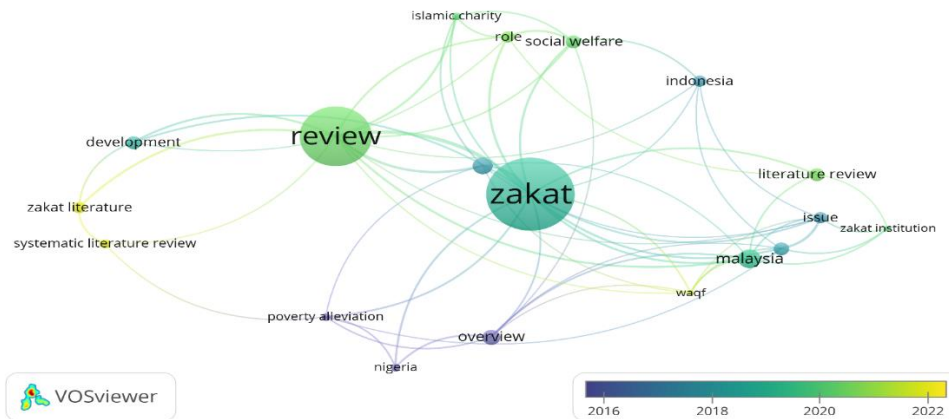


Figure 2: shows the Co-occurrence of the terms used in articles.

### Synthesis of Results

The graph below depicts the trend of article publishing, which demonstrates that the number of papers published is growing (Figure 3). The number of papers published increased throughout the 2020s, and it can therefore be seen that the most articles are published between the years 2020 and 2023, respectively. As a result, there has been an increase in studies on Zakat and its role in fighting poverty throughout the years, demonstrating the significance of Zakat in the Islamic faith. The trend was made in accordance to the in-depth studies of articles that were chosen for study after elimination. The trend was formed after an exploration of relevant studies and research in context.

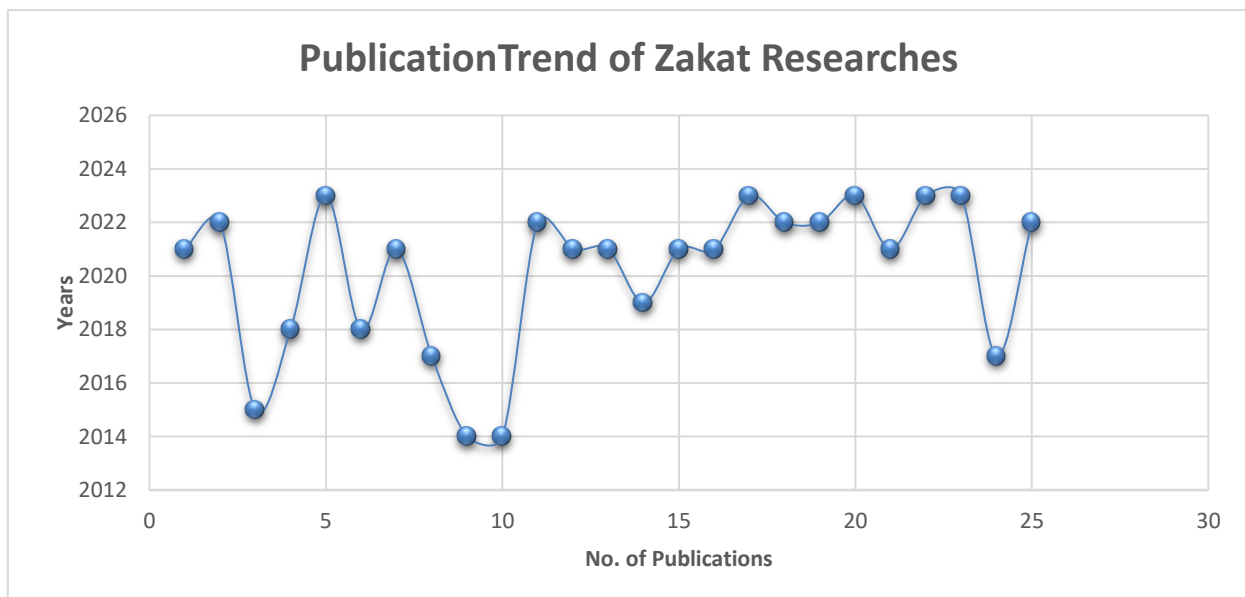


Figure 3: shows the publication trend of the articles between 2010-2023.

### Zakat Contribution

Social issues are a major concern for all nations in the globe today (Iskandar et al., 2021). Despite the numerous programs that nations have put in place over the years, issues like poverty, a lack of access to clean water and food, a lack of education, and a lack of property still persist (Syaikhu et al., 2021). Islamic Social Finance in such terms is viewed as a sector with significant potential to alleviate the socio-economic difficulties described above through philanthropic mechanisms, especially zakat (Atmeh & Maali, 2017). Zakat, which balances the affluent and the poor and supports the economy as a whole,

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is a key tenet of Islamic economics. Given its humanitarian nature, the Zakat institution is crucial and strategically important in helping the government with COVID-19 rehabilitation, mental health improvement and in disease management. This argument is relevant to a number of industries, including health, economics, social work, Islamic preaching, and education (Hambari et al., 2020). Zakat, the third pillar of Islam, is a sort of prayer that includes both social and business activities. Zakat for muzakki (zakat givers) is a demonstration of submission or devotion that shows how Allah fundamentally owns all of the possessions of every human being. Zakat lessens the financial pressures on mustahiq (zakat receivers) and fosters closer ties between mustahiq and muzakki in the muamalah (Rustyani & Rosyidi, 2018; Wahab & Rahim Abdul Rahman, 2012). The similar empirical findings were supported by (Effendi, 2013), and (Amsari & Nasution, 2020) who found that Mustahiq's welfare was improved by zakat empowerment. Another study by (Nafiah, 2015) found that the application of productive zakat in the cattle industry in Gresik city had a positive impact on Mustahiq's well-being. After taking part in successful zakat empowerment, Mustahiq saw an increase in his income and a better ability to meet his needs. Zakat also serves as a fiscal mechanism, handling some of the most important aspects of contemporary public finance, including social security benefits, grants for childcare, food subsidies, and support for housing, healthcare, education, and public transport in welfare states (Yusoff, 2012).

Islam employs a variety of tools for the fair distribution of wealth in addition to zakat. Through the reduction of poverty, zakat aims to raise its receivers' economic standing. Because it transfers wealth from those who have a lower marginal propensity to consume to those who have a greater marginal propensity to consume, zakat is seen from an economic standpoint as a means of reducing poverty (Mahomed, 2017). According to (Suprayitno et al., 2013), zakat directly contributed to the state of Selangor's poverty rate declining significantly from 62% to 51%. (Ammani et al., 2014) outlined the following summary of the wealth impacts that result from an effective zakat cycle, including calculation, collecting, distribution, and investment as:

1. Zakat promotes socioeconomic equity in income distribution by lowering poverty and boosting investment.
2. Zakat successfully supports sustainable and consistent economic growth through legal investment, employment, and consumption.

### Impact of Zakat

Various effective impacts of zakat have been seen such as the growth of mustahiq enterprises is influenced by effective zakat, which denotes an increase in revenue. To see the impact of effective zakat on the company growth, several researches have been done. For instance, (Taufiq & Nurasyiah, 2018) found that a group of farmers' income development is significantly impacted by the efficient distribution of zakat. It gives their companies extra funding, allowing them to improve their goods, grow their revenue, and succeed. Additionally, it has been shown that zakat has a beneficial impact by giving its recipients a sustainable source of income through microbusiness management (Beik & Arsyianti, 2016; Osman et al., 2020), raising their level of life. The results of other investigations (Akbar et al., 2020; Anis & Kassim, 2016; Lessy et al., 2020; Razak, 2020) validated the same findings. Previous research conducted by (Ridwan et al., 2019; Wahyuningsih & Nurzaman, 2020), using zakat as a stand-in for macroeconomic factors, also showed that zakat had a favourable impact on economic growth. In addition, according to the Quran's Chapter Al Hasyr, Verse 7, zakat aspires to create socioeconomic justice and a fair distribution of income, which proves to be another positive impact of zakat.

Another major impact of zakat can be seen over 727,000 people living in 17 countries, including refugees from Afghanistan, Algeria, Bangladesh, Egypt, India, Indonesia, Iran, Jordan, Lebanon, Malaysia, Mauritania, Pakistan, Somalia, and Tunisia, who have benefited from the Zakat donations made through the Refugee Zakat Fund in 2022. Internationally Displaced Persons (IDPs) in Afghanistan, Iraq, Nigeria, Somalia, and Yemen have also benefited from the use of this money. The \$21.4 million in Zakat payments that were received in 2022 made this feasible. The 100% Zakat distribution policy was followed in allocating this cash (*ISLAMIC PHILANTHROPY REPORT 2023 - Google Search*, n.d.). The percentage of Zakat received by various countries and the impact of Zakat funds for Refugees in various countries worldwide in the year 2022 can be seen from the figure below. (See Figure 4 and Figure 5).

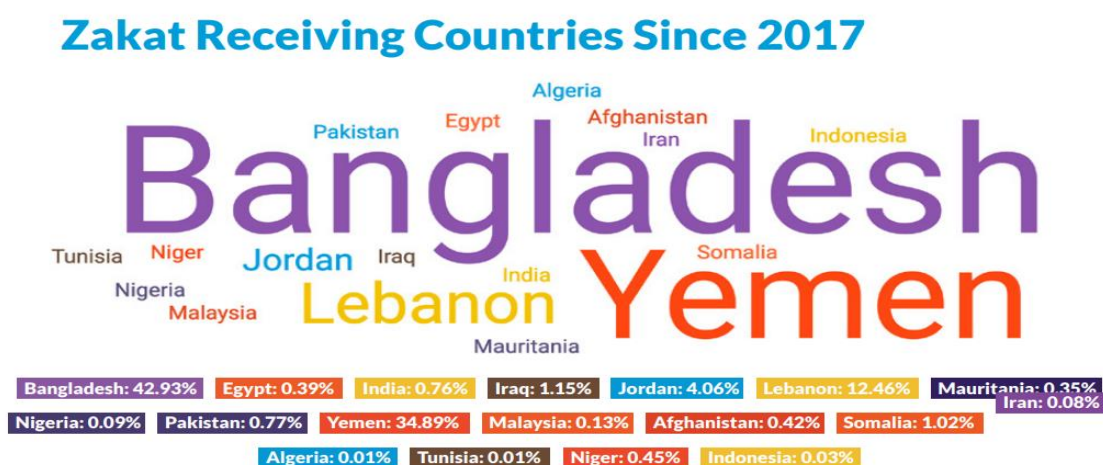


Figure 4: shows the percentage of Zakat received by various countries since 2017.

## Zakat Beneficiaries in 2022

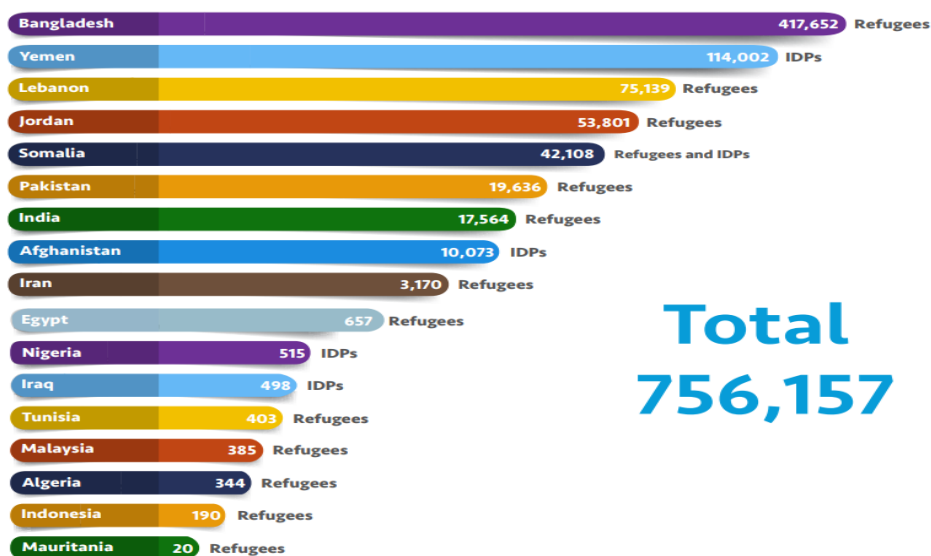


Figure 5. shows the impact of Zakat fund in 2022.

### Challenges faced in the distribution of zakat

There are various challenges that are faced by the Islamic institutions in the distribution of zakat. Numerous zakat institutions have failed to effectively manage the money generated and ensure that it was distributed (Chapra, 1992). Even while some nations have created procedures for collecting and dispersing zakat, they nonetheless face difficulties. For instance, between 1994 and 2012, Malaysia distributed more over RM2 billion in zakat, and zakat donations are rising by 22% year. Therefore, the following problems that a long-standing system faces are mentioned by (Yusoff, 2011), as the distribution of zakat is still done on an individual basis rather than using institutional channels that ensure that it reaches the most qualified recipients, there is a lack of knowledge about the requirements for zakat distribution.

The other factors include difficulty in identifying potential zakat payers, a negative perception of receiving zakat, a low sense of Muslim obligation, and more. According to recent surveys, there is an excess of Zakat funds that are not dispersed. For example, in 2007, 20% of money remained unallocated in Malaysia. Undistributed funds climbed to 24% in 2008. Furthermore, (Zainal et al., 2016) conducted more study and discovered that there was a problem with the way zakat collecting funds were misused by agents hired by the State Islamic Religious Council (SIRC) as zakat funds collectors. The zakat institutions serve as the channel for zakat payments and are in charge of delivering the money received from zakat payers to the receiver (asnaf). For the record, despite an increase in zakat collection, more money has been raised overall than has been disbursed to the asnaf. This issue is what prompted earlier academics to look into how institutions handled their financial resources, which in turn led to the discovery of problems with financial abuse by SIRC agents serving in collection roles. All of these findings from earlier studies have led to the realisation that the institution has not been able to boost payers' faith in zakat institutions. The problems with misused funds have reduced payers' confidence in using institutions to pay their zakat. Instead of paying to the zakat institution, people prefer to pay zakat directly to the asnaf.

However, additional zakat collection-related difficulties have been raised by previous scholars, like (Ahmad Razimi et al., 2016), who indicated that the zakat fund collections might occasionally cause population declines in certain areas. This was demonstrated by the Zakat Selangor report, which detailed how just 160,000 of Selangor's 2 million Muslims had paid the zakat. Only 12.5% of the population paid zakat, which is a modest percentage when compared to those who did not. When the general populace is unaware of their need to pay the zakat, there is a serious problem. Some findings, such as according to (Johari et al., 2015), suggest that zakat payers have erroneously viewed the relationship between zakat and tax. They believed they were exempt from paying zakat since they had previously paid their taxes. This is a result of their incomplete comprehension of zakat's significance. In other words, zakat is a religious requirement from Allah (God) and is therefore mandatory for Muslims, whereas tax is a civic obligation.

### Solution to the challenges faced in distribution of zakat

The Sustainable Development Goals (SDGs) were established in accordance with the 2030 Agenda for Sustainable Development. The first SDG aims to eradicate poverty (United Nations. (2020). *Sustainable Development Goals Knowledge Platform*. - Google Search, n.d.). As a result, it is crucial that the general public, as well as nonprofit and non-governmental organisations, actively contribute to promoting economic growth, social welfare, and infrastructure development in order to combat poverty and raise the standard of life. According to (Yakubu & Usman, 2019), paying zakat greatly contributes to social harmony by ensuring that the poor and needy are helped and won't go hungry, as well as by promoting the distribution of wealth and lowering the poverty rate.

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According to (Saifuddin, 2013) research, there are certain flaws in the way zakat is managed. The state's function as regulator, facilitator, motivator, and distributor is necessary to address this problem since it has judicial, sociological, institutional, and management components.

In order to achieve and maintain integration in zakat management, certain techniques should constantly be put into practice over the long term. Maintaining the zakat management standard is important. According to Amin Sudarsono (2015) and the Baznas Strategic Plan (2015), the standardization of zakat management includes (i) standardizing rules and legislation, (ii) standardizing zakat authorities, (iii) standardizing zakat collection, (iv) standardizing zakat distribution, (v) standardizing good amil governance, (vi) standardizing reporting and accountability, and (vii) standardizing cross-sector activities or cross-sectorial activities (Hidayatullah & Priantina, 2018).

There are also significant practical difficulties that require consideration, such as whether institutions are more efficient than individuals in the distribution of zakat and whether the state should assume control of effective distribution. In the end, the zakat payer is responsible for zakat distribution. Institutions may act as agents to speed up this process, but the payer is still largely accountable for the equitable distribution of the zakat contribution. There is a case to be made that if someone distributes zakat personally, hand-to-hand, they will be able to more fully appreciate the favours that their Lord has bestowed upon them. By directly witnessing the struggles that those in poverty face, they will be able to understand how many zakat recipients more clearly were once wealthy and have been tested by a loss of wealth. They would surely become more aware as a result, engage in volunteer activity, and perhaps make contributions above the required minimum of 2.5%. Both responsibility and feelings of brotherhood and unity would grow as a result (Bonandar, 2018; Yakubu & Usman, 2019).

## 5. Conclusion

Zakat, or charitable giving, and its function in reducing poverty, are heavily researched. For Muslims, having a thorough information is crucial to understand the advantages of the zakat fund. However, in order for this approach to be effective in assisting the poor in leading better lives, it needs to be periodically improved and examined. However, the study also found that because there aren't many published publications on this topic, it's crucial for scholars to carry out further research or study in this area. The study also identified significant flaws in the present methodology to the investigation of Islamic charity. First, the study's scope is limited to thirteen years (2010-2023), which has resulted in a small number of selected publications; twenty-six articles. Despite this restriction, future research might be expanded by extending the study duration. Second, the findings of the most analyses differed owing to the focused search of the Islamic charity and zakat keywords. As a result, this might be accomplished by examining Islamic charity from multiple angles. This study concentrates on the literature production trend connected to zakat research and how these institutions change their approach. However, further research is required on a number of divergent viewpoints. By employing a quantitative method, for instance, more academics may conduct zakat-focused studies. Additionally, it is anticipated that researchers would be able to study this issue using more recent and superior data, as well as thorough and complete explanations using more advanced techniques and methodologies. Overall, the findings of this article provide insight into the publication patterns of Islamic charities as well as prospective opportunities for future publication. It comes as no surprise that zakat is one of Islam's central five pillars because of the evident benefits it has on society and the economy.

## Compliance with Ethical Standards

### Ethical Approval

There were no human participants or materials used in the research. As a result of the institutional review board's guidance, ethical approval for the study was not necessary.

### Informed consent

Not Applicable

### Conflict of Interest

None

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