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**PSYCHOSOCIAL EFFECTS OF ZAKAAT IN THE ERA OF MATERIALISM  
AND GLOBAL RECESSIONS**

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**Abstract:** Zakaat serves as the fundamental and essential mechanism in Islam. Its core, structure, and function can be better appreciated from modern life's micro and macro perspectives. Therefore, it is vital to elucidate Islam's core ideas and highlight Zakaat as a cornerstone of social order. The Qur'anic teachings of intellect and rational Sunnah evolve and establish a social order based on the most solid and secure foundations, i.e., the Zakaat system. If properly institutionalized, these can have a powerful impact. Recent scientific research has found that when people engage in philanthropy, their brains secrete dopamine (a feel-good chemical), serotonin (a mood-mediating hormone), and oxytocin (associated with tranquility and serenity). This highlights the psychosocial benefits of Zakaat in the current materialistic and economically challenging climate, with over 260 million people worldwide suffering from depression.

**Key words:** global recessions, materialism, poverty eradication, psychosocial benefits, Zakaat.

## 1. Introduction

Humans are social creatures (Alamuti 2015; Smith 2018), and thus cannot exist without a society (Martell 2017; Sassen 2007). Various faiths, both divine and man-made, provide guidance on how to live in harmony and mutual respect with others (Dawar 2020). Of these, Islam is the only religion that provides a comprehensive code of conduct (Zulfiqar 2011), encompassing religious, ethical, financial, social, and other aspects of an individual's social and personal life (Senturk 2007; Younus, Ahmad 2021). The Islamic system of worship is not limited to a set of rituals; rather, it is a demonstration of total submission to the All-Mighty Allah and a fostering of harmonious connections with other humans (Ashiqeen et al. 2011; Nofal 1993; Qaradawi 1999). This concept is a recurring theme throughout Islamic teachings. On the one hand, Zakaat purifies the soul of the giver and brings them closer to Allah (Zulfiqar 2011). On the other hand, it instills feelings of love, brotherhood, and altruism towards humanity (Anwar 2022). These modest, compassionate, and kind individuals then strive to create a more harmonious human civilization (Husin et al. 2021). It has been suggested that donating to causes that one is passionate about and supporting their social environment may be beneficial. Although it is often said that money cannot buy happiness, it may be possible if used in the right way (Dawar 2020). Research has indicated that prosocial spending, which is essentially philanthropy, can have a positive effect on mental health and provide additional health benefits (Fitz & Kagan 2020). Previous studies have demonstrated a link between charitable giving and increased levels of happiness (Walton 2022). Conversely, spending money on unnecessary items or new possessions has been found to have little to no effect on an individual's satisfaction (The Decision Lab 2022).

### 1.1. Objectives of the Research

1. To highlight the obligation, significance, and beneficiaries of Zakaat.
2. To critically analyze the system of Zakaat in Pakistan.
3. To examine the relevance of Islam in the contemporary era of materialism and global recessions.
4. To elaborate on the macro-level benefits of Zakaat.
5. To investigate the psychosocial effects of Zakaat

### 1.2. Justification of the Research

This research has shown that Pakistan and the rest of the world lack effective policy formation and representation in regards to fighting

poverty. The study further examines this pressing economic need from both a micro and macro perspective. The findings of this research suggest that if Zakaat, a state-administered charity, were incorporated into a country's budgetary planning, poverty could be significantly reduced or even eliminated. Globally, over 260 million people are affected by depression. Scientific research has revealed that when people engage in philanthropic activities, their brains release dopamine (a feel-good chemical), serotonin (a mood-regulating hormone), and oxytocin (a hormone associated with calmness and serenity).

### 1.3. Research Methodology

A systematic review approach was employed to carry out this research. This method involves setting research objectives and conducting a comprehensive review of the literature related to the subject (Komba & Lwoga 2020). Initially, the results of the study were categorized according to the topic of the study (Petticrew & Roberts 2006). Subsequently, the collected data was classified into categories (Pawson et al. 2005). Following this, the flow of the study was determined by assessing the classified material and titles (Rahi 2017). Finally, the validity of the research was ensured by comparing the research subjects and their contents (Victor 2008). As a result, this technique was chosen, and the associated processes were followed. The review of the pertinent literature resulted in gathering data and information that were coded in accordance with the study objectives. The coded data was then grouped according to the subject. After classifying and combining the subjects, they were arranged according to the degree of relevance.

## 2. Obligation and Significance of Zakaat in Islam

The obligation to pay Zakaat was established during Prophet Mohammad's era (Baaz 1996; Zulfiqar 2011). It was regarded as unequivocal evidence of the adoption of Islam and allegiance to the united community (Nofal 1993; Qaradawi 1999). Islamic precepts may be completed separately, except for Zakaat, which has to be done in the context of a community and hence requires people to engage with one another (Muslim Aid 2022). In addition, Zakaat is not regarded as a free act of charity because it is a divine requirement (Islamic Relief 2022; National Zakat Foundation 2022).

Similarly, as demonstrated by practical evidence, Islamic finance is not just an economic system based on religious philosophy but also a set of values espoused by the Qur'an and Sunnah that controls all types of economic interactions in society (Alsaadi 2021; Hasan 2020). The concepts of Zakaat are controlled by the ethical and moral principles derived from

the Qur'an and Sunnah that govern Muslim societies, i.e., Sharia Law (Bradford 2015; Hoyland 2015; Zakat Foundation of America 2022).

“Take from their wealth a charity that purifies them and causes them to prosper, and invoke Allah’s blessings upon them. Your invocations provide them solace. And Allah knows and hears all” (Quran 9:103).

Zakaat is a religious obligation for Muslims, mentioned 32 times in the Qur'an (The Last Dialogue 2022). Unlike alms-giving, it has the literal meaning of ‘purification’ (Kaylani 1998; Mohammad 2019; Baaz 1996). Zakaat is an essential Islamic rule, next to prayers (Al Nawawi 1977; Ondigo 2013). It was also a required contribution for the adherents of all the prophets who came before Jesus. By paying Zakaat, an individual purifies their wealth and receives religious approval for their possessions (Muslim Aid 2022; National Zakat Foundation 2022). Furthermore, it is believed to purify the spirit of evil and dirt (Ashiqeen et al. 2011). This divine concept, which grants the poor the right to partake in society’s wealth, is a key component of the social security system (Action Mental Health 2022).

Zakaat’s axiology (study of values) is founded on the ban of interest (usuary) and emphasizes wealth’s equitable distribution and risk sharing (Baaz 1996; Zulfiqar 2011). In addition, the Hadees and Sunnah have specified all goods similar to the capital and subjected to Zakaat, including cattle, agricultural products, gold, and silver (Bradford 2015; Senturk 2008). However, one must differentiate that Zakaat is imposed on goods that have the power to increase capital, and thus none is imposed on instruments, residential dwellings, garments, and other objects that are incapable of production or growth (Dawar 2020). The percentages and ratios of Zakaat are also meticulously specified in Qura’nic verses and Sunnah, i.e., it ranges from 5% to 10% to a minimum of 2.5% on various types of wealth (2.5% on capital, 5% and 10% on agricultural output) (Zulfiqar 2011).

The timing and cycle of Zakaat are detailed in the Qur'an and Sunnah. The receivers of Zakaat are clearly specified in these sources. This responsibility is triggered when a certain amount of money, known as the ‘nisaab’, is reached or exceeded. If the amount held is less than the ‘nisaab’, then Zakaat does not apply (Kaylani 1998). The ‘nisaab’ is used by Muslims to determine the minimum amount of wealth required to pay Zakaat for one lunar cycle (Hoyland 2015). It is estimated to be equivalent to 87.48 grams of gold and 612.36 grams of pure silver for gold and silver, respectively (Muslim Aid 2022). Zakaat is a yearly payment of 2.5% of a person’s capital each lunar year; it encourages sustainability and is seen as a result of a person’s increasing wealth (Laallam et al. 2021; Rafiki 2021; Salim 2008).

## 2.1. Recipients of Zakaat

The beneficiaries of Zakaat are specified in verse 60 of Surah Al-Tauba of the Qur'an. According to jurists, the disbursement of Zakaat is restricted to the eight beneficiaries listed, and no other group is possible.

“In fact, [required] charitable gifts are only [to be given] to the poor and the needy, and to those who administer it, and to those whose hearts are to be reconciled, and to [free] those in servitude and the indebted, and for the sake of Allah, and to the traveler. [This is] a command from Allah. And Allah is omniscient and omnipotent.”

The list includes: the poor, the needy, the Zakaat administrators the new Muslims and Muslim community allies, the enslaved people and prisoners, the debt-ridden, those in the service of Allah, and those marooned or traveling with limited means. Contribution to ‘Al-Aqraboon,’ the spouse, one’s children, relatives, the sick, widows, orphans, and the disabled are also important, and Muslims should make sustainable contributions to them through Sadaqat throughout the year.

## 3. The System of Zakaat in Pakistan

In most Muslim nations (except Malaysia, Indonesia, and Saudi Arabia, where it is mandated by Islamic law), the Zakaat requirement is not enforced by the state, but is instead voluntary and altruistic (Hasan, 2020). A sustainable socioeconomic model necessitates the reduction of the gap between the poor and wealthy, as well as the equitable distribution of wealth, which is one of the primary objectives of Zakaat (Intezar & Zia, 2021; Rafiki, 2021). This can only be achieved if the government enforces the responsibility (Younus & Ahmad, 2021). The causes of poverty vary across the globe (Alamuti, 2015; Martell, 2017; Sassen, 2007; Smith, 2018). In Pakistan, one of the reasons for poverty is the emphasis on appearance and lifestyle (Afzal, 2018; Ashraf, 2017). Many people in Pakistan incur bank debt due to their expensive quality of life and loan obligations.

In 1980, the Government of Pakistan issued an ordinance to establish the Zakaat system for the first time (Government of Pakistan 1982). Until 1994, the system was administered under provincial supervision. In July 1994, the federal government assumed direct control of the system for a period of less than three years. In 1997, the Federal Government relinquished its centralized authority over Zakaat and delegated its administration to Provincial Zakat Administrations. The 18th Amendment (2010) to the Constitution of the Islamic Republic of Pakistan, 1973, removed Zakaat from the concurrent legislative agenda and transferred it to the provinces. It is now governed by the Zakat and Ushr Act of 2011 (Government of Pakistan 2022).

In Pakistan, Zakaat Councils are responsible for collecting and distributing Zakaat and Usher (Clark 2001). Ministry of Religious Affairs supervises the councils (Shirazi 1996). Pakistan has Zakaat Councils at the federal, provincial, and local levels. However, there are no Usher Councils since Zakat Councils administer the tax (Mohiuddin 2007).

Various organizations operate as autonomous entities for collecting and distributing Zakaat to deserving beneficiaries (Iqbal 2022). Their mission and purpose were derived from the Qur'an and Sunnah and consisted of providing a minimum amount of money to cover the basic needs of the destitute and fostering better respect for them (Javed 2022).

The Pakistani national Zakaat system is a welfare system based on Islamic law (Shirazi, 1996) that provides modest benefits to the country's most impoverished citizens, particularly the elderly (Mohiuddin, 2007). Although the system was established with the highest religious intentions and innovative methods for collecting and distributing Zakaat, corruption, favoritism, and government greed have rendered it ineffective over time. Pakistan has demonstrated the potential for a Zakaat system to provide some cash income to the extremely impoverished elderly who would otherwise receive no cash income. However, Zakaat has not achieved its intended goal of eradicating poverty or begging, nor has it achieved its objectives of providing remediation and redistributing income, except in the most minimal sense.

Despite the preamble of the Constitution stipulating that no legislation in contravention of Islamic teachings should be enacted, it is perplexing that successive administrations in Pakistan have neglected to utilize Zakaat as a tool for reducing poverty. Instead, the successive administrations have imposed high taxation and costly tax rates on the population, yet have never taken into account the religious obligation that could help eradicate poverty in the country (Dawar 2020).

In Pakistan, abject poverty has had a profound impact on the lives of its inhabitants. This has resulted in millions of people living in poverty and inadequate housing conditions, with many children unable to attend school due to their families' inability to pay for their education (Anwar 2022). To combat this, the government of Pakistan has implemented various initiatives such as the Pakistan Poverty Alleviation Fund (PPAF), the Rural Assistance Programs Network (RSPN), Baitul Maal and Zakaat, and the Benazir Income Support Program (BISP). While BISP has been successful in preventing millions of Pakistanis from starvation, it has not been able to effectively reduce poverty in the country (Dawar 2020).

Most people tend to prefer to distribute their Zakaat through local actors rather than state institutions, partly due to a lack of knowledge regarding the ultimate destination of the funds (Javed, 2022).

Mufti Muhammad Taqi Usmani, an Islamic scholar and retired judge of the Shariat Appellate Bench of the Supreme Court, has proposed a comprehensive reform of the Zakaat system. "If the Zakaat system is to

survive, it must be properly evaluated and replaced with a new system based on ground realities, so let the Zakaat, a sacrosanct form of worship, fall victim to corruption and, at the very least, mismanagement” (Iqbal 2020).

#### **4. The Importance of Islam in Contemporary Era of Materialism and Global Recessions**

The 2008 global financial crisis, which had a devastating impact on the world economy, originated on Wall Street in the United States and spread across the globe in a domino effect (Singh 2022; Williams 2010). This was a clear indication of the avarice of capitalism and the financial misconduct of Wall Street (This American Life 2008). Consequently, economists from all over the world began to investigate the causes of the failing markets and search for solutions. It is widely accepted that capitalism is one of the primary causes of poverty, as the wealthy gain more money at the expense of the poor (Hasan 2020; Rafiki, 2021; Younus, Ahmad, 2021). Numerous researchers (such as Alsaadi, 2021; Hasan 2021; Intezar, Zia 2021) have found that Islamic finance provides global solutions that are not available in capitalist markets.

Islam is a religion that promotes the well-being of the poor without being hostile to the wealthy. It has a unique outlook on both natural and man-made riches. Islam provides everyone with equal access to the resources that Allah has provided. People are seen as stewards of wealth, and their money should be used to uphold the rights of others. Wealth should not be kept or circulated only among the affluent members of a society; instead, it should be distributed equally to ensure that everyone has a minimum level of prosperity.

Traditional welfare economists have argued that maximizing utility in consumption should be the same as maximizing profits in production (Younus, Ahmad 2021). Therefore, the standard for distribution should be a fair allocation of utilities. However, equity cannot be guaranteed if utilities or satisfactions are not measured quantitatively, which is not possible. Thus, welfare economics is misguided in assuming that financial incomes can be distributed to achieve an equitable split of benefits, which is an impractical notion (Hasan 2020).

Islam does not recognize any utilitarian concepts. In addition to other impediments, the notion of equitable utility distribution is based on the misconception that everyone has the same capacity to benefit from earnings and that wellbeing is solely dependent on the amount of money one has to spend; other factors have little to no effect. For the sake of equality, Islam clearly gives precedence to monetary gains (Laallam et al. 2021).

#### 4.1. Macro-level Benefits of Zakaat

Zakaat is a recognized tax and a pillar of the economic and social structure of society, with a long history of being used as the first welfare system (National Zakat Foundation, 2022; Bradford, 2015; Hoyland, 2015). Its implementation has been the responsibility of leaders throughout Islamic eras, and its associated socioeconomic benefits can be realized by connecting its historical pillars with modern business concepts (Alsaadi, 2021; Intezar & Zia, 2021).

Research has demonstrated that investments in human development, such as education, can reduce poverty and promote economic growth in the long-term (Husin et al., 2021). Therefore, it is essential for Muslim nations to prioritize education for all and the participation of the poor in intellectual property. The equitable distribution of resources can also help to minimize inflation (Anwar 2022). When the state enforces Zakaat as a tax, it can prevent hoarding and accumulation of wealth, and Zakaat will ensure that wealth is circulated and reaches those in need (Javed 2022). This will ensure that money is distributed across all levels of the social income pyramid, leading to market stability and an increase in demand for essential goods (Intezar, Zia 2021; Muslim Aid 2022). This, in turn, can reduce the inflationary pressures caused by the wealthy, and a functioning market can be achieved (Dawar 2020).

The imposition of Zakaat by the government promotes accountability and good governance (Hasan 2020). Unlike taxes, Zakaat is a fiscal stream dedicated to poverty alleviation, while revenue is often diverted to other government expenditure streams (Anwar 2022). It also ensures a sense of responsibility since the recipients are predetermined, and it can be easily managed as a moral obligation (Javed 2022).

The principle of Zakaat encourages equitable flow and distribution of money, which in turn promotes social equality among individuals, a sense of fairness, and social cohesion, thereby reducing animosity, crime, and exploitation of child labor (National Zakat Foundation 2022). Furthermore, when the impoverished receive greater social assistance and government support, they will be less burdened, and compassion will be fostered (Islamic Relief 2022; Rafiki 2021).

Governments must ensure that the poor have adequate access to public services and receive fair wages and treatment in the labour market. Zakaat and taxation are essential tools for governments to reduce inequality and address poverty at a macro/national level. Utilising composite indices to achieve the dual objectives of economic growth and poverty alleviation would be beneficial in the planning and design process, as well as in setting out predetermined goals.



## 4.2. Psychological Benefits of Altruism and Charity

Kitty Stafford (2016), the nursing director of adult services at the Cone Health Behavioral Health Hospital in North Carolina, USA, has suggested that charitable giving can have positive impacts on both physical and mental health. This is supported by scientific research, which has found that volunteers tend to have healthier and happier lives. Donating to charity can provide a range of physical and mental benefits, including: reduced levels of anxiety and depression; increased self-esteem; reduced levels of stress, and lower blood pressure.

Several motives to contribute to charity are:

1. Altruism promotes social engagement.
2. Kindness is contagious.
3. Giving makes you feel happy.
4. Charity is good for your health.

Research has indicated that philanthropic activities may have positive effects on physical and mental health. In the current world, where many people are suffering from the psychological effects of a global pandemic, this is welcome news. There are a variety of health benefits associated with philanthropy, be it in the form of volunteering or of raising funds for a particular charity, namely:

1. Greater happiness and satisfaction.
2. Less depression.
3. Reduced levels of anxiety.
4. Lowering blood pressure.
5. A rise in one's self-esteem.

According to Jessica Weinberger (2019), giving has positive mental and physical health outcomes, like:

1. Greater happiness.
2. Lower blood pressure
3. Reduced levels of anxiety.
4. Fewer instances of depression.
5. Increased self-esteem

According to psychologist Sherrie Bourg Carter (2014), generosity is commonly regarded as an act of charity that benefits the recipient. In the following ways, altruism may improve an individual's attitude and make him less stressed and healthier:

1. Distracts you from own personal problems.
2. Enhances bodily well-being.
3. Increases contentment.
4. The stimulation of endorphins.
5. Enhances feelings of gratitude for one's possessions.

According to Rush University Medical Center (2022) in Illinois, USA, Popovetsky conducted a research study utilizing functional MRI scans to detect neurological activity in the brains of contributors. The mesolimbic

system, which mediates sensations of reward and pleasure, was found to be activated in response to individuals' contributions. Furthermore, there is an increasing body of evidence that suggests various types of donations can lead to improved care quality, including the potential health benefits outlined below.

1. Enhanced self-worth and life satisfaction.
2. Reduced likelihood of depression.
3. Enhanced bodily health.

According to Paul Bolte (2021), an executive vice president of TrustBridge Global (Switzerland), the following are the advantages of charitable giving.

1. The charity has mental and physical advantages.
2. Kindness boosts happiness and reduces stress.
3. Generosity combats depression.

A Canadian think tank, the Decision Lab is devoted via research and analysis to democratizing the discipline of behavioral science. In addition, they employ behavioral science to advance the welfare of the private and public sectors. According to Decision Lab (2002), the benefits of philanthropy are as follows:

1. When there is an emotional connection, we give more.
2. Assistance combats helplessness.
3. Helping others provides an evolutionary benefit.
4. Generosity enhances our pleasure and well-being.
5. When we give, we motivate others also to offer.

Jill Suttie and Jason Marsh (2010) agree that charitable giving offers the following advantages:

1. It makes humans joyful.
2. It inspires admiration.
3. It spreads from individual to individual.
4. It is advantageous for physical wellness.
5. It stimulates collaboration and social engagement.

According to Neuropsych (2021), several pieces of research suggest that prosocial behavior may cause an elevation in body temperature, sometimes described as a "warm glow." Donating releases feel-good neurochemicals like oxytocin and endorphins, according to most experts who have studied this phenomenon. Initially, it was suggested as an economic model that described giving as an excellent yet self-serving activity. Giving may alleviate depression. According to research, it is difficult, if not counterproductive, to ease melancholy by concentrating on oneself. Giving refocuses consideration on others' issues. According to research, volunteers are less likely to be sad, and engaging in acts of kindness can also provide long-lasting protection against depression. Its benefits are accessible even to economically disadvantaged folks.

According to Professor Dr. Elizabeth Dunn of the Department of Psychology at the University of British Columbia in Canada, "much data

suggests that charitable giving promotes mental health,” according to Markham Heid (2021). In addition, there is a link between prosocial spending and enhanced happiness and life satisfaction. She continues, “One of the best things about being human is that we have evolved to like helping others.”

A 2016 study published in the journal *Health Psychology* found that three weeks of charitable giving was associated with decreased blood pressure in an older population sample, comparable to the effects of beginning an exercise regimen. Further research published in the *American Journal of Lifestyle Medicine* in 2021 suggested that certain behaviors may reduce inflammation and stress, both of which can contribute to or worsen physical and mental health issues. A 2017 paper published in the *Psychoneuroendocrinology* journal reported that prosocial actions are linked to alterations in human gene expression, which can improve overall health (Heid 2021). Thus, there is evidence that people who engage in charitable activities may experience physical health benefits and improved mood.

## 5. Conclusion

Zakaat is a recognized tax and an essential pillar of the economic and social structure of society, providing a welfare system for the poor. Under Islamic rule, unemployment compensation and social security were guaranteed, and the socioeconomic benefits of Zakaat can be realized by combining traditional principles with modern business concepts.

The evidence-based research has demonstrated that investments in human development, such as education, can reduce poverty and promote economic growth in the long-term. Consequently, providing education for all and enabling the poor to participate in intellectual property should be a priority for Muslim nations. Furthermore, social equality, a sense of fairness, and social cohesion can help to reduce animosity, lower crime rates, and prevent the exploitation of child labor. The Zakaat principle is designed to ensure an equitable flow and distribution of money. Moreover, when imposed by the government, Zakaat can increase governmental accountability and governance. Unlike taxes, Zakaat is a fiscal stream dedicated to poverty reduction, as opposed to revenue being misdirected towards other government expenditure streams. Additionally, Zakaat keeps the element of responsibility since the recipients are pre-determined, and it is easily managed as a moral obligation.

Approximately 260 million people globally experience depression. Neurotransmitters such as dopamine (a chemical associated with pleasure) and serotonin (a hormone involved in regulating mood) as well as oxytocin (a hormone linked to feelings of calmness and contentment) are released in the brains of individuals who engage in philanthropic activities. Donating to charity shifts focus away from one’s own issues and



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