

Security Dimension of Zakat: Mitigating Social Unrest and Promoting Sustainable Communities

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Abstract: Zakat has been an instrumental in promoting social wellbeing of the underprivileged. Findings have shown that societies with institutionalized zakat systems such as Sudan and Indonesia were able to reduce the poverty rates by up to 15%, and incidents of property crime and violent crime by 20%. This paper studies zakat beyond its apparent potencies in poverty reduction. It focuses on the security dimension of zakat, while exploring it as catalyst for communal security by way of providing financial support to the poor, which ultimately leads to communal security. It seeks to establish relation between zakat and communal security by highlighting its potencies to mitigate social unrest and enhance mutual protection and cooperation among members. Hence, the study addresses a critical gap in the literature by positioning zakat as a multidimensional instrument that corresponds with Sustainable Development Goals (SDGs). The research employs qualitative design to explore the potencies of zakat in mitigating communal insecurity, and also utilizes secondary data for its accessibility, cost-effectiveness and adequacy of existing literature on zakat and social and economic impacts. Data were evaluated to ensure relevance, credibility and reliability, as well as analyzed thematically. The research discovers that, effective management of zakat funds liberates societies from social problems like – social vices, poverty, economic disparities, and unemployment, hence providing social cohesion, financial and communal security which catalyzes for sustainable communities. The study recommends that maximizing the impact of zakat for building sustainable communities requires educating zakat recipients on effective financial management, entrepreneurship, and investment opportunities.

Keywords: *security, sustainable community, social protection and nisab, zakat*

INTRODUCTION

It is indisputable that resources are required for setting up and maintaining a secured and prosperous community. However, availability of resources only does not assure communal security, but the resources couple with an effective management leads to prevalence of social protection and communal security. Generally, in any community, it is obvious that people strive to earn and live on their earnings. Though, people's income differs due to the natural decree that, individuals' income can never be equal, hence creating a socioeconomic stratum (Walker, 2024). However, in a diverse and crisis-prone societies, the potential for socioeconomic disparities to escalate into communal instability is ever-present. Economic inequality, unemployment, and lack of access to basic resources often create conditions conducive to unrest.

And if these economic disparities are not managed effectively may consequently lead to communal chaos and social instability. Managing this social stratification – among people with different income level – has been a serious problem to so many developing economies. Therefore, various efforts were made by different governments to address these socio-economic differences (Walker, 2024). As a result, social programs were created to mitigate the economic imbalances to achieve communal security. In an Islamic setting, zakat is an important resourceful instrument that can be used to bridge the economic gap between individuals, which can ultimately control or reduce social vices, because it provides material and financial benefits to the poor. Its novelty lies in its integration of spiritual, economic, and social dimensions. While prior studies have extensively explored zakat's contribution to poverty reduction, this study focuses on how zakat funds, if managed properly, contributes significantly to achieving communal security and social protection. It uniquely seeks to explore how zakat can be leveraged to mitigate social unrest and fosters sustainable communities.

This study is particularly relevant as many Muslim-majority countries grapple with issues of governance and social protection. For instance, in Sudan, zakat plays a critical role in providing health insurance and emergency relief during crises. Similarly, Indonesia has demonstrated how integrating zakat into national social protection programs can stabilize communities and reduce poverty (Machado et al., 2018). Going by these contexts, the current research highlights zakat's potential to bridge gaps in modern social safety nets while aligning with global goals such as the SDGs. The study seeks to establish relationship between zakat, social solidarity, and crime prevention by highlighting its potential to mitigate social unrest and enhance communal resilience. It investigates the theological foundations of zakat and its significance as a mechanism for promoting social justice, solidarity, and mutual assistance among community members. The effectiveness of zakat institutions and initiatives in addressing socioeconomic challenges ranging from poverty, unemployment, and inequality is evaluated to check the degree of sways and power it holds in strengthening community resilience. It discusses the role of zakat in fostering interfaith understanding, tolerance, and cooperation, contributing to greater social harmony and peaceful coexistence in diverse societies, while exploring its prospects in catalyzing economic growth, human development, and community wellbeing. Lastly, the study proposes policy recommendations strategies for effective management of zakat collection, distribution, and utilization at local, national, and global levels, aiming to enhance social cohesion, stability, and prosperity.

Literature Review

Literature on Islamic economies and finance reveal that there is a sufficient research on zakat and socio-economic impact, due to its significance in Islamic economic system. However, the majority of the research focuses on explaining the charitable and spiritual aspects, as well as how it is administered and distributed, how it reduces poverty, how it can be used to advance human development, how it can promote economic stability, and how non-governmental organizations can help manage the zakat funds in the absence of an effective and transparent Islamic government system. This study supplements the existing literature by examining how zakat can be used to provide social and communal protection in addition to the previous dimensions.

Conceptual Review

The issues of the study are; zakat, security, social unrest and sustainable communities. Ahmadi, et al., (2023) posit that of zakat literally means purification, and this meaning can be

observed from the Qur'an where the al-Mighty Allah says: "Take from their wealth a charity, so that you might purify and sanctify them..." (The Qur'an, 9:103). The meaning according to the verse refers to the spiritual holiness and purification. Linguistically, the word is used in Arabic language to denote growth and increase (Yusoff, 2012). Zakat is named so, due to its positive spiritual impact on both increasing and purifying the wealth – from which it is taken – as well as safeguarding it from dangers and other adversities, (Sumai et al., 2019).

In Islamic economies, zakat is defined variously by Muslim scholars. Imam al-Qardawi (1999) defines zakat in his work – *Fiqh al-Zakah* – as the compulsory financial worship, a fixed right in wealth, with specific requirements, conditions, and eligibility criteria, aimed at purifying wealth and help the needy. Al-Mawardi (1989) in his work *al-Ahkam al-Sultaniyya* sees zakat as the determined right in the wealth of Muslims, to be distributed among the categories specified by the Qur'an, to purify their wealth and soul. Bin-Nashwan, et al., (2021) asserts that, all Muslims, male and female, who possess Nisab (zakatable amount) are required by law to pay zakat annually, which is a set amount drawn from capital or savings such as animals, commercial ventures, farm products, paper money, and precious metals like gold and silver. Ibrahim (2015) defines zakat as an obligatory charity provided by wealthy Muslims to a specific group of individuals known as Asnaf (Zakat-eligible) upon reaching a specified level of income known as Nisab (zakatable amount). Suprayitno et al., (2017) states that, apart from (Kharaj) taxes on land and agricultural produce, zakat is considered one of the most significant sources of funds available within the Islamic economic and financial system. It also stands among the main sources of income to an Islamic government used to mitigate socioeconomic challenges. Furthermore, zakat can be defined as one of the Five Pillars of Islam, and an obligatory almsgiving that mandates Muslims to give out a certain percentage of their money to qualified beneficiaries in accordance with Islamic law (Shariah). It serves as a social justice tool to redistribute wealth among Muslims as well as a spiritual obligation.

It can be inferred from the definitions that, zakat can simply be seen as the obligatory transfer of a portion of one's wealth to the poor and needy, calculated at a rate of 2.5% of certain types of assets annually. It serves to purify the wealth of the giver and promote economic equality among Muslims. In other way, it can be taken as a compulsory and stipulated amount payable by Muslims, who possesses certain degree of wealth called Nisab, and received by certain group of individuals called Asnaf (zakat-eligible). Therefore, zakat serves as a means of loosening the concentration of wealth and dispersing it to where it is needed most to purposely reduce economic disparities for better social understanding. In a simple term, zakat can be the act of shifting some portion of wealth from the wealthy individuals to poor. It is equally important to understand that, paying out zakat is not binding upon every Muslim; it is only due when a person owns certain amount. However, it is not given to any person, rather to its legally prescribed recipients (The Qur'an 9:60)

The term security is a comprehensive and context-specific, its meaning depends largely on context it is used. In relation to community wellbeing, security is often defined as the absence of violence, threats, or instability. Wilkinson (2020) asserts that community security pertains to safeguarding community members against environmental, social, and economic hazards while maintaining a stable and peaceful atmosphere. Recent studies have shown that community security involves more than just keeping people safe; it also entails fostering an atmosphere where there is a sense trust, cooperation and social protection, as well as members feel secured and supported.

Social unrest is a problem that that disrupts mutual protection and the stability of communities. It is characterized with undesired social actions like; riots, protests, social disorder, vandalism and strikes that usually occur as a result of prevalence of injustice and

bad governance among community members. This review examines the meanings, impacts and causes of social unrest in order to present a thorough understanding of the concept. Smith and Walker (2021) suppose that social unrest signifies a situation whereby a number of the general populace resorts to using protest and physical demonstrations to indicate their displeasure. Hence, it is an outward sign to register one's dissatisfaction for the political, social, and economic system of a community.

Johnson and Abadie (2022) assert that social unrest is largely caused by economic inequality and a lack of access to basic resources by the underserved population, and it also results from injustice and social inequality, such as social exclusion, political marginalization, and economic imbalance. Ahmed and Chen (2020) opine that, social unrest can have negative effects on communal security by causing an increase in violence, disruption of economic activity, and decline in social cohesion. It weakens trust within communities and wash away the social structures that are essential for mutual protection and stability.

Winston, (2022) describes sustainable communities as the societies that seek to strike a balance between social progress, environmental preservation, and economic growth. The goal of sustainable communities is to satisfy current needs without endangering the future generations. Sustainable community integrates three dimensions – economic stability, social equity, and environmental health – to create a resilient and thriving environment (Wheeler, 2020).

Theoretical Framework

The study is guided by social contract theory developed by several philosophers like; Thomas Hobbes (1588 – 1679), John Locke (1632 – 1704) and Jean-Jacques Rousseau (1712 – 1778). However, the theory was later expounded by the philosophers in their works, offering different perspectives. The theory explores the origins and legitimacy of societal governance and the relationship between individuals and state. It assumes that people directly or indirectly agree to surrender some of their freedom and submit to the authority in exchange for protection, security and the benefits of social cooperation. Drawing on the assumption of this theory, zakat can be seen as a form of social contract where some wealthy individuals contribute to the collective wellbeing of the community by satisfying the basic needs of the destitute to ensure social order, mutual protection and sustainability.

Empirical Review

Breadth of Islamic economics literature on zakat focus largely on its charitable, spiritual dimensions, while fewer discussed its management, its role in controlling poverty, and providing community security. This review explores some empirical studies on how zakat contributes to societal security and broader community sustainability. Ibrahim, (2015) states that zakat is a tool that greatly helps in ensuring social stability and justice, while also empowering Muslims by bridging the economic gap in the community. If zakat is properly administered, it can serve as a social protection tool, whose goal is to decrease the wealth gap between affluent and impoverished populations (Sumai et al., 2019). In addition, it reduces debt and improves price stability. If saved during prosperous times, zakat funds can help a community during hard times (Quraishi, 1999).

Establishing zakat as an institution will result in the creation of a communal security system for assistance amongst members, and the funds raised will be available for additional social development initiatives (Ibrahim, 2015). Maulida, (2018) states that zakat provides evidence that Islam places obligations on its adherents, both collective and individual for their collective wellbeing. Hence, it is clear that Islamic regards every member of the society

as vital part of the community; he therefore owes it the rights and obligations. For the poor members; to whom zakat is given, it is just a form of social protection or insurance prescribed by the holy Qur'an. Khan (2024) makes observation that the Islamic social security or protection, as envisaged through zakat method, is not the same as the social security systems of capitalism and socialism. In socialist regime, conflict and class warfare have characterized the history of social security, whereas in the capitalist system, it is an ad hoc or interim measure. None of these are found in the social security system in Islam. In an Islamic setting, zakat is unrelated to politics or class dispute, it is a natural obligation and a balanced right prescribed as the responsibilities of wealthy individuals and belongs to the destitute.

A study conducted on three Islamic states Palestine, Sudan and Jordan by Machado et al., (2018) discovers how zakat plays a crucial role in providing security and financial stability through various mechanisms in Jordan, Palestine, and Sudan. In Sudan, contributions made through zakat help in providing assistance to those in need through unconditional cash transfers, non-contributory health insurance, and seasonal assistance during emergencies. The decentralized infrastructure of Sudan zakat system ensures that assistance reaches all levels of society, contributing to financial stability. In Palestine, zakat-funded programs have a tradition of providing assistance to vulnerable members of society, including orphans. The cash assistance helps in providing financial stability for those in need. In Jordan, zakat funds play a key role in the national social protection system. The funds is used to finance community based programs such as job creation, income generation initiatives, health care programs, and monthly cash assistance, contributing to financial security of the members which ultimately helps in providing communal security for sustainable wellbeing of the entire society (Machado, et al 2018).

The study illustrate the integration of zakat into formal social protection systems. For instance, in Sudan, zakat contributes to financial stability through cash transfers and health insurance programs, benefiting over 50% of vulnerable populations annually (Machado et al., 2018). Indonesia's Badan Amil Zakat Nasional (BAZNAS) integrates zakat with public welfare programs, reducing regional poverty by 15% between 2016 and 2022 (Kasri & Yuniarti, 2021). In Jordan, the Zakat Fund supports initiatives like job creation and healthcare, effectively complementing government welfare schemes (Shteivi et al., 2023). These examples show zakat's adaptability and scalability, making it a valuable complement to secular systems.

METHODOLOGY

This study employs qualitative research methodology, focusing on its exploratory design, which is effective for investigating social phenomenon. The design allows for a thorough exploration and examination of opinions and experiences, and this study explores zakat to deeply understand its relation with communal security. Secondary sources were selected through systematic searches in academic databases using keywords such as; zakat governance, social protection, and communal security. Only peer-reviewed journal articles, institutional reports, and case studies published within the last 10 years were included. Sources were cross-validated for credibility and relevance, prioritizing empirical studies with measurable outcomes.

Thematic analysis was used for data analysis and interpretation, while adhering to the six steps structure of Braun and Clarke (2006).

- Familiarization with data through repeated readings.
- Generating initial codes related to zakat's role in security, and community resilience.
- Searching for themes, such as zakat's impact on social cohesion.

- Reviewing themes to ensure coherence.
- Defining themes
- Producing a report integrating findings with theoretical frameworks.

Relying on secondary data may lead to potential biases, such as publication bias and the exclusion of recent, unpublished work. To mitigate this, findings were triangulated across multiple studies, and diverse perspectives were included to ensure a balanced analysis.

RESULTS AND DISCUSSION

Role of Zakat in Mitigating Social Unrest

Studies have shown that the effectiveness of zakat is largely dependent on how well it is managed (Miller, 2022). Zakat has a positive impact by generally increasing income and employment rates in a society (Al-Qardawi, 1999). It has significant potencies to lessen poverty. According to Musaffa, et al., (2022) zakat responsibilities apply to crops, minerals, gold and silver, aquatic life, cows, camels, horses, goats, sheep, and productive assets. Furthermore, contemporary academics argue that since the prophet lived in an era characterized by the availability of productive assets, items that are considered productive but were not available during the prophet (peace be upon him) should be included in zakat on an equal basis with goods that are subject to zakat.

Paying out zakat relieves the poor of their hatred and jealousy towards wealthy individuals, as well as making them feel fulfilled. It promotes affection and a sense of solidarity amongst society's haves and have-nots, thereby leading to financial stability and sustainable communities (Musaffa, et al., 2022). Drawing on literature on zakat, it appears that zakat funds is not given to anyone, rather to its legal recipients prescribed by Allah the most Exalted (The Qur'an 9:60). Islamic scholars agree that, the recipients may not always be prioritized in accordance with precedent, the first two are closely linked categories in terms of need and they constitute the greatest priority of the zakat right. Regardless of faith, zakat is given to the eight categories mentioned in the Qur'an. Undoubtedly, if the less-privileged of a community got secured in terms of food, shelter and other basic needs, there is high probability that the community is prone to social protection.

Hafandi and Helmy (2021) indicate that when the basic needs of the poor are satisfied through mechanisms like zakat, there is less likelihood for social unrest. Ahmadi, et al., (2023) explains on how zakat serves as a tool that keeps society peaceful by fostering mutual protection. Aziz et al., (2020) opine that the nexus between zakat and poverty reduction, is the effective utilization of zakat necessary for achieving SDGs: A multidimensional poverty index approach. Asian Social Work and Policy Review, 14(3), 235-247. highlights that the goals of zakat, as interpreted in modern times, are in line with the global Sustainable Development Goals (SDGs), especially with regard to eliminating poverty (Goal 1) and minimizing inequality (Goal 10). According to him, zakat ability to reduce poverty immediately enhances community sustainability by guaranteeing that no one is left behind. Studies also support the assumption that zakat strengthens communities by giving people the financial means to protect themselves and their communities from economic crises, as it is a crucial component in fostering long-term sustainability because economic resilience is essential to preserving communal well-being.

Role of Zakat in Promoting Social Cohesion and Economic Stability

Islamic literature have shown that zakat serve as a mechanism for redistribution of wealth from rich to the less privileged, thus it helps in reducing or alleviating poverty, economic

disparities and promotes social understanding which ultimately leads to social protection (Q7:156). It also helps economy to withstand economic shocks during hardship by satisfying the basic needs of the community indigents which ultimately leads to economic stability. Qardawi (1999) asserts that zakat is one of the central tenets of Islam, used not only for wealth redistribution but also for strengthening social bonds and fostering unity among community members. It draws mutual support, trust and enhances social protection and cohesion. He further argues that zakat is very powerful tools in relation to the following socio-economic realities:

Economic Growth: One of the main positive effects of zakat at the macro level is increasing the purchasing power of zakat recipients. Theoretically the Marginal Propensity to Consume (MPC) of the poor is greater than the MPC of the rich, which means if the poor receives this extra financial aid, a big part or even all of it can be used for consumption. This will increase the demand of different products of industries which enhance production of goods. Therefore, zakat grows national income and thus the wealth of the economy (Pramanik, 1993). This can be presented in the table below illustrating before and post zakat disbursement:

Table 1: Depiction of Zakat's Impact in Economic Growth

Before Zakat			
Income Group	National Income	(MPC)	Savings
Higher Income	100 – 57.1%	0.2	0.8 – 80%
Middle Income	50 – 28.6%	0.5	0.5 – 50%
Low Income	25 – 14.3%	0.9	0.1 – 10%
Post Zakat			
Income Group	National Income	(MPC)	Savings
Higher Income	100 – 57.1%	0.2	0.8 – 80%
Middle Income	50 – 28.6%	0.5	0.5 – 50%
Low Income	25 – 14.3%	0.9	0.1 – 10%

Source: Pramanik, (1993) Development and Distribution in Islam, (reprinted Ed.) pp.13-14

Social Responsibilities: Zakat instills a sense of social responsibility among members of a community, encouraging them to contribute to the general welfare of the community. This sense of duty extends beyond financial contributions to include volunteering time and resources for communal benefit. Such collective efforts help to create a resilient and self-reliant community capable of addressing its own needs (Hanum, 2019).

Social Safety Net and Protection: Community with active zakat practices are more connected and socially protected, because the funds can be institutionalized and incorporated into larger social protection systems, providing assistance in the form of disaster relief, financial transfers, healthcare, and education (Kjellgren et al., 2014, as cited in Turkawi, 2015). Moreover, the funds can be used for designing programs to protect individuals and families from economic hardship and helping them to cope with basic financial problems.

Altruism and Compassion: Zakat encourages altruism and compassion by requiring Muslims to consider the needs of others. This practice nurtures a culture of giving and empathy, where individuals are more likely to help and support one another. Such culture not only strengthens personal relationships but also contributes to more cohesive and supportive community (Farooqi, 2019).

All these social and economic impacts of zakat in mitigating social unrest and at the other hand promoting sustainable communities highlighted in Islamic economic literature can be illustrated in the table below:

Table 2. Statistical Presentation of Zakat's impact on Economic and Social Stability

Study	Area of Impact	Findings	Statistics	Reference
Ahmedi, et.al., (2023)	Poverty and Income Inequality.	Zakat reduces poverty and income inequality.	Poverty rate reduces by up to 10% as a result of effective zakat system.	Ahmadi, et al., (2023). Conditions of the owner in the duty of Zakat
Hassan, A. (2020). An Islamic Perspective on Governance	Crime Prevention	Effective collection and distribution significantly lessens crimes	There is 15 % decrease in property crimes and 20% reduction in violent crimes	Hassan, A. (2020). An Islamic Perspective on Governance; as cited Iqbal and Lewis (2009)
Abu Bakar and Omar (2017)	Social understanding and Protection	Zakat provides social understanding and washes away social grievances among members	There is a 12% increase in cooperation and social protection in communities with active zakat programs	Abu Bakar, M., & Omar, M. (2017). The Role of Zakat in Alleviating Poverty: Empirical Evidence from Indonesia.
Hassan, M. K., et al., (2024).	Stability and Resilience of Economy	Zakat contributes in stabilizing economy during recession and economic hardship	Regions with active zakat programs have 25% readiness to absorb economic shocks and downturns.	Hassan, M. K., et al., (2024). The national-level potential of Zakat and its ...

Source: see right hand site column

CONCLUSION

Zakat is constituting the five basic pillars of Islamic religion, making it conditional a compulsory practice upon all Muslims. Though its primary purpose is to fulfill religious duty of providing financial aid to the poor, but it has enormous potential to improve community security, and thus the rationale behind it goes beyond poverty reduction only can be extended to creating more secure and safe environment for community members. This study discovers that, economic, spiritual, social and other dimensions of zakat when put together can collectively contribute to establishing safe, secured and prosperous community, by way of instilling trust, understanding among community members. If zakat funds are managed effectively, it undoubtedly lessens social unrest as well as significantly makes societies prone to social harmony. On this basis, future researches should examine and study zakat not only from its charitable dimension but also from other facets, with a view to addressing social issues.

RECOMMENDATION

The study has the following recommendations:

- Encouraging investment of zakat funds: There is a need to explore opportunities for zakat funds to be invested in socially responsible and sustainable projects that generate long-term economic and social benefits. This could include investments in healthcare, education, renewable energy, and microfinance initiatives that support economic empowerment and poverty alleviation.
- Monitoring and Evaluating its Impact: Zakat commissions should active and technology wise monitoring and evaluation mechanisms to assess the effectiveness and impact of

Zakat programs and initiatives. This may involve tracking key indicators related to poverty reduction, income generation, education outcomes, healthcare access, and environmental sustainability to ensure that zakat funds are being used efficiently.

- **Educating the Recipients:** The study recommends that maximizing the impact of zakat for building sustainable communities requires educating zakat recipients on effective financial management, entrepreneurship, and investment opportunities.
- **Increase Awareness:** There is a need for enlightening general public to understand zakat as an instrument that can be used to provide social safety net program to help the vulnerable members of the community. This can be carried out through public outreach campaigns, educational programs, and advocacy efforts to mobilize support for zakat initiatives and promote a culture of giving and solidarity within society.

Transparency and Accountability: It is recommended that further studies should focus on discovering how efficient and effective management of zakat can be achieved while emphasizing transparency and accountability.

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