RESEARCH ARTICLE

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Knowledge and Awareness of Zakah among the People of Pakistan: Implications for Islamic Economics

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Abstract: *Awareness of Islam is essential for every Muslim, and its basic 4th foundational element about Zakah is obligatory for every Muslim to pay a certain amount of property, gold, silver, and money (finance). Being a Muslim, it's important to have ample knowledge about Zakah and its Nisab (ratio), and it should be in complete harmony with the principles of Zakah. In the current research, we surveyed Zakah's awareness using demographic variables, age, profession, education, and gender using a quantitative descriptive cross-sectional research method. The total number of participants was N=240. Male respondents numbered 208, and female participants numbered 32. They were students, farmers, businessmen, employed people, and the general public with different age groups. The survey was conducted in the cities of Lahore, Sargodha, Jhang, and surrounding rural areas. The best group was aged 30-40, according to the knowledge about Zakah. Implementing Zakah in a society can improve the balance of society BOS & many economic problems can be resolved. Money also floats in the poor section of society, inequality among rich and poor is reduced, and Zakah creates a peaceful society that is free from different bad social norms, e.g., theft, robbery, etc.*

Introduction

Islamic economics presents the best system in society, distribution of money among the needy & poor people, reduction of inequality, and discouraging theft and robbery. Islam always emphasizes economic equality in society for that purpose. Islam has given us the Shariah rules, which in-depth explain money distribution, inherited money, inheritance rules, and interest, & all halal & haram things are explained in detail in Islamic Jurisprudence/ Shariah law. Zakh is one of the most important parts of the basic Islamic foundation element due to its high significance. Its implementation is also obligatory for the Muslim world's capacity. But with the practical implementation, it is also necessary to get the basic knowledge & awareness of Zakah among the public of Muslim countries so they can act easily in practical life (Ali et al.,2022; Dogarawa, A. B. (2010).

   As Pakistan is considered a developing country, 65% or more of the total population is living under the line of poverty, more than 60% of children aged less than five years are chronically malnourished, and

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most of the families live in the traditional way of the joint family system, so most of the families don't have enough source of income to meet their financial & food needs. This poverty rate is increasing day by day due to a poor economic system and unequal distribution of money. Just a few months ago, according to an international survey, this rate higher to 35.7%, so the overall country's economic condition is much worse, and the crime rate was very high, robbery theft & other economic challenges are at their peak level nowadays (Ali et al.2022; Sadeq, 2002).

To overcome all these issues & challenges, me and my research team plan to bring some economic system reform for individual societies in small villages, towns & cities. So, for that purpose, we conduct this research about the Islamic economic system & its practical implications. It is very important for every Muslim citizen to know about it and its ratio to the things Zakah is going to pay for.

It is very important to understand the basic theme of the Islamic economic system. The primary sources of the Islamic economic system are the Holy Quran, Hadith Pak, Ijtihad & Ijma. We take guidance about economics and finance from these sources (Ali et al. 2022).

Quran E Pak is the main primary source of Zakah, In Quran *"ALLAH Subhanhu Wa Tala" says*[3]

"Establish & perform prayer & pay or give Zakah and lend ALLAH S.W.T goodly loan. And whatever good you send before you for yourself, e.g. (Nawafil-Non obligatory worship, Charity, prayer, fasting, hajj & umrah), you will certainly find it with ALLAH, in better & greater in reward. And seek the forgiveness of ALLAH. Verily ALLAH is of forgiving & most merciful".

(Al-Qur'an Surah Muzamil verse 20 Chapter 29)

So, according to an explanation of the Qur'an E Pak, it is important to pay off Zakah when it is obligatory. On the other hand, the knowledge of Zakah is very important, such as when and to whom you have to pay, the ratio of Zakh, etc.

In Qur'an *"ALLAH Subhanhu Wa Tala" says*[4]

"Are those who know equal to those who know not."

(Surah Al-Zumar Verse 9 Chapter 23)

In light of the above verse, it is obligatory for every Muslim man & woman to seek the basic knowledge of *"halal & haram"* & true way of leading life in this world according to Islamic economics instructions. So, having knowledge & awareness about Zakah is essential because when you have knowledge, you can practice easily.

On the other place, *"ALLAH Subhanhu Wa Tala"* also encourages Muslims to pay off Zakah & give charity to poor people in the society & take care of orphans and destitute.[5]

"Worship none but ALLAH(Alone) and be dutiful & good to parents, and to kindred, and to orphans and to Al-Maskin (destitute), and speak well to peoples, and perform As-Slat, and give Zakat. Then you slid back except for a few of you while you were backsliders.

(Al-Quran Surah Baqrah Verse No 83 Chapter 1).

In the other place *"ALLAH Subhanhu Wa Tala" says*[6]

" And perform As-slat & give Zakat & bow down (submit yourself in obedience to ALLAH) along with Al-Rakiun."
(Al-Quran Surah Baqrah Verse no 43 Chapter 1)

In light of the above verses of Surah Baqrah, it seems that Zakah is a very important part of the economic system. Apart from this, in Qur'an E Pak, Zakah is mentioned more than 600 times, so it reveals to Muslims how important it is to know about Zakah.

The rich people who have enough money of more than 1 Lakh in their own country's currency have one year with the owner & have Gold of more than seven tolas & silver of more than 52g, so it's obligatory to pay off Zakah on that gold, silver and money. If the people don't pay Zakah, then there is a big punishment for him in this world. *"ALLAH Subhanhu Wa Tala" Says*

So basically, in the current research, our main focus is to increase awareness of Zakah & knowledge of it about paying to the needy and right people.

Literature Review

Zakah is an Arabic word that means the purification & growth of wealth. In the present age, its significance among the brain of the Muslim world is decreasing & most of the rich people pay through institutional banking Ngo's & welfare trusts & other means of institution. So basically, while paying, it's very important to know whether the people whom you are paying he/she is eligible for receiving Zakah or not. While ignoring this factor, it can reach the wrong people, so in that case, it will not be considered, so this factor is most important. Normally, in Pakistan, the rich countries who pay Zakah, like the Kingdom of Saudi Arabia, Dubai, or other Muslim states, pay from state to state or by NGO, so in that case, it is very risky whether the real person will receive it or not. In Pakistan, most of the righteous people do not receive Zakah & sometimes, if they receive that, it is very low even if they are unable to utilize that amount for their domestic purposes for a long time (Dogarawa, 2010).

It is imperative to know about Zakah and & its practical implications on society. Finally, brings welfare and peace, and people can live a better life, but on the opposite side, that would be very hard if we ignore the importance of Zakh.

Pakistan is basically an Islamic country & has a lot of significance among Muslim Ummah. Being an Islamic country, it is important to implement an Islamic economic system that is more beneficial for the country's Interest & for public welfare (Ali et al 2022)[1]. It is important to discuss the recent global calamity, COVID-19, which has had devastating economic impacts on the world (Ali et al., 2022).

Because of this calamity, many countries became financially & economically depressed & their economy was almost near to collapse or default. Sri Lanka, & Pakistan are also near to default because now Pakistan reserves 5$ billion. Among this, 5$ billion 4$ billion is a loan from friendly countries Saudi Arabia, Dubai & China & only 1 billion belongs to Pakistan. Now, the government of Pakistan has reached the stage or point where it cannot pay the next tranche to IMF[2](Ali et al., 2022).

Apart from these challenges & issues, recently, Pakistan had a huge calamity in the form of a flood, which also affected the Pakistan economy very badly. Almost three provinces, Balochistan, Sindh & Khyber Pakhtunkhwa KPK, suffered a lot. More than 1100 people died, around 2000 people were injured, most of the people have, most of the people fell victim to various disease, pregnant women were very badly affected, most of the people suffered from the problem of house & food, people are compelled to live shelter less, 325,000 house destroyed, and almost 7,33,000 house are damaged, cattle's goats & cows died a total of 7,35,000 livestock lost during flood disaster in all three provinces, more than 2 million agriculture crops affected & agriculture land became barren & unable for future cultivation in the long term, a total Financial loss was nearly 48$ billion so overall these all challenges issue & natural calamities make Pakistan financially & economically miserable[7] (Ali et al. 2022).

It was very important to address these issues because all these issues & challenges are directly or indirectly linked with the Islamic economic system, especially *"Zakah."* now, the people of those provinces which suffered these challenges need financial & economic support from every aspect in the form of food money & house etc.

So, keeping all these factors in mind, we start our research because the first research consists of the knowledge & awareness of Zakah. When people are familiar with it they can contribute easily otherwise it is hard to say that people pay it to poor & needy people without having knowledge. In this part of the research, we just conducted a survey to find out whether people are familiar with Zakah's importance or not, and this research will be further extended to the next chapter of the research. In the present research, the area province was limited because we started the research with people perceived as more intelligent & more educated to understand how much the more educated & skilled people know about it & in our future research, we will discuss the remaining features.

Table 1

District-wise education score level in Pakistan

Rank	District/Agency	Provicce/ Territory	Education Score	Enrolment Score	Achievement Score	Gender Parity Score	Attachment Score
1	Skardu	GB	92.97	95.00	90.87	86.02	100.00
2	Hunza Nagar	GB	92.45	100.00	90.77	83.70	95.34
3	Gilgit	GB	90.80	97.00	77.43	88.70	100.00
4	Mirpur	AJK	80.28	97.00	87.90	88.90	83.40
5	Haveli	AJK	80.05	97.00	83.10	76.10	100.00
6	Bagh	AJK	88.95	99.00	89.93	88.00	78.47
7	Ghanche	GB	88.68	97.00	93.40	83.90	80.52
8	Muzaffarabad	AJK	87.42	94.00	86.50	89.98	79.21
9	Kotli	AJK	86.93	97.00	89.90	92.77	67.76
10	Bhimber	AJK	86.68	99.00	87.47	97.85	62.39
11	Sudhanoti	AJK	86.64	98.00	87.17	91.29	70.12
12	Panjgur	Balochistan	86.25	80.00	80.23	84.78	100.00
13	Islamabad	ICT	85.86	69.00	83.67	92.78	99.01
14	Ghizer	GB	85.52	97.00	75.03	70.06	100.00
15	Poonch	AJK	84.00	97.00	85.63	85.88	67.83
16	Lahore	AJK	84.09	97.00	85.63	85.88	67.83
17	Gwadar	Balochistan	82.38	49.00	95.27	86.76	98.48
18	Attock	Punjab	81.99	56.00	95.07	80.30	94.59
19	Khyber Agency	FATA	81.94	95.00	81.27	62.26	89.22
20	Chakwal	Punjab	81.58	60.00	93.67	83.42	89.24

Source: ministry of education Pakistan

Research Objective

The main purpose of research is as follows

1. How are people familiar with Zakah
2. This creates importance in the entire section of society, including businessmen, farmers, and other people who are eligible to pay it.
3. Which measure should be adopted for Zakah awareness
4. Deliverance of Zakah in time
5. Pay to the eligible and right people
6. Effectiveness of Zakah
7. Practical Implication in Society

Hypothesis Generation

Null Hypothesis

There is no significant relation between the Zakah awareness & knowledge among the people of Pakistan.

Alternative Hypothesis

There is a significant relation between the Zakah awareness & knowledge among the people of Pakistan.

Research Methodology and Design

In our present research, mixed methodology is used to measure the total number of participants, N=240. Of these numbers, 208 were male & 32 number were female respectively. It was a live face-to-face survey conducted using different types of techniques in universities, farmers, businessmen, and the general public of rural areas of Pakistan.

In the present research, we use demographic variables Gender, Education, Age, and Profession, & we conclude our results based on these variables.

Sample Size

The research sample was limited to 3 cities in Pakistan with 240 selective candidates, including the normal public. We selected these three cities for initial research because these cities are considered more educated and well-aware of Islam and world knowledge.

We selected a sample size of students N=50, general public=39, Farmers=43 & businessmen N=108, and we chose a big sample of businessmen because in Pakistan, most of the public is not very rich & Zakah is not obligatory for them, but businessman society is rich in Pakistan it is obligatory on most of the businessman. It was also easy to talk with a businessman because most of the public is associated with some business. In Pakistan, most of the public belongs to a mediocre class society & the majority of the population lives in rural areas. Almost 65% of the total population, 35%, lived in cities and urban areas. The majority of people in rural areas are attached to the agriculture profession, but they lack knowledge. Most of them work from dawn to dusk in their fields and are also not very interested in learning about any kind of good and beneficial knowledge.

Data Collection

Data was collected through live face-to-face conversations in Universities, businessmen's society & trade centers from agriculture-related farmers & by the author's resources & relations in different regions. A self-made questionnaire was used to collect data from respondents. For this purpose, we used a Local language, Urdu questionnaire that was easy for respondents to fill out and answer. We have kept the data confidential due to participants' requests, but it can be utilized for further extended research on Zakah's implications in society or comparative analysis, etc. While collecting data, we face different challenges because this is a very sensitive topic for every individual Muslim, so they can also speak lies during interviews & conversations. To avoid these challenges, we use personal resources so respondents can respond on a genuine basis.

Data Analysis

A live collected questionnaire was used for data interpretation according to the main theme & research approach. We interpreted data and concluded the results & findings based on factual data collected from 240 respondents. Although there were other participants, those data were not on a solid basis, so we rejected & scrutinized the data on a genuineness basis. We split the data according to our research theme & objective. We distributed data group-wise for more convenience & according to our requirements.

Research Limitations

In our present research, we just selected a few areas & regions, and gender was also a main factor. We can only target males even though Zakah is also obligatory for females as well. Targeting a few people in rural & urban areas targeting more can get different results, including another province as well.

Research Gap

Being a Muslim, it's obligatory to learn about Zakah & should be paid on time; otherwise, it is a big disaster for Muslims. Until now, there has been no research study addressing this chronic issue. We started the research on Zakah awareness & its importance in a scientific stylistic manner. This is the first study in which & my research team started work on its awareness & 100% practical implication in our society. Later on, this research will be extended for further research topics implication comparative analysis, benefits payee & no-payee analysis, societal impact, poverty eradication & reduction level, crime level, equality & inequality level, etc. In the field of Islamic economics, especially on the topic of Zakah, there are no strict measures taken by the state or any institution or individual. So it would be imperative to address this issue because it is considered the backbone of Islamic economics, which has long-term & long-lasting impacts on society.

Problem Statement

While conducting our research survey on Zakah awareness among the people of a few cities of Pakistan,

we only conducted a survey in Punjab Province, which is considered the most educated province in Pakistan in terms of education & awareness & our research focal point was *"Zakah awareness"* among normal businessman, farmer, students, domestic ladies normal public & all section of the society. During the survey, mostly males participated because, in those areas, females were restricted to participating & interacting, but in Universities, female students participated a few. So, the main focus was only male participants & we targeted all participants, those who are eligible to pay & those who are not eligible to pay, because awareness is important for all Muslims, not only a specific section. Table 2 shows the demographic profile of all respondents who participated in the research survey, while Table 3 shows the numbers of male & female respondents, 208 & 32, respectively. In Table 4, respondents' profiles are according to regions(city), and Tables 5 & 6 show the respondents' profiles according to profession & educational status.

Table 2
Number of respondents according to age group, including a portion of male & females

Age groups	Female	Male	Total
20–30	7	70	77
31–40	6	65	71
41–50	6	47	53
51+	13	26	39

Number of Participants N=240

Table 3
Number of respondents according to gender variable

Gender	Portion
Male	208
Female	32

Table 4
Number of respondents by three regions: Lahore, Sargodha & jhang districts & their allied rural areas

City Regions of Respondents	Portion	Males	Females
Lahore	70	13	57
Sargodha	145	14	131
Jhang	25	5	20

Table 5
Number of respondents by profession among four categories: businessman, students, farmers & general public

Profession	Portion
Businessman	108
Farmers	43
Students	50
General Public	39

Table 6
Number of respondents by education level, master's, bachelor's, other skills & trade & less ten grade 10 education or Illiterate

Occupation	Education Level	Portion
Businessman	Master	20
Businessman	Bachelor's	30
Businessman	Other skilled	8
Businessman	Less than grade 10 or Illiterate	50
Farmers	Master	0
Farmers	Bachelor's	9
Farmers	Other skilled	0

Farmers	Less than grade 10 or Illiterate	34
Students	Master	20
Students	Bachelor's	23
Students	Other skilled	7
Students	Less than grade 10 or Illiterate	0
General Public	Master	7
General Public	Bachelor's	15
General Public	Other skilled	13
General Public	Less than grade 10 or Illiterate	4

Descriptive Statistical Analysis

Table 7 shows the statistical results of the respondent profile with a CI of 95% with a lower mean of 20.26% and the upper mean level is 83.74% in male candidates, and in females, the lower mean is 2.643%, and the upper mean limit is 13.36%, and the range is 26% to 70% in males & in females 6% & 13% minimum & maximum respectively.

Table 7

Number of values	4	4
Minimum	26.00	6.000
Maximum	70.00	13.00
Range	44.00	7.000
95% CI of median		
Actual confidence level	87.50%	87.50%
Lower confidence limit	26.00	6.000
Upper confidence limit	70.00	13.00
Mean	52.00	8.000
Std. Deviation	19.95	3.367
Std. Error of Mean	9.975	1.683
A lower 95% CI of mean	20.26	2.643
The upper 95% CI of mean	83.74	13.36
Lower 95% CI of geo. mean	23.69	4.211
Upper 95% CI of geo. mean	99.52	13.59

Results and Discussions

For descriptive statistical analysis and results, we used Graph-pad Prism 9.5.1 version and the Data tab for generalization of present research results.

In our current research, the total number of respondents was 240. Of these numbers, 32 were female & 208 respondents were male. Among 208 male candidates, almost 90% of respondents knew about the name Zakah. On the flip side, more explanation like its meaning when have to pay & whom to pay, ratio or Nisab of Zakah only 5% people including students businessman, and this ratio in Farmers and normal public & illiterate people was 1% only.

Regarding female awareness, most of the students & between the ages of 30-40 years ago have enough knowledge about Zakah, and they know better about the ratio and whom to pay and when to pay. The result was 90%, but on the other side, the domestic women 51 + age of age groups are not very familiar with the ratio of whom and when to pay. The mean age group among the females was 30-40 years old.

According to the city, the best group was Sargodha, 2nd Lahore & last Jhang district in Sargodha. Among 131 participants, the majority of people were familiar with the name Zakah, almost 99%, but when & whom to pay and ratio only 10% people know. Among these 10% people, the best group age was 20-30 years, and among businessmen, 31-40 years age group familiar more with Zakah and its importance ratio implications and farmers, only 1% know about the ratio and more technical details.

In Lahore, the student ratio was 90%; the best age group was 20-30 years, and the ratio among businessmen was 50%. Farmers did not belong to Lahore, and the uneducated people or normal public ratio was only 3%.

In district Jhang, the ratio among students about Zakah awareness was 70% & the best group was 31-40-year-old businessmen. Only 20% knew about its technical details. Farmers and the normal public situation were very critical, and 0% of all were ignorant. This was a very hurtful experience regarding this district experience.

Education wise the best group was 20-30 years age & 31-40 years age the majority of the people know about Zakah its significance ratio whom to pay & when to pay this ratio among students was 80% almost among farmers 70% & in businessman 90% in the normal public illiterate public ratio is 27% only.

By profession, the best group was students & businessmen. Almost 30% know the technical details about Zakah. On the other side, farmers are illiterate & the normal public situation is very bad only 3% of people know. There were very few technical details. The rest of us were ignorant & didn't know much.

According to gender analysis, the best age group of females was 31-40 & domestic women workers & illiterate women don't know about Zakah & ratio of ignorant was almost 70% & in the male group, the best group overall was 20-30 & 31-40 both but comparatively females have better knowledge then male according to our research, but results can be different if the number of participants increased.

Figure 1

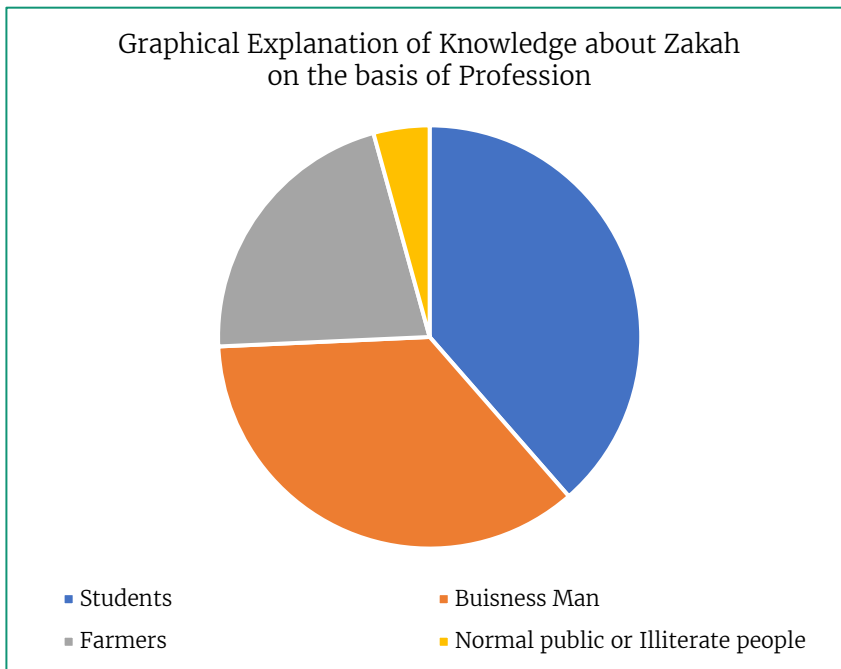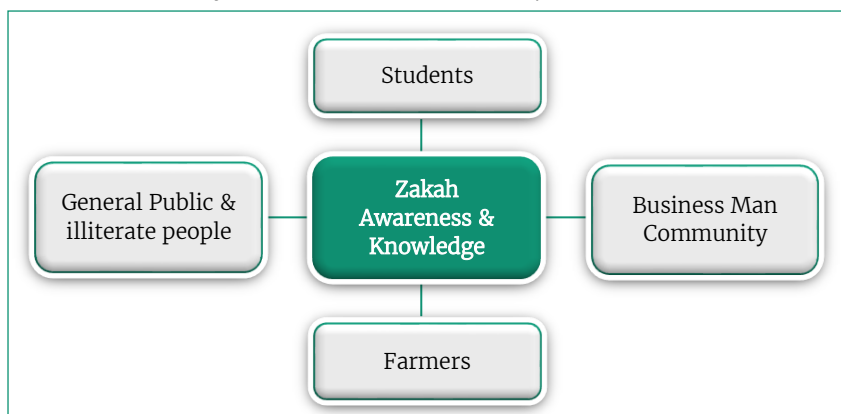*The ratio of zakah knowledge among different categories of graphical explanation*

Figure 2

A Research Model for zakah awareness in the public

ANOVA Analysis of Variance

Table 8 shows the analysis of the variance of the present research, including all variables in two-way ANOVA. The value of alpha used 0.05, and the P-Value according to row factor 0.6% & according to column factor 0.03%.

Table 8

Two-way ANOVA	Ordinary				
Alpha	0.05				
Source of Variation	% of total variation	P value	P value summary	Significant?	
Row Factor	8.824	0.6680	ns	No	
Column Factor	75.92	0.0307	*	Yes	
ANOVA table	SS (Type III)	DF	MS	F (DFn, DFd)	P value
Row Factor	450.0	3	150.0	F (3, 3) = 0.5784	P=0.6680
Column Factor	3872	1	3872	F (1, 3) = 14.93	P=0.0307
Residual	778.0	3	259.3		
The difference between column means					
Predicted (LS) mean of Male	52.00				
Predicted (LS) mean of Female	8.000				
Difference between predicted means	44.00				
SE of difference	11.39				
95% CI of difference	7.761 to 80.24				
Data summary					
Number of columns (Column Factor)	2				
Number of rows (Row Factor)	4				
Number of values	8				
Outlier Value					
Method					
ROUT (Q = 1%)					
Number of points					
# Y values analyzed		4		4	
Outliers		0		0	

The value of the outlier for our research data is 0 according to route Q=1%. The values analyzed in the multiple-line regression plot are 4 & 4 for the X and Y axis. Fig 4 shows the X and Y values of present research data.
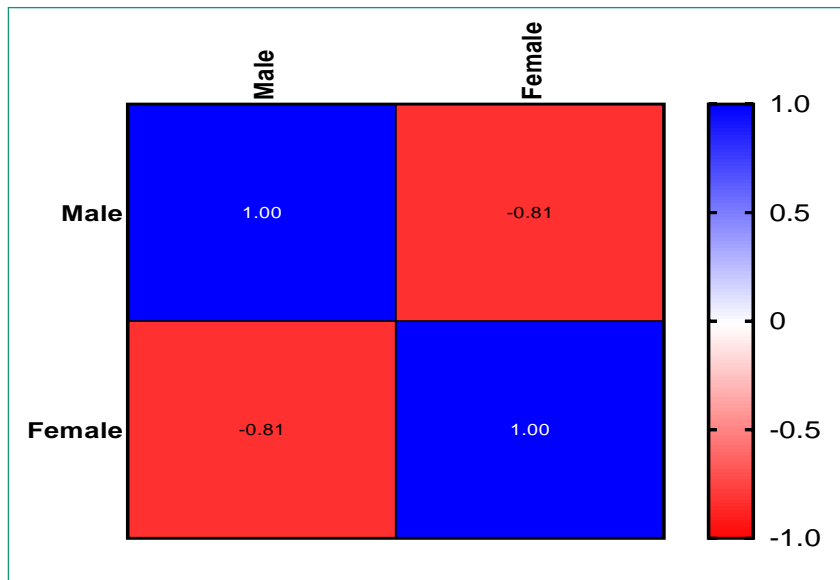
Figure 3

Pearson r. correlation data

Figure 3 shows the Pearson r co-relation in male & female knowledge regarding Zakah. In males, the Pearson ratio is 1.00%, whereas, in females, it is -0.81%, according to a number of respondents.

Conclusion

The research project has underscored the pressing need for increased awareness and education about Zakah in Pakistan. The study's findings provide a foundation for future initiatives aimed at promoting an understanding of Zakah and its practical implications in society. The recommendations put forth in the research, including the involvement of the state, religious scholars, and other institutions in educating the public about Zakah, offer actionable steps for addressing the identified knowledge gaps. Ultimately, the research aims to contribute to the creation of awareness about Zakah and its significance in Islamic economics, with the potential to bring about positive social and economic impacts in Pakistani society. The situation of Islamic economics knowledge is almost nothing. Few people (3%) of people have proper Zakah awareness & knowledge. So it means that there is a huge gap in awareness and knowledge in the public of Pakistan in every profession & industry. Based on the current research, we also realize that there is no proper education & guiding system in Pakistan that guides the general public & businesses and farmers to seek knowledge about Zakah. Mostly, in the Friday(Juma) prayer, there is a huge gathering of the public in the mosque, so it is easy to teach the general public about Zakah during the Juma Friday prayer. We realize that students know more about Zakah because of Islamic study subjects that are compulsory in Pakistan from Class 1st to Bachelor's level of education. But again, when students enter into practical life, they forget about Zakah and its alarming situation in Pakistan.

Policy Recommendation

The study recommends that the state, religious scholars Ulema, and other institutions must teach the public about Zakah, to teach them in Masjid (Mosque) in Islamic centers, schools, colleges, and universities. For businessmen, it is important to establish some Zakah Islamic learning centers where they go and learn about its practice. Farmers also need to establish some agri-Islamic centers where they can learn about it & other compulsory obligations of Islam, which is essential for every Muslim. For females, males must learn & teach their ladies at home. Girls can learn from school and madrasa (Islamic learning center). Pakistan only has one institution, Bait-ul-Mal, which deals with Zakah matters on the state level. Additionally, it is more important to establish some Islamic centers in different regions, rural and urban areas, for targeted campaigns and educational workshops to disseminate information about Zakah and its practical implications in society at the gross root level.

Further Research Study

Our research about "Zakh" will expand further research because in Pakistan, no research study has been brought through on the Zakah topic, so my & my research team will continuously keep going for further application implication & comparative analysis about Zakah & other Islamic instruments like Sadqa (Charity money), Usher, Fitrana obligatory & non-obligatory Islamic economic system.

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Appendix

Research Questions

Q 1: Are you familiar with Zakah?
- Yes
- No

Q 2: Do you know the Ratio of Zakah?
- Yes
- No

Q 3: When and whom to pay Zakah do you know?
- Yes
- No

Q 4: What is the Nisab of Zakh on Silver, Gold, Money, Livestock, Agriculture production, Financial Assets or Bank Account or Renting building you know?
- Yes
- No

Q 5: What are your thoughts or perceptions we should learn about Zakah or not?
- Yes
- No