

SUSTAINABLE ENVIRONMENT, MANIFESTATION AND AUGMENTATION



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Impact of Digitalization of Zakat in Accelerating Financial Inclusion Goals: An Evidence From India

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Abstract

The paper aims to study the role of the Digitalization of Zakat system in collection and distribution of zakat to the needy and vulnerable section of the society belonging to the minority community in India. Poverty reduction, economic growth, and financial stability are the goals that must be followed rigorously for Sustainable Development Goals (SDGs) and the digital zakat system can help in the upliftment of a particular section of society that will help to improve the economic condition of the people. According to a recent estimate of India's religious demographics for the year (2020) by the Pew Research Center, there are 213.34 million Muslims residing there, making up 15.4% of the population. Muslims are the second largest population of India, and a majority of the Muslims belong to marginal background. In a growing economy like India with the second largest population in the world, the very idea of Financial Inclusion of all sectors of the economy seems quite challenging. Zakat system can help in providing solution to the challenges faced by the community and will ensure their upliftment. This paper discusses the role Zakat can play in combating the challenge of financial exclusion a country is facing for decades and how the upliftment of the community can help to fulfil the goal of financial inclusion for growth of all segment of the society. The literature was reviewed to find out that apart from several measures taken by the Government to achieve the objective of absolute financial inclusion of all sectors of economies, what role the zakat management system can play in accelerating the efforts toward the accomplishment of Financial Inclusion goals. The paper chapter also intends to discuss the very vital and novel aspects of financial inclusion through Fintech-driven services and how the use of digital technology can channel the entire system of collection and distribution of Zakat to the poor and needy people of the minority community in a fair and speedy manner. The methodology adopted for the paper includes an imperial study, Data was collected through a structured questionnaire comprising of 25 questions. The respondents were the zakat payers using the digital platform IZC (India zakat.com), the sample size as calculated using the Yamane formula. The sample size selected for the study is 133. Chi-square test and frequency distribution was used for the interpretation of collected data. The findings of the study suggest that zakat distribution through digital platforms and collective zakat can help a particular section of the society to overcome the challenges of credit, lack of education, sanitation, medical benefits and entrepreneurial development. The author concludes that the Zakat system also referred to as the third pillar of Islam has hidden benefits that can be implemented at all times and surely will help to bring positive results. Future work can be emphasized on finding out and analysing the technology-based strategies on the zakat management system that may supplement the financial inclusion scheme.

Keywords: Financial Inclusion, Poverty, Zakat system, Economic growth, Digitalization, Minorities.

1. INTRODUCTION

Poverty eradication, economic development, Indebtedness, unfair income distribution, regional imbalances, upliftment of the community, and inclusive growth of all sectors of the economy are the major problems in an economy like India or any underdeveloped or developing economy, and finding a solution to these issues in low-income nations is a global concern. Governments, Nationalized Banks, Financial institutions, and micro finance organizations are collectively and individually working on various platforms to solve finance and money-related problems of the economy. The idea of financial inclusion to bring every household in India under the umbrella of the formal financial banking system can be achieved only if there is a proper flow of finance in the economy. It requires collective efforts from Government and society to come together and work in this direction. In this regard, the role of zakat can make a paradigm shift in the entire economic system.

Zakat is an obligation of every Muslim who is earning. It is the third pillar of Islam. The Islamic laws and the shariah directs every Muslim to give a certain portion of their earnings as zakat. Under Islam, zakat is a significant type of charitable giving that is required by faith. For Muslims, paying the Zakat is crucial because it allows their money to be cleansed of all transgressions. Every Muslim determines his or her own Zakat on an individual basis. Typically, this entails the payment each year of 2.5 percent of one's capital. This amount is then given to the needy and deserving as per the convenience of the zakat giver. Zakat can play a significant role in poverty alleviation, if properly collected and distributed it can help to curb this social evil called "Poverty". The zakat distribution and management are one of the