

DOI: <https://doi.org/10.32653/CH184975-992>

Research paper

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## ZAKAT IN THE ISLAMIC CONSCIOUSNESS OF DAGESTANIS: HISTORY AND CURRENT TRENDS

*Annotation.* The article deals with the study of Islamic consciousness in terms of the institution of zakat in its historical development and the prospects for its development in the modern historical process. Islamic spiritual leaders set the goal of implementing the ideas of the Islamic economy in countries and regions with a Muslim population and demonstrating the benefits of the Islamic economic model. This idea manifested itself rather strongly in the Volga region, in the North Caucasus, including Dagestan. There are ongoing processes of formation of Islamic economic thinking. The significance of the institute of zakat in the implementation of the Islamic economic model determines the relevancy of the study. This model claims to be competitive with the liberal model that dominates the modern world. The article shows the main provisions of the institute of zakat, determined by the fundamental Islamic sacred texts. The controversial issues of a legal nature are discussed, caused by external factors of a social nature. At the same time, we note that external factors are essential in changing the socially significant functions of zakat. The author concludes that the introduction of legal innovations in the institution of zakat did not affect its essential characteristics, defined by sacred texts. In determining the importance of zakat in the religious life of a modern Dagestan Muslim, the results of a sociological survey conducted by the author in 2021 have been used. The survey shows, firstly, that an ordinary Muslim does not have the necessary knowledge regarding zakat. In particular, under which circumstances and which property tax he is obliged to pay, designated as one of the pillars of Islam. Secondly, this tax is paid by an insignificant part of those who call themselves Muslims. The results of the survey lead to the conclusion that the institution of zakat, as the most important component of Islamic economic activity, is not sufficiently covered in the life of ordinary Muslims of Dagestan.

*Keywords:* Quran; zakat; nisab; Islam; Islamic consciousness; Muslim tax; Islamic law; economy; Dagestan; survey.

**For citation:** Abdulagatov Z.M. Zakat in the Islamic consciousness of Dagestanis: history and current trends. History, Archeology and Ethnography of the Caucasus. 2022. Vol. 18. N. 4. P. 975-992. doi: 10.32653/CH184975-992



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## ЗАКЯТ В ИСЛАМСКОМ СОЗНАНИИ ДАГЕСТАНЦЕВ: ИСТОРИЯ И СОВРЕМЕННЫЕ ТЕНДЕНЦИИ

*Аннотация.* Статья посвящена исследованию исламского сознания в вопросах института закята в его историческом развитии и перспектив его развития в современном историческом процессе. Исламскими духовными лидерами поставлена цель реализации идей исламской экономики в странах и регионах с мусульманским населением и демонстрации преимуществ исламской экономической модели. Эта идея достаточно сильно проявила себя в Поволжье, на Северном Кавказе, в том числе и в Дагестане. Идут процессы формирования исламского экономического мышления. Актуальность исследования связана с тем, что институт закята является одним из ключевых в реализации исламской экономической модели. Эта модель претендует на конкурентоспособность с либеральной моделью, господствующей в современном мире. В статье показаны основные позиции института закята, определяемые основополагающими исламскими сакральными текстами. Рассмотрены дискуссионные вопросы правового характера, которые были вызваны внешними факторами социального характера. При этом отмечено, что внешние факторы имеют существенное значение в изменениях социально значимых функций закята. Сделан вывод о том, что введение правовых новшеств в институт закята не затронуло его сущностных характеристик, определенных сакральными текстами. В определении значимости закята в религиозной жизни современного дагестанского мусульманина использованы результаты социологического опроса, проведенного автором в 2021 г. Опрос показал, во-первых, что у рядового мусульманина нет необходимых знаний в вопросах закята. В частности, о том, с какого имущества, при каких обстоятельствах он обязан выплачивать мусульманский налог, обозначенный как один из столпов ислама. Во-вторых, данный налог платит незначительная часть тех, которые называют себя верующими мусульманами. Результаты опроса приводят к выводу, что институт закята как важнейшая составляющая исламской экономической деятельности, недостаточно актуализирован в жизни рядовых мусульман Дагестана.

*Ключевые слова:* Коран; закят; нисаб; ислам; исламское сознание; мусульманский налог; мусульманское право; экономика; Дагестан; опрос.

**Для цитирования:** Абдулагатов З.М. Закят в исламском сознании дагестанцев: история и современные тенденции // История, археология и этнография Кавказа. 2022. Т. 18. № 4. С. 975-992. doi: 10.32653/CH184975-992

## *Introduction*

Since the middle of the 20<sup>th</sup> century, the processes of actualization of Islamic cultural values and religious identity have intensified in the Islamic community. Issues of Islamic economic activity have become important components of this process. These processes are due to a number of reasons, among which we identify the main ones.

Firstly, this is a fairly rapid rise in Islamic activity in the world, associated with the collapse of the colonial system, which included many Muslim countries, such as Pakistan (part of India), Algeria, Libya, Tunisia, Morocco, Somalia and others. The improvement of the socio-economic situation in these countries, the possibility of expressing political will in the conditions of state sovereignty became the basis for solving the problems of the Islamic orientation of their development in all spheres of life, including economic activity.

Secondly, more than 50 years ago, in 1969, the Islamic idea in world politics and economics, the Organization of the Islamic Conference (OIC), was institutionalized. The OIC has covered all 57 Muslim countries of the world, and one of its goals is to implement the idea of the “third way” – the Islamic model of economic development. Obviously, the “third way” is understood as the denial of the capitalist and socialist systems of organizing state and social life, including in the sphere of economy [1, p. 16–17].

Thirdly, the global Muslim culture is strongly subject to globalization processes, the expansion of Western cultural values. This expansion affected the economic sphere of Islamic activity: western-type banks, the values of a market economy that penetrated into the countries of Islamic civilization, introduced “sinful” components into Islam. The Islamic community considers it necessary to get rid of this “sinful” state. The Cairo Declaration of Human Rights, adopted in 1990 by the OIC countries, emphasizes that “... all the rights and freedoms set forth in this Declaration are observed by the Islamic Sharia Law”.

Fourth, there have been fundamental changes in Russia itself. After the collapse of the USSR in 1991, Russia’s ideology radically changed. Religion, religious institutions in Islamic regions revived and developed at an astonishing pace. Spiritual leaders set the goal of implementing the ideas of Islamic economics in a secular state. This idea has manifested itself rather strongly in the Volga region, in the North Caucasus, including Dagestan. Islamic economic thinking is being formed today [1–6].

The study aims to trace the historical process of the formation of the institution of zakat as an economic category in Islam, its changes in connection with the transformations in the socio-economic life of society. At the same time, we use information both from the history of Islam in general and from the history of Islam in Dagestan in particular.

By the nature of the methods used, the article can be attributed to studies of a historical and sociological nature. The sociology of modern history can help in identifying trends in the development of the institution of zakat, which are determined by changes in public life.

The initial hypothesis of the study is the assertion that zakat, as a sacred norm, played an important social and regulatory role in the history of Islam in the sphere

of property relations, in solving issues of social justice, in particular, in solving the problems of poverty. Preserving these functions to a certain extent in the modern Islamic community, the institution of zakat is still changing: a) the loss of its social significance in solving the problems of poverty, overcoming the imbalance in the material conditions of people's lives; b) under the influence of changes in public life, "folk Islam", classical ideas about the forms of paying zakat are changing; c) in the mass Islamic consciousness there is a tendency to move away from sacred ideas about zakat as one of the mandatory (fard) duties for a Muslim; d) for certain religious groups, including international ones, zakat becomes the financial basis for the implementation of extremist and terrorist goals.

The object of research is Islamic economic activity. At the same time, the author understands the Islamic economy as the activity of a person, a separate social community – an organization (labor, trade, financial, charitable, etc.), the state, in accordance with Sharia norms.

The subject of the study, as a component of the Islamic economy, is the institution of zakat in the Islamic consciousness in its historical development, the prospects for this institution in the modern historical process.

Studies of zakat can be divided into at least two groups. First, those conducted by Muslim theologians, legal experts. These studies mainly deal with the formation of Islamic economic consciousness, the education of new generations of Muslim jurists, and the involvement of the population in the norms of Islamic economic activity.

Secondly, scientific research that focuses on its history [7], social essence [8], prospects. Researchers are particularly interested in the prospects for the institution of zakat in modern society. There are heated debates between those who believe that the Islamic economy, including the institution of zakat, is of fundamental importance in solving the social problems of modern society, and those who do not see its prospects in the modern world. The former believe that there are social problems that are not solved and cannot be solved in the systems of socialist or capitalist social relations [1, p. 13–18]. Opponents of the Islamic economic model speak of its uncompetitiveness in the global economic process [9, p. 290–348; 10, p. 109]. In this case, as a rule, researchers estimate the social role of the Islamic economy, based on the provisions of normative Islam, recorded in the universal Muslim sacred texts (Quran, Sunnah), and regional norms, enshrined in its various directions.

At the same time, the question of the success of the Islamic economy in the modern world is largely, and even mainly, related to the extent to which ordinary Muslims are ready to support the principles, Islamic normative guidelines in their economic activities, including in relation to zakat. The author has not found any scientific research of this kind with sociological content in Russian scientific publications. The paper presents the results of a sociological survey conducted in the Republic of Dagestan, which reveals the attitude of ordinary believers to the institution of zakat in modern conditions.

## *Zakat in normative Islam. Main provisions*

Some researchers note that Mecca, where the Prophet Muhammad was born, was highly dependent on trade, being a merchant city. At the same time, they believe that the Quran was originally addressed to people involved in trade. In the text of the Quran, there are often commercial theological terms such as the day of “atonement”, “retribution”, “scales” “book”, where all the actions of a person approved by Allah are recorded; the actions of a person will receive their “payment”, and those who support the cause of the prophet, lends Allah a “loan” [11, p. 11–12].

One example of the use of commercial, economic terms in the Quran in connection with zakat is the following verse: “... perform regular prayer, pay zakat and lend to Allah a good loan” [12, 73:20].

The Islamic economy is often characterized as an economy that sets goals that are not achievable under capitalism and socialism: solving the problems of poverty, the problems of a fair distribution of resources, etc. [1, p. 28]. Without discussing this statement, it must be said that the main feature of the Islamic economy lies on a different plane. It is known that Islam, unlike other religions, regulates the entire lifestyle of a Muslim. This means that all his actions have a sacred meaning associated with his relationship to God. A person, according to Islam, is not the owner of any goods, but a manager on behalf of Allah, from which follows his responsibility before God for his economic behavior. At the same time, making a profit is not the main goal of economic activity in Islam: “the desire for income is a good goal ... but it should be a secondary goal” [6, p. 88]. The main emphasis of Islamic economics, in its social expression, is put at the distribution, exchange and consumption of goods. The distribution is important, because according to Islam, “the poor live off the tax on the wealth of wealthy people” [5, p. 105]. In this sense, the role of zakat in Islam is indicative. Zakat is the most striking, symbolic example of the specifics of Islamic economic activity. This specificity is indicated in its following characteristics:

1) the payment of zakat makes the use of property obtained through production, trade, inheritance, etc. halal, approved by Sharia;

2) the importance of zakat lies in its obligatory nature (fard). “The denial of the obligation to pay zakat fundamentally entails disbelief” [13, p. 5–6; 4, p. 4];

3) zakat, along with the observance of Monotheism (Tawhid), the performance of five daily prayers (Salat), fasting in the month of Ramadan (Saum), is one of the 5 pillars of the Islamic faith;

4) zakat as a tax is paid by the wealthy strata of the population. Islam has developed in detail methods for determining the minimum property (nisab), on which zakat is paid;

5) zakat, in its classical expression, is intended to meet public needs, not state needs. The state performs only the functions of an intermediary in the redistribution of material values between the rich and the poor;

6) an important social function of zakat is to eliminate contradictions between the rich and the poor. As the history of social development shows, contradictions of this kind

are among the main ones in the development of social tension in society, often being the causes of social revolutions;

7) zakat in moral terms contributes to the formation of various socially significant, ethical qualities in a Muslim: a) it is forbidden to pay zakat from funds acquired illegally; b) contributes to “the liberation of a person from excessive need of material goods, teaches generosity, rejects greed, avarice and insatiability” [5, p. 105–106]; c) a prerequisite for the payment of zakat is the pronouncement of Niyya (Niyat, Neget) – the intention that makes it conscious, spiritualizes the action; d) a person paying zakat is recommended to give it with satisfaction and cite the appropriate prayer;

8) Zakat does not depend on profit. It depends on the amount of property (commercial property, money, gold, silver, livestock, mines, treasures, fruits and crops), which exceeds the nisab. This is one of the ways of social protection of the poor in Islam;

9) Prayer is the service of Allah with the body. Zakat is the service of material means. “The payment of one dirham as obligatory zakat is better than a voluntary donation (sadaqa) with a mountain of gold” [5, p. 103]. This provision confirms the priority importance of the sacred meaning of zakat in relation to its social role;

10) Zakat cannot be imposed on the results of a number of labor activities, such as prostitution, pornography, witchcraft, gambling, production and sale of alcoholic beverages, musical instruments, processing of the meat of animals that died a natural death, the meat of animals that were not slaughtered in the name of Allah, economic activity with maximum and indefinite risk (gharar), such as lottery.

The focus of zakat on solving social problems of society is also expressed in the requirements for nisab, the minimum property on which zakat is paid.

1. When determining the nisab on the property owned by a Muslim, all expenses necessary for the sustenance of the family, the maintenance of life (house, furniture, tools, clothes, food, education expenses, debts, etc.) are deducted in advance. This condition protects a Muslim from becoming poor.

2. The nisab fee is small, and accounts for 2.5%.

3. It is forbidden for a Muslim to reduce the value of his property, nisab, by the end of the year in order to avoid paying zakat. For example, the purchase of surplus household items, food products, the transfer of livestock to public pastures or labor, etc., which are not subject to zakat. In Shafi'i madhhab such purchases also concern jewelry, on which zakat is also not paid. Zakat is, first of all, the property of the poor, which can thus be misappropriated by a wealthy person.

The exclusivity of the requirements of zakat as one of the pillars of faith is mentioned numerous times in the Quran. In the Quran, translated into Russian by E. Kuliev [14], the author of this text counted 30 verses, which speak of the obligation of zakat for the believer. In all of them, the term “zakat” is mentioned. The individual verses of the Quran related to zakat are translated somewhat differently by M.-N. O. Osmanov. His translations refer to the need for a Muslim “to pay alm-taxes to the needy” [12, 5:12]. M.-N.O. Osmanov does not use the term zakat in the translation of a number of verses, as E. Kuliev does [14, 5:12]. There are verses translated by M.-N. O. Osmanov, where the meaning of zakat denotes “almsgiving”: “[Charity] is for the needy ... Whatever you give in charity is

certainly well known to Allah” [12, 2: 273]. It is known that “in the early stages of Muslim history, sadaqa and zakat were synonymous concepts” [1, p. 95]. Zakat as an independent law enforcement practice began to be used in 623, that is, in the second year after the exodus of the Muslim community from Mecca to Medina [7, p. 179]. Based on such a semantic understanding of the content of the concept of zakat, there are more than 30 references to it in the Quran.

Another basic principle of Islamic economic activity is the prohibition of riba, which is mentioned 8 times in the Quran. There are 12 verses related to riba, regardless of the direct use of this term in the Quran. Without recognizing zakat [13, p. 5–6], a Muslim falls into the category of unbelievers. The peculiarity of zakat as a requirement for a Muslim is that it cannot be paid on property that is obtained by violations of Islamic norms of trade, financial activity, and housekeeping. That is, from what is considered forbidden in Islam (haram). With regard to riba, this provision in modern Islamic consciousness is somewhat different. If it is necessary to keep money in a bank, a Muslim is recommended “under no circumstances” to keep riba in the bank, to take it with the aim of “using it for public benefit” [5, p. 180]. This once again emphasizes the high level of sacred meaning of zakat in the performance of religious duties by believers.

Another circumstance points to the exceptional importance of zakat as an obligatory component of the Muslim faith. In 24 verses of the Quran, which speak of the importance of zakat for a Muslim, it is mentioned in conjunction with another pillar of Islam – the “ritual prayer” (salat), designated in Dagestan, in the Iranian manner, by prayer: “believers ... establish prayer and pay zakat” [12, 9:71], “... establish prayer and pay zakat.” [12, 4:77], “even though they were only commanded to worship Allah ... establish prayer, and pay zakat. That is the upright Way” [2, p. 8; 12, p. 98:5].

### ***Discussions and innovations in zakat issues***

The above requirements of normative Islam for a Muslim in matters of zakat were formulated as early as the initial period of the formation of classical Muslim law (7th–8th centuries). There are no significant contradictions about them between different branches of Sunni Islam. Both in the historical past and at the present stage, Muslim leaders rely on them in regulating the economic behavior of Muslims. But there have been and still are disagreements on some secondary issues of a practical and legal nature. Islam allows a certain kind of discussion on secondary issues, if the provisions of the primary sources in relation to certain issues can be understood ambiguously or expressed incorrectly [15, p. 170]. Innovations in the institution of zakat have historically been introduced mainly in two ways. Firstly, on the basis of discrepancies in the primary sources. Secondly, in connection with new life circumstances that require the application of ijtihad procedures – new legal solutions based on methods permitted by Islam.

In Dagestan, they were very strict about the issues of Islamic regulation of the sphere of economic activity. For example, in the article “The controversy on the alienation of property according to the “Nazr” in Dagestan in the 19th century,” the disagreements between

the well-known Dagestan legal theologians Khadzhi-Ali Akushinsky and Muhammadtahir Karakhsy are analyzed in connection with inheritance law [16, p. 183-200]. Assessing the “very heated debate” between these theologians, the translator of this controversy into Russian speaks of “deep knowledge” of both of them of Muslim legal works and amazing perseverance in their convictions [17, p. 6]. Muslim legal experts in the sphere of economic activity did not make concessions to any high positions, statuses. As is known from the manuscript collection of Muhammadtahir of Karakh, when the stableman of Daniyal-bek, the mudir (ruler of several naibdoms) of Imam Shamil, told him that he feeds horses from one third of the zakat property, he said: “This is not allowed ... you possess enough funds so as not to need zakat property” [18, p. 82]. This was brought to Daniyal-bek, and the practice of feeding horses with zakat money was eliminated by him.

One of the first controversial issues was the need to pay zakat with paper money. Previously, in the Arab Caliphate, currency contained precious metals, like gold and silver. The dinar was a 22-carat gold coin, the dirham was a silver coin. The emergence of paper money posed a new question for Muslim jurists. Gradually it was resolved in favor of paying zakat with banknotes. Ibn Taymiyyah (1263-1328) allowed the possibility of receiving zakat in money in certain cases: a) if it is necessary to send zakat to another locality, b) to ensure the safety of zakat; c) to avoid additional costs.

In search of answers to difficult questions of economic adaptation, Muslims were forced to turn to the procedure of *ijtihad*. The theological discussion about whether a Muslim should pay zakat on paper money also took place on the pages of the *Jaridat Dagestan* newspaper (1913-1918) by Dagestani Ali Kayaev. Muhammad Suyuhi of Avar, sheikhs Murtaza Ali Uradin, Muhammad al-Anbabi, Abdulhamid Shirvan, Nurmuhammed al-Kurushi al-Karahi, qadi of Grozny Gasankhan Yasin were opponents of zakat on paper money. The opposite point of view was brought by Ali Kayaev, Shamsutdin Chechensky, Sayyid Abubakar Shatoisky, Ibrahim b. Muhammad Khadzhal'makhinsky [19, p. 137-143]. An analysis of the controversy shows that Ali Kayaev and his supporters, proving the validity of their position, applied the analogy method (*qiyas*), which is one of the sources of Islamic law. That is, they performed the procedure of *ijtihad*. As time has shown, Ali Kayaev turned out to be right: modern Sunni Muslims, with the exception of the Hanbali school, give zakat both on paper money and in paper terms. Shafi Muslims, who are in the absolute majority in Dagestan, today are required to pay zakat on commercial property only in monetary terms [5, p. 110]. The Muftiate of the Republic of Dagestan believes that “today, paper banknotes fully replace the gold and silver coins that were used in the past, and all decisions regarding gold and silver also apply to banknotes” [4, p. 19].

This historical fragment of the development of the institution of zakat suggests that external factors are essential in changing its social manifestations, without affecting the essential characteristics defined by sacred texts.

The social role of the institution of zakat in modern conditions is subject to significant changes. This is due to the fact that the standard of living of the population, thanks to scientific and technological progress, has become incomparably higher relative to the indicators of the standard of living of the Middle Ages. It can be expected that in today's conditions of relative material well-being, Muslims, as the poor and needy in the main



mass, will consider it impossible for themselves to use zakat. Moreover, “Sharia instructs the poor and needy not to abuse the alms given to them – zakat. They should take this alms only in need it in order to provide for the family” [20, p. 263]. Modern Muslims in a secular state have become more dependent on state support: the level of wages, pensions, benefits, etc. It can be assumed that modern Dagestan Muslims more often distribute a specific form of zakat – zakat al-fitr (alms on the day of breaking the fast), on the occasion of the end of the fast in the month of Ramadan, less often – zakat on the main capital.

The rise in the standard of living of the population has impacted the fulfillment of Islamic obligations related to zakat. The decrease in the number of the poor and needy does not mean that the institution of zakat reduces its role in solving the problems of the Muslim community (ummah). Considering the fact that the essence of zakat lies primarily in its sacred, and not social role, changes in the material conditions of life of Muslims lead to a redistribution of property, financial opportunities of this institution to other spheres of Islamic activity defined by the Quran.

It should be noted that in the Quran the purpose of zakat is mainly targeted, aimed at the problems of a particular person, in nature, with the exception of one of the 8 points “... for Allah’s cause ...” [12, 9:60]. From this point of view, no indicators of high material well-being, the absence of the poor, beggars can be the basis for non-fulfillment of the mandatory requirement of one of the pillars of Islam. In particular, zakat is used for such purely religious matters as the construction of mosques, madrasahs, is distributed among tax collectors, and is issued to infidels who favor Islam. In cases where there are no poor, or their number is insignificant, zakat is accumulated by the imams of mosques, in other institutions for organizing Islamic activities, which distribute it for the implementation of other Islamic goals. Without departing from the Quranic guidelines, the emphasis in the use of zakat is shifted from solving the problems of poverty, the poverty of individuals, “to deeds in the name of Allah” in their broadest sense.

One of the debatable questions is whether the state can take over the right to collect zakat. There is no direct indication of this in the Quran. Regarding the collectors, it only indicates that “Zakat is only for the poor and the needy, for those employed to administer it ...” [12, 9:60]. It is known that the state, having assumed the functions of a collector, often abused its intermediary role in the distribution of zakat. A wide opportunity for the realization of the interests of the state, and not of society, was opened by the position of the Quran that the zakat is also intended “... for Allah’s cause” [12, 9:60]. This made it possible to identify the state interest with the solution of the religious problems of society.

Another question of a similar nature is whether an Islamic state can have only an Islamic tax, zakat. Bekkin R.I. believes that even with the maximum interpretation of the concept of “for Allah’s cause” (“... for deeds in the name of God”), which is recommended by the Quran in relation to zakat, it is impossible to fit all the items of expenditure necessary for the state under this definition [1, p. 171]. Therefore, the state also needs other taxes. It indeed does. However, Muslim leaders are divided over the justification for having other taxes along with zakat in a Muslim state.

The need for such taxes in connection with a sharp reduction in state revenues and defense spending was discussed by the founder of the Maliki madhhab Malik ibn Anas

(713-795), the outstanding Islamic jurist Ibn Taymiyyah (1263-1328). The well-known modern Muslim jurist Yusuf al-Qaradawi also sees the need for additional taxes in favor of the state and society. It is believed that they cannot duplicate zakat, for example in the form of income tax. At the same time, they must be religiously sanctioned by the community of Muslim jurists.

When explaining the religious justification for imposing taxes of this kind, they refer to the verse of the second sura "Al-Baqara": for piety, a person needs to distribute property among "relatives, orphans, the poor, needy travellers, beggars, and for freeing captives; who establish prayer, pay alms-tax ..." [12, 2:177]. Based on this verse and other arguments in the Muslim mind, there is a point of view that for piety a person needs, in addition to zakat, to replenish the budget with other taxes. It is necessary to recognize the objective assessment of this situation made by R.I. Bekkin that it is impossible to draw an unambiguous conclusion from the Prophet's instructions in favor of new taxes, since there are "other, more reliable from the point of view of hadith studies, Prophet's instructions confirming that only zakat personifies the tax system of the Muslim state" [1, p. 167].

The problem is that zakat as a religious duty of a Muslim is wrongly identified with the state's right to make it a state duty. In such Islamic states as the Kingdom of Saudi Arabia, Pakistan, Yemen, Sudan, zakat is declared a mandatory state tax. Zakat as a duty of a Muslim before God and as a mandatory state tax have fundamental differences. "Let there be no compulsion in faith" [12, 2:256]. A Muslim does not just pay a tax, it is a donation of his own free will with the pronouncement of intention (Niyata), with the satisfaction of a duty to Allah. This side of the activity of the institute of zakat, with its state organization, significantly loses its sacred, religious and ethical qualities.

Muslims have problems with zakat in a secular state. "To talk about the introduction of zakat as a mandatory or optional tax for Muslims in modern Russia is inappropriate for a number of reasons. Among these reasons, one can single out the legal problems of "registration" of zakat (contradiction to the Constitution, legislation on freedom of conscience and legislation on taxes and fees), the problem of lack of culture and proper knowledge about zakat, etc." [21, p. 92–99]. Modern Russia, as a secular state, considers the collection and distribution of zakat to be a matter of civil society. The collection of taxes of a different nature (ushr, jizya, kharaj), which takes place in Muslim countries, is not practiced by Muslims in Russia.

Another innovation regarding the institution of zakat has been introduced in selected countries with a Muslim population. It changes the traditional Islamic normativity defined by the Quran. These changes concern, first of all, the Muslims of secular states, including Russia. As G.M. Kerimov writes, "since Muslim entrepreneurs pay taxes to the secular tax organizations of the state, purely Muslim taxes and alms are voluntary. Voluntary zakat funds are being created in Russia..." [20, p. 269]. That is, the obligatory requirement for a Muslim to pay on property, which is one of the five universally recognized pillars of religion, becomes voluntary. There is a phenomenon opposite to that described above: there is no coercion on the part of the state, but there is no self-coercion, as the fulfillment by the believer of one of the key duties before God, which indicates a low level of Islamic self-consciousness.

### *Criminal components of the institute of zakat in modern conditions of Islamic activity*

One of the problems of the institution of zakat in modern Islam has become its criminal component, which is a factor that forms the distrustful attitude of the state towards the Islamic economy in general, on the one hand, and the weakening of the role of Islamic values in regulating the social behavior of the believer, on the other.

For a number of years, in the 2010s, in the Dagestan media, the issues of collecting “zakat” from successful businessmen were a subject of heated discussions. Religious extremist groups led by Dokku Umarov, being well aware of the income of wealthy Muslims, demanded payment of 2.5% of the nisab. Members of the organization plant a flash drive to the businessman specifying the amount of money for zakat to help those who are “on the path of Allah.” In case of refusal, the entrepreneur was killed. It is known that zakat (“cleansing tax”) is distributed not only to meet the needs of poor Muslims, the needy, but also to those who are “on the path of Allah”, etc. As the ethnographer A.A. Yarlykapov correctly points out, Islamic radicals took advantage of the vagueness of the concept of “on the path of Allah” in solving their problems. “Militants use loopholes in Islamic law that allow them to parasitize on the Muslim religious tax” [22, p. 340]. The “underground”, according to the testimony of the President of Ingushetia Y. Yevkurov, also taxed large corrupt officials. “The militants come to such an official and say: come on, share with us”. At the same time, in Islam it is forbidden to pay zakat on property acquired not in accordance with Shariah.

These problems have been resolved as a result of considerable efforts on the part of law enforcement agencies in the North Caucasus. But another form of criminal Islamic financial activity in the form of zakat has intensified, which, one might say, has become widespread in Dagestan and in a number of other Russian regions. We are talking about the financing of extremism and terrorism by the Muslim population.

Since 2013, Rossiyskaya Gazeta has been publishing lists of extremists who are considered as such by the decisions of Russian courts under the heading “The list has been supplemented”. The list is titled as “Statistics of extremism according to the list of organizations and individuals included in the List of organizations and individuals in respect of which there is information about their involvement in extremist activities or terrorism on the basis of subparagraphs 1-3 of paragraph of Article 2.1 of Article 6 of the Federal Law of 07.08.2001 No. 115-FZ “On counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism”. These lists are prepared by the Federal financial monitoring service (Rosfinmonitoring). According to Rosfinmonitoring, Dagestanis finance religious extremism and terrorism much more than anyone else in Russia. In the Rosfinmonitoring List for 2013-2016, which records extremist and terrorist acts not only of a religious, but also of a nationalist, political nature, five Islamic regions of Russia are presented as follows: the Republic of Dagestan – 32.6%; Chechen Republic – 8.7%; Kabardino-Balkarian Republic – 5.4%; Republic of Ingushetia – 1.4%; in the Republic of Tatarstan, this figure was the lowest – 1.1%.

The extremism statistics of Rosfinmonitoring after 2016 do not give grounds to believe that this kind of economic activity of the Dagestanis has declined. Thus, according to Rosfinmonitoring, Dagestanis in one of the lists of people involved in extremist activities and terrorism, published at the end of 2018, turned out to be 24.1%. In the list published at the beginning of 2019, there are already 38.3% of them.

### ***The results of the sociological survey. Characteristics of the sociological survey sample***

The sociological survey was conducted in the Republic of Dagestan in March-June 2021. A total of 480 people were interviewed. Of these, 221 were interviewed in the cities of Makhachkala, Kaspiysk, Derbent, Buynaksk. From rural areas, 259 respondents were included in the sample group. Respondents from Akushinsky, Akhvakhsky, Akhtynsky, Babayurtovsky, Botlikhsky, Gergebilsky, Gunibsky, Dakhadaevsky, Derbentsky, Kazbekovsky, Karabudakhkentky, Kayakentsky, Kizlyarsky, Kulinsky, Kumtorkalinsky, Laksky, Levashinsky, Sergokalinsky, Tabasaransky, Tarumovsky, Khasavyurtovsky, Khivsky, Charodinsky districts.

One of the questions asked was how willing the respondents were to pay zakat along with state taxes. The opinions of the respondents are presented in Chart 1.

According to Chart 1, about half of those surveyed agree to pay zakat along with other state taxes. There were no significant differences in the answers to the question by age or gender groups. It is noteworthy that 15.0% of the respondents do not consider it necessary to pay zakat, since "There should be no two different taxes on the same thing in the state". Another 13.4% of the sample group identify taxes to the state with zakat, interpreting the fulfillment of their sacred duties in their own way. These two groups depart from Islamic normativity, wrongly identifying the secular and the religious. They can also be united with a group of respondents who agree to pay zakat if the "tax is small" (4.6%).

We assume that the reason for such answers is due to the low Muslim self-consciousness, since we are talking about an obligatory Muslim donation, which is one of the five pillars of Islam. This conclusion is confirmed by the respondents' answers to other questions of the questionnaire. Thus, according to the respondents themselves, far fewer people actually pay zakat compared to those who are willing to pay (see Chart 2).

Of the 100 respondents, 12 respondents reported paying zakat on capital. According to Chart 1, 47 people out of 100 were willing to pay zakat, and if "zakat is small", then 5 more people. This inconsistency between Muslim self-consciousness and real behavior can be explained by several reasons.

Firstly, during the Soviet atheistic period in the history of Dagestan, Muslims lost the tradition of paying zakat on capital. In the initial period, the Soviet government itself joined this process. Zakat was collected and distributed by the Krestkoms – Peasant Public Mutual Assistance Committees (KKOV). "The main purpose of the transfer of zakat collection and distribution, however, was not to optimize and improve collection and distribution systems, but rather to weaken the financial support and influence of Islamic

clergy” [21, p. 95]. As a result of severe atheistic activity in the late 1920s, zakat on capital was eradicated.

Secondly, there is no urgent need for zakat, as an effective tool for solving the problems of poverty in modern Dagestan, as it was, for example, in the 19th century. As one of the authors of the encyclopedic dictionary of Brockhaus and Efron writes about the situation in Dagestan, “there are no charitable institutions and almshouses in the region: the poorest residents are supported thanks to the Muslim custom of giving 0.1 part of the land to the poor (this tax is known as zakat). In 1891, more than 15 thousand people were fed in this way” [23, p. 31]. Based on the fact that the number of “Sunni Mohammedans” in Dagestan at that time was 590 356, more than 2.5% were “fed” by zakat.

Thirdly, the Muslim population of modern Dagestan does not have the proper knowledge not only about how to correctly calculate the rate of zakat paid on their own property – this task in itself is quite difficult, – but also about the basic requirements, principles of zakat, about the role of this sacred procedures in asserting oneself as a Muslim. This conclusion can be drawn on the basis of the respondents’ answers to other questions of the questionnaire.

To the question “Do you know how the amount of zakat tax is determined?” 30.2% of believers answered in the affirmative. Youth (under 35) – 26.5%. The older generation (36 years and older) – 33.2%. At the same time, 42.2% of the respondents found it difficult to answer. According to education groups, the highest indicator in the choice of the answer “yes, I know” turned out to be among people with Islamic education. For those who studied in maktab and madrasah, the joint indicator of self-assessment of knowledge in determining the norms of zakat is 76.9%. There were no significant differences in the answers to this question between townspeople and villagers, “fundamentalists” and “modernists”, men and women.

The respondents’ answers to this question give grounds for the conclusion that the majority of the respondents, even at the level of subjective self-assessments, are not ready to fulfill one of the main requirements of Islam for a believer.

The next question asked in the course of the survey was, in a certain sense, a test: to what extent the declared self-assessments are objective.

The question asked during the survey asked the respondents to choose from the proposed answers the one that correctly expresses the main meaning, the principle of paying zakat. The respondent had to choose on what property, on what profit, under what conditions a Muslim should pay the annual Muslim zakat tax. It should be noted that the respondent was not required to answer the question about zakat in terms of the amount of zakat on certain types of property, income, which is a more complex issue. The question asked to the respondent was such that he could answer it on the condition that at least once in his life he paid this obligatory tax for every Muslim. This is the same as any wage earner knows that he must pay the state income tax (personal income tax) in the amount of 13%. The answers to the question are presented in Chart 3.

The following indicators of the chart are noteworthy:

1) The answer to the question corresponding to Islamic normativity was given by only 6.8% of the respondents.

2) More than one third of the respondents found it difficult to answer.

3) 93.2% of respondents do not have objective knowledge about the most important requirement in Islam in determining the necessary criteria for paying zakat due to nisab.

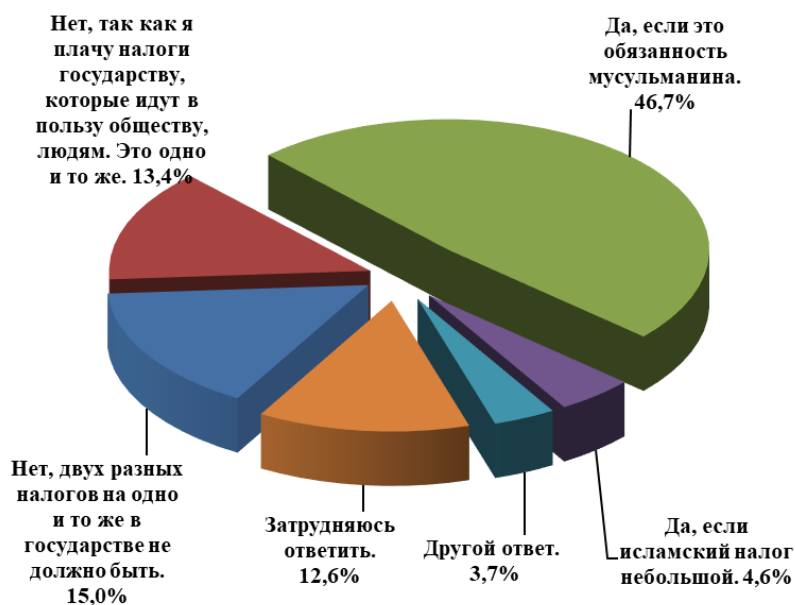
Based on the responses received, it can be assumed that the same proportion of the sample (93.2%) does not pay the annual mandatory tax. The validity of this assumption is confirmed in the analysis of this situation by a person who knows the situation “from the inside”: “Paying zakat is one of the obligatory pillars of Islam. But in Dagestan, the fulfillment of this obligatory component of religion, according to the results of the analysis, corresponds to 0.001%”. This conclusion was made on the basis of fairly rigorous calculations based on data from the activities of credit institutions, the banking system of the Republic of Dagestan. In the city of Makhachkala in 2012, Zakat paid amounted for only 2 million rubles.

Approximately the same situation, according to a sociological survey in 2018, is observed in the Republic of Kyrgyzstan. “In Bishkek, out of 1200 respondents, 15.6% noted that they pay zakat” [24, p. 240–243]. As noted above, in Dagestan such statements were made by 12.3% of the respondents.

The Muslim population has a special attitude towards the payment of zakat al-fitr, which must be performed on the eve of the beginning of the Muslim holy holiday Eid al-Fitr. According to the mentioned study, in the Republic of Kyrgyzstan zakat al-fitr is paid by 59% of respondents. A similar indicator according to a survey in Dagestan in 2021 is 33.5% (rural residents – 36.9%). In both cases, the figures are significantly higher than those for capital zakat. The explanation for this can be reduced to two circumstances of a historical nature. First, the already mentioned struggle with religious institutions in the Soviet period of history. There were over 2,000 mosques in pre-Soviet Dagestan. The life of Muslims was completely regulated by Sharia norms. In Soviet Dagestan, by 1986 there were only 27 mosques in more than 40 rural areas and 10 cities of the republic. The absence of mosques and imams did not allow solving the issues of mass collection and distribution of zakat on capital. In addition, the state interfered in every possible way with the activities of Islamic institutions. With regard to zakat al-fitr, secondly, the situation was different. This procedure was carried out before the holiday and applied simultaneously to all believers, which is why everyone knew about the time of payment.

As a rule, zakat al-fitr was given without much publicity, between people known to each other. This type of zakat did not financially support the activities of the Muslim clergy, and therefore there were no problems in relations with a secular state. The size of zakat al-fitr is small, within the limits of one sakh by volume (several kilograms) of wheat, barley, dates for each family member. The tradition of zakat al-fitr was preserved thanks to “folk” Islam. It can be said that it has outgrown its religious configurations and has become a folk tradition. According to the survey, today this tradition is recognized and observed by a part of the respondents who do not describe themselves as believers. Of this group of respondents, 9.3% of them were in the sample group.

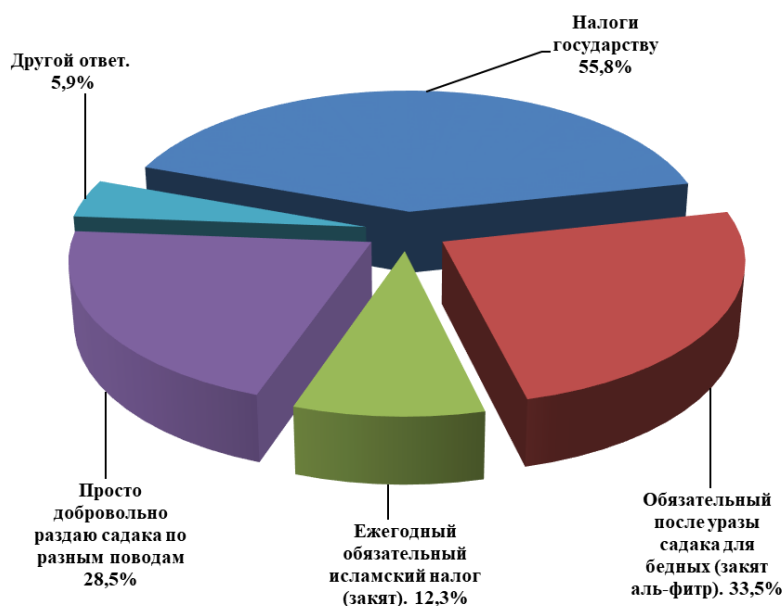
The results of the survey show the weakening of the role of the institution of zakat in the “folk” Islamic consciousness of Dagestanis, not only as a factor in solving the social



**Chart 1**  
Distribution of answers to the question: "We live in a secular state. Do you agree to pay the obligatory Islamic property tax (zakat) and taxes to the state at the same time?" RD. 2021.

**Диаграмма 1**

Распределение ответов на вопрос: «Мы живем в светском государстве. Согласны ли Вы одновременно платить обязательный исламский налог с имущества (закят) и налоги государству?». РД. 2021.



**Chart 2**  
Distribution of answers to the question: "What taxes do you currently pay? (Multiple answers can be selected)." RD. 2021.

**Диаграмма 2**

Распределение ответов на вопрос: «Какие налоги в настоящее время Вы платите? (Можно выбрать несколько вариантов ответа)». РД. 2021.



**Chart 3**  
Distribution of answers to the question of what property, income, a Muslim must pay the annual zakat tax. RD. 2021.

**Диаграмма 3**

Распределение ответов на вопрос о том, с какого имущества, прибыли мусульманин должен выплачивать ежегодный налог закят. РД. 2021.

problems of poverty, but also in its sacred meaning as one of the obligatory types of worship of Allah. Zakat on capital and zakat al-fitr are obligatory for a Muslim. These duties are not equivalent both in sacred significance and in their consequences in cases of non-fulfilment. There are duties “farz ain”, non-recognition, the failure to fulfill which leads a Muslim out of Islam. Zakat on capital is an obligation of this kind. There are wajib duties, the non-fulfillment of which makes a Muslim a sinner, but does not lead him out of Islam. Zakat al-fitr refers to duties of this kind [13, p. 5, 12]. At present, the rates of paying zakat on capital by Muslims of Dagestan are very low.

### *Main conclusions*

1. Islamic economic activity sets itself fundamentally different goals that distinguish it from the economies of a capitalist and socialist nature. For it, fair distribution, exchange and consumption of products of production, and not questions of high labor productivity, are of paramount importance.
2. The institution of zakat in Islam is of key importance in achieving the goals of Islamic economic activity. At the same time, its role in shaping the way of life of a Muslim is dual. On the one hand, zakat is an obligatory sacred duty of a Muslim, one of the pillars of Islam, non-recognition, the non-fulfilment of which transfers him into the category of unbelievers. On the other hand, zakat performs an important social function in solving the problems of poverty and social justice in society. In this dual unity of its essence, the sacred (divine, sacred) side associated with the worship of Allah is decisive.
3. In the course of the historical process of social development, the institution of zakat has undergone significant changes that have affected all areas of Islamic law. This is the emergence, along with zakat, of other Muslim and state taxes, the taking by the Islamic state of the right to collect and distribute zakat, theological legitimization of the payment of zakat on paper money and with paper money. Improving the standard of living of the population, the role of the modern state in solving social problems, to a certain extent, removes the relevance of the main social function of zakat – the provision of material assistance to the poor and the needy. Of the eight purposes of zakat specified in the Quran, the most significant in modern conditions is “for deeds in the name of God”.
4. The course of historical development, the introduction of legal innovations in the institution of zakat, did not affect its essential characteristics, defined by sacred texts.
5. According to a sociological survey, in modern Dagestan, capital zakat is losing its traditional position. In reality, it is paid by no more than one-twentieth of those who call themselves Muslims. There are two reasons for this. Firstly, a fairly high level of material well-being of the population, which removes a Muslim from the social group of the poor and the needy, and therefore alms in the form of zakat is not needed. Secondly, the low levels of Islamic knowledge and Islamic self-awareness of the Muslim population of the republic: zakat, as a sacred obligation, must be paid in any case upon reaching nisab.



6. In connection with zakat in modern Muslim communities, there is a tendency when Muslims begin to identify zakat with state taxes by substituting concepts, and relieve themselves of the obligation to pay zakat. The survey has revealed such a trend in the Republic of Dagestan.

7. The absence of bodies controlling the Islamic way of life (hisba) in a modern secular state, the shortcomings of their activities in Islamic states, lead to criminal acts using zakat. These phenomena took place in the North Caucasus in the activities of international terrorists financed by zakat funds collected in foreign countries. Terrorists of the North Caucasus region forcibly collected zakat from successful businessmen and corrupt officials "for deeds in the name of Allah". The process of individual financing of extremist activities using zakat still takes place today. Among the Russian regions, the Republic of Dagestan has the highest numbers in this phenomenon.

8. In modern conditions of a secular state, zakat on capital, as a component of the Islamic economy, can assert itself in the local circle of Muslims consistent in faith, pursuing strict observance of Islamic norms. In the sense of solving any significant problems of a social, economic nature, the institution of zakat in a secular state education, which is Dagestan, is not yet effective.

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Resieved 17.04.2022

Accepted 04.08.2022

Published 25.12.2022

Поступила в редакцию 17.04.2022

Принята в печать 04.08.2022

Опубликована 25.12.2022