

ZAKÓT AS A FINANCIAL INSTRUMENT FOR POVERTY REDUCTION AND HUMAN DEVELOPMENT FROM THE PERSPECTIVE OF MAQSÔD AS-SHARÔ'AH IN LINE WITH THE QAR'ÓNIC TAFASÔR

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ABSTRACT

The purpose of this study is to provide a general exposition on the concept and management of *zakÉt*, in particular applying it to poverty reduction as an important panacea in today's widespread situation of financial calamity of Muslim countries. The aim of this study is to analyze the implication of *zakÉt* as a financial instrument for poverty reduction and human development from the prospective of Maqasid Sharia'h in line with the Quranic Tafaser. The methods of data collection for this research involved library research through reading and content analysis of Quranic verses and other secondary sources. Therefore, the researcher attempts to investigate the failure of *zakÉt* management and distribution or any other factors that may have caused its inability to realize its objective towards poverty reduction in Muslim countries. Thus, this study will focus how the collection and distribution of *zakÉt* complement the Islamic doctrine of socioeconomic neutrality, which is incorporated in the responsibilities of the authorities who are entrusted to lessen poverty and uplift the poor from the poverty line. This refers to ability to fulfil basic needs such as food, shelter, education and health. As a result, poverty will be assumed to have been eradicated when the basic needs are fulfilled and minimum level of living for everyone has been satisfied.

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ملخص البحث

تهدف هذه الدراسة إلى أن تقدم صورة عامة عن مفهوم الزكاة وإدارتها، ولا سيما كيفية تطبيقها في تخفيض الفقر ومعالجة الكارثة الاقتصادية في الوقت الحاضر. وتتركز هذه الدراسة على تحليل الآثار المترتبة على الزكاة في تخفيض الفقر حيث إنها من العبادات المفروضة ولا بد أن يقوم بها كل مسلم غني. والغرض الرئيس لتقديم الزكاة هو تحقيق الاحتياجات الأساسية، وخاصة لمساعدة الفقراء والمحتاجين، بالإضافة إلى مصادر أخرى سخية في المجتمع. إن أداء الزكاة والإدارة الرشيدة لها سوف تحقق إلى حد كبير العدالة الاجتماعية والاقتصادية التي تؤدي إلى تخفيض الفقر. وإن جمع الزكاة وتوزيعها يكمل العقيدة الإسلامية في تحقيق الأمن الاجتماعي والاقتصادي، والتي يتم تضمينها في مسؤوليات السلطات التي يعهد إليها تخفيف الفقر. وهذا يشير إلى عدم القدرة على تلبية الاحتياجات الأساسية مثل الغذاء والمأوى والتعليم والصحة. وفي الإسلام، يفترض أنه قد تم استئصال الفقر عندما يتم استيفاء الاحتياجات الأساسية، وبلغ الحد الأدنى لمستوى لمعيشة كل فرد. وهكذا يقضى على الفقر بتحقيق الاحتياجات الأساسية للحياة الاجتماعية. ويمكن أن تشجع الزكاة في النظام الاقتصادي من خلال إعادة توزيع الدخل من الأغنياء إلى الفقراء. ويمكن أيضا تشجيع الاستثمار عن طريق التقليل من الميل إلى اكتناز المال الضائع، وكذلك إنتاج السلع والخدمات من الاستخدام المشترك للفقراء. وبالتالي، فالمشاريع الزكوية في مجالات التعليم والرعاية الصحية والرعاية الاجتماعية سوف تزيد من إنتاج الفقراء. ومنهج البحث يشمل البحوث التي كتبت من خلال القراءة وجمع المعلومات، وتحليل المحتوى من المصادر الأولية والثانوية. وقد نوقشت عملية تخفيض الفقر في القرآن

والسنة بطرق مختلفة. وهدف هذه الدراسة هو تقديم الأساس النظري والعملي في تقليل الفقر مستفاداً من الآيات القرآنية وآراء المفسرين. لذلك، يحاول الباحث أن يكتشف أسباب فشل إدارة الزكاة وتوزيعها، أو أي عوامل أخرى قد تسببت في عدم قدرتها على تحقيق أهدافها الرامية في تقليل الفقر.

INTRODUCTION

In *SharÊ'ah*, financial transactions can be defined as the outcomes or overall goals and meaning that the *SharÊ'ah* aims at achieving. It is not solely restricted to one type of financial transaction but comprises all facades of financial activities related to human life in general. Although these objectives deal only with financial issues, they can be accepted as important objectives in line with their universal goals such as trading, profit making, spending and consumption. In performing the financial laws and principles, *SharÊ'ah* has employed explicit objectives as depicted in some verses of the Qur'Ên and in tangent with the *Sunnah* of the Prophet s.a.w.s.⁴

Therefore, *zakÊt* is a financial application and it is a mandatory act for all Muslims.⁵ Similarly, it is a religious obligation for rich Muslims to accept and a teaching of the Qur'Ên to follow which stresses that one should provide *zakÊt* to human beings who are in dire financial need.⁶ By fulfilling this duty, the poverty rate will be reduced and poor Muslims will be able to live like others. Consequently, they can become better Muslims in all facets of life as mentioned

⁴ Muhammad Nejatullah Siddiqi, *Muslim Economic Thinking*, (U.K: The Islamic Foundation, 1981), 19

⁵ M. Atiqul Haque, *Zakat and Social Security*, (Dhaka: Islamic Foundation Bangladesh, 1984), 3

⁶ Masudul Alam Choudhury, *Contributions to Islamic Economic Theory*, (London: The Macmillan Press Ltd, 1980), 159

by NaqwÊ,⁷ *zakÊt* is an influential feature for human development, materially and spiritually.⁸ It means *zakÊt* has important effect of material and financial issues in life.

However, *Îadaqah* is a charity that is given beside the *zakÊt* contribution over the surplus wealth. It is a voluntary act without any stipulated amount or percentage. *Øadaqah* is not specified in only monetary terms as feeding the poor and the needy, but also giving support to the orphans, widows in the form of advising or counselling. It also includes the voluntary activities for the benefit of the community in general: teaching to the poor, spreading the sense of good faith and advising them to persevere on the right path. Nevertheless, *Îadaqah* is a super-oratory act of the person and depends upon the good will, capacity and surplus wealth of the person.⁹

STATEMENT OF PROBLEM

Nowadays the Muslims are suffering of poverty and many problems existed in their society but Islam has given the solution to the all problems of the human kinds to resolve it accordingly likewise the *zakÊt* is to overcome the financial problem of the poor and needy people and to rescue them from the living of poverty line. Unfortunately, the current system of *zakÊt* collection and distribution does not fulfill the need of the poor and the poverty is increasing in the Muslim societies rather to reduce it gradually. Therefore, there is a need of practicing the MaqsÊd As-

⁷ The act of giving *zakÊt* is not only a redistributive device alleviating social misery but also a means to spiritual ascent. The net effect of this fusion of the material and the ethical aspect in the framework of Islamic thought is to introduce a powerful element of 'voluntarism' into man's economic behaviour, since the reasons for growing economically are no longer only material but spiritual as well. Needless to add, two forces acting together must be more powerful than one, even for attaining strictly materialistic objectives.

⁸ Sayed Nawab Haider Naqwi, *Ethics and Economics: An Islamic Synthesis*, (UK: The Islamic Foundation, 1981), 164

⁹ Samsul Hasan, *Philanthropy and Social Justice in Islam*, 134

SharÊ'ah concept of fulfilling the human needs on the issue of *zakÊt* collection and distribution system in order to achieve the objectives of *zakÊt*. The objective of *zakÊt* is not only to help the poor and get rid of the problem faced by the needy people in a society rather it aims to develop the human quality and to observe the benefit of human kind.¹⁰

The current *zakÊt* administration is lacking some of the Qur'Énic values which were highly practiced by the administration in the golden era of Islam. These values are the piety, honesty, integrity, compassion, justice with equality, truth and human welfare constituted the key mechanism of their administration. The khulafÉ al-rashidËn have not only strictly followed the fundamentals of *zakÊt* laid down in the Qur'Én and the tradition of the Prophet sws but exercised their own *ijtihÉd* in the implementation of the management system of *zakÊt* based on the MaqasÊd as-SharÊ'ah with the concept of fulfilling the basic needs of human. During the period of Omar ibn Khattab, many major innovations were introduced on both the revenue and expenditure sides. The rapid expansion of the Muslim land and population, during this period accompanied continuously changing socio-economic conditions which led to the emergence of adopting new system of *zakÊt* management to fulfill the primary needs of the people as postulated during the early phase of Islam. This innovation and changing of the *zakÊt* management system led to significantly higher expenditure requirements".¹¹

¹⁰ Nagaoka Shisuke, *Resuscitation of the Antique Economic System or Novel Sustainable System?*

Revitalization of the Traditional Islamic Economic Institutions (Waqf and Zakat)

in the Postmodern Era, Kyoto Bulletin of Islamic Area Studies, 7 (March 2014), 13

¹¹ Mohammad S. Amerah Zubair Iqbal, *Public Finance in Islam*, (Lahore: Readers Publishers, 1990). 80

Therefore, the *zakĒt* management system needs to be accordance with the concept of MaqasĒd Al-SharĒ'ah which is based on doctrine of needs and necessity of the people and the society.

SIGNIFICANCE OF STUDY

The totality of Islamic teachings is not confined to some moral teachings, rituals or modes of worship. It rather contains guidance in every sphere of life including socio-economic fields. The obedience to Allah s.w.t. is required not only in the acts of worship but also in the economic activities of the servants. Islam is the only religion that takes the responsibility to alleviate the poverty in a society by giving some obligations to its followers. *ZakĒt*, *'ushr*, *qarĒlah Īsanah*, *zakĒt al-fĒlr*, *waqaf* and *Īdaqah* are some examples that explicitly points to the fact that Islam encourages helping the poor and needy people in the society.

Allah s.w.t. says in *SĒrah al-HadĒd*:

﴿مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ﴾ [الحديد: 11]

“Who is he that will Loan to Allah a beautiful loan? for (Allah) will increase it manifold to his credit, and he will have (besides) a liberal Reward”.

The above verse of the Qur'Ēn clearly shows that Allah s.w.t. highly emphasises on the *qarĒle hasanah* for the needy people in the society. He promises to double its reward in *akhĒrah*. The meaning of *qarĒle Īsanah* here is to spend wealth for the cause of Allah s.w.t. Giving *qarĒle Īsanah* is one of the ways to help the poor and needy people in society.¹²

¹² ‘AsĒm Uddin IsmĒ'Ēl bin Muhammad Al-HanafĒ, *HĒshiyat al-KĒnĒwi 'AlĒ tafsĒr al-ImĒm al-BaidhĒwĒ*, Vol-18, (BairĒt: DĒr al-Kutub al-'Ilmiyah, 2001), 448

Islam has encouraged the people to practice *qar'le Íasanah* with each other in their daily dealings.

It is part of an Islamic society to cooperate in every aspect of life. The great example of this can be derived from the life of Prophet Muhammad s.a.w.s. He showed the practical example of *qar'le Íasanah* while he lived in MadÊnah.

Extending *qar'lah hasanah* is the basic complementary requirement of 'ibÉdah or daily prayer. The *Qur'Ên* nullifies the prayer if *qar'le hasanah* is not observed in the daily life of a Muslim.

Allah s.w.t says:

﴿فَوَيْلٌ لِلْمُصَلِّينَ، الَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ، الَّذِينَ هُمْ يُرَاءُونَ وَيَمْنَعُونَ الْمَاعُونَ﴾

[الماعون: 4-7]

“So woe to the worshippers, Who are neglectful of their prayers, Those who (want but) to be seen (of men), But refuse (to supply even) neighbourly needs”.

In the above verse, Allah s.w.t has cursed the people who pray *Íolah* but prohibit others from helping each other or not giving the necessary items that people need in their daily life. Classical scholars have different opinions about the meaning of the word *mÊËn*. Some scholars say it is *zakÉt* that *Munafiq* people discourage others to not give. Most of the 'ulÉmÉ including *HÉtem* opine it means not cooperating and assisting each other. It is clear that the meaning of *mÊËn* is not giving *qar'le hasanah* to others although Allah s.w.t. encourages giving *qar'le hasanah* to each other.¹³

¹³ Ahmed ShÉker, 'Aumdat al-TafsÊr, (Mukhtasar TafsÊr al-Qur'Ên al-'AzÊm), Vol-3, (DÊr al-WafÉ, 2005),737

THE OBJECTIVES AND PURPOSES OF *ZAKÓT*

ZakÉt is one of the pillars of Islam to achieve many objectives in the life of the Muslims. It is a major source of revenue in the Islamic economy. It is a material and spiritual form of worship. *ZakÉt* aims to purify the soul and wealth of the *zakÉt* giver as well as to reduce poverty by helping the poor and needy people who are living under the poverty line.¹⁴

The following sections look at some objectives and purposes with respect to *zakÉt*.

Economics Objectives of *ZakÉt*

Poverty Reduction

ZakÉt is a system that minimizes poverty and it is a tool for prevention of poverty. *ZakÉt* is a unique organism introduced by Islam for the purpose of abolishing poverty by making it a social responsibility on wealthy people. The objective of reducing poverty can be achieved through proper distribution of *zakÉt* and it can be a basic policy for poverty reduction. By giving *zakÉt*, it could free recipients from poverty and improve their living standards. Some countries have different policies and strategies regarding poverty reduction, but some countries can use the provision of *zakÉt* to alleviate poverty by doing proper management scheme of *zakÉt*.¹⁵

¹⁴ Irfan Syauqi Beik, *Economic Role of Zakat in Reducing Poverty and Income Inequality*, (Jakarta: LAMBERT Academic Publishing, 2013), 28

¹⁵ Muhammad Ibrahim Sheriff, *The Role of Zakat in Establishing Social Welfare and Economic Sustainability*, International Journal of Management and Commerce Innovations, Vol. 3, Issue 1, (Month: April 2015 - September 2015), 438

Wealth Mobilization

Wealth can be mobilized in small scale among the rich and poor by giving *zakÉt*. It helps in wealth redistribution among the communities and prevents accumulation of wealth in the hands of the rich people in society. By giving *zakÉt*, redistribution of wealth is ensured to avoid inequality prevalence. *ZakÉt* does not only ensure social justice in the society but also mobilizes and makes resources available to the poor. *ZakÉt* also improves the production capacity of the Muslim community.¹⁶

Allah s.w.t. says in the Qur'Én:

﴿مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسَاكِينِ وَإِنَّ السَّبِيلَ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ﴾ [الحشر: 7]

“What Allah has bestowed on His Messenger (and taken away) from the people of The townships,- belongs to Allah,- to His Messenger and to kindred and orphans, the needy and the wayfarer; In order that it may not (merely) make a circuit between the wealthy among you”.

In the above verse, the meaning of *dulatun* is to mobilize the wealth among the rich people only. If the wealth is always hoarded by the rich, then there will be no economic growth and there will be no share for the poor people in the society. Thus, the economic condition of the society will collapse. Therefore, Allah s.w.t has imposed *zakÉt* to mobilize the wealth among the rich and the poor, so there will be no envy and jealousy among the people in a society.¹⁷

¹⁶ Ismail Sirageldin, *Elimination of Poverty: Challenges and Islamic Strategies*, Islamic Economic Studies Vol. 8, No. 1, (October, 2000), 3.

¹⁷ Muhammad al-AmÊn Al-ShanqÊtÊ, *TafsÊr UdÊ al-BayÊn fÊ ÊdÊh al-Qur'Ên bil Qur'Ên*, Vol-8, (BairÊt: 'Alim al-Kutub, n.d.), 54

Reducing Income Inequality

ZakÉt prevents social welfare loss and reduces income inequality among members of a community. Reducing income inequality in socio-economic framework is among the major objectives of *zakÉt*. *ZakÉt* highlights two important issues; equitable distribution to the poor and needy could result in sound opportunities in the economy and that there are positive changes in terms of its light growth and inequalities. Equitable distribution of *zakÉt* by filling the gap of the poor will help in reducing income inequality and promote social well-being.¹⁸

*Social Objectives of ZakÉt**ZakÉt as a Social Mandatory Practice of Muslims*

A Muslim is required to pay *zakÉt* based on two traits: firstly, Allah s.w.t has the absolute right on the wealth of the wealthy people and secondly, it is a social mandatory practice which is calculated, levied and collected by the authority in charge. Conversely, the word *zakÉt* refers to a s specific ritual practice of the Muslims. It is to be observed in similar way like the offering of *Îolah* and other acts as worship to Allah s.w.t.¹⁹

Øolah is an *'ibÉdah* and a regular social mandatory practice of Muslims. In the Qur'Én, Allah s.w.t. mentions *zakÉt* to be observed as the *Îolah* is observed:

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ﴾ [البقرة: 44]

¹⁸ Ahmad Fahme Mohd Ali, Zakariah Abd. Rashid, Fuadah Johari & Muhammad Ridhwan Ab. Aziz, *The Effectiveness of Zakat in Reducing Poverty Incident: An Analysis in Kelantan, Malaysia*, Asian Social Science Vol. 11, No. 21; 2015), 355

¹⁹ Abdur Rahman Shad, *ZakÉt and Ushr*, (Lahore: Kazi Publications, 1986), 36

“And be steadfast in prayer; practise regular charity; and bow down your heads with those who bow down (in worship)”.

The word “*ma'a*” (with) means both together and congregation. Some scholars said that when Allah s.w.t. says "with" in this verse, He commanded people to pray as a group. Therefore we may say, praying *Īolah* in a group is a social mandatory act for the believers and the word *zakĒt* comes together with the word ‘*ma'a*’ (with), means *zakĒt* is also a social mandatory practice of wealthy Muslims.²⁰

Justice and Social Security

ZakĒt facilitates social justice, eliminates strife and social tension. *ZakĒt* also promotes social justice. Similarly, it helps in promoting the fiber of the society and encourages political stability. It is a fact that *zakĒt* ensures the social justice designed for every Muslim community.²¹

In respect to this assertion, Allah s.w.t. says in the Qur'Ēn:

﴿وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ ۚ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ ۚ أُولَٰئِكَ سَيَرْحَمُهُمُ اللَّهُ ۚ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ﴾ [التوبة: 71]

“The Believers, men and women, are protectors one of another: they enjoin What is just, and forbid what is evil: they observe regular prayers, practice Regular charity,

²⁰ Al-QurtubĒ, *Tafsir al-QurtubĒ*, Translated by Aisha Bewley, Vol-I, (London: Dar Al Taqwa Ltd, 2003),236

²¹ Lina Adel Mesawa, *Role Of Zakat in Reducing Poverty in Islamic Countries*, (A Dissertation submitted in partial fulfillment of Requirements for the degree of Bachelor in finance, College of Business, Effat University, Jeddah, 2016), 11

and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise”.

The above verse is a clear indication of social security for a Muslim society. Cooperating and helping each other is a good characteristic of a believer which is mentioned in the above verse by Allah s.w.t. A believer can be a guarantor for other fellow humans by giving *zakĒt* which is *ihsĒn* in the Islamic terminology. This is the social security in Islamic society as Islam says that one believer is like a part of body of other believers. They feel the pain and trouble of each other when anyone is in need of any kind of help.²²

Allah s.w.t. mentions the word *awliĒ*, prural of *walĒ* which means a friend who loves to help his other friends with sincerity. Thus, giving *zakĒt* is cooperation with other fellow believers who are in financial needs. Paying *zakĒt* is a help from the rich people towards the poor like a strong man helping a weak man which gives confidence to the members of a society about their social security.²³

Reducing Dependency on Others

ZakĒt has a great effect in reducing dependency on others. Such as begging is an act of being dependent on others. Islam considers begging a hateful act and forbids it except in dire necessity. Islam always discourages begging and Muslims are advised to refrain from begging. It urges Muslims to work, produce, give away and spend on others. Islam puts great emphasis on making an effort and earning one`s own living rather than going out asking from others for no

²² AbĒ al-FidĒ al-DameshqĒ IsmĒ'Ēl, *TafsĒr al-Qur'Ēn al-AzĒm*, (BairĒt: DĒr ibn HĒdam, 2000), 890

²³ AbĒ ZahrĒ, Muhammad, *TafsĒr Zahratu al-TafasĒr*, (Cairo: DĒr al-Fikr al-'ArabĒ, 2008), P. 3370

reason. Nowadays, begging activities have become a menace in many Muslim countries. *ZakÉt*, on the other hand, could help reduce begging activities by helping the really poor people in need of help.²⁴

Islam also devises a well-balanced Muslim society for all where everyone gets his due share. Those who are rich are directed to help others in need through the obligatory action of *zakÉt*.

Allah s.w.t. says:

﴿وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ﴾ [الذاريات: 19]

“And in their wealth and possessions (was remembered) the right of the (needy,) him who asked, and him who (for some reason) was prevented (from asking)”.

Allah s.w.t. says in the above verse that there is the right of beggars in the wealth of rich people. It is *zakÉt* money that can be provided to the beggars to eliminate their beggary. It is a mandatory worship of a rich man to give *zakÉt* when a believer in financial needs and asks for help. Thus, *zakÉt* has the role to eliminate beggary and poverty from any society.²⁵

Allah s.w.t. appreciates His servants who do not go out and ask from others because of their self-restraint and being gratified with all that they have. The Qur'Én has instructed the prosperous

²⁴ Sheriff, Muhammad Ibrahim, *The Role of Zakat in Establishing Social Welfare and Economic Sustainability*, P. 440

²⁵ Muhammad Fakhruddin al-RazÊ, *TafsÊr al-Fakhr al-RazÊ*, Vol-28, (DÊr al-Fakr, 1981), 205

ones to help them with *zakÉt* as they will conceal their misery through patience but they are the ones who are actually in need of charity.²⁶

Allah s.w.t. says:

﴿لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِحْافًا ۖ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ﴾ [البقرة: 273]

“(Charity is) for those in need, who, in Allah's cause are restricted (from travel), and cannot move about in the land, seeking (For trade or work): the ignorant man thinks, because of their modesty, that they are free from want. Thou shalt know them by their (Unfailing) mark: They beg not importunately from all the sundry. And whatever of good ye give, be assured Allah knoweth it well”.

It can be understood from the above verse that there are certain people who are respected more than others but they do not go out and beg for anything when they are in dire need. If *zakÉt* can be provided to them, then they will not beg in their life. Thus, *zakÉt* has a big role to eliminate beggary by providing the means of the needy people in the society.²⁷

In this connection, the ruling authority has to ensure one thing, which is to abolish begging activities as a profession once and for all. A law has to be enacted to ban begging activities as a profession with regards to the administration of the *zakÉt* fund. *ZakÉt* is not a platform for beggars and vagrants to think that there will always be financial assistance for them. *ZakÉt* however, will

²⁶ Abdur Rahman Shad, *ZakÉt and Ushr*, (Lahore: Kazi Publications, 1986), 30

²⁷ NÉsiruddin ‘Abdullah bin Muhammad al-ShirÉjÉ, *TafsÉr al-BaiÉwÉ*, (HÉshiyatu al-QÉnÉwÉ), Vol-5, (DÉr al-Kutub al-‘Ilmiyah, 2001), 457

help and assist the poor and needy who have fallen on bad days and who are striving hard to come out of this situation. The poor have never accepted it as a profession, not even as a temporary calling. The notion and practice of *zakÉt* thus draws a clear distinction between the needy and those who adopt begging as a means to scrape a living. In fact, Islam totally opposes act of begging being considered a profession. Islam never encourages its followers to extend their hands in this way in search of help.²⁸

Therefore, *zakÉt* fund is reserved for the genuinely poor and needy persons. The government has to enact a law to abolish beggary activities, then open centres where genuine persons can register themselves as needy persons who will accept *zakÉt* as a temporary step to overcome their difficulties, not as a permanent one. Once these centres have been opened, the beggars will be offered employment in some useful vocations or at least they will be given common shelter after which they will not be allowed to come out to beg. Begging will then be an offence in the eye of law.

Political Objectives of *ZakÉt*

Solidarity of the Hearts between Poor and Rich

In all of its forms and branches, *takaful* is among one of the Muslims' responsibilities from this primary principle. Indeed, this fellowship of faith gives rise to all meanings of cooperation, mutual assistance, compassion, counsel, *takaful* and solidarity. All of these are prerequisites for

²⁸ Nasser Bin Taib, *Islam and Eradication of Poverty*, (USA: UMI Dissertation Services, 2007), 72

brotherhood of faith decreed by Allah s.w.t. for all believers as the cornerstone in the edification of their society.²⁹

Human beings are created with natural envy and jealousy towards others. Giving *zakĒt* abolishes the natural envy of the poor against the rich. *ZakĒt* brings the rich and the poor closer to one another and ensures the real spirit of brotherhood enjoined by Islam. The Qur'Ēn has mentioned performance of prayer and observance of *zakĒt* as pre-requisites for Islamic brotherhood.³⁰

The Qur'Ēn advocates the weaving of brotherly ties, showing that this brotherhood is a blessing from Allah s.w.t. and urges all believers to remain true to it.

Allah s.w.t. says in the Qur'an:

﴿إِنَّمَا وَلِيُّكُمُ اللَّهُ وَرَسُولُهُ وَالَّذِينَ آمَنُوا الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ رَاكِعُونَ﴾ [المائدة: 55]

“Your (real) friends are (no less than) Allah, His Messenger, and the (fellowship of) believers,- those who establish regular prayers and regular charity, and they bow down humbly (in worship)”.

The above Qur'Ēnic verse indicates that all believers are *walĒ* (guardian) of each other especially those who perform *Īolah* together and observe *zakĒt*. The practice and culture of taking care of each other is a sign of a strong brotherhood and solidarity among the believers in any Muslim society. Giving *zakĒt* to help others (poor and needy) is the quality and characteristic of

²⁹ Abdulaziz Othman Altwaijri, *Strategy of Cultural Takaful to Serve Muslim Developmental and Civilizational Causes*, Publications of the Islamic Educational, Scientific and Cultural Organization, Morocco, 2009. P. 33

³⁰ YusĒf al-QardawĒ, *Economic Security in Islam*, 30

Muslims which bonds the hearts and unites the believers. Thus, this characteristic is different from the hypocrites who are always trying to disunite the Muslims.³¹

ZakÉt is among the actions that help in reconciling the heart of the poor from ill-feelings and envy against the rich. If the poor is aware that he has a definite share from the wealth of the rich, he will help protect the rich and beseech for the increase in the latter's wealth.

***ZakÉt* is an Instrument for Development of Humans' Well-being**

The Islamic concept of development is comprehensive including moral, spiritual and material aspects. Development is a goal and value-oriented activity, devoted to the optimization of human well-being in all these dimensions. The moral and the material, the economic and the social, the spiritual and the physical are inseparable. It is not merely welfare in this world that is the goal. The focus of development is man. Development thus entails the development of man and his physical and socio-cultural environment. As such human attitudes, incentives, tastes and aspirations are as much policy variables as physical resources, capital, labor, education, skill, organization, etc. It also emphasizes on the maximum participation of the people at all levels of decision making and plan implementation. *ZakÉt* is an Arabic word which means both purification and growth. Development thus addresses the problems of human development in all its dimensions with growth and expansion towards perfection through purification.³²

³¹ Al-KhÉzen, AlÉ uddin 'AlÉ bin IbrÉhÊm al-BagdadÊ, *TafsÊr al-KhÉzen*, Vol-2, (BairÊt: DÊr al-Kutub al-'Ilmiyah, 2004), 56

³² Muhammad Abdul Aziz, *Zakat and Rural Development in Malaysia*, 18

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