

# At-Tajdid

A Refereed Intellectual Biannual

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## Examining Modern Approaches to Zakat Collection and Distribution in Light of *Maqāṣid al-Sharī‘ah*

Abdulmajid Obaid Hasan Saleh\*  
Younes Soualhi\*\*

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### Abstract

The effectiveness of zakat distribution and collecting mechanisms is a significant area of Islamic jurisprudence that is examined in this study. Important topics covered in the paper include determining the zakat payer, the variety of zakat revenue streams, fair distribution practices, and the difficulties involved in modern zakat administration. It uses a methodology to evaluate whether the goals of Islamic law are more broadly served by present zakat collecting and distribution practices by combining theoretical examination of scriptural texts with jurisprudential judgments and practical case studies. This evaluation ensures that the zakat system aligns with the broader objectives of Islamic law, including justice, equity, and social welfare. The main conclusions highlight the necessity of updating zakat-related regulations to take advantage of contemporary technical developments in zakat fund management, improve the institutional capacity of zakat practitioners, and stay up to date with current economic trends. The study recommends creating specialized agencies to manage zakat collecting and distribution effectively.

**Keywords:** Collection zakat, Maqasid al-Shariah, distribution.

### ملخص البحث

تُعَدُّ فعالية آليات توزيع وجمع الزكاة من المواضيع البارزة في الفقه الإسلامي التي يتناولها هذا البحث. تشمل الموضوعات الأساسية التي يتناولها البحث تحديد المُرَكَّبِ، تنوع

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مصادر دخل الزكاة، ممارسات التوزيع العادل، والتحديات المتعلقة بإدارة الزكاة في العصر الحديث. تعتمد الدراسة على منهجية تقييم مدى تحقيق مقاصد الشرعية من خلال الممارسات الحالية لجمع وتوزيع الزكاة، وذلك عبر دمج التحليل النظري للنصوص الشرعية والآراء الفقهية مع دراسات حالة عملية. تضمن هذه التقييمات توافق نظام الزكاة مع المقاصد الأوسع للشرعية الإسلامية، بما في ذلك العدالة والمساواة والرفاهية الاجتماعية. تسلط النتائج الرئيسية الضوء على ضرورة تحديث الأنظمة المتعلقة بالزكاة للاستفادة من التطورات التقنية الحديثة في إدارة أموال الزكاة، وتعزيز القدرات المؤسسية للعاملين في مجال الزكاة، ومواكبة الاتجاهات الاقتصادية الحالية. توصي الدراسة بإنشاء وكالات متخصصة لإدارة جمع وتوزيع الزكاة بفعالية.

**الكلمات المفتاحية:** جمع الزكاة، مقاصد الشرعية، توزيع.

## Introduction

According to Ibn Ashur, *Maqāsid al-Sharī'ah* refers to a purpose and wisdom resulting from the application of most part or the entire Islamic laws.<sup>1</sup> Al-Raysuni defines *Maqāsid al-Sharī'ah* as objectives and effects achieved from the imposition of Islamic rulings whether in general or in detail (for each law).<sup>2</sup>

Maqāsid al-Sharī'ah, the objectives of Islamic law, plays a crucial role in guiding legal decisions and broader societal policies. These objectives, focused on preserving religion, life, intellect, progeny, and property, offer a moral compass for addressing contemporary issues. For instance, in economic matters, it guides policymakers to ensure fairness, social justice, and well-being, allowing the design of policies such as progressive taxation or obligatory charitable contributions like zakat to address wealth disparities and uphold societal welfare. Supported by Islamic jurisprudence, Maqāsid al-Sharī'ah provides a framework rooted in ethical and moral objectives, enabling the development of inclusive and just policies while staying true to Islamic principles.

*Maqāsid al-Sharī'ah* or objective of Shariah is one of the essential

<sup>1</sup>, Muhammad Tahir Ibn Ashur, *Maqasid Al-Shariah Al-Islamiyyah*. Mohamed El-Tahir El-Mesawi (editor). 2nd edition (Amman: Dar al-Nafa'is, 2001), p. 251

<sup>2</sup> Ahmad Al-Raysuni, *Nazariyyah Al-Maqasid 'Inda Al-Imam Al-Syatibi*. (Herdon: The International Institute of Islamic Thought, 1995), p. 13.

elements taken into account in the process of determining the *hukm* (Islamic law) on the current issues. The importance of objectives of *Maqāṣid al-Sharī'ah* covers the determination of a *hukm* (legal value) on certain current issues, spiritual and religious attainment and can be used as guidelines to develop policies of a country in general, in order to ensure that its economic, social and political policies are in line with the principles of Islam. As far as zakat is concerned, there are anticipated objectives of Shariah in relation to zakat obligation which serve those objectives in general and in particular with regard to the efficiency of zakat collection and distribution.

### **Terminology of study:**

Maqāṣid al-Sharī'ah, the overarching objectives of Islamic law, guides legal decisions and societal policies, emphasizing the preservation of fundamental values like religion, life, and property. Zakat, a mandatory form of alms, serves as a mechanism for wealth redistribution, poverty alleviation, and social solidarity. Modern approaches to zakat management encompass innovative methods and tools to enhance efficiency and effectiveness, ensuring zakat reaches the most deserving recipients. Efficiency in zakat management involves minimizing costs while maximizing benefits, while social justice entails the fair distribution of zakat funds to promote economic empowerment and reduce inequality. Together, Maqāṣid al-Sharī'ah, zakat, and modern approaches to zakat management play a crucial role in achieving social justice and promoting well-being in contemporary society.

### **Problem statement:**

Contemporary zakat collection and distribution mechanisms are often challenged to effectively fulfill the overarching objectives of Islamic law, known as Maqāṣid al-Sharī'ah. This research delves into the effectiveness of modern approaches to zakat administration in achieving these higher objectives. Specifically, it examines whether current practices adequately capture all relevant income sources, address the needs of zakat recipients, and align with Maqāṣid al-Sharī'ah's emphasis on transparency, efficiency, and social justice. The study explores the potential of technological advancements and specialized institutions to enhance zakat management in accordance with Islamic principles.



## Content Analysis:

- Select a sample of modern zakat collection and distribution mechanisms, such as those implemented by zakat institutions or government agencies.
- Analyze the documentation, guidelines, and operational procedures of these mechanisms to understand their objectives, implementation strategies, and intended outcomes.
- Assess the extent to which these mechanisms align with the principles of Maqāṣid al-Sharī‘ah, particularly in terms of capturing all relevant income sources, addressing the needs of zakat recipients, and promoting transparency, efficiency, and social justice.

## Literature Review on Zakat Collection and Distribution in the Light of Maqāṣid al-Sharī‘ah:

Rahman and Ahmad (2019) conducted a literature review on "The Roles of Zakat Towards Maqāṣid al-Sharī‘ah and Sustainable Development Goals (SDGs)." They found that the channels for zakat distribution align with the principles of Maqāṣid al-Sharī‘ah and can contribute to achieving SDGs.<sup>1</sup>

Suprayitno and Harahap (2021) performed a systematic literature review on "Zakat Distribution Studies as Islamic Social Fund." They emphasized that zakat distribution research highlights poverty alleviation, economic empowerment, and social welfare<sup>2</sup>.

Meerangani, Khairul Azhar (2022) presented a case study on "Distribution of Zakat Funds in Malaysia from The Maqasid Al-Syariah Perspective."<sup>3</sup> They argued that zakat distribution in Malaysia should follow Maqāṣid al-Sharī‘ah principles to ensure fairness and effectiveness.

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<sup>1</sup> Rahman, A. A., and Ahmad, M. N. 2019. "The Roles of Zakat Towards Maqasid Al-Shariah and Sustainable Development Goals (SDGs)." IJAZBazNAS.

<sup>2</sup> Alam, A., & Ratnasari, R. (2024). Systematic literature review on zakat distribution studies as Islamic social fund. *Journal of Distribution Science*, 22(2), 21-30. <https://doi.org/10.15722/jds.22.02.202402.21>.

<sup>3</sup> Meerangani, Khairul Azhar and Abdul Hamid, Mohammad Fahmi and Hashim, Siti Nurul Izza and Abd Wahab, Nor Azlina and Zulkefli, Ahmad Arif and Abu Bakar, Muhibbudin (2022) "Distribution of zakat funds in Malaysia from the Maqasid Al-Syariah perspective". *International Journal of Academic Research in Business and Social Sciences*, 12 (11). pp. 2450-2464.

Alam and Ratnasari significantly contribute to zakat distribution studies through their systematic literature review. Alam's expertise in Islamic finance and Ratnasari's background in social sciences combine to provide valuable insights into improving zakat as an Islamic social fund. Their work is essential for enhancing both academic research and practical applications.

Abd Wahab, N., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, noting that zakat research lacks a comprehensive and diverse focus. They highlighted the need for more studies on zakat management, collection, and distribution.<sup>1</sup>

According to a study by Rifka Mustafida et. al., (2020) performed a comparative study titled "The Optimalization of Zakat in Achieving Maqashid Sharia: Case Study of Indonesia and Malaysia."<sup>2</sup> Their findings indicate that zakat has potential benefits for Maqāṣid al-Sharī'ah, but its effectiveness can be improved with better collection and distribution mechanisms.

Wan Mohamad Zawawi Wan Ismail and Norsaidah Mohd. Yusoff (2016) reviewed "Zakat and Its Role in Achieving Maqasid Al-Shariah."<sup>3</sup> They concluded that zakat is essential for achieving Maqāṣid al-Sharī'ah by promoting social justice, poverty alleviation, and economic development.

Kamarul Azman Abd. Ghani and Norazimah Zakaria (2015) presented a conceptual paper on "Zakat: A Tool for Achieving Maqasid Al-Shariah,"<sup>4</sup> which argues that zakat is a comprehensive instrument for addressing various social and economic issues.

Rosli Othman and Mohd Yusoff Yacob (2014) reviewed "Zakat and

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<sup>1</sup> Abd Wahab, N., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(2), 123-136. <https://doi.org/10.1108/1753080111117344>

<sup>2</sup> Rifka Mustafida, at. al., in her paper: "The Optimalization of Zakat in Achieving Maqashid Sharia: Case Study of Indonesia and Malaysia, Paper to be presented at the 4th International Conference of Zakat (ICONZ), 4th International Conference of Zakat Proceeding, 7-8 October 2020, Surabaya, Indonesia,

<sup>3</sup> Wan Mohamad Zawawi Wan Ismail, & Norsaidah Mohd. Yusoff. (2016). Zakat and its role in achieving Maqasid al-Shariah. *IIUM Journal of Economics and Management*, 4(2), 1-15.

<sup>4</sup> Kamarul amarul Azman Abd. Ghani, & Norazimah Zakaria. (2015). Zakat: A tool for achieving Maqasid al-Shariah. *IIUM Journal of Economics and Management*, 3(1), 45-62.

Its Role in Achieving Maqasid Al-Shariah: A Malaysian Perspective." <sup>1</sup> Their review indicates that zakat contributes to Maqāsid al-Sharī‘ah in Malaysia by promoting social welfare, economic development, and individual well-being.

***Maqasid Shari‘ah* can be divided into three types, namely:**

- a) *Maqāsid ‘Āmmah*: Islamic rulings encompass objectives such as facilitating matters, avoiding complexities, preserving and organizing human life systematically, and recognizing humanity as the custodian (*Khalīfah*) of the Earth. These objectives, whether directly or indirectly, constitute the overarching aims of Islamic laws. They strive to achieve and sustain these fundamental goals, ensuring an ordered system, simplification, and the stewardship of the Earth by human beings..<sup>2</sup>
- b) *Maqāsid Khāṣṣah*: Islamic objectives to be achieved by a group of law in particular such as the objectives of the Islamic law related to property, family or punishment. Each group of law has its own objectives and goals.<sup>3</sup>
- c) *Maqāsid Juz’iyyah*: Each element of Islamic law, such as the prohibition of alcohol, gambling, and the regulations for engaged women, serves specific objectives and goals. These particular objectives, known as Maqasid Juz’iyyah, are associated with the wisdom and underlying purposes of Islamic teachings, often referred to as the ‘illa’ or the secret of Syarak. They aim to ensure social welfare, individual well-being, and the preservation of moral values within society, providing a framework for understanding the wisdom behind these laws. *‘illah*.<sup>4</sup>

**General Principles of Maqāsid al-Sharī‘ah:**

1. **Not Primary Source:** Maqāsid al-Sharī‘ah isn't a primary source of legal rulings or evidence in Islamic law but functions as a supportive framework.
2. **Supportive Justification:** It serves as a rationale for scholars to prefer

<sup>1</sup> Rosli Othman, Rosli Othman, & Mohd Yusoff Yacob. (2014). Zakat and its role in achieving Maqasid al-Shariah: A Malaysian perspective. *IJUM Journal of Economics and Management*, 2(1), 55-70.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid, 41.

<sup>4</sup> Ibid, 42.

certain opinions when disagreements arise among jurists on specific issues.

3. **Observed Purposes:** Maqasid involves identifying and understanding the purposes, objectives, and benefits behind religious obligations and prohibitions within Islamic law.
4. **Secured Interests:** It focuses on secured interests and beneficial effects derived from performing religious duties or avoiding prohibitions.

## **The Maqasid and Philosophy of Shariah in Relation to Zakat**

The discussion regarding the Maqasid of Shariah in relation to zakat and its socio-economic impact on the Muslim community stems from the obligatory nature of zakat within Islam. Zakat stands as one of the fundamental pillars of the faith, emphasized alongside the five daily prayers in the Quran, underscoring its paramount importance. This integration highlights that zakat is inseparable from the daily prayers, signifying its significance in Islamic practice.

Furthermore, zakat serves not only as a religious obligation but also as a mechanism for achieving social justice and economic equity. It redistributes wealth within the Muslim community, thereby reducing income disparity and fostering social solidarity. By mandating that a portion of wealth be given to those in need, zakat ensures that resources are circulated more equitably, contributing to the well-being of the less fortunate and promoting a more balanced and inclusive society. This redistribution supports the Maqāṣid al-Sharī'ah (objectives of Islamic law) by upholding values of fairness, compassion, and collective responsibility, ultimately strengthening the social fabric and enhancing the overall welfare of the community.

The specific objectives of zakat are believed to encompass spiritual and religious benefits for individual contributors, society, the state, and humanity at large. These anticipated Maqāṣid al-Sharī'ah, or higher objectives of Islamic law, play a crucial role in framing the socio-economic impact of zakat on the Muslim community<sup>1</sup>:

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<sup>1</sup> Abdullah bin Mansur al-Ghufayli, *Nawazil al-Zakah*. (Riyadh: Dar al-Mayman, 2008).

## First: Absolute Dedicated Obedience and Submission to Allah by Implementing and Performing His Commands

The consideration of Maqāṣid al-Sharī‘ah concerning zakat and its socio-economic influence on the Muslim community is deeply rooted in zakat's mandatory status within Islam. Zakat is a pivotal pillar of the faith, explicitly mentioned in the Quran alongside the five daily prayers, highlighting its intrinsic value and necessity in Islamic teachings.

Zakat's specific objectives extend beyond mere financial contributions. They are seen as a means to foster spiritual and religious growth for individual contributors, while also serving the broader interests of society, the state, and humanity as a whole. The Maqāṣid al-Sharī‘ah, which encapsulate the higher objectives of Islamic law, serve as a foundational framework to understand and assess the socio-economic impact of zakat within the Muslim community. This system aligns the practice of zakat with broader moral, social, and economic objectives, ensuring its significance in shaping a more just and equitable society.

﴿إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَمِمَّا يَخْشَى إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ﴾

Meaning: “*The mosques of Allah are only to be maintained by those who believe in Allah and the Last Day and establish prayer and give zakah and do not fear except Allah, for it is expected that those will be of the [rightly] guided.*” [Al-Tawbah: 18].

Among the ways the believers dedicate themselves to Allah is by performing His commands through giving zakat according to their financial capability and spend to the right recipients with the terms and conditions prescribed in Islamic jurisprudence.

Zakat is considered as performance of charity and at the same time worship to Allah with the expectation of reward from Him. This is stated in the Holy Quran:

﴿إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ﴾

Meaning: “*Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.*” [Al-Baqarah: 277]

Another revelation that obligates zakat:

﴿لَكِنَّ الرَّاْسِحُوْنَ فِي الْعِلْمِ مِنْهُمْ وَالْمُؤْمِنُوْنَ يُؤْمِنُوْنَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِنْ قَبْلِكَ وَالْمُقِيمِيْنَ الصَّلَاةَ وَالْمُؤْتُونَ الزَّكَاةَ وَالْمُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ أُولَئِكَ سَنُؤْتِيهِمْ أَجْرًا عَظِيمًا﴾

Meaning: “But those who firm in knowledge among them and the believers believe in what has been revealed to you, [O Muhammad], and what was revealed before you. And the establishers of prayer [especially] and the givers of zakah and the believers in Allah and the Last Day - those We will give a great reward”. [Al-Nisa’: 162].

### Second: As a Sign of Gratitude to the Blessing and Favour of Allah

﴿وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ﴾

Meaning: “And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favour]; but if you deny, indeed, my punishment is severe’”. [Ibrahim: 7].

Expressing gratitude for the blessings and sustenance bestowed by Allah is an obligation for all Muslims. Gratitude not only acknowledges these blessings but also ensures a continuous increase in sustenance. Imam Subki emphasizes that one wisdom behind zakat is to display gratitude for the physical well-being and material wealth granted by Allah. It is an obligation to show appreciation for these gifts. Gratitude can be manifested through physical actions or financial means, or through a combination of both. Giving zakat is a way to recognize, express gratitude for Allah's blessings, and an act of obedience in accordance with His will.

### Third: To Purify Zakat Payers from Sin

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ﴾

Meaning: “Take, [O Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. Allah is Hearing and Knowing’”. [Al-Tawbah: 103]

This verse instructs the Prophet Muhammad (peace be upon him) to collect zakat (charity) from the believers' wealth. The purpose of zakat is to purify their wealth and souls from greed and sin, and to bring blessings

and increase in their wealth. The verse also emphasizes the importance of invoking blessings upon the contributors, as the Prophet's prayers for them bring them comfort and reassurance.

Moreover, a hadith narrated by Muaz Bin Jabal quotes Prophet Muhammad (S.A.W) saying, "Sadaqah (charity) acts as a means to remove sins just as water extinguishes fire." This illustrates the expiatory nature of charity in expelling wrongdoings or sins, highlighting its purifying effect on the giver's soul.<sup>1</sup>

#### **Fourth: To Purify the Zakat Payers from Miserly and Stingy Nature**

Zakat plays a transformative role in the giver's life by purifying them from sins and fostering moral development. It helps in cultivating generosity and honor within the individual while aiding in overcoming tendencies towards stinginess, a trait often inclined towards wealth.

Miserliness, a detrimental condition of the heart, is akin to a serious ailment afflicting individuals. It breeds an intense attachment to possessions, leading to selfishness and greed. The Quran addresses this condition as a significant concern. Through the positive impact of zakat, individuals tend to become more generous, honest, and are encouraged to uphold the rights of others, which serves as an antidote to the negative traits associated with miserliness.

﴿وَكَانَ الْإِنْسَانُ قَتُورًا﴾

Meaning: "*Human is so stingy*" [Al Isra': 100]

This is also based on verse from surah Al Nisa': 128,

﴿وَأُخْضِرَتِ الْأَنْفُسُ الشُّحَّ﴾

Meaning: *Those attributes (miserly), not favourable to giving are natural attributes of human.* [Al Nisa': 128]

Miserly and extreme love of the worldly live over the live after are the main reason why people are not willing to do donations. This bad behaviour has been criticised by a hadith of prophet Muhammad S.A.W as the servants of wealth and earth.

عَنْ أَبِي هُرَيْرَةَ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «تَعَسَّ عَبْدُ الدِّينَارِ وَعَبْدُ الدِّرْهَمِ وَعَبْدُ الْحَمِيصَةِ

<sup>1</sup> Ahmad bin Hanbal. (n.d.). *Al-Musnad* (Vol. 5, p. 231) Dar al-Risalah al-Alamiyah

إِنْ أُعْطِيَ رِزْقِي وَإِنْ لَمْ يُعْطَ سَخِطَ تَعَسَ وَأَنْتَكَسَ وَإِذَا شَيْكَ فَلَا انْتَفَشَ»

Meaning: “Terrible is the lives of one who is the servant of dinar and dirham and luxurious clothes. If all of things were given to them, they will love it and if not they will be mad and offensive. If the thorn (hardship) befalls on him then he cannot remove it”. (Sahih Bukhari)

Their love to wealth and earth life is the reason of the sin and offense. If the one was protected from both and shunned from stingy attribute, they will succeed as per the following verse:

﴿وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ﴾

Meaning: “And [also for] those who were settled in al-Madinah and [adopted] the faith before them. They love those who emigrated to them and find not any want in their breasts of what the emigrants were given but give [them] preference over themselves, even though they are in privation.” [Al-Hashr: 9].

This verse highlights the commendable traits of the Ansar (the residents of Madinah) who welcomed and assisted the Muhajireen (migrants) despite their own hardships. It emphasizes their selfless love and generosity, as they put the needs of the migrants above their own, even when they themselves were in need. The verse underscores that true success and virtue lie in overcoming inner stinginess and prioritizing others' needs. It commends those who rise above selfishness and act with generosity and selflessness, marking them as truly successful and virtuous in the sight of Allah.

﴿وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ﴾

Meaning: “Warns against those who withhold the wealth and blessings bestowed upon them by Allah, emphasizing that this action is detrimental and will lead to consequences on the Day of Resurrection. It underscores that the ownership of the heavens and the earth belongs solely to Allah, who is fully aware of all actions. [Ali Imran: 180].

Moreover, this verse serves as a reminder that true happiness cannot solely be derived from wealth. Genuine contentment is found in spending



*wealth in ways that please Allah. The obligation of paying zakat is designed to counteract the vice of attachment to wealth in one's heart. The requirement of zakat aims to restrain individuals from excessive attachment to material possessions, as stated in Surah At-Tawbah, verse 103:*

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ﴾

Meaning: “Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. Allah is Hearing and Knowing”. [Al-Tawbah: 103]

This shows that zakat aims at purifying people’s hearts from being drowned in greediness in chasing after wealth and from blind devotion to wealth.

### **Fifth: To Purify the Income**

Zakat serves as a means of purifying one's wealth by fulfilling the rights of those who are entitled to it. Since an individual's income often involves the rights of others, it becomes intertwined with potential impurities. The purification of this wealth is achieved by allocating a portion of it to charity, specifically through paying zakat, thereby ensuring the rights of others are fulfilled.

Due to this principle, the Prophet Muhammad prohibited his family members from receiving zakat. This was to maintain the purity of their wealth and avoid any potential conflict of interest, ensuring that their wealth remained separate from funds designated for fulfilling the rights of those in need through zakat. This act demonstrates the importance of maintaining the integrity and purity of zakat for the intended recipients. (*Ahlu al-Bayt*).

### **Sixth: Heart Purification of Poor People from being Envious towards Wealthy People.**

The glaring disparity between the wealth of affluent individuals and the poverty experienced by others can lead to feelings of discomfort and resentment among the less fortunate. This stark contrast often breeds envy, animosity, and even hatred towards the wealthy. Consequently, it

strains relationships between the rich and the poor, fracturing the sense of brotherhood and humanity, potentially inciting conflicts.<sup>1</sup>

At an individual level, the emotions of envy, jealousy, and hatred can be personally destructive, instilling fear and disrupting relationships. Islam addresses these negative emotions through the practice of zakat. Zakat acts as a tangible remedy to alleviate these sentiments, serving as a practical solution to restore balance and unity within the Muslim community. It promotes compassion, solidarity, and a sense of shared responsibility, fostering love and unity among individuals.

### **Seventh: Zakat Payers will Obtain Multiple Rewards from Allah and get his ranks Elevated**

The rewards for doing good deeds is something intangible. It could be in the form of blessings in wealth, health or success in one's life. As far as spending money for the righteousness is concerned, the rewards are multiplied.

﴿مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ﴾

Meaning: “*The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.*” [Al-Baqarah: 261].

### **Eighth: Wealthy People Could Extend Financial Assistance to Poor People (Al-Muwāsāt)**

Among the important Maqasid of zakat is; helping the poor and to cover their needs, as Imam Al-Kasani said: "The payment of zakat is a means to help the poor and the needy and to assist the weak to get stronger to perform the religious obligations related to faith (*tauhid*) and worship (*ibadah*). A means to an obligation is also an obligation."<sup>2</sup>

Imam Ibn Al-Qayyim said: "The wisdom of zakat obligation is that only a little portion of the wealth of the rich to be taken as an aid to the poor without prejudice to the whole wealth. That little portion is sufficient

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<sup>1</sup> Ahmed, Leila. *Understanding Islamic Finance*. Edinburgh University Press, 2014.  
Khan, Muhammad Umer. *Islamic Economics: An Introduction*. Routledge, 2018.

<sup>2</sup> Al-Kasani, *Badai 'al- Sanai'*, vol. 2. pg 7. Dar al-Kutub al-Ilmiyyah.

for the poor."<sup>1</sup>

### **Ninth: Enrichment and Growth of Zakat Property**

Among the purposes of zakat payment is to boost enrichment and growth of one's wealth. This is because there is a blessing in Zakat. This meaning has been derived from the literal meaning of the word zakat itself. Islamic law refreshes this meaning and establishes it for the pillar of Islam.

This is clearly mentioned in the Quran and hadith:

﴿بِمَحْوِ اللَّهِ الرَّبَا وَيُزِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ﴾

Meaning: “Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever”. [Al-Baqarah: 276]

Second revelation of enrichment of zakat,

﴿قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ﴾

Meaning: “Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] – He will compensate it; and He is the best of providers”. [Saba’: 39].

This verse emphasizes that Allah controls the distribution of sustenance, granting or restricting it according to His divine will, regardless of human efforts. The verse reassures believers that spending in the cause of Allah, such as through charity, will not diminish their wealth but will be compensated and rewarded by Allah. This underscores the belief that divine provision is governed by Allah's decree, and acts of generosity invite increased divine blessings.

Thus, Allah will replace the provisions of those who spend their money to help others in this world and in the hereafter with consideration and reward, as the Prophet said:

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا وَمَلَكَانِ يَنْزِلَانِ فَيَقُولُ أَحَدُهُمَا اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا وَيَقُولُ الْآخَرُ اللَّهُمَّ أَعْطِ مُنْسِكًا تَلْفًا»

Meaning: “Every day there are two angels who come down one of them will pray; “O Allah, give to those who spend their wealth replacements”,

<sup>1</sup> Ibn Qayyim, I. (1999). *Zad al-Ma'ad* (Vol. 2, p. 8). Dar al-Fikr.

*the other angle will pray; "O Allah, give to those who resist, (do not want to spend their property) a destruction."* (Sahih Bukhari and Muslim)

Prophet Muhammad SAW has stated that: 'Sadaqah (to give in charity) will never reduce one's wealth.'<sup>1</sup>

### **Tenth: Provide Social Guarantee and Protection (Kafalah) in Community**

Zakat is a significant factor that leads to social guarantee and security. This works by providing the basic needs of life such as food, clothing, shelter, settlements of debts, allowing the musafir who exhausts the means to get to their land, to free slaves and the like are regarded as social protection and indemnity. This is clearly stated by our Prophet SAW:

«مَثَلُ الْمُؤْمِنِينَ فِي تَوَادُّهِمْ وَتَعَاطُفِهِمْ وَتَرَاحُمِهِمْ مَثَلُ الْجَسَدِ إِذَا اشْتَكَى مِنْهُ عَضْوٌ تَدَاعَى لَهُ سَائِرُ الْجَسَدِ بِالسَّهْرِ وَالْحَمَى»

Meaning: *"The analogy of believers as a cohesive body, exemplifying love, compassion, and mutual support, is akin to a single entity where the distress of one affects the entire community. This tradition from Sahih Bukhari underscores the interconnectedness among believers, likening them to a unified body.*

Zakat operates as a channel for fostering mutual assistance and a safety net within the community. By contributing to zakat, individuals actively participate in upholding the spirit of collective support and camaraderie among fellow Muslims. This practice reinforces the essence of brotherhood and community solidarity, serving as a mechanism for cultivating righteousness and piety within the Muslim community.<sup>2</sup>

### **Eleventh: To Stimulate the Growth of Islamic Economics**

Zakat can assist the recipients to build their economies, among others by providing capital to develop a new venture and career.<sup>3</sup> Zakat collection

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<sup>1</sup> Bukhari, M. I. (n.d.). *Sahih Bukhari* (Vol. 2, p. 34), Muslim, M. (n.d.). *Sahih Muslim* (Vol. 2, p. 45).

<sup>2</sup> Choudhury, M. A., & Silvia, B. (2006). A Phenomenological Conception of Private Sector Responsibility in Socioeconomic Development, pp. 796-807. Maqasid al-Shari'ah of Zakat Towards Sustainable Economy AOH Saleh, MAS Qatawneh, GSA Ali Islamic Sustainable Finance, 149-159.

<sup>3</sup> Asmah A. Jamil, Muslimah M. Jamil, Huzaimah Ismail, Nafisiah A. Rahman, 2013,

can be channelled to providing capital and human resource development to reform and improve the recipients' lives.

Zakat has a significant effect in accelerating the development of Islamic economics. It can be seen that the growth of individual wealth of the zakat payers will restore Islam in the economy stronger and more developed. The wealth should be enjoyed by all and should not be circulated among the limited handfuls of people (the rich) only.

﴿مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ﴾

Meaning: “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.” [Al-Hashr: 7].

This verse outlines the distribution of resources that Allah has granted to His Messenger. It allocates shares for Allah, the Messenger, close relatives, orphans, the needy, and travelers to ensure that wealth does not remain concentrated among the rich. The verse emphasizes following the Messenger's guidance and being mindful of Allah's strict punishment for those who do not comply.

### **Zakat's Socio-Economic Impact:**

The availability of funds in the hands of the less fortunate, particularly through zakat allocation to the various asnaf (categories of deserving recipients), enables them to meet their essential needs. This spending by those in need triggers economic activity by encouraging traders to supply more goods and prompting manufacturers to innovate new products. Consequently, this stimulates job creation, addressing unemployment and contributing to economic growth.

Zakat acts as a catalyst, not only fulfilling the immediate requirements of the disadvantaged but also invigorating economic cycles, encouraging production and consumption, thereby positively impacting

employment and fostering a more robust economy. This virtuous cycle enhances social well-being, economic stability, and the overall prosperity of the community.t.<sup>1</sup>

### **Twelfth: Call out people to Islam**

Among the fundamental purpose of zakat is to call people to Islam, propagate the teachings and religious practises of Islam. This can be through fulfilling the needs of the poor - and the poor people who are deprived or do not have property and do not enjoy any wealth at all. It aims to restore them to their religion and that they carry out their obedience to God. Effect of zakat in preaching (call to Allah) can be viewed on obligation of zakat in group of zakat recipients (*asnaf*). Zakat is given to new converts (*mu'allafat al-qulub*). They the new Muslim converts to entice their heart and to provide comfort to them for the challenges they face in accepting Islam. The other established channel of zakat distribution is to spend it in the way of Allah (*fi sabilillah*). This includes expenses for jihad in a war to defend Muslim land, religious education, sponsoring religious activities, dakwah program etc. To conclude, the call to Islam involves Muslims and non-Muslims. As for Muslims, it is to remind them to their religious commitment and be more God cautiousness and to preserve the teaching of Islam. As for non-Muslims, it is introduce Islam to them at least they do not hate Islam and Muslims.

### **Some Potential Sources of Zakat Collection**

There are a number of unresolved contemporary issues in zakat collections. The issues should be reconsidered in favour to zakat collection.

#### **1. Is zakat obligatory on the fiat money or currencies?**

A particular group questions whether fiat money qualifies as real money, thus disputing the obligation of zakat on it. They also challenge the legitimacy of using banknotes to fulfill zakat obligations.

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<sup>1</sup> Norazlina Abdul Wahab, A. Rahim A. Rahman. "Determinants of Efficiency of Zakat Institutions in Malaysia: A Non-parametric Approach", volume 2, 2013. Maqasid al-Shari'ah of Zakat Towards Sustainable Economy AOH Saleh, MAS Qatawneh, GSA Ali Islamic Sustainable Finance, 149-159.

However, various authoritative bodies, such as the Fiqh Academy and other global Fatwa organizations, assert that paper money constitutes a valid form of currency (thaman) equivalent to gold and silver. According to collective fatwas worldwide, paper money is subjected to zakat similar to gold and silver, and it's widely accepted for zakat payments and in various Islamic financial transactions, like *mudarabah*, *musharakah* ventures, and *bay' al salam* (deferred delivery) sales.

The International Islamic Fiqh Academy OIC, in its 3rd Conference, concluded that notes are considered money and share the legal status of gold and silver regarding *riba* (usury), zakat, salam sales, and related laws. This resolution solidifies the recognition of paper money as a valid medium for zakat and various financial transactions within Islamic finance.

As a matter of fact the real money is not limited to gold and silver.<sup>1</sup>

To deny the obligation of zakat in fiat money, wire money and whatever kind of currencies will definitely lead to the abandonment of zakat obligation as one of the pillars of Islam. This is because at this modern time any where around the globe people do not use gold or silver as medium of exchange even though they use them as saving or reserve. In line with the maqasid perspective, the opinion to impose zakat modern currencies is in line with very purpose and wisdom of the obligation of zakat as it was prescribed on gold and silver.

## **2. Zakat on Agricultural Produces that are Traded Commercially**

1. Scholars unanimously agree that certain fruits and grains are subject to zakat, such as dates, dried grapes, wheat, and barley. Rice, although not explicitly mentioned, is often included by analogy due to its status as a staple food.
2. For rice cultivated commercially and intended for trading, it might fall under two classifications for zakat:
3. Merchandise ('urud al-tijarah): In this case, the zakat rate is typically 2.5%.
4. 2. Zakatable grains: Here, the zakat rate is either 1/10 (10%) or 1/20 (5%).
5. However, the issue arises when there's an overlap in the classifications of zakat causes. Scholars refer to the hadith of Fatimah Binti Hussain

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<sup>1</sup> Among the prominent figures, Sheikh Imran Hussein, Dr. Omar Ibrahim Vadillo and others.

("There is no twofold payment in sadaqah"), implying that zakat should not be paid twice.

6. Regarding commercially planted rice, there are two opinions regarding its classification and treatment for zakat. One opinion supports categorizing it as merchandise, subject to a 2.5% zakat rate, while the other aligns it with zakatable grains, entailing either a 10% or 5% zakat rate. This matter highlights the need for further scholarly discussion and clarification within Islamic jurisprudence. It should be based on the original form i.e. *'ain*, not being merchandise, this is the opinion of the Hanafi jurists<sup>1</sup>, earlier opinion of Syafie<sup>2</sup> and the opinion held by Hanabilah<sup>3</sup>. According to the Hanbali scholar, in the event of depreciation of value of merchandise that caused less than nisab, it is necessary to apply zakat *'ain*.
7. Zakat must be counted as merchandise except fruits. In the case of fruits, zakat account should remain on the corpus of fruits. This is the opinion of Malikis<sup>4</sup>, later opinion of al Syafie and some Hanbalites<sup>5</sup>.

8. The advocates of the first opinion argue that it is more beneficial to the poor, which is 1/10 (10%) or 1/20 (5%) where zakat equaling 1/40 (2.5%). In addition, zakat of the *'ain* (subject matter) is stronger as there has been an *ijma'* (consensus) of opinion prescribing it. The nisab can be ascertained accurately with the numbers and measures, not as per zakat of merchandise, the evaluation is *zhanni*.

The Second opinion may be based on the circumstances such as the nature of the business activities like the fact that nowadays crops are grown commercially and usually get sold when it is still in the fields. It shows that the crop is intended for sale. The farmers will sell their harvest

<sup>1</sup> Al-Sarakhsi, M. b. A. (2013). *Al-Mabsut* (Vol. 1, p. 207). Bayrut: Dar al-Nawadir

<sup>2</sup> Al-Nawawi, M. A. Z. (1996). *Al-Majmū' Sharh al-Muhazzab* (Vol. 6, p. 8). Bayrut: Dār al-Fikr, Raudhah al-Talibīn. (2003). *Raudhah al-Talibīn* (Vol. 2, p. 277). Bayrut: Dār Ibn Hazm

<sup>3</sup> Al-Mardawi, A. A. (1997). *Al-Insaf* (Vol. 7, p. 69). Bayrut: Bayrut: Dār al-Ihya' al-Turāth al-'Arabi Al-Bahuti, M. b. Y. (1980). *Kashshaf al-Qina* (Vol. 2, p. 71). Bayrut: Dār al-Fikr

<sup>4</sup> Muhammad bin Muhammad Al-Hattab, *Mawahib al-Jalīl li Sharh Mukhtasar Khalīl*, ( Bayrut: Dār al-Fikr, 2003), vol. 3, 166. Maqasid al-Shari'ah of Zakat Towards Sustainable Economy AOH Saleh, MAS Qatawneh, GSA Ali Islamic Sustainable Finance, 149-159.

<sup>5</sup> Mawqifuddin Abdullah bin Ahmad Ibn Qudāmah, *Al-Mughni*, (Al-Urdun: Bayt al-Afkar al-Dawliyah, 2004), vol. 4, 256. Maqasid al-Shari'ah of Zakat Towards Sustainable Economy AOH Saleh, MAS Qatawneh, GSA Ali Islamic Sustainable Finance, 149-159



directly to wholesalers, and then it is obligatory zakat on it, because they mean for trading ab initio. In addition, the owner always calculate the profit from the sale minus incurred costs. As for nisab, the it should be assessed based on the value of the produce per annum, the amount of zakat by 2.5%.

There is a need to do more Shariah based research on this issue in the spirit of the principle of Maqasid. The ample study should be submitted to the authority to determine which opinion is more suitable with the opinion of the current state and local urf. There are also other potential zakat generated commercial crops such as rubber, palm oils, vegetables and sandalwood and etc.

### **Recommendations In Zakat Distribution**

Certainly! Here's a rephrased version using a more contemporary and academic language:

1. Regulatory authorities should establish comprehensive guidelines for the fair and Shariah-compliant distribution of zakat. This should include robust monitoring and auditing protocols to ensure adherence to Shariah principles throughout the distribution process.
2. Reallocating 3/8 of the zakat funds to businesses and taxpayers, while assigning 2/8 to individual payers exceeding an annual threshold of RM 50,000 for their independent distributions - a process known as wakalah distribution. Applications should be processed through the PPZ (Pusat Pungutan Zakat) with timely disbursement within two weeks in the form of checks. However, freehand distributions must comply with the regulations stipulated by Baitulmal and MAIWP (Majlis Agama Islam Wilayah Persekutuan) and should be documented for auditing purposes.
3. This proposed system aims to reduce the bureaucratic complexities associated with the traditional distribution process. It's not confined solely to the Federal Territory and is open to all eligible applicants. Eligible recipients include the impoverished, new Muslim converts (Muallaf), and those in need of financial aid for legitimate causes.
4. The distribution process, whether executed by individuals or companies, requires prior approval from the respective State Islamic Councils. Furthermore, strict adherence to Shariah requirements and guidelines is essential. There have been reported cases of misappropriation, where zakat funds were diverted for personal or

unauthorized uses. Some banks have utilized zakat funds to resolve non-performing debts, neglecting the necessary guidelines. This may benefit the banks in managing bad debts, but it may lead to deliberate defaults by consumers.

In an effort to realign zakat distribution with contemporary societal needs, a detailed study on classical fiqh distribution principles is proposed. This involves adjusting the allocation criteria based on current social and financial requirements, such as aiding impoverished recipients with limited financial literacy or those potentially engaging in activities against Shariah principles. Therefore, distributing zakat funds in the form of educational courses, skill-building workshops, motivational training, and religious studies is seriously considered as a suitable form of allocation.

5. Furthermore, a collaborative or hybrid model, combining aspects of distribution and financing through mechanisms such as Mudaraba and Istisna, can be explored to maximize benefits for the recipients. Setting up a zakat-based loan fund, akin to microfinancing initiatives in certain Muslim countries, is another area to explore. However, this necessitates detailed research and careful consideration to ensure compliance with Shariah principles and regulations.

## **Conclusion**

Zakat stands as a fundamental pillar of Islam, and to fortify its role in shaping the socio-economic landscape of Muslims, it's crucial to consider the Maqāṣid al-Sharī'ah (Objectives of Shariah) pertaining to zakat obligations. This involves examining Shariah-related matters concerning the collection and distribution of zakat to ensure alignment with the overall and specific objectives of Shariah in this context.

By delving into the Shariah principles, it's imperative to address various issues and intricacies surrounding the collection and distribution processes of zakat. This approach is vital to realize the broader and more specific goals of Shariah within the framework of zakat. Understanding and integrating these Maqāṣid al-Sharī'ah aspects will enable a more comprehensive and effective implementation of zakat, ensuring its socio-economic impact aligns with the core objectives outlined in Islamic jurisprudence.

This paper proposes a comprehensive overhaul of zakat distribution to enhance its impact and efficiency. Key recommendations include

streamlining the distribution process through regulatory guidelines, empowering individuals and businesses to manage a portion of their zakat, and reallocating funds to address contemporary needs. The paper emphasizes the importance of adhering to Shariah principles throughout the process, including the implementation of robust monitoring and auditing mechanisms. To maximize the benefits of zakat, the paper suggests exploring innovative approaches such as zakat-based financing and capacity-building programs for recipients. Ultimately, the proposed model aims to align zakat distribution with the broader objectives of Islamic law (Maqāṣid al-Sharī'ah) and address the evolving socio-economic landscape of Muslim communities.

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