

Review Article

ZAKAT AND THE EMPOWERMENT OF THE HARDCORE POOR IN THE 21ST CENTURY

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Received: 22.01.2020

Revised: 24.02.2020

Accepted: 26.03.2020

Abstract

Numerous definitions and concepts of poverty have been put forth as a result of different beliefs, cultural backgrounds, life philosophies and social norms. Individuals' needs are also different and contingent on their social demographics. Nevertheless, the issue of poverty is tied to the definitions and concepts that refer to specific unfulfilled needs or wants. Islam is more advanced in defending the rights of the poor with the implementation of zakat (obligatory charity in the form of alms-giving) with no prior objection or request from the poor of their rights from those who are wealthy. Zakat is not only a system that relies on personal sympathy or individual's donations, it is also a socio-economic system, in which its implementation is regulated by the government. Irrespective of this, zakat distribution system warrants effective strategy in overcoming complex poverty issues that have fettered the society today. The poverty eradication program has been considered as inefficient since the same target groups remain poor in the long run. At the same time, there is a yearly increase in the number of new poor people.

This article discusses the efficiency of the management of zakat distribution scheme in the context of empowering the hardcore poor based on the measurement and standard set by the religion as well as what the poor individuals need in the 21st century. The empowerment program requires total commitment from the government, institutions of zakat and the society. In addition, individuals that are shackled by poverty have to develop their potentials and use the skills that they have to improve their lives. The success of this program will alleviate the number of the hardcore poor and minimize the burden carried by the zakat management institutions.

Keywords: zakat, hardcore poor, empowerment program, development management

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INTRODUCTION

In Arabic language, the plural for the word 'miskin' (poor) is 'masakin' while the root word for this concept is 'maskanah'. The word 'miskin' is repeated 11 times in the al-Qur'an. The al-Qur'an also repeats the word 'masakin' 12 times and 'maskanah' twice (Muhammad Fuad 'Abd al-Baqi, 1981). Poor people are those who are not able to satisfy their basic needs (al-Sayuti, n.d.). However, various definitions and concepts of poverty have been put forth as a result of different beliefs, cultural backgrounds, life philosophies or social norms. Nevertheless, the issue of poverty is tied to the definitions and concepts that refer to specific unfulfilled needs or wants. The word 'miskin' also refers to the state of lack of well-being, deprivation and backwardness of a society based on specific measures or norms. Islam is more advanced in defending the rights of the poor (surah al-Baqarah (2), verse 267) with the implementation of zakat (obligatory charity in the form of alms-giving) (surah al-Tawbah (9), verse 5) with no prior objections or demands from the poor of their rights from the wealthy. Al-Qaradhawi (2003) points out that zakat is not only a system that relies on personal sympathy or individual's donations, it is also a socio-economic system, in which its implementation is regulated by the government.

In view of this notion, the institutions of zakat have a significant role in finding solutions to overcome the socio-economic issues faced by the Muslims (Saad et al., 2017). While a good deal of previous research in zakat has been taken place in issues such as zakat compliance behaviour (Ghazali, Saad and Wahab, 2016; Jaffri Saad et al., 2010; Saad et al., 2019; Saad, Farouk and Kadir, 2020) and zakat management (Saad, Sawandi and Muhammad, 2016; Saad and Sawandi, 2016), issue on the empowerment of the hardcore poor has been neglected in research in zakat environment. Thus, this article discusses ways to empower the hardcore poor based on the measurement and standard set by the religion as well as what the poor individuals need in the 21st century. The success of this program will alleviate the number

of the hardcore poor and minimize the burden carried by the zakat management institutions.

LITERATURE REVIEW

Poverty is a widespread phenomenon that has existed throughout human history. Poverty does not discriminate ethnicity, beliefs or religions. It is commonplace not only in the underdeveloped and developing countries, but also developed countries (in the form of homeless people). Eradicating poverty remains a constant struggle although various past thinkers and scholars have attempted to eliminate this problem through different approaches and ideologies (Farouk, Idris and Saad, 2018; Saad and Farouk, 2019). This is because poverty is a part of human nature. No one desires to be poor but poverty has occurred, is occurring, and is likely to occur in the future.

Zakat as a religious obligation imposed on the Muslims has two aims, which are to purify the property owned by a Muslim and overcome poverty and hardship in the society. Islam does not regard life as a competition, but rather a life in which its followers help among each other, be it in having harmonious relationships or in terms of economic cooperation. Islam denounces secular life such as the "struggle for existence" philosophy and instead promotes "cooperation for existence" as a life ethics that is more suitable with the philosophy of tawhid (unification or oneness of God).

Taking this into account, Islam does not allow the poor to become members on the periphery of the society (surah al-Baqarah (2), verse 267). Some of the mechanisms employed in Islam includes establishing the rights of the poor in the wealth of the rich through the imposition of zakat (surah al-Ma'arij (70), verses 24-27 & Sahih al-Bukhari, hadith number 1395). The implementation of zakat is to ensure that social justice and stability prevail. Zakat also bridges the gaps between members of the society and prevents animosity and jealousy among human beings (Sawandi, Abdul Aziz and Saad, 2017).

Islam and Poverty

There is no verse in the al-Qur'an or sahih (authentic) hadith that applauds poverty. Hadiths that praise zuhud (asceticism) does not support poverty. Zuhud itself requires that individuals possess wealth before forsaking wealth. In Islam, ascetic individuals are those who have worldly wealth in their hands but not in their hearts. In fact, there are various authentic hadiths that remind the Muslims that poverty is a catastrophe that harms the individuals, the society, the individuals' aqeedah (belief system) and iman (believers' faith), the individuals' physical and spiritual beings, their culture, their thinking, the families and the society as a whole. Poverty is also detrimental to a nation's freedom. A poor individual who seeks help does not have the desire to fight for his people's rights (al-Qaradawi, 2003).

Allah S.W.T has blessed humans with many natural resources that are more than sufficient to satisfy humans' needs and maintain their survival. Allah S.W.T does not permit economic system that solely promotes the drive for material satisfaction as can be seen in the modern economics (Shofian Ahmad, 2001). Apart from prioritizing the service and product quality, the methods for source distribution must be put first to ensure the wellbeing of the society. If wealth was monopolized by a small group of society while the majority of the society was poor, this condition does not benefit the society in general. At the same time, Islam makes it compulsory for each individual in the community to strive for better life, particularly a life that fulfils the individual's basic needs (al-Qaradawi, 2003).

The role played by the government in realizing these principles through the institutions of zakat is significant, most notably in preparing the initial capital, providing physical and social amenities as well as managing and ensuring social safety in the society (Muhammad 'Abd al-Halim 'Amr, 1999; Zauro, Saad & Sawandi, 2020). Al-Qaradawi (2001) emphasizes that it is the obligation of the government to caution its poor, healthy and able-bodied citizens and provide them with necessary skills which will enable them to secure basic necessities of their life. The government must also help those who need special equipment or special skills training for specific jobs so that they do not rely on other people's donations and sympathy to lead their lives. There is an incident, for instance, that was reported by Anas bin Malik r.a. in which an Ansari man sought help from the Prophet Muhammad s.a.w. The Prophet s.a.w asked him, "Do you have anything from your house?" The man replied, "Yes, we have a piece of cloth. A part of it, we wear and another part of it we use as our sleeping mat. We also have a container that we use to drink water from". The Prophet s.a.w said, "Bring them to me". When the Ansari man gave the Prophet s.a.w the items, the Prophet s.a.w auctioned the items and was able to sell them for two dirhams. The profits from the auction were given to the Ansari man. The Prophet s.a.w said to the Ansari man, "Use one dirham to buy food for your family and an axe with the remaining dirham. Bring the axe to me". When the man returned to the Prophet s.a.w, he fixed a wood handle to the axe and said to the Ansari man, "Go and collect some firewood. Sell them. I do not want to see you in fifteen days". Al-Qaradawi (2003) explained that in this hadith, the Prophet s.a.w was of the opinion that the Ansari man did not deserve zakat because he was healthy and able to work. This incident is a well-known example in Islam before the advent of the modern systems. The Islamic method does not resolve any issue on temporary basis, but rather aids and teaches the believers on how to solve their personal problems without seeking help from others.

There are various other incidents that demonstrate how economic development planning in Islam relies on individual's innovation and efforts while the government through its various agencies act as a supporter, mover and regulator to these behaviours.

METHODOLOGY

This article aims to analyse the zakat distribution management and the empowerment of the hardcore poor based on the current needs of the 21st century. The elaboration of the framework and the theoretical together with the conceptual discussion are made based on the secondary data that are

extracted from the writings of the Islamic scholars. Standards that have been set in the al-Qur'an and hadith are used as the basis for the discussion. The qualitative data in this research were analysed through content analysis. Data were collected, screened, organised and interpreted in line with the formed themes and research objectives.

Analysis and Discussion

The maqasid al-shari'ah stipulates that the objectives of the Islamic economic development place emphasis on the concept of human's wellbeing (al-falah), better livelihood (hayat al-tayyibah), brotherhood/sisterhood (ukhuwwah), socio-economic justice ('adalah) and balanced satisfaction (qana'ah) in both material and spiritual dimensions. Equitable distribution can be translated through the empowerment of management, development and distribution of the institutions of zakat to the society in general effectively and in line with current needs and development. Haron Din (1990) explains that the provision of food to the poor (surah al-Ma'un, (107), verse 1-7) is not simply a reminder to feed the poor once or give them RM10 one a year. Rather, the decree is more on the need to provide the poor with the source of food and basic necessities that they need, and not feeding them when they are hungry as such act is endless.

In the current context of the 21st century, such mechanisms are not adequate to deal with the hardcore poor. The distribution of aid to individuals in the forms of financial support, monthly food provision, annual poor aid, lump sum subsistence and other supports that are provisional in nature does not help in addressing the problem since the number of existing hardcore poor continues to escalate. In fact, the burden carried by the institution of zakat will intensify since the number of the hardcore poor will multiply concurrently with the increase of costs of living. Monthly financial support given to the young, able-bodied hardcore poor will lead to the wastage of ideas and energy (refer to the incident related by Anas r.a. above).

Mechanisms for the empowerment of the hardcore poor in the 21st century

The management of the zakat system in Islam is to encourage the circulation of wealth through an economy. The zakat revenue allows the government, through its agencies, to plan suitable mechanisms to train and provide business opportunities to the poor. Such mechanisms will enable the poor to become independent and this, indirectly, will reduce the burden of spending borne by the institution of zakat. Saidina Umar r.a was once displeased with those who loitered in the mosque and refused to work, citing that they trust in God's plan. He stated that the sky will not rain of gold and silver (al-Qaradawi, 2003). This reminder was made to caution the society to learn from the al-Qur'an that it is important to work hard for one's livelihood (surah al-Jumu'ah (62), verse 10). Islam demands that each individual works and puts in effort (surah al-Mulk (67), verse 15) because such behaviours serve as the main weapon to combat poverty. In addition to that, it is the individual's duties as a caliph to ensure that humans live in harmony. Any excuses or barriers given by the Muslims to avoid from working is repudiated by Islam (al-Qaradawi, 2003). Although Allah S.W.T has guaranteed sustenance (rizq) for each human being (surah Hud, (11), verse 6), the act of tawakkul (of leaving everything in the hands of Allah S.W.T) does not mean that individuals should stop working and striving.

The distribution of zakat fund is not merely to assist the poor and needy to satisfy their basic needs, but the fund is meant to help them develop themselves and become financially independent. In doing so, the poor will discontinue begging for financial aid from others. The entrepreneurial concept has been used extensively in the al-Qur'an when the term 'commercial' is repeated 370 times through 20 different terms. The repetitiveness of this terms indicates that there is a manifestation of sense of commercial in Islamic tasawwur (worldview). Besides earning profits that could be used to satisfy personal and family's needs, the entrepreneurs also provide welfare services to the consumers by fulfilling their needs through the products sold or services rendered. The growth of new entrepreneurs can be stimulated by providing

financial support to the poor by skilful members of the society (Asghar Ali Engineer, 1992). The main barriers that are often encountered by those who are keen to start up a business are mainly insufficient capital, lack of knowledge, limited number of skilled workers, rudimentary knowledge on how to use technology and limited marketing channels.

Hence, some of the long-term actions that can be undertaken by the zakat institutions in eliminating poverty among the hardcore poor is by producing entrepreneurs among the asnaf (eligible recipients of zakat) in various lines of business that are in tandem with current needs and technology. The enculturation of entrepreneurship among the hardcore poor can commence with the encouragement and motivation given to the young, able-bodied hardcore poor each time they are given aid. The support can come in the forms of initial training until these young, poor individuals become skilful. Additional support, in terms of financial and physical aid, that are given to them once they are ready to venture into business would also help these individuals in operating their businesses. Regular and continuous monitoring must be in place to ensure that their businesses run smoothly and that their business equipment is not sold or rented out. The provision of aid must be accompanied with agreement documents to ensure that the hardcore poor entrepreneurs are mindful of their actions. Some of the enculturation of entrepreneurship actions are as follows:

Developing ideal personality

In Islam, ideal personalities are those who are generous, compassionate and tend to contribute rather than to receive (surah al-Baqarah (2), verse 245). Assets are one of the means that Muslims can use to perform infaq (giving to others for the pleasure of Allah S.W.T and not expecting rewards in return) and do good to others (surah al-Hadid (57), verse 7). The precedence in donation and performing charity is prevalent since the yesteryear (surah al-Hasyr (59), verse 9) in various forms and practice. Those who are virtuous and righteous will often give without being asked to give, anytime and discreetly or openly (surah al-Baqarah (2), verses 261-262). Righteousness and goodness are the main thrusts in Islamic education, irrespective of poverty (al-Qaradawi, 2003). These high standards of morality can only be obtained if one sets one's mind, with iman and taqwa (piousness), to do good to seek Allah's pleasure (surah al-A'raf (7), verse 96). Righteousness and goodness are achieved when one glorifies Allah S.W.T, develop one's surroundings based on Rububiyah and Uluhiyyah (al-Hujarat (49), verse 2), relies on Allah S.W.T (surah al-Mulk (67), verse 21) and ensure that one's entrepreneurial activities do not make them neglect Allah S.W.T, particularly in performing other religious duties (surah al-Nur (24), verse 37).

Providing continuous and regular training

Hard work is not sufficient without exploiting one's mind to strive effectively and efficiently. Working inefficiently may lead to persistent poverty (Nik Mohamed Affandi Nik Yusoff, 2001; Mohd Kamal Hasan, 2001). The nature of Islamic tasawwur is academic, therefore; the basis of working in Islam is to obtain the state of wellbeing and happiness in this life and hereafter. Therefore, it is pertinent to understand and practice the Islamic work culture based on the interpreted knowledge accordingly. Md. Omar al-Farooque and Mohammad Jamal Uddin (2000) argue that most studies found that the quality possessed by the entrepreneurial personalities in commercial activities are not merely God-given but also due to education, training and related programs that they have undergone. The entrepreneurial enculturation is driven not only by the economy that are mostly related to today's economic reality, but also due to the fact that Islam extols the value of knowledge. In other words, when Islam makes it obligatory to the Muslims to seek knowledge, the obligation also includes seeking business-related knowledge.

Providing advisory services and building social network

One of the most important attributes of human development is learning from other people's experiences, especially from what has taken place in the past (surah al-Haj (22), verse 46). Allah S.W.T has made each of its creatures differently and they are

manifestations of Allah S.W.T's Rububiyah attributes. Naturally, men are different from one other, be it in terms of strength, knowledge, practice, employment and others. These differences do not allow men to live alone since they depend on each other's work outcomes. This dependency also makes it necessary for the entrepreneurs to interact with other people if they were to succeed. Building social network, for instance, enables the entrepreneurs to obtain resources, information and business partners which inadvertently minimize the risk of failures in business.

Zakat institutions must provide vital information on various new industries as well as current and new business opportunities to potential entrepreneurs, particularly the hardcore poor. Apart from imparting information and promoting opportunities, the institutions should also make available catalogues on raw material or ready products, estimated costs for various types of industries, and information on departments or relevant technical person(s) in charge that the potential entrepreneurs could contact. Relevant trainings with related government agencies, and building social network and concepts that are needed by the entrepreneurs could motivate them further to improve their lives.

Continuous monitoring

Apart from the above mechanisms, zakat institutions must also ensure that individuals adhere to Islamic moral values either through education or compulsion, should the need arise. Good marketing environment, better guidelines and regulations together with indirect intervention in manufacturing and capital provision could also boost development and ensure social justice (Muhammad Nejatullah Siddiqi, 1981). Entrepreneurial activities that include capital acquisition, product manufacturing, sales and marketing activities need to be monitored closely to ensure that they do not mix with syubhah elements that are forbidden in Islam.

In this context, Saidina 'Ali, one of the Caliphs, was recorded as commending his governors to practice useful schemes, specifically where traders and industrial players are concerned and assist them with good advice. During Saidina Ali's administration period, some of the traders and industrial players lived in the town areas while the rest of them, who were equipped with their own skills and worked as daily laborers, moved from one place to another. The Caliph advised his governors to pay them a visit, initiate personal contacts with these people and talk to them about their problems. However, most of them were greedy and deceitful (Shafie Hj. Mohd. Salleh & Mohd. Affandi Hassan, 1990).

The zakat institutions in this context do not necessarily have to involve themselves directly with each individual. Rather, the institutions should focus on motivating, aiding, and regulating individuals' economic behaviour continuously to ensure that the individuals fulfil the objectives agreed by both parties.

Summary

Based on previous discussion, it is clear that the Muslims are obliged to take care of the poor and needy and ensure that their needs are fulfilled. The problems that have persisted in the economic system are not due to lack of sources, but mainly resulted from the personal attitudes and behaviours of those who do not appreciate the blessings that have been given to them. These individuals are not only cruel but they also disobey the rules ordained by Allah S.W.T as the Creator and Owner of this world. There poor people, however, need utilize their talents and skills to strive hard in life. The society and the government are duty-bound to provide the poor people with job opportunities, as well as equip them with tools and related trainings to ensure that they are able to work accordingly. Apart from encouraging them to work and be independent, the zakat institutions also need to offer assistance either financially, physically or mentally to those who need them. At the same time, continuous monitoring and counsel need to be in place to ensure that the business operations run well in tandem with the guidelines set out by the Islamic laws.

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