



THE ROLE OF *ZAKĀT* TOWARDS POVERTY
REDUCTION:
AN ANALYTICAL STUDY FROM THE
CONTEMPORARY *TAFĀSĪR*

BY

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ABSTRACT

The purpose of this study is to provide a general exposition on the concept and management of *zakāt*, in particular applying it to poverty reduction as an important panacea in today's widespread situation of financial calamity. The objectives of this research is to analyze the implication of *zakāt* on poverty reduction as it is an obligatory *ibādah* to perform by every wealthy Muslim. The other objective of this study is to find the theoretical and practical basis of poverty reduction by analyzing the Qur'ānic verses from the opinion of *Mufasssirūn*. Therefore, the researcher attempts to investigate the failure of *zakāt* management and distribution or any other factors that may have caused its inability to realize its objective towards poverty reduction. The main objective of *zakāt* revenue is to fulfil the basic needs, especially to help the poor and the needy, in addition to other generous sources in the society. *Zakāt* giving and its good governance will greatly complement and supplement socio-economic justice leading towards poverty reduction. The collection and distribution of *zakāt* complement the Islamic doctrine of socioeconomic neutrality, which is incorporated in the responsibilities of the authorities who are entrusted to lessen poverty. This refers to ability to fulfil basic needs such as food, shelter, education and health. In Islam, poverty is assumed to have been eradicated when the basic needs are fulfilled and minimum level of living for everyone has been satisfied. Thus, to eradicate poverty is to satisfy the basic needs of life which are relative in nature. The outcomes of this research is that the *Zakāt* can be added to consumption demand in the economy by redistributing income from the rich to the poor. It can also be encouraged investment by checking the tendency to hoard idle money, and adding to the production of goods and services of common use for the poor. Thus, *Zakāt* financed projects in the fields of education, medical care and social welfare will increase the productivity of the poor. The methods of data collection involved library research through reading and content analysis of primary and secondary sources. The process of poverty reduction has been discussed in the Qur'ān and *Sunnah* in different ways.

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 المعيشة 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.

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Dedicated to my loving parents

Who have taken great pains to see me prosper in life...

To my wife and siblings whose endless support and encouragement

motivates me...

And to my teachers who have inspired and guided me...

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

The philosophy underpinning the teaching of Islam is to promote harmonious living among members of a society. Hence, sustaining or surviving in the real world is through fulfilling the needs of humans. Islam encourages the act of giving assistance to one who is in dire need to survive. The role of *zakāt* here is paramount in fulfilling such needs. Islam has acknowledged that the diverse economic conditions of human beings will sometimes make man disobey their limits of natural sentiments e.g., a person who kills his children due to economic crisis and poverty, totally discarding parental affection.¹

Poverty is a threat to any nation, threatening its freedom and sovereignty. A nation may not pay any heed to removing the suffering or needs of the poor who are members of the same nation.² For a nation to generate its population, preserving a happy family unit is important as it will help the nation to develop. Sometimes, persevering such a scenario will be difficult as some people may face poverty and hunger. This belief is further supported by the Qur'ān.

Allah s.w.t. says:

﴿وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ ۗ نَحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ ۚ إِنَّ قَتْلَهُمْ كَانَ خِطْئًا كَبِيرًا﴾

“Kill not your children for fear of want: We shall provide sustenance for them as well as for you. Verily the killing of them is a great sin”.

¹ Yusūf Al-Qarḍāwī, *Economic Security in Islam*, (translated by Muhammad Iqbal Siddiqi), (New Delhi: Islamic Book Service, 2006), 12

² Yusūf Al-Qarḍāwī, Yusūf, *Poverty and it's Solution in Islam*, (translated by Aurang Zeb Azmi), (New Delhi: Adam Publishers & Distributers, 2004), 31

Hence, the Qur'ānic concepts of wealth distribution and prevention of wealth absorption are structured upon religious and theological principles as below:

1. Allah s.w.t. is the Creator, the *Rabb*, the Owner of the universe and whatever exists.
2. Man is created to be His *khalīfah*, entrusted to reconstruct the earth and create prosperity that benefits all on the basis of justice and knowledge.

Zakāt is one of the five pillars of Islam, and as such it is the giving of 2.5% of one's possessions (surplus wealth) to the poor and the needy which will ultimately reduce or remove their misery. This is in line with the teaching of Islam whereby alms giving is encouraged. It is the duty of an Islamic community not just to collect *zakāt* but to fairly distribute it as well.³

1.2 SIGNIFICANCE OF THE STUDY

This is an exploratory research on *zakāt* management and its contributions to poverty reduction. There is a need of extensive study on *zakāt* management system towards poverty reduction. Thus, this study partially attempts to fill the gap and analyse as objectively as possible the problems of the management of *zakāt* and the distribution of *zakāt* for poverty reduction purposes. The Qur'ān emphasises on the economic significance of *zakāt* which is not only one of the pillar of Islam but a basis for the economic system in Islam. *Zakāt* is an institution that works to ensure the fair distribution of wealth and establishes a social security system in a society. The Qur'ān specifies eight categories (*aṣṇāf*) of people who can benefit from *zakāt* revenues and each of them gain some social advantages from it. Thus, there is need for *zakāt* to be examined in regards to its social and economic effects on society and in the

³ Sabahuddin Azmi, *Islamic Economics, Public Finance in Early Islamic Thought*, (New Delhi: Goodword Books, 2004), 62

eradication of poverty. The aims of giving *zakāt* is to reduce poverty which is clearly mentioned in many verses in the Qur’ān as well as Prophetic *hadīth*.⁴ Giving *zakāt* creates the sense of justice and self-sacrificed in a society, and it is a duty of the rich people to the poor, needy and weak members of a society. *Zakāt* is the means by which this duty is discharged and its discharge is one of the inalienable duties of all believers, specifically those who are wealthy. It demonstrates the integration of all aspects of Islam into the life of the community. Islam is always concerned about the indigent people and it is part of the Muslim life to care for the poor and the needy.⁵

1.3 STATEMENT OF PROBLEM

This study attempts to unfold the issue of *zakāt* management towards poverty reduction by analysing the Qur’ānic *tafsīr* in terms of *zakāt* collection and distribution. It is a known fact that *zakāt* is collected as state revenue for sustainable development and improvement with regards to the standard of living; namely of the poor. This is supported by Beik, who says, “the proper management of *zakāt* proceeds can conceivably serve as an economic tool for stability as well as a measure to counter cyclical changes in economic growth. It is maintained that *zakāt* proceeds have a multiplier effect on the national economy if they are productively invested. *Zakāt* is seen to have a positive role not only in the fair reallocation of scarce economic resources, but also in the redistribution of income in favour of the poor and the disadvantaged”.⁶

⁴ Muhammad Muslehuddin, *Economics and Islam*, (Lahore: Islamic Publications Limited, 1974), 79

⁵ Yusuf al-Qardawī, *Fiqh al-Zakat*, Translated by Monzer Kahf, (London: Dar al-Taqwa Ltd, 1999), xiii

⁶ Irfan Syauqi Beik, *Economic Role of Zakat in Reducing Poverty and Income Inequality*, (Germany: LAMBERT Academic Publishing 2013), 33

One of the main objectives of *zakāt* is to ensure fair distribution of wealth, reduce poverty and ensure that the wealth would not be concentrated in the hands of the few among the rich. However, the utilizing of *zakāt* on society is not reflected in reality. The poor remain poor and the number of people who live under poverty line has increased from time to time. The question is that despite the collection of *zakāt* and its distribution, the problem of poverty remains at large.

Zakāt revenue is to be distributed to eight eligible *asnāf* with similar percentages. If one *asnāf* is missing, a percentage of the revenue remains idle and unutilised. The question is what should be done to this unutilised *zakāt* revenue. Out of the eight *asnāf* eligible for *zakāt* distribution, two of them have remained in existence since time immorial; the poor or very poor and the destitute (*masakīn* and *fuqarā*). How would *zakāt* be able to reduce their poverty? Thus, this research is conducted in order to investigate the main factors for this reality.

1.4 RESEARCH QUESTIONS

1. What is the meaning of *zakāt*, its obligation and objectives as reflected in the Qur'ān?
2. What is poverty and its criteria according to the Qur'ān?
3. How can *zakāt* distribution be an effective instrument towards poverty reduction?
4. Can unutilized *zakāt* revenue be distributed towards poverty reduction?

1.5 RESEARCH OBJECTIVES

1. To analyze the meaning of *zakāt*, its obligation and objectives as reflected in the Qur'ān.
2. To investigate poverty and its criteria according to the Qur'ān.

3. To examine how *zakāt* distribution can be an effective instrument towards poverty reduction.
4. To study how unutilized *zakāt* revenue can be distributed towards poverty reduction.

1.6 LITERATURE REVIEW

Zakāt is one of the basic principles of Islamic economic system in line with Islamic teaching for the economic well-being of a Muslim society. According to Chapra,⁷ *zakāt* teaches the equitable distribution of earning and establishment of a community with social justice, equity and mutual respect. Sadeq⁸ mentions that *zakāt* is one of the five pillars of Islam with important socio-economic implications, which has to be administered by the state. The Islamic resurgence in the present world has led to its institutionalized administration in some of the Muslim countries which has, however, raised some issues. As the injunction of *ṣalah* is frequently followed with *zakāt* in the Qur'ān. Muslim scholars have also started studying the institution in terms of its economic dimensions, *fiqhi* issues and problems related to its administration in the contemporary environment. This is an institution which was effectively introduced during the golden era of Islamic history.

Abdur Rahman⁹ stresses on the objectives and significance of *zakāt* which are the most effective measures to improve the economic condition of the destitute. The primary objective of *zakāt* is religious and spiritual well-being but the social and economic aspects are subservient to it. Its social significance is that it awakens in the

⁷ M. Umar Chapra, *The Islamic Welfare State and Its Role in the Economy*, (London: The Islamic Foundation, 1979).

⁸ Sadeq, Abu Al- Hasan, *A Survey of the Institution of Zakāt: Issues, Theories and Administration*, (Jeddah: Islamic Development Bank, 1994).

⁹ Shad, Abdur Rahman, *Zakāt and Ushr*, (Lahore: Kazi Publications, 1986).

man the sense of fraternity with regards to the poor members of society and stirs his moral conscience to sacrifice for their sake. On the other hand, from the economic point of view, it discourages hoarding and concentration of wealth and keeps a steady and constant flow from the rich to the poor.

The perspective of the economic aspect being one of the key factors to reduce poverty, as further supported by Qaradawī¹⁰ has favoured *zakāt* with the basic principles of the economic system of Islam in light of the Qur'ān and the *Sunnah*. It also offers a comparative study of the economic systems functioning under the three ideologies: communism, capitalism and Islam, contrasting them objectively and establishing the superiority of the last ideology with convincing arguments. Subsequently, Ibrahim¹¹ mentions the adoption of *zakāt* system in economics and social life that incorporates both the physical and spiritual aspects of humanity. It is a tool for poverty reduction and improving social relations in community.

However, Akram¹² has a different view in which the contemporary economic systems have failed to solve the economic problems of mankind. The failure of socialism is too obvious for any documentation. The track record of capitalism is far from being promising. Although a small minority has achieved unprecedentedly high material standards of living, the vast majority lives under conditions of miserable poverty, including problems of unemployment, inflation, poverty amidst affluence, unequal distribution of wealth, frequent bouts of business recession.

¹⁰ Yusūf al-Qarḏāwī, *Economic Security in Islam*, (Lahore: Kazi Publication, 1981).

¹¹ Abu Shah Ibrahim, *Islam, democracy and good governance: the Malaysian experience: essays in honour of Tun Dr. Mahathir Mohamad*, (Malaysia: Pusat Penerbitan Universiti, Universiti Teknologi MARA, 2004).

¹² Muhammad Akram Khan, *An Introduction to Islamic Economics*, (New Delhi: Kitab Bhavan, 1999).

A positive belief on the management and administration of *zakāt* comes from Afzal,¹³ who emphasises that *zakāt* must be organized and administered as was practised during the time of the Prophet s.a.w.s. The individual *zakāt* contributor does not always reach people in outlying regions or those who are really in need. The most important requirement from those who are committed to maintaining this principle of *zakāt* is sincerity of purpose. With sincere efforts and dedication, the task will not be very difficult.

Raquibuz Zaman¹⁴ indicates a genuine concern over the need for and the proper implementation of *zakāt* with the feeling that the wide differences existing between the rich and the poor in countries where Muslims are in the majority, could be narrowed. Consequently, the resentment that has built up among those who are poor against the rich would wane off, allowing the countries to realize their full economic potentials. By doing so, one need not have to worry about uprisings among the poor and against the rich. By practising the Islamic system of giving *zakāt*, it would minimize the clashes between the rich and poor. Thus, by giving *zakāt* it would increase their efforts to improve the happiness of the masses.

To embody *zakāt* as a unique institution of Islamic economy and to transform it into an effective socio-economic discipline as presented by Yasin Ibrahim.¹⁵ It dispels the doubts and suspicions in the mind of hostile critics, whose first goal is to convince others that Islam is a mere emotional belief cut off from the actual domain of human life. He adds that *zakāt* and *ṣadaqah* in Islam are not voluntary acts of charity whereby a rich person gives to the poor out of his generosity, but it is an obligatory act which

¹³ Sayed Afzal Peerzade, *Reading in Islamic Fiscal Policy*. (Delhi: Adam Publishers & Distributors, 1996).

¹⁴ M. Raquibuz Zaman, *Some Aspects of the Economic of Zakah*, (New York: Cornell University, 1980).

¹⁵ Yasīn Ibrāhīm Sheikh, *Zakāt, the Third Pillar of Islam*, (Beirūt: Dār Ibn Kathīr, 1994).

every Muslim is enjoined to perform. This idea is an appeal to put *zakāt*, which is the most essential fundamental of the economic system of Islam, into effect.

However, good governance is very important for *zakāt* management to reduce poverty. It must be applied in collecting *zakāt*, including its management and distributions. Abdullah¹⁶ emphasises the essence of Qur'ānic guidance on good governance by understanding the concept of *amanah* (trust) and *'adalah* (justice) within the framework of the Islamic worldview. The concepts of *amanah* and *'adalah* (justice) provide a framework for the main practical concepts (i.e., *sharī'ah* and *shūra*) of good governance in the Qur'ān. The principles behind the *sharī'ah* and *shūra* are open to human understanding based on reason.

Zakāt according to the Qur'ān and *Sunnah*, is studied comprehensively based on modern perspective by Zulfiqar.¹⁷ It consists of all the main issues on *zakāt*. The main objective is to explain the role of *zakāt* based on authentic references, but he has not explained the role of *zakāt* in poverty reduction. Perhaps, further study on *zakāt* towards poverty reduction should be carried out in relation to *tafasīr*.

¹⁶ Abdullah Al-Ahsan & Stephen B. Young, *Guidance for Good Governance, Explorations in Qur'anic, Scientific and Cross-cultural Approaches*, (Kuala Lumpur: International Islamic University Malaysia and

Caux Round Table, 2008).

¹⁷ Muhammad Zulfiqar, *Zakah According to the Quran & Sunnah, A Comprehensive Study of Zakah in Modern Perspective*, (Riyadh: Maktaba Darussalam, 2011).

1.7 RESEARCH METHODOLOGY

The following methods are applied in this research.

Analytical and Investigation

This research refers to Qur'ānic verses related to *zakāt* to identify their interpretations by contemporary scholars. The traditional approach of *tafsīr* is then applied in order to determine which scholarly interpretations are more relevant in reaching its objectives towards poverty reduction.

This research also investigates the effectiveness of traditional *tafasīr* methodology because it did not disclose the ultimate objectives of *zakāt*. Such a *tafsīr* that relied upon narrations of the Prophet's *hadīth* and practice of the *ṣahabah* has proven *zakāt* and its distribution as effective financial instrument or assistance to the poor and those living under poverty line. It is time for scholars to consider rationally the application of *tafsīr* by discovering the importance of *tafsīr fī al-riwayah*.

1.8 CHAPTER OUTLINE

The following are covered in the chapters of this thesis:

Chapter One: Introduction

Chapter Two: *Zakāt*; its obligation, distribution and objectives in the Qur'ān

Chapter Three: *Zakāt* as an instrument of poverty reduction from contemporary *tafasīr*

Chapter Four: The practice of good governance in *zakāt* management towards poverty reduction

Chapter Five: Conclusion and recommendations

Bibliography

CHAPTER TWO

ZAKĀT IN THE QUR'ĀN: ITS MEANING, OBLIGATIONS AND OBJECTIVES

2.1 INTRODUCTION

The primary goal of this chapter is to elaborate on the management of *zakāt*, its distribution and objectives in poverty reduction. This chapter explains the obligations and objectives of *zakāt* as mentioned in the Qur'ān, thus, leading us to understand the role of *zakāt*. The views of *mufasssirūn* and Islamic scholars who have written extensively on this issue with comparison to what other scholars from other Islamic sciences have said on this issue are further dealt with in this chapter. Consequently, this chapter sheds some light on the concept and practice of *zakāt* from the perspective of recent scholarly works based on Qur'ānic and *Sunnah* studies, supported by some insights and findings from Islamic literature. Since *zakāt* is a religious obligation, the views of Qur'ānic and *Sunnah* scholars on its clarification and definition are further discussed and refined, finally, relating it to contemporary financial challenges leading towards poverty reduction.¹⁸

Sharī'ah financial transactions can be defined as the outcomes or overall goals and meaning that the *Sharī'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

¹⁸ Mohamad Nazirwan, *The Dynamic Role and Performance of Baitul Maal Wat Tamwil: Islamic Community-Based Microfinance in Central Java*, Ph.D. Thesis, (Victoria University, 2015), 24

and principles, *Shari'ah* has employed explicit objectives as depicted in some verses of the Qur'ān and in tangent with the *Sunnah* of the Prophet s.a.w.s.¹⁹

Therefore, *zakāt* is a financial application and it is a mandatory act for all Muslims.²⁰ Similarly, it is a religious obligation for rich Muslims to accept and a teaching of the Qur'ānic to follow which stresses that one should provide *zakāt* to human beings who are in dire financial need.²¹ 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 by Naqwī,²² *zakāt* is an influential feature, materially and spiritually.²³ It means *zakāt* has important effect of material and financial issues in life.

2.2 POSITION OF ZAKĀT IN THE QUR'ĀN

The Qur'ān gives very high emphasis on the importance of *zakāt*. The commandment to pay *zakāt* is mentioned more than a hundred times in the Qur'ān. *Zakāt* is one of the basic pillars of Islam and it is mentioned in the Qur'ān similarly to the performing of *ṣolah* every day. The position of *zakāt* in the Qur'ān is to play an important role that bridges between the Creator and creatures. The Qur'ān is the clear guideline for humans to live in this earth and maintain their duties that Allah s.w.t. has ordained. One of the orders of Allah s.w.t. in the Qur'ān is to pay *zakāt* to the poor and needy

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

²⁰ M. Atiqul Haque, *Zakat and Social Security*, (Dhaka: Islamic Foundation Bangladesh, 1984), 3

²¹ Masudul Alam Choudhury, *Contributions to Islamic Economic Theory*, (London: The Macmillan Press Ltd, 1980), 159

²² The act of giving *zakāt* 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.

²³ Sayed Nawab Haider Naqwi, *Ethics and Economics: An Islamic Synthesis*, (UK: The Islamic Foundation, 1981), 164

people who are living under poverty line. Islam always emphasises the personal life as well as communal life. The basic and essential objective of *zakāt* is purification of the soul. Its target is rooting out the lust for wealth from the hearts of believers.²⁴

The proper observation of *zakāt* infuses the awe of Allah s.w.t. in a person's heart and makes one amenable to good deeds. There are a number of salient characteristics that can be discerned from this exposition. Firstly, the *zakāt* is an act of piety through which one demonstrates genuine consideration and concern for the well-being of fellow Muslims, as well as up-keeping the societal bonds between the believers of diverse socio-economic positions. Secondly, *zakāt* promotes a more equitable redistribution of wealth, and fosters a sense of solidarity amongst members of the *ummah*. Islam is a religion and a way of life. It has provided the solution for social injustice and for poverty reduction through the *zakāt* system, along with the explicit injunctions for moral and spiritual refinement.²⁵

Allah s.w.t. says:

﴿إِنَّمَا الْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا بَيْنَ أَخَوَيْكُمْ ۗ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُرْحَمُونَ﴾

“The Believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers; and fear Allah, that ye may receive Mercy”.²⁶

Allah s.w.t. is the Creator of all humans and they are from one single father and mother. Therefore, Islam has given the guidelines for humans to live in the community by helping each other. For example the mechanism of *zakāt* that ensures that the bonds of the community are strong, especially when it comes to tackling the

²⁴ Marghoob A. Quraishi, *The Institution of Zakat and Its Economic Impact on Society*, Proceedings of the Second Harvard University Forum on Islamic Finance: Islamic Finance into the 21st Century Cambridge, Massachusetts, Center for Middle Eastern Studies, (Harvard University, 1999), 79

²⁵ M. Umer Chapra, *Islam and the Economic Challenge*, (United Kingdom: The Islamic Foundation, Markfield Dawah Centre, 2003), 271.

²⁶ The Qur'ān, (*Sūrah al-Hujurāt*, 49:10)