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A REVIEW ON LITERATURES OF ZAKAT BETWEEN 2003-2013

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ABSTRACT

The objective of this article is to analysis the related literatures on zakat between 2003 until 2013. The methodology of this article is through descriptive research based on document-analysis on previous articles and literatures on zakat between 2003 until 2013. Data from each articles related in this field were collected and statistically analyzed using the Statistical Product & Service Solution (SPSS) software. This study looked at several variables which include authorship patterns, number of articles published, research approach, subject and gender of the author. The general finding of this article shows that the zakat issues are among the most discussed issues among the Muslims scholars as well as the economic researchers due to the porpoise of zakat is among the method in reducing and eliminating poverty. Henceforth, this article provides significant suggestions and strategies for the future exploration on zakat.

Keywords: Zakat Literature, Zakat Issues, Poverty

INTRODUCTION

Zakat is one of the five pillars of Islam, which has been made obligatory by Allah to each and every Muslim to carry out. According to the basic principles of zakat, the zakat institution has to be established first within Muslim society in a well-organized way (Al-Habshi, 2005). Zakat is one of the five fundamental obligations of Islam. It is an obligatory form of worship (Ibadah) prescribed by Allah s.w.t. Allah commanded in the Qur'an:

"… so establish Salat and give Zakat, and hold fast to Allah …"

(Al-Qur'an 22:78)

Through this method, Muslims are obligated to pay a certain "tax", called Zakat, on their accumulated wealth. The money collected from this Zakat is to be distributed among eight categories of the zakat beneficiaries. The Qur'an specifies eight categories of the zakat recipients as follows:

"Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer; (Thus it is) ordained by Allah, and Allah is Full of Knowledge and Wisdom." *(Al-Quran,9:60)*

Islam establishes the zakat as a compulsory charity tool that can be used on eight types of group of people (Al-Quran, 9:60). Among eight types of them, five are meant for poverty eradication such as the poor, the needy, the debtors, the slaves (release them from captivity), and the travellers in need. Others are the heads of zakat administrative, 'those whose hearts are made inclined' (to Islam), and in the way of Allah. Although these eight types of people have been mentioned in the Qur'an, but the first priority in the use of zakat funds has to be accorded to the alleviation of poverty through assistance to the poor and the needy (Wan Mohd and Mahadi Mohammad, 2013).

Often, there are various and interesting issues occurred from zakat management, collection, distribution and poverty field which may gain interest from researchers of Islamic scholar as well as economic researcher. These studies not only explore in depth for those issues, but may also allow researchers to suggest solutions and produce new knowledge to solve issues related to zakat. The articles related to those studies were archived in during 2003 until 2013 based on online Google Scholar search on paper and articles, published article from international journal and books from published journal.

LITERATURE REVIEW

Zakat is defined as "that portion of a man's wealth is designated for the poor" (Azeez, 2003). In addition, it is also defined as, "*a compulsory levy imposed on Muslim so as to take surplus money or wealth from the comparatively well-to-do members of the Muslim Society and give it to the destitute and needy*" (Zaim, 1989). Moreover, based on the study being done bay Ahmad (2008), zakat in theory will result in economic prosperity as Zakat is paid from those who have surplus, to the poor. So that, this will improve and enhance the poor's purchasing power which may lead to a higher demand on goods.

Zakat has several meanings according to literary term; it means blessing, growth, development, purity, and neatness. The scholars of Islam (ulama) define Zakat as the part of property with certain requirement that Allah SWT requires to the owner to give to the proper person to have it with certain requirement (Hassan, 2007). According to Qardhawi (1999), which refer to *Lisan al Arab*, the term Zakat is pure, grow, and laudable, this term is used in Al Qur'an and Hadist. On the other hand, according to Mahmud et.al (2008), Zakat has literary meaning as purification (*thaharah*), growth (*mana'*), blessing (*barokah*), and praise (*madh*), in fact Zakat is a Moslem's financial obligation to pay their some net property or agricultural produces, if those properties exceed the nishab limit to certain degree which, it is paid as the part of religion obligation.

The fact that the main objective of zakat is the achievement of socio economic justice is not disputed according to Yusoff (2011) stated that the zakat disbursement has the ability to increase consumption since the marginal propensity to consume of the zakat payer is lower than the zakat recipient, so that increasing the purchasing power parity of the poor. Consequently, in Islam transfer payment, from the wealthy to the poor for the purpose of redistribution of wealth and income in the society has been taking a central principle in building the Ummah (Semerdjian, E. 2010). Furthermore, redistribution concept is also established that the Quran and

the Prophet act (Sunnah) do have overwhelming evidences which indicate that Islamic system do not recognize and like any form of concentration of wealth or income in a few hands (Nurlaelawati, E. 2010).

Zakat distribution in the form of income generation programs has been introduced alongside the other established distributions of living allowance, medical aid, shelter aid and the like (Patmawati, 2008). The introduction of the program which is considered as a gradual shift from consumptive to productive distribution of zakat is mainly due to Muslims' awareness of the need to transform zakat from merely personal piety to an Islamic socio economic system (Iqbal Munawar, 2003). As such, zakat is hoped to play a more significant role in improving the socio economic condition of Muslim communities.

The institutions of zakat are among several instruments instituted by Islam to combat and enhance welfare in the society. Zakat helps to generate a flow of funds and recruit the necessary manpower. The word zakat means growth, cleanness and purity in Arabic (Wan Mohd and Mahadi Mohammad, 2013). The Qur'an mentions the word zakat 30 times and at three places it appears as being commanded by God (Allah s.w.t). The importance of zakat as an obligation on Muslims is also emphasized in many sayings of the Prophet Muhammad (pbuh). The importance of the institution may be established from a saying of the Prophet (pbuh) in which he (pbuh) indicates that refusing to pay it represents a rebellion against the Islamic State (Yusuf Qaradhawi, 2006). Hence, zakat can be considered as an essential form of worship and spiritual purification.

Zakat also play its role as a fiscal mechanism, zakat performs some of the major functions of modern public finance, which deals with social security entitlements, social assistance grants for childcare, food subsidy, education, health care, housing, and public transportation in a welfare state (Yusoff et.al 2012). It separates public welfare expenditures from other budgetary items and puts the burden of meeting the economic welfare needs of the society where it belongs. Unlike tax levied by the government for the services provided to tax payers on a quid pro quo basis, the Qur'an and Sunnah, irrespective of the economic conditions of the society, determine zakat and its heads of expenditure (Nasim Shah Shirazi & Md. Fouad Bin Amin, 2009).

Besides that, zakat creates a balanced growth cycle. When a certain percentage of one's wealth is spent annually over the foregoing eight categories as prescribed in the Qur'an, zakat has a significant economic impact on society (Tarar et.al, 2012). Income support provided to the poor and needy would result in a measured increase of the money supply in the economy causing upward shift in demand for goods and services. To support this upward shift in the demand for basic necessities of life such as food, clothing and shelter, the production facilities would gradually expand and begin to absorb the idle capital. In order to support the increased production, the economy would generate more jobs and new employment opportunities. This added employment in turn would generate more demand for goods and services, more room for additional investments, and finally, the growth cycle based on balance consumption would contribute to a balance economic growth (Muhammad Ridhwan Ab. Aziz, 2012).

METHODOLOGY

This article adopts descriptive analysis based on several literatures on zakat issues for ten years between 2003 and 2013. 108 articles had been gathered based on online Google Scholar search on seminar paper, journal and articles. The review focuses specifically on the articles written in the areas of Zakat. It follows that the articles would be classified into four categories

namely zakat management, zakat collection, zakat distribution and poverty. The classifications are made based on either the content or the abstract of the articles. It is noted that some areas might overlap due to different nature and research interest of the specified journals. Therefore, this review would categorize the article based on these criteria: high frequent mention of key words and also content inclined towards categories zakat management, zakat collection, zakat distribution and poverty.

The descriptive analysis will highlight the general trend of the journal reviewed. The study will also determine the intensity of research undertaken, whether it is research based or library research. The literature works and articles will be analysed to extract information regarding the zakat issues which can be used by students, scholars as well as zakat department in finding solution to this issues.

RESULTS

Number of Publications by Year

There were 108 articles published which were related to zakat from the observed 10 years period. Table 1 presents the distribution of articles by year. It shows that the number of articles published per year varies from 5 to 17, and most articles published in the year 2012. The least article was published during 2010.

Year of Publication	Number of Articles	Percentage (%)
2003	6	6
2004	8	7
2005	9	8
2006	13	12
2007	7	7
2008	6	6
2009	11	10
2010	5	5
2011	10	8
2012	17	16
2013	16	15
Total	**108**	**100**

Table 1. Number of Publications by Year

Research Types of Each Publication

Table 2 shows the types of research used for every article published. According to Uma Sekaran (2013), there are four commonly used types of research; analytical, descriptive, empirical and exploratory research. Analytical research attempts to establish why it is that way or how it came to be. The analytical research usually concerns itself with cause-effect relationships. Descriptive research attempts to determine, describe, or identify what is. The descriptive research uses description, classification, measurement, and comparison to describe what phenomena are. Empirical research methods are a class of research methods in which empirical observations or data are collected in order to answer particular research questions. Exploratory research is made if few or no previous studies exist and predictive research is to

speculate on future possibilities after further analysis of available proof of cause and effect. Most publications contained all of four aforementioned research types. Findings show that the majority of articles (49 articles) are empirical type in nature, followed by analytical, descriptive and exploratory types.

Year of Publication	Research Types				Total
	Analytical	Descriptive	Empirical	Exploratory	
2003	1	2	3	0	6
2004	2	0	4	2	8
2005	2	0	6	1	9
2006	6	4	2	1	13
2007	4	0	3	0	7
2008	2	0	4	0	6
2009	5	1	4	1	11
2010	1	2	2	0	5
2011	4	2	4	0	10
2012	5	1	7	4	17
2013	2	2	10	2	16
Total	**34**	**14**	**49**	**11**	**108**

Table 2. Research Types of Each Publication

Research Approaches of Each Publication

According to Punch (2013), there are three different research approaches; qualitative (subjective approach), quantitative (numerical analysis) and mixed method (combine both approaches). Table 3 shows the methods of research used for every article published within the 10 years period. Most of the articles are mixed methods types by nature, in which we could see that 45 of 108 published articles used mixed methods approach almost in every year except 2003, while 34 articles use the quantitative methods and 29 uses the qualitative methods.

Year of Publication	Research Types			Total
	Qualitative	Quantitative	Mixed	
2003	2	4	0	6
2004	2	3	3	8
2005	2	2	5	9
2006	6	3	4	13
2007	3	1	3	7
2008	2	1	3	6
2009	2	4	5	11
2010	1	2	2	5
2011	2	4	4	10
2012	5	4	8	17
2013	2	6	8	16
Total	**29**	**34**	**45**	**108**

Table 3. Research Approaches of Each Publication

Quantitative List by Subject Area of Articles

Table 4 shows the growth of each subject according to the year of publication and subject involved, although all articles available also concentrate to agricultural subject. It is indicated that articles related to zakat management had been written and published almost every year (with total of 39 articles from the observed period), followed by Zakat and Poverty with 24 published articles, zakat collection and Zakat distribution with 22 published articles.

Subject of Article	Year of Publication											Total
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
Management	4	1	3	10	2	3	4	1	2	5	4	**39**
Collection	1	2	1	1	4	1	3	2	2	2	4	**23**
Distribution	0	2	2	0	0	2	3	1	3	5	4	**22**
Poverty	1	3	3	2	1	1	1	1	3	4	4	**24**
Total	**6**	**8**	**9**	**13**	**7**	**7**	**11**	**5**	**10**	**16**	**16**	**108**

Table 4. Quantitative List by Subject Area of Articles

Genders of Authors and Authorship

There are 53 authors that produced papers and articles related to zakat. From that number, there are 34 single male authors and 10 single female authors who published article about zakat. For articles jointly authored by two individuals, 5 articles were co-authored by all female authors only while the rest are male authors. Further, 18 articles were published by three male co-authored while 3 articles were published by three female co-authored. There are only 4 articles for four male co-authored and 1 article for five female co-authored, while there are 1 article for four male co-authors and two articles for five male co-authors. Overall, male authors exceeded the female author during 2003 until 2013 for zakat article issues.

Gender of Author	Single Author	Two Authors	Three Authors	Four Authors	Five Authors	Total
Single Male	34	0	0	0	0	34
Single Female	10	0	0	0	0	10
More Than One (Female main author)	0	5	3	4	1	13
More Than One (Male main author)	0	30	18	1	2	51
Total	**44**	**35**	**21**	**5**	**3**	**108**

Table 5. Genders of Authors and Authorship

List of the Most Productive Contributor

There are total of 76 authors contributed 108 articles from 2003 to 2013. Based on the Table 6, there are 3 authors which had published 4 articles about zakat, 5 authors had published 3 articles, 13 authors had published 2 articles and 55 authors had published 1 articles.

Authors	Number Of Publication
3	4
5	3
13	2
55	1

Table 6. List of Authors and Number of Contributions

Study Area and Publications by Geographical Affiliation

Table 7 shows the ranked list of publications based on geographical affiliation. The table is divided into two parts - location of conducted study and location of published papers. For the first part, Malaysia is the most studied country, with 47 articles found to perform study in Malaysia, followed by Indonesia (19 articles), Nigeria (13 articles), Bangladesh (11), Pakistan (8), Saudi Arabia (5), Singapore (2) and the rest contributes only 1 article only. For the second part, United Kingdom become the most preferable country to publish articles, with 33 articles found to publish in United Kingdom journals. Next in the highest rank is also Malaysia (20) followed by Indonesia (16 articles), UAE (8 articles), America (6 articles) and the rest are below 5 articles.

Country	Studied area	Publication Area
Malaysia	47	20
Indonesia	19	16
Nigeria	13	5
Bangladesh	11	5
Pakistan	8	4
Saudi Arabia	5	5
Singapore	2	2
America	1	6
Bahrain	1	0
Sudan	1	0
United Kingdom	0	33
UAE	0	8
Others	0	4
Total	**108**	

Table 7. List of Study Area and Publications by Countries Involved

Discussion

Analysis of the articles published related to zakat study for the year 2003 to 2013 has provided the following:

- There are huge of numbers of article based on zakat issues had been published that discussed on various. The peak of publications was in 2012 with 17 articles.
- Most authors prefer to use empirical research method to answer particular issues on zakat in countries or area of study which arise. Descriptive and exploratory method did not gain popularity in most articles within this area.
- Most papers are using mixed method, since the topics involve figure and analysing thought from previous Islamic scholar.
- The highest number of articles covered management subject since it is the pillar for zakat collection and distribution.
- Malaysia had the most studied area in zakat issues while United Kingdom's journal had become the most preferred publication for the authors to publish their journal on zakat.

Results from the analysis had shown that the issue of zakat are being intensively discussed by the Muslims scholar from year to year. We can see that the volume of published article discussing about zakat is increasing throughout the 2003 until 2013 years. Further, raised issue had brought intention among most of the scholar to use empirical method and mixed method to solved issue. Issues are mostly being discussed are related to the management of zakat. It is a crucial area which determine the effectiveness of zakat collection and zakat distribution which achieve the porpoise of zakat in eliminating the poverty among the Muslims

Conclusion

It is very important to Muslims people to have comprehensive knowledge in order to realize the benefits of zakat fund. Islam establishes zakat as a compulsory charity tool that can be used on eight purposes. Among them, five are meant for poverty eradication such as the poor, the needy, the debtors, the slaves (to free them from captivity), and the travellers in need. The effectiveness of helping the poor is depends on the method of distribution and also the purpose of it. This method however need to be strengthened and analysed from time to time so it will serve the purpose to help the poor to have a better life. However, since there are quite few articles published related to this field, it is important to researchers to continue their researches or studies in this field instead. The international journals should promote or suggest authors to study and publish articles related to these study fields, and at the same time, universities should provide enough research grants to support promotions of those fields. It is also suggested that articles related to this field should be made available online via open access system to benefit the usage of internet which allow the journal viewed by researchers by other countries. Zakat distribution has a significant and positive effect towards improving income distribution for the poor and needy. The application of zakat formulation is also an effective tool to reduce the incidence, extent and severity of poverty.

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