

Research Trends on *Zakāh* in Western Literature ⁺

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Abstract

This study explores research trends in Western literature about Zakāh, which is considered to be an equivalent, to a certain degree, to a charity in the Christian tradition. The study is based on a sample of considerable studies in English and French, collected over a period of eighty one years (1934-2015). The preliminary results highlight three important implications. These are: (1) the multiplicity and the diversity of the conceptualization of Zakāh beyond the purely moral, juristic, discursive and literalistic approaches which seem to be dominating research trends in the Arab-Muslim world; (2) the predominance of theoretical studies over applied ones. (3) Zakāh as a valuable resource is perceived; according to some treatises as an instrument of power from the geo-economics view-point.

Keywords: *Zakāh*, Islam, charity, social justice, monotheist religions

JEL Classifications: I30, O23, P47, P51, Z12

KAUJIE Classifications: E1, F1, M83, N4, R2

1. Introduction

In recent years, Islamic Economics literature received a great deal of attention in the academic domain. However, attention and focus have been dominated by issues relating to Islamic finance at the theoretical as well as practical levels. As a

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result, less attention has been given to other aspects of the Islamic economic system. Family¹, *Zakāh* and *Awqāf*² are three important institutions of that system. They have played a pivotal role in the development and evolvement of Muslim societies and communities throughout history and in different places and regions, but they have not received the due consideration they deserve to complement and enhance the role played by operating Islamic financial institutions. However, there are signs that *Zakāh* and other social institutions like *Awqāf* (endowments) are gaining some momentum. For instance the Islamic Research and Training Institute (IRTI); an affiliate of the Islamic Development Group (IDB) produced, this year, the second volume of an annual report series covering the developments, trends, challenges and opportunities surrounding the Islamic social finance in member countries³. Hence, this paper aims at filling a gap in in this domain through the exploration of research trends about *Zakāh*, the third pillar of the Islamic faith, in Non-Muslim literature. The study is based on the analysis of a sample consisting of a considerable number of studies.

The remainder of the paper is structured as follows: section II deals briefly with the concept of *Zakāh*, its importance and dimensions. Section III highlights the importance and aims of the study. Section IV spells out the research methodology and steps. In section V, a historical account of some early studies about the Islamic fiscal system is covered, while section VI has been devoted to results and discussion. Section VII explores the *Zakāh* frequency as a research theme. Last but not the least, section VIII concludes with some remarks and recommendations.

2. *Zakāh*: Concept, Importance and Dimensions

*Zakāh*⁴, or obligatory alms giving (*ṣadaqah*), is the third pillar of Islam; it is among the five basic foundations upon which the Islamic faith rests. It was established in *Makkah*, as a desirable charitable act that Muslims are encouraged to undertake but it was not a mandatory act yet (Qur'ān, 23: 4). After the migration of Prophet Muhammad (PBUH)⁵ with his companions to *Madinah* and the establishment of the first Islamic State, *Zakāh* was institutionalized and decreed as an obligation, (Qur'ān, 9: 103), during the second year of migration. Its importance

¹ For a recent and very interesting treatise of the role of the family in the structure of economic relations in the three major monotheistic religions; see: Delille (2015).

² Endowments.

³ Islamic Research and Training Institute. (2015). Islamic Social Finance Report 1436H (2015).

⁴ The word *Zakāt* literally means growth, increase, and purification.

⁵ Peace Be Upon Him.

can be traced in the two prime sources of Islam, i.e. Qur'ān and *Sunnah*⁶. In many instances in the Qur'ān, *Zakāh* has been paired with the second pillar; the five daily prayers. Moreover, the category of beneficiaries has been spelled out in the Qur'ān clearly and comprehensively (9: 60). Its rates, different forms of assets and wealth that are subject to *Zakāh*, conditions and provisions have also been detailed in the secondary source of Islamic law. As a result, *Zakāh* is neither a tax nor a 'pure' act of ritual that benefits the doer and has no direct impact on people's life. It is, rather, an act of worship that has social, behavioural and economic dimensions. These dimensions affect, among others, the redistribution of wealth and poverty alleviation. For this reason, the concept of *Zakāh* is often regarded as a principle of economic ethics in Islam in the contemporary literature of Islamic finance (Chapellière, 2009; Belabes, 2010; Boşca, 2012; Visser, 2013; Al-Suwailem, 2013; Lelart, 2014). Therefore, *Zakāh* refers to a set of moral, social, economic and political considerations reflecting a specific worldview that regards wealth as mean, not an end, and the fact that true wealth comes from giving initiative more than that of receiving. This calls for reflection to setting priorities by distinguishing between the essential and the superfluous, and more generally between essentials (*dhāruriyat*), needs (*hājīyāt*) and luxuries (*kamāliyyāt*), as it has been mentioned by the classical literature on the teleology of Islamic law (*Maqāşid al-Sharī'ah*).

Due to its multidimensional aspects and fundamental nature as a faith tradition in the context of monotheistic religions (Bremner, 2000; Cascio, 2003; Maréchal, 2004; Samad and Glenn, 2010; Wishart, 2015), *Zakāh* attracted interest from a variety of researchers of different backgrounds. The research trends on *Zakāh* in Western literature are examined and analysed in this paper within the research framework programme which aims to promote interaction, collaboration and exchange between cultures and religions. A broader mutual understanding is needed in order to improve global charity coordination amongst themselves for the good of those most in need (Benedetti, 2006). Hence, there is need to develop a form of collaborative charity or philanthropy for working together towards the greater good of humanity all over the world.

To meet the intended objectives the research addresses the following questions:

- Are the examined literature dominated by theoretical or applied studies? What are the significance and implications of that?
- Do the studies cover modern era or do they cover different stages of Islamic history since the era of Prophethood until the now?

⁶ *Sunnah* means the sayings, acts and approbations of the Prophet Muhammad (PBUH).

- Do the studies cover the Muslim world in its entirety, or focus its attention on rather specific states, regions and/or villages?
- How *Zakāh* is perceived and looked at? Is it a tax? Or an alms-giving similar to some extent to charity?
- What is the nature of the dominant categories of the carried out studies? Were they academic and scientific enquiries? Or were they just mere reports and the like of news coverage and ‘snapshots’?

3. Importance and Aims of the Research

The importance of the study stems from the fact that - in so much as we are aware of - it is the first of its kind in tracing and analysing Western literature relating to *Zakāh*. In so doing the paper aims at meeting the following objectives:

1. Collect the largest possible number of Western studies that have addressed topics related of *Zakāh* in one way or the other. We hope that this exercise will save time, effort and resources to many stakeholders; Islamic economics and finance research centres and institutions, specialized *Zakāh* organizations, and even individuals who cannot access literature in foreign languages; French in particular. Moreover, we anticipate that the collection will form a starting point for accurate and up-to-date databases of *Zakāh* bibliographies.
2. Identify the main research trends covered in these studies for the purpose of determining the reasons behind their elaborations, and the methodologies that they have pursued to meet the planned for goals and syntheses.
3. Explore some possible venues for future research that go beyond the ‘traditional juristic (*Fiqhi*)’ approach pursued in the Arabic literature to consider the socio-economic impact of *Zakāh* in poverty alleviation (Shirazi, 2014), or within the emerging paradigms like the Sharing Economy (Gold, 2004, Stephany, 2015) and Collaborative Economy’ (Rifkin, 2014; Kostakis and Bauwens, 2014) as a result of the development of the digital technologies and new financing methods like microfinance, crowdsourcing, crowdfunding, and peer-to-peer lending. Until recently, the concept of gift offered one of an interesting theoretical framework (Mauss, [1925] 2007; Polanyi, [1944] 2001). From this perspective, the philosophy of *Zakāh* invites to invent economic organizations that derive their vitality from the social contract, and limit the effects of market relations by ensuring solidarity against exclusion. Another theoretical framework can

be based on the comparative study between the fundamentals of an Islamic economic system and the social market economy which presents *Zakāh* as an important ingredient of social safety net (Nienhaus, 2010).

4. Extract some of the cultural, social, economic, and even political, and geo-strategic conditions and circumstances that have played a prominent role in the increase and/or the decline in the interest in topics relating to *Zakāh*.
5. Identify areas that received great deal of attention in these treatises, and by whom? And on what basis?
6. Determine major publication venues; are they academic theses? Or articles and scientific papers? Or books and reports? Or, may be, others?

4. Research Methodology and Data Collection Protocol

To meet the intended objectives, the study utilizes a methodology consisting of collecting, compiling and analysing the Western literature on *Zakāh* in English and French languages from many renowned sources; like the US Congress Library, the British Library, the French National Library and WorldCat, a catalogue of library resources from around the world with more than 332 million bibliographic records that represent more than two billion items held by participating libraries. In addition, we have referred to some bibliographies published by esteemed Islamic Economics Institutions; like the one published by the Islamic Economics Institute; an affiliate of King Abdulaziz University (Islahi, 2005), and IRTI of IBD group (1993). For ease of comparison, the collection of items was restricted to studies in whose titles *Zakāh*, its equivalent (alms giving) has been stated, or which content focuses on *Zakāh*. In this way, they are both verified and verifiable.

The data collection protocol for the study has been based on the following steps:

1. After collecting one hundred twenty five titles, the sample was subjected to a thorough screening, which led finally to fifty nine titles.
2. Verification of names, titles, and year and place of publishing by returning to the original source wherever possible.
3. Consulting web pages and Curriculum Vitae of the authors to determine their scientific background, field of research, institutional and geographical affiliation.

5. Early Western Studies on the Islamic Fiscal System: A Brief History

Islahi (2014: 75-82), pointed out that the exchange of ideas in the economic field between the Muslims and others has been carried out through several

channels: oral transmission, trade and commerce, crusades, travellers and explorers, translation, diplomacy, pilgrimage, monasteries and Cathedral schools and missionaries. Before treating *Zakāh* as a separate subject, Westerners were interested in exploring the Islamic tax system during the period of the first caliphs (Berchem, 1886), in specific periods (Løkkegaard, 1950) or regions (Morimoto, 1981). Most authors have addressed the various components of Islamic fiscal system, which includes: *Zakāh*, *Kharaj* (land tax), *ushr* (trade tax). The first studies were conducted through Ph.D. thesis. Firstly by Max van Berchem through his Ph.D thesis "*La propriété territoriale et l'impôt foncier sous les premiers califes. Etude sur l'impôt du kharag*" (The territorial property and the land tax under the early caliphs: Study of the *Kharaj* tax) that was defended in 1886 at the Faculty of Philosophy of the University of Leipzig, one of the oldest Universities in Germany. The notion of *Zakāh* is defined as a legal donation paid in the form of tax (van Berchem, 1886: 14). It was followed by Nicolas Aghnides Ph.D. thesis entitled "*Mohammedan Theories of Finance*" defended in 1916 at the Faculty of Political Science in Columbia University. *Zakāh* is defined as a tax (Aghnides, 1916: 203-204).

Prior to the aforementioned studies the oldest Western writing that we have been able to trace so far on *Zakāh* appeared in the introduction to the Latin translation of the Holy Qur'ān prepared by the Italian cleric Ludovico Marasio (1612-1700), after his presidency of the Chair on Arabic Language at the University of Sapienza in Roma. The first volume, published in the city of Padua in 1691, contained an introduction of the biography of Prophet Muhammad (PBUH), and a summary of the five pillars of Islam. The second volume published in the same city in 1698 contained the translation of the Holy Qur'ān from Arabic to Latin. The treatise on *Zakāh* came in the first volume as a third pillar (tertium fundamental) of Islam (Marraccio, 1691: 31-34).

In his book "*Invasions des Sarrazins en France*" (The Muslim invasion to France), Joseph Toussaint Renault (1836: 280-281) -the responsible of the Eastern manuscripts in the Royal Library⁷- evokes the subject of *Zakāh* paid by Muslims vis-à-vis the notion of *Jizyah* imposed upon the non-Muslims in Andalusia according to the book "*History of the Conquest of Andalusia*"⁸ by Ibn al-Qutiya (died in 720) which is considered as one of the most important historical sources on the Islamic presence in Spain.

⁷ Currently the National Library of France or the French National Library.

⁸ Manuscript No. 1867 at the National Library of France, see Muhammad Ibn al-Qutiya. *Early Islamic Spain: The History of Ibn Al-Qutiya: A Study of the Unique Arabic Manuscript in the Bibliothèque Nationale de France*, Paris, London: Routledge, 2009.

The “*Grand dictionnaire universel du siècle*” de Larousse (1877: 309) dealt with fiscal aspect of *Zakāh* as one of the public finance resources for the treasury (*Bait-Al-Māl* or the house of money) of the Islamic state in the era of the Caliphs.

In his book “*L’impôt dans les diverses civilisations*” (Tax in different civilizations), Ernest Forney de Valley (1897: 498) dealt with *Zakāh* as a religious charity that provides retribution in the hereafter. But the retribution in the hereafter was not sufficient to ensure the continuity of the Islamic religion. That is why Prophet Muhammad (PBUH) used -according to the author- the booty, which gave his disciples retribution in this life. This conclusion has no scientific underpinning because the *Zakāh* is the main source that provides support for the poor, the needy and the other spelled out categories of beneficiaries in this life, not in the hereafter. This fact is well established about the nature and role of *Zakāh*.

At the end it has to be noted that the first treatise of the subject of *Zakāh* in its own; as far as we are aware of, is the study of the German orientalist; Joseph Schacht (1934: 1202) in the ‘*Encyclopaedia of Islam*’ who defines it as an “*alms tax, one of the principal obligation of Islam*”; before stressing due to the high imposts and taxes currently collected: “*Actual practice differed from the theory of Zakāh in the different Muslim countries*” (Schacht, 1934: 1203). A recent study of IRTI (2014: 42) on the collection of *Zakāh* in five countries (Indonesia, Pakistan, Singapore, Brunei and Malaysia) noted that “*Zakāh can potentially meet the resource gap for poverty alleviation in all the countries under focus. However, the potential remains unrealized as actual Zakāh mobilized falls far short of its potential in most countries*”. Despite the undeniable revival of interest on *Zakāh* in the modern era, it appears that its impact on reducing poverty is hardly noticeable because of the difficulty in estimating *Zakāh*, avoidance and evasion in paying it, and corruption, mismanagement and inefficiency in distributing the proceeds.

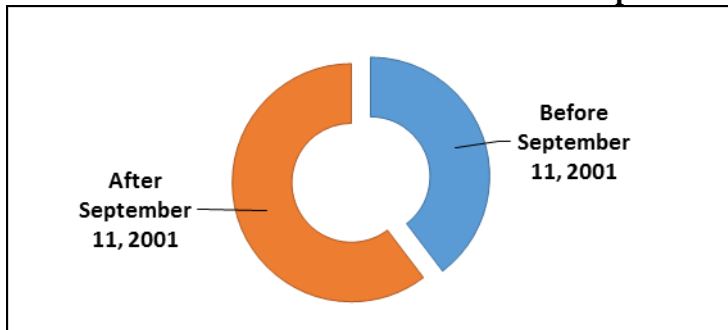
6. Results and Discussion

Based on the sample of the collected studies, the research trends can be examined from different angles and axes. In this occasion, the following five factors have been looked at:

Time factor. Figure (1) shows clearly the impact of the events of September, 11th on the increase in the number of studies related to *Zakāh*. This may be due to the presumption taken by these investigations in liaising *Zakāh* funds to the financing of ‘terrorism’. Indeed this may be the case. For instance, Reddan

(2009:2-3) states “*within current literature, five principal ways have surfaced through which terrorist’s finance their organizations: direct contributions, international donations into charitable foundations, state sponsorship, criminal activities, and the collection of the zakāh*”. And within these five channels “*international donations and zakāh*” have been identified as the two prime sources for charity funds that have been accused of supporting ‘terrorist’ activities.

Figure-1
Distribution of the Studies on *Zakāh* before and after September 11, 2001



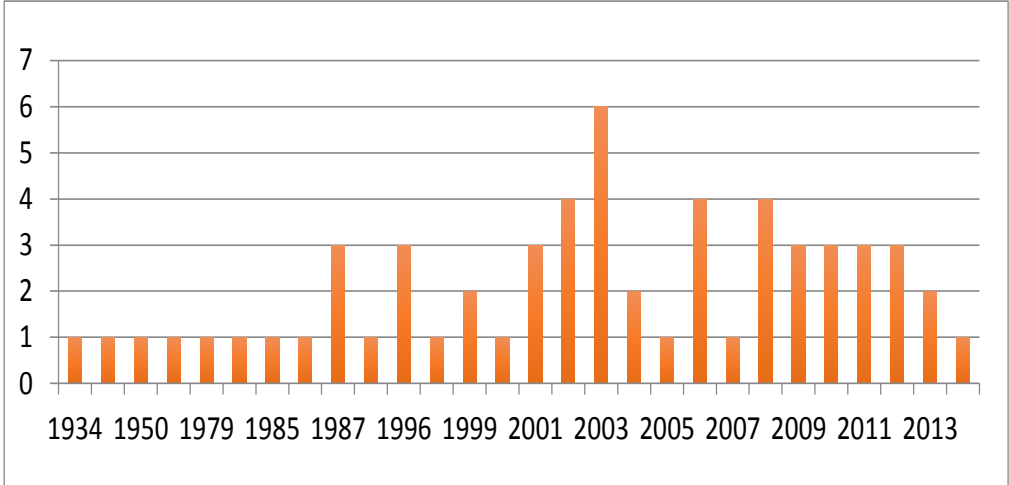
Source: Authors from the sample compiled, see Annex II.

Figure (2), on the other hand, displays the distribution of the surveyed studies over the eighty years span. The display supports the previous findings. It is very apparent that the years after the events of September saw a big increase in number. For instance in the year 2003, the number of studies has increased by 50% from those of 2001, and the rate of the number of studies has gone by three-fold from the less than one study per year over the previous period.

The nature of the studies factor

This factor addresses the following question: are the investigated studies dominated by theoretical or applied essays? Or is it a combination of both? Is there a discrepancy between the two periods; pre and post 9/11? The results indicate a slight dominance of the theoretical treatises. Figure (3) shows that fifty-five per cent studies are theoretical and the rest are applied. Among the factors that may have contributed to this trend is the lack of accurate and up-to-date data that can be relied upon to arrive at grounded scientific results.

Figure-2
Distribution of the Studies over years (1934-2014)



Source: authors from the sample compiled, see Annex II.

Figure-3
The nature of the compiled studies: theoretical versus applied



Source: authors from the sample compiled, see Annex II.

The translation of the word Zakāh

During the compilation of the various forms of writing of the word *Zakāh* (Annex 1), it appeared that the most used translations of the word, as shown in table 1, are:

- ‘Tithe’ (in English) and ‘dîme’ (in French): from old English ‘teogotha tenth’ and old French ‘dixme’. The two terms mean a tenth part of something and appear as a literal translation of the Arabic word ‘*Ushr*’, which is the *Zakāh* of crops from rain.
- ‘Charity’ (in English) and ‘charité’ (in French): the act of giving, for the love of God, to help people who are poor and needy.
- ‘Alms’ or ‘almsgiving’ (in English) and ‘aumône’ (in French): something given freely to relieve the poor and needy.
- ‘Tax’ (in English) and ‘impôt’ (in French): mandatory contribution or compulsory levy.

In the title of their writings (Annex 2), most researchers prefer to use the original term ‘*Zakāh*’ (83%), and then charity (7%), alms and almsgiving (4%), ‘*Ushr* or tithe (2%). It should be noted that the *Zakāh* was used in the Qur’ān and the *Sunnah* through the word *Ṣadaqah* in the sense of compulsory alms, almsgiving or charity. It has however never been used through the word tax. For example, the Qur’ān (9: 60) refers to the verse: “*The Sadaqāt are only for the poor and for the needy*”; and *Sunnah* to the *Hadith* (narration) when Prophet Muhammad (PBHU) sent Mu’adh to Yemen, he said: “*Teach them that Allah has made obligatory for them to pay the Ṣadaqah from their goods and it is to be taken from the wealthy among them and given to the poor*” (Bukhari, 1993, 2: 505). The literal meaning of *Zakāh*, i.e. purifying the wealth for the love of God, shows that it cannot be considered as a tax. Moreover, the word *Zakāh* is mentioned in the Qur’ān twenty-eight times in combination with prayer. In the *Sunnah*, the Prophet –PBHU– said in a sacred narration: “*Allah said: We have descended the goods to accomplish prayer and pay Zakāh*”⁹. This means that the right of creatures, symbolized by *Zakāh*, is intimately related to the right of God, symbolized by prayer (Ibn Qayyim al-Jawziyah, 2009: 314). The use of the word *Zakāh* in its original Arabic form has finally the advantage for most researchers of making a multidimensional conceptualization, in light of advances in social sciences, which is usually not the case of most translated words. They seem keep in mind the well-known proverb: ‘Translating is misinterpreting’. In other words, according to Saussure (1989, 1: 380), there are in each language productive and sterile words, the term *Zakāh* is one of the most productive words of the Arabic language that needs to be treated with caution.

⁹ Reported by Imam Ahmad ibn Hanbal and at-Tabarani, and authenticated by al-Albani (1995, 4: 182-183).

Table-1
The most used translations of the term ‘Zakāh’ in the English and French.

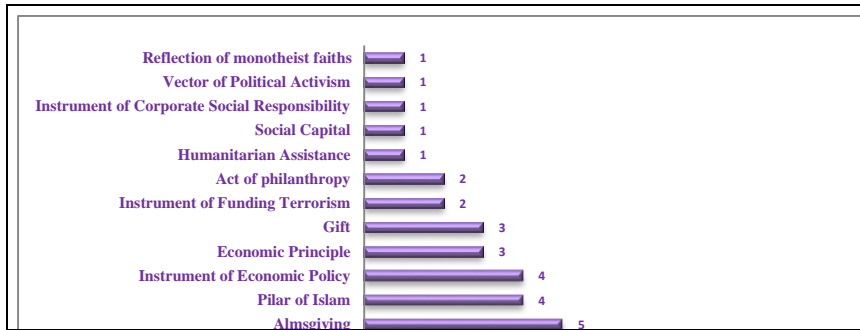
English Translation	First Known Use	French Translation	First Known Use
Tithe	before 12th century	dîme	before 12th century
Alms, Almsgiving	before 12th century	aumône	before 10th century
Charity	before 13th century	charité	before 10th century
Tax	before 14th century	impôt	before 14th century

Variety of conceptualization of the word Zakāh

The figure 4 shows a variety of conceptualization of the notion of *Zakāh*, where it is analyzed, for the most part, as an economic, social, and political fact. From an economic perspective, *Zakāh* is perceived as a religious tax system that encourages the redistribution of wealth to those who are in need. This indicates the role of *Zakāh*, from a social point of view, to promote social justice and the solidarity between rich and poor. At the political level, *Zakāh* is sometimes perceived as a form of political activism which can be exploited to finance terrorism. The study of *Zakāh* as a pillar of Islam is addressed in a comparative legal perspective between certain schools of thought within Islamic jurisprudence.

An in-depth analysis of these conceptualizations, over the past decade in the context of globalization, shows a growing trend to consider the concept of *Zakāh* as an individual act in favor of the social and solidarity economy. This relates, to a certain extent, to the analysis that the religious acts claims to Islam reflect an individual rather than collective affirmation (Roy, 1999; 2002). The practice of *Zakāh* could therefore, in some cases, be a manifestation of a ‘post-islamist’ era, in the sense of the reaffirmation of the religious outside the political project as has been the case for Islamic banking over the last quarter-century (Chapellière, 2009: 306). This opens the way to accord greater weight to perception frameworks of *Zakāh*, its symbolic forms, ethical dimensions and teleological horizons beyond traditional approaches. Among the most recent conceptualizations, one draw to the attention: the *Zakāh* as a social capital, which encourages cooperation, reduces transaction costs and promote a sense of responsibility towards others (Robin and Tlemsani, 2003). Another emerging issue for number of Muslims living in the West is a tax deduction for *Zakāh* payments (Wishart, 2015).

Figure-4
Variety of conceptualization of the notion of *Zakāh*



Source: authors from the sample compiled, see Annex II

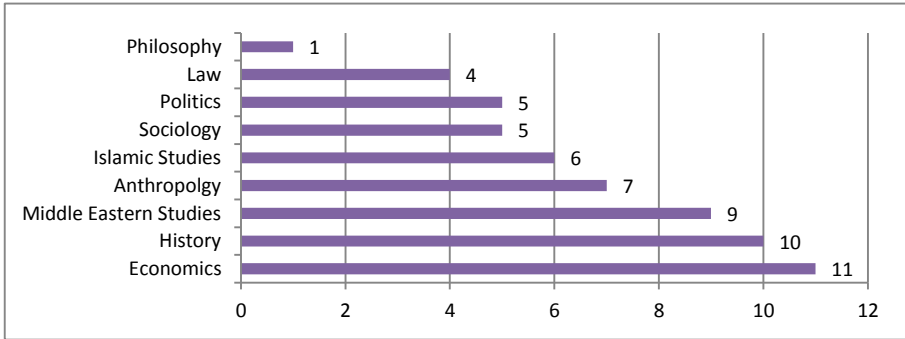
The scientific disciplines, field of specialization of authors and the publishing channel factor

After careful examination of the Curriculum Vitae of the authors, and the channels through which they published their research and studies on the subject of *Zakāh*, we have been able to trace nine areas of specialization as shown in Figure (5) below. It seems, at first glance, that the economic and historical dimensions take the lion's share, but after careful consideration, it is evident that the Middle Eastern and Islamic studies are no less important than the historical and economic areas. It should be noted that Middle Eastern and Islamic may appear to be significantly different from each other, however close examination indicate that this is not the case as both disciplines deal primarily with issues relating to the political and socio-economic reality of the societies and communities in the Muslim and Arab World.

The geographical distribution factor

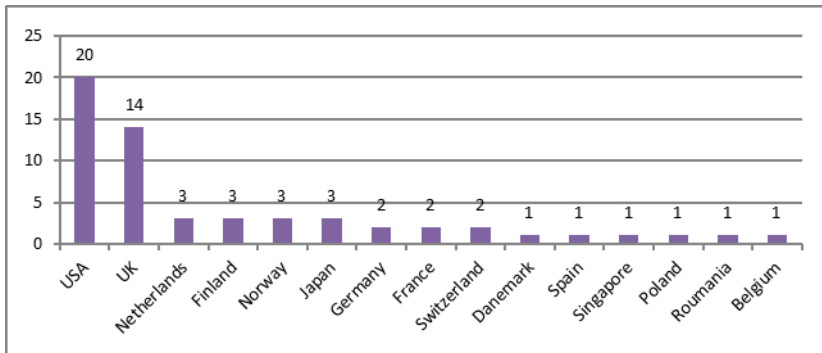
In terms of the distribution of studies over a number of countries, figure (6) displays that both the United States and the United Kingdom topped the list; the contribution of these two countries accounted for about sixty per cent of the total studies. If the status of Britain is justified due to its historical role and ties with the Islamic and Arabic Worlds, the forefront of United States can be explained by the events of 11 September 2001 and their aftermath inflictions and consequences.

Figure-5
Distribution of studies by speciality



Source: authors from the sample compiled, see Annex II.

Figure-6
Distribution of studies by Country



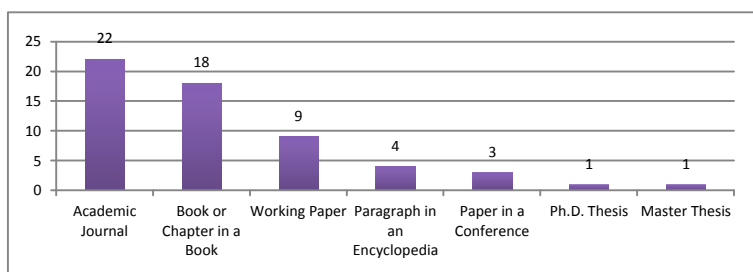
Source: authors from the sample compiled, see Annex II.

The quality of scientific publishing factor

As shown by figure (7), the bulk of the published literature on *Zakāh* is of scientific and academic orientation in the form of journal articles, books, working and conference papers. Taking this result at the face of it may indicate the objectivity in the treatment of issues relating to *Zakāh*. However, this is not the case, as some of the writings are not free of ideological prejudices or prior positions that some authors took. Moreover, most of the writers of these studies do not consult original texts due to language barrier. In this regard, it should be noted

that some authors of early studies referred to original references, and perhaps some of them may have been mastering the Arabic language. For instance, Aghnides (1916), in his Ph.D dissertation, analysed the Word *Zakāh* from the linguistic and Islamic jurisprudence (technical) point of view. Not only that, but he went further by examining close terms to *Zakāh* like *Ṣadaqah* (almsgiving) whether they carry the same meaning or not, because in some passages of the Qur’ān they have been used interchangeably. Aghnides (1916: 203-204) concluded “... every *Zakāh* is also *Ṣadaqah*, only the *Ṣadaqah* which is *farḍ* (obligatory) is *Zakāh*”. Therefore, one might conclude that early studies may have more depth and understanding than contemporary ones. This conclusion has to be treated cautiously, as a comprehensive and through examination of the literature is far from complete at this stage yet.

Figure-7
Distribution of studies according to the quality of scientific publishing.



Source: authors from the sample compiled, see Annex II.

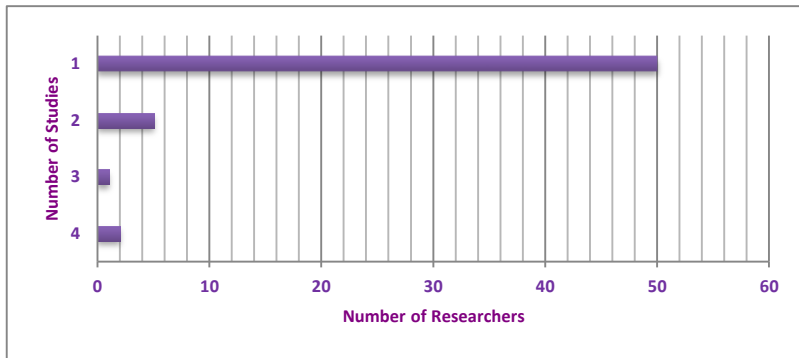
The Zakāh frequency as a research theme

The computation of the *Zakāh*'s frequency as a research topic Figure (8) shows that it is not a priority research topic. Among the researchers retained in the database, only two published four studies on *Zakāh* (3%), one researcher three studies (2%), five researchers two studies (9%) and the rest only one study (86%). This reveals a lack of specialists on *Zakāh* by Non-Muslims and the necessity to train researchers specialized in the field, in particular through the organization of workshops to improving the awareness of researchers on the multiple facets of the notion of *Zakāh* and its socio-economic dimensions¹⁰, the supervising of Master dissertations and Ph.D. thesis on *Zakāh*, and the launching of a multi-disciplinary

¹⁰ For example, the university of Strasbourg organized a symposium on 'Zakat and Banking' in 26 May 2012.

journal dedicated to *Zakāh* in three languages (Arabic, English and French) as it is the case of the *Awqāf Journal* published by the Kuwait *Awqāf* Public Foundation. The increase in the number of new researchers would be beneficial by opening new perspectives on research relating to *Zakāh*, empirical studies in particular.

Figure-8
Frequency of studies on *Zakāh* according the number of researchers



Source: authors from the sample compiled, see Annex II.

Relevance of Islamic Economics Concepts and Principles to Nowadays: Malaises of Contemporary Societies and Economic Systems

In the aftermath of the global financial crisis of 2007-2008 many Muslims and Non-Muslims alike have shed light on the relevance of Islamic Economics Concepts and principles to the complex issues and problems of contemporary societies and their operating eco-systems. It is not the intention of this section explore, analyse and discuss all issues raised on that literature, the purposes is to highlight few things related to the theme of this paper; *Zakāh*. As has been noted by Jean-Yves Moisseron and Frederic Teulon (2014: 7), some Western economists believe that “*Zakāh may be useful to undeveloped society*”. Based on this idea other authors, including Muslims living in the West, suggest that the exemption limits of *Zakāh* (Khan, 2013: 417), must be adapted to the modern economy. Here, the issue of *Ijtihād* in matters related to *Zakāh* will signify itself. It may be recalled that *Ijtihād* is the exertion of utmost efforts by scholar, or a person who has studied Islam law for a long time and knows a lot about it, to derive the rulings of Shari‘ah in new issues (*nawazil*). It can be performed by a scholar or group of scholars within a committee like International Islamic Fiqh Academy affiliated to the Organization of Islamic Cooperation (OIC) based in Jeddah, and Islamic Fiqh

Council affiliated to the Muslim World League (MWL) based in the Holy City of Makkah.

The *Ijtihād* is needed in some specific and well defined areas like the *Zakāh* of modern forms of wealth such as shares, *ṣukūk* and funds. *Ijtihād* is also needed in the *Zakāh* of debts; an issue engulfing the like of all economic agents and the investments of the funds of *Zakāh*. These are some contemporary issues that have no specific evidence (*dalīl*) from Qur'ān, *Sunnah* and the consensus of the scholars (*Ijmā'*). Therefore, we must stress the fact that one has to be very careful in this delicate area by adopting the appropriate and right tools of *Ijtihād* in accordance to the well-established methodology of Islamic jurisprudence (*Uṣūl Al-Fiqh*) taking into consideration the purposes (*Maqāṣid*) of Sharī'ah and the application of the derived verdicts in the complexities of nowadays societies and systems. It is beyond the limits and scope of this paper to deal appropriately with this delicate area. However, it is important to note that *Ijtihād* is justified by the absence of a clear text that is not the case concerning the conditions of *Zakāh*.

In another expose, three researchers of the World Bank have explored the potential of *Zakāh* as a 'social safety net' in some Middle Eastern and North African countries. Based on the empirical study that they have carried out in Yemen they concluded that "*Zakāh* is an important source of financial support for the poor, it reaches the poor and is used mostly for necessities, and attitudes towards *Zakāh* are generally positive" (65% of the surveyed population completely agree that '*Zakāh* is the best way to fight poverty') (Silva *et al.*, 2012). However, the authors have pointed out to some deficiencies and other important issues like 'the need of other complementary social safety net tools beside *Zakāh*' and the organization of this institution in the examined countries. The issues of *Ijtihād*, the socio-economic impact of *Zakāh* and/or its usefulness as a policy tool in economic downturn are of high importance and relevance to provide some useful insights and to design some important policies that might help societies and communities in reducing the severities of the many illnesses like wealth inequality, poverty and financial 'exclusion' that modern societies suffer from.

7. Concluding Remarks and Recommendations

In the light of the data compiled so far, it appears that Non-Muslims literature has addressed the issue of *Zakāh* for at least the last three centuries. After being approached from an ideological posture as the third pillar of the Islamic religion, the theme was treated academically in the late 19th century as a component of the Islamic fiscal system. Since the early 20th century, the concept of *Zakāh* was

discussed as a separate topic that encompasses several dimensions. In this context, the present paper analyses the research trends on *Zakāh* literature in the Western World during the period of eighty one years (1934-2015) on the basis of a database comprising fifty nine studies. The study concludes the following remarks:

- The multiplicity and the diversity in the conceptualization of *Zakāh* beyond the purely moral and juristic approaches. It encompasses economics, history, Middle Eastern studies, anthropology, sociology, politics and philosophy.
- The predominance of theoretical (56%) in comparison to applied studies (44%). This may be due to the difficulty in obtaining accurate data on *Zakāh*.
- The perception of *Zakāh* as an instrument of power after the events of September 11, 2001. This represents a very significant milestone in the increased interest on *Zakāh* by the association of Islamic charitable organizations to ‘terrorism’. The number of studies increased drastically (40% before, and after 60% after).

In view of these results, the paper recommends the following:

- The need to deconstruct the discourse linking *Zakāh* to terrorism for seizing its assumptions and in view of the difficulty of obtaining detailed data on the payment of *Zakāh* which remains today primarily a private act, particularly in the West where states do not intervene in the collection of *Zakāh*.
- Taking into consideration the different dimensions of *Zakāh* that transcends the prism of the third or non-profit sector in which *Zakāh* is usually confined.
- From an economic perspective, specific researches in the context of post-industrial and digital economy are needed beyond the mercantile, agricultural and industrial approaches dominant in the Arabic literature.
- Exploring the theoretical frameworks that can be used to better approach the concept of *Zakāh* in the Non-Islamic world beyond the belief that human beings are only individual subjects who are by nature selfish, greedy and indifferent to others.
- Making appropriate *Ijtihād* in very specific and well defined areas that have arose due to the developments and complexities of modern societies. Areas that have no specific text (Nass) or evidence (*dalīl*) from Qur’ān, Sunnah and consensus of the scholars (*Ijmā’*).

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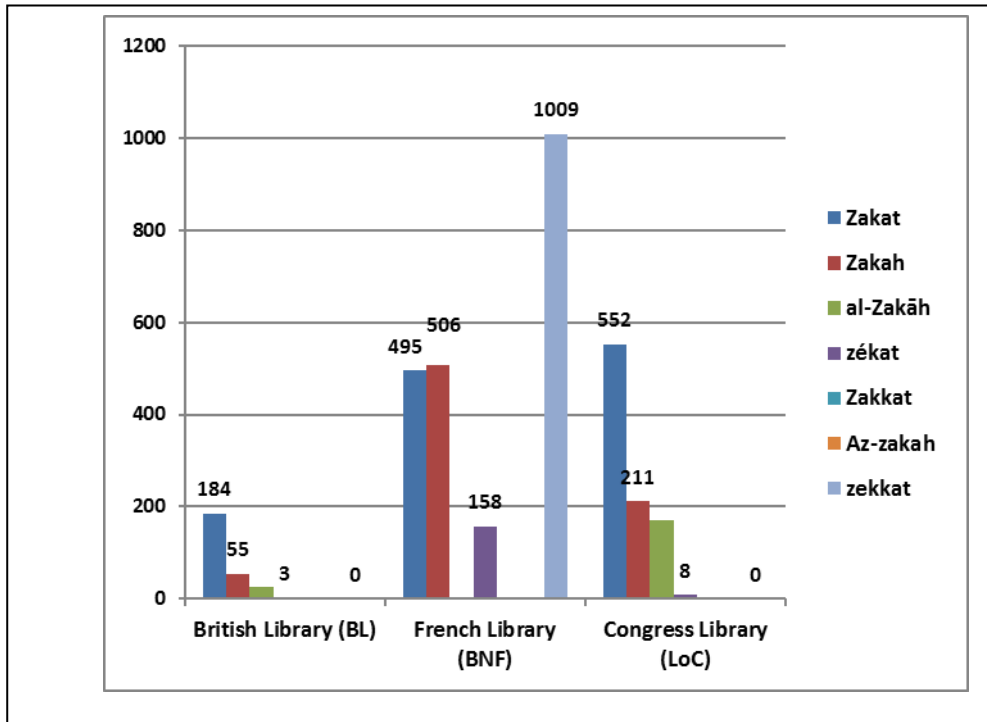
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ANNEX I

Statistics on the writing of the word "Zakāh" in Western literature

This Annex compiles the writing of the word "Zakāh" through the largest public libraries in the world: the Library of Congress in USA, the UK National Library and the French National Library. From the literature that we have been able to consult, we came up with seven different spellings of the word 'Zakāh' in English and French. However, two spellings are commonly used more than the rest. These are: *Zakāh* in English and *Zekkat* in French. This exercise shows one of the difficulties that we have faced in tracing the writings about *Zakāh* in the various library sources.



ANNEX II

The sample of the Western studies compiled to determine the research features and trends

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