

# *Maqāṣid Al-Zakāh* and Poverty Alleviation: A Case Study on the Western Cape Muslims

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## Abstract

This article endeavours to explain how the Muslim practice of *zakāh* (almsgiving) is a viable model for poverty alleviation in the Western Cape. This paper will briefly examine the origin and history of *zakāh*, how it has developed over time, the relevant *Shari'ah* aspects, its rulings, and the spiritual rewards relating to the practice, including those liable to pay and who are eligible to receive *zakāh*. A selection of the organisations in the Western Cape and their principal objectives to alleviate poverty will also be discussed. A holistic view will be presented explaining the epistemology of poverty. The consequences of poverty will be described, and then an assessment of what the State is doing regarding the reduction or alleviation of poverty in South Africa will be undertaken. This paper will also highlight both historical and contemporary views on the issue of *zakāh*. The conclusion provides some solutions, recommendations, and alternatives that could improve Muslim communities socially, economically, and spiritually.

**Keywords:** alleviation, *Maqāṣid al-Shari'ah*, organisations, poverty, *zakāh*.

## 1. Introduction

In examining the economic and social structure of the Western Cape and how it has been affected by poverty, this paper raises the question: what is the most effective and efficient means to alleviate the epidemic of poverty that the Western Cape faces? The objective of this study is not to criticise, search for loopholes in the system, or to point fingers at potential defects, but to critically examine the current system to

ascertain if South Africa is on track and whether the State needs to amend its approach in dealing with the current situation.

*Zakāh*, or almsgiving, is one of the five core pillars of *Islām*<sup>1</sup> and has direct economic implications.<sup>2</sup> It is estimated that approximately one-fifth of the world's population lives on an amount below \$1 a day, and more than two-fifths on \$2 per day (*Population* | *United Nations*, n.d.). A large percentage of these people live in Muslim-majority countries (*Magnitude of Poverty in the Muslim World*, n.d.). Addressing the issue of *zakāh* is therefore very relevant. Traditional institutions<sup>3</sup> have had a tremendous effect on societies in dealing with poverty in the past, thus it is important to see how these policies could be applied in contemporary times to alleviate such pressing demands (Al-Qarḍāwī, 2022).

## 1.1. Rationale and Methodology

The contemporary reality of the growing rate of poverty globally is particularly discernible in the Western Cape of South Africa compared to other provinces. One can noticeably observe the ever-growing gap between the rich and poor, the significant economic imbalance, and declining spirituality. The rich have become richer, and the poor have progressively become poorer (*Why the Rich Become Richer and the Poor Become Poorer*, n.d.).

The information collated in this article was obtained from web pages, articles, and books compiled by some of the organisations that will be discussed. Relevant books or articles written by experts who have delved into this topic include *Al-Qarḍāwī*. The methodology of this study included 40% data collation via relevant websites to attain the

1 *Islām* is built upon five pillars, to bear witness in The Absolute Oneness of The Creator and His messenger, to practice prayer, to give to charity, or *zakāh*, to fast during the month of *Ramaḍān* and to embark on *Hajj* (pilgrimage) at least once in one's lifetime.

2 This is on a small scale in South Africa where only two percent of the country is Muslim, and therefore their charity may only make an impact on a minority. However, this is potentially on a considerably larger scale for *Islām* in general, which is the second largest religion in the world and growing; if all Muslims were to fulfil their duties of charity, then the impact of *zakāh* would become significantly evident.

3 The intent of this statement refers to how *zakāh* was managed in the past, as seen in the time of the second *khaṭīfah* 'Umar as well as the 'Umar 'Abdul 'Aziz. An Egyptian Islamic scholar based in Doha, Qatar, and chairperson of the International Union of Muslim Scholars His book *Fiqh al-Zakāh* is considered by some as the most comprehensive work in the area of *zakāh*. Abul Ala Maududi commented on it as the book of this century in Islamic jurisprudence (*fiqh*).

necessary information. Some of these sites provide statistics relating to the state and conditions of people living in South Africa. Another 40% of the data reviewed was from different articles, journals, dissertations and books about the economic disparities in South Africa. Finally, 20% was derived from speaking to people who shared their sentiments on the topic.

## **1.2. Objectives of this Article, and *Maqāṣid al-Zakāh***

The *maqāṣid* (sing.; objective) of this article is to try to find solutions to the crisis of poverty. The term *maqāṣid* (pl.; objectives) implies finding answers to questions like; why is *zakāh* one of the Islamic principle pillars? What are the physical and spiritual benefits of fasting during the month of *Ramaḍān*? Why is drinking any amount of alcohol *ḥarām* (forbidden) in *Islām*? How can Islamic law contribute to development and civility? Muslims can find answers to these in the wisdom of the underlying rulings in the *Shari'ah*. These *maqāṣid* aim to find suitable, or favourable outcomes, which is the general aim of *Shari'ah*.

Thus, the *maqāṣid* of preserving people's minds and souls explains the strict Islamic ban on alcohol and other intoxicants. "*Maqāṣid* are also the group of divine intents and moral concepts upon which Islamic law is based, such as justice, human dignity, free will, magnanimity, facilitation and social cooperation. They represent the link between Islamic law and today's notions of human rights, development and civility" (Auda, 2016: p. XX).

The *maqāṣid* approach can be referred to as goals awareness, as part of the need to understand the goals of Islamic law. All rulings, as well as legislation, aim to actualise benefits, prevent harm, and free persons from evil or transgression. Ideally, this approach aims to actualise the general goals of happiness and seeks the preservation of law and order (Auda, 2016).

## 2. Literature Review

In general, *zakāh* is a specific proportion of a person's wealth designated for the poor as a God-given right. Additionally, it is also defined as "a compulsory levy imposed on Muslims to take surplus money or wealth from the comparatively wealthy members of the Muslim society and give it to the destitute and needy" (Zaim, S. 1989). Moreover, based on a study by (Ahmad, 1997), *zakāh*, in theory, will eventually result in economic prosperity; *zakāh* is paid from those who have, to those who do not, and is meant to meet the needs of the poor. Thus, if *zakāh* is practiced to its full potential, this will improve and enhance the purchasing power of the poor, which could lead to a higher demand for goods, thus improving the economy.

According to (Metwally, 1983), the main objective of *zakāh* is the achievement of socio-economic justice and is not disputed in Muslim jurisprudence. Metwally also claims that *zakāh* disbursement can increase consumption, since the marginal propensity to consume from the *zakāh* payer is lower than the *zakāh* recipient, by increasing the purchasing power parity of the poor.

The word "*zakāh*" is the infinitive of the verb "*za-ka-wa*", meaning: to grow, increase, purify and praise. When it refers to a person, it means to improve or to become better. Consequently, *zakāh* means blessing, growth, cleanliness and betterment. In the *Sharī'ah*, the word *zakāh* refers to the predetermined share of wealth prescribed by Allāh ﷻ to be distributed among the categories of those entitled to receive it.

*Zakāh* is a divinely ordained institution and is regarded both as a Right of Allāh ﷻ as well as a right of the poor. *Zakāh* is one of the five pillars of *Islām*. It is second only to prayer as an essential article of the faith. *Zakāh* forms an integral and compulsory part of the Islamic way of life. An Islamic government can forcibly oblige payment of *zakāh* from wealthy Muslims who are eligible to pay it (SANZAF, 2011). As per *aḥādīth*, Muḥammad ﷺ has informed the Muslim '*ummah* (nation) upon what *zakāh* should be paid: livestock, fruit, grain and vegetation, gold and silver, and treasure and trade. (*Imām al-Ḥākim, al-Mustadrak*, 1/388)

## 2.1. Conceptualising Poverty

The classical texts of Muslim jurisprudence provide a general meaning of poverty; interpreted as people living with extremely needy conditions. This includes those who have no income at all, or whose earnings are insufficient for meeting their needs. A comprehensive understanding of the latter includes the idea that the impoverished might have an income, but their job is unbecoming. In other circumstances, they might have suitable jobs, yet their income does not suffice to meet their family's needs (*Tānah al-Tālibin*, vol.2, 1300).

Poverty is a multidimensional phenomenon that has various ramifications that have existed throughout human civilization. An omnipresent phenomenon that knows no race, culture, or nation, it can harm and affect anyone. It often includes the deprivation of well-being, which consists of five main aspects, physical weakness, exclusion, isolation, susceptibility, and desperation (Adnan, 2020).

Poverty is generally measured in economic terms based on income and consumption per household. On the other hand, *Islām* defines it as an individual who fails to fulfil one or more of the *Maqāṣid al-Sharī'ah*; piety, physical wellness, knowledge, dignity, and wealth (Adnan, 2020).

## 2.2. The Jurists' View on the Beneficiaries of Zakāh as Mentioned in the Qur'an

The Qur'an mentions eight categories of recipients of *zakāh* as mentioned in *āyah* 60, *Sūrah al-Tawbah*:

*Zakāh* expenditures are only for the poor and for the needy and for those employed to collect [*zakāh*] and for bringing hearts together [for *Islām*] and for freeing captives [or slaves] and for those in debt and for the cause of Allāh ﷻ and for the [stranded] traveller, an obligation [imposed] by Allāh ﷻ. And Allāh ﷻ is All-Knowing and Wise.

These groups are namely: *Al-Fuqarā'* (The poor): A person who is indigent with no fixed income from a *ḥalāl* (pure/permissible) source. This *ḥalāl* income is insufficient for covering their immediate needs. It is also explained as the one who earns an amount of money which only

suffices for a third of what is needed to meet one's immediate needs.<sup>4</sup> *Al-Masākīn* (The needy): is defined as the one who has money (or can acquire it), one who is needy and is able to earn money that suffices for two-thirds of what is sufficient for him to meet his and his family's immediate needs.<sup>5</sup> *Al-Āmilīn* (The *zakāh* collector): Administrators of *zakāh* are anyone employed as a manual worker (labourer, driver, etc.), a supervisor or a scribe. Such administrators are considered '*ummāl*<sup>6</sup> and are entitled to accept *zakāh* funds as payment for services. *Mu'allafah al-Qulūb* (Poor and needy who recently converted to *Islām*): Those who newly embraced *Islām* and whose *īmān* (faith) may be weak and unconsolidated, may be a recipient of *zakāh* to increase their faith. They may be given *zakāh* if the act of *zakāh* will influence the non-believers among the convert's tribe to enter into the fold of *Islām* or to protect the believer against their evil. Also, a Muslim who is steadfast in faith and who needs *zakāh* to protect against the evil of unbelievers under whose laws he or she lives. *Al-Riqāb* (Slaves):<sup>7</sup> This category is no longer relevant as slavery as an accepted practice has been abolished worldwide. *Al-Ghārimīn* (A debtor): Whosoever has *dayn* (debt) and placed himself in a situation to buy what is required to utilise it for permissible purposes for their own *maṣlahah* (interest and benefit) or has purchased something which was not meant to be used for *mubāḥ* (for permissible) purposes but has made *tawbah* (repentance) for putting himself in such debt. *Fi Sabīlilāh* (Those who are away from home in the path of Allāh ﷻ): The *Mujāhid* (the freedom fighter) voluntarily prepares for war in the path of Allāh ﷻ for the sake of *Dīn* (religion). *Mujāhidīn* who do not have at their disposal the specific amount allocated to them at the administrative offices to equip them for war

4 Many people live in this condition in the Western Cape. This could be for many reasons; for instance, it could be due to the absence of job creation, e.g. from the late 90's into the early 2000's, artisans in the building industry were in demand, but more recently their hand work is slowly becoming obsolete, as machinery has been and continues to be developed for fulfilling almost the same objectives, thus largely replacing manual labour. The positive aspect of this is it happened at a tremendously rapid rate; now, more work can be accomplished in less time and more cost efficiently.

5 It is not a coincidence that such a large amount of people falls within this category. This will be discussed under the heading 'Causes of poverty.'

6 It is a common misconception that the '*āmil*' is just a layman. In fact, he is a knowledgeable man who is well grounded in *fiqh* (jurisprudence) of *zakāh* so that he may make the correct choices and judgments regarding different *masā'il* (concerning matters) relating to *zakāh*. *Al-Majmū'*, *Sharḥ al-Mubadhab*, al-Nawawī. Chapter of *zakāh*.

7 Although modern-day slavery persists in isolated cases worldwide, in Muslim jurisprudence it has been abolished and is not considered a socially acceptable practice.

may take from the *zakāh* (or may be given of *zakāh* what is sufficient for them for the duration of their stay at the battlefield. They may receive *zakāh* even if they are wealthy. A *Mujāhid* is also given *zakāh* that will provide necessary provisions, i.e. to provide the fighter with weapons, a means of conveyance and everything concerning warfare. *Ibn al-Sabīl* (The wayfarer: A stranded traveller in need of financial assistance): The wayfarer may be given *zakāh* to reach their destination if their travels are not in any way disobedient or defiant of the *Sharī'ah*.<sup>8</sup>

Those who are not liable to pay or fulfil their duty of *zakāh* are the people who do not fall under categories 1, 2 & 5, and if they do not qualify in respect of *niṣāb* (the minimum amount of cash needed to possess before being compelled to pay *zakāh*). One would generally find these groups of people in underprivileged communities, which are often found in townships in the Western Cape.

## 2.3. The Effects of Poverty

The problem with poverty is the effects it has on society; these effects can be felt at every level of society, from the individual living in poverty to the political leader attempting to provide solutions to it. Poverty impacts every aspect of life. Following are a few of the most significant impacts of poverty:

### 2.3.1. Malnutrition

The most common effect of poverty is malnutrition. Commonly seen in children of poor families. People living in poverty in many cultures have limited access to nutritious foods because these foods are often too expensive. In other contexts, if they have access to these foods, they may still be unable to purchase them. Therefore, a family on a very small budget may be more likely to suffer from malnutrition because of limited access, or because they simply cannot afford enough food to sufficiently meet their needs (Cleveland, n.d.).

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8 Note that the above mentioned categories are extrapolated from *naṣṣ* (Qur'ān & *Sunnah*). We should acknowledge that *fiqh* evolves over time and the need to expound on these categories becomes a necessity. Scholars analysed these categories and concluded in a more inclusive view based upon *wāqī'* (living reality).

### 2.3.2. Health

One of the most severe impacts of poverty is its negative health effects. This includes issues from diseases, life expectancy and the acquisition of medicine. Diseases are very common in poverty-stricken environments because the poor in many contexts lack the resources to maintain healthy living. As noted, many impoverished people are lacking in nutritious food, which can decrease a body's ability to fight off diseases. Sanitary conditions may often be very low, increasing the chance of contracting diseases. "Sometimes these diseases can be minor, but other times they can be life-threatening" (5 Effects of Poverty - Brooke Fitzwilson, n.d.). In many cases, people living in poverty may not be able to afford appropriate medicines to treat illnesses.

### 2.3.3. Education

Education is often affected by poverty. Many people living in poverty may be unable to attend school from a very early age. "Families may not be able to afford the necessary clothing or school supplies" (5 Effects of Poverty - Brooke Fitzwilson, n.d.). Others may not have a way for their children to get to school. Whatever the reason, there is often a correlation between families living in poverty and a lack of education. Without the ability to attend school, many people risk going through life uneducated.

### 2.3.4. Economy

Among the effects of poverty is its impact on state economies. The percentage of people living in poverty generally influences employment rates. Without an education, people may be less likely to find a job that pays sufficient remuneration. Unemployment hinders a country from developing a strong economic system. A high unemployment rate can impede a country from progressing in all aspects.

### 2.3.5. Society

Poverty may also have social effects. Many people living in poverty are also homeless. There is often a connection between poverty and crime. Many people who are unemployed and homeless, may find their minds and hands generally idle, which could result in social unrest, and may in turn lead to increases in crime. Ibn al-Qayyim said, *'The soul if it is not busied with good it*



*will then busy the person with bad*” (*Al-Wābil al-Ṣayb*, 1/111). When people have nothing and no money to buy necessities, they may be forced to turn to theft or prostitution to survive (Cleveland, n.d.).

### 3. Islamic View on Humanity and Poverty

The Islamic view of humanity is unique. It looks at the human being as being the most honourable and noble creation favoured by its Creator, raising the status of humans as mentioned in the Qur’ān:

And surely, We have honoured the children of Ādam, and We carry them in the land and the sea, and We have given them of the good things, and We have made them excel by an appropriate excellence over most of those whom We have created (Qur’ān 17:70).

Poverty is understood in *Islām* as detrimental to the belief system of an individual, dangerous to one’s character, mindset, and affecting families and communities. It is seen as a tribulation: a trial that calls for a solution. This is where the third pillar of *Islām* plays its role, participating in the process to eradicate poverty, treating the wounds in society, and changing the living conditions to something more deserving of a human being. Secondly, to assist them in easing their path to obedience and fulfilling the rights of Allāh ﷻ, it is a goal in *Islām* that people live pure lives free from any vice. Some of those who are afflicted with deprivation may resort to lying and cheating, which, sadly often leads to stealing, and in the process may lead to unwarranted violence.

The causes of poverty have been at a rising level for more than a decade (Africa, 2017). One of these common causes is substance abuse. In the Western Cape alone, this factor was an escalating percentage. People misuse narcotics for a variety of reasons, such as to find solace from their stressful lives, or perhaps they are merely intoxicating themselves to have fun. However, these abuses often lead to economic damage, leading to the loss of jobs and lives, violence, a decline in ethical values, and sometimes even prostitution

There are no simple explanations for, or solutions to the problem of poverty. Although varying theories abound, sociologists will continue to pay attention to this issue in the years to come (*Causes and Effects of Poverty*, 2022).

## **4. The Islamic Perspective on How Poverty is Caused by Various Structural Reasons**

### **4.1. Poverty arose because of the wickedness of humans against nature:**

Evil has appeared in Al-Barr (on land) and Al-Bahr (on sea) because of what the hands of men have earned, He (Allāh ﷻ) may make them taste a part of that which they have done, so that they may return (Qur'an 6:151).

### **4.2. Poverty arises due to the selfish and ignorant nature of the rich:**

And let not those who are stingy with that which Allāh ﷻ has bestowed on them of His bounty think that it is good for them. Nay, it will be worse for them; the things that they were stingy with shall be tied to their necks like a collar on the Day of Resurrection. And Allāh ﷻ is the inheritance of the heavens and the earth, and Allāh ﷻ is Well-Acquainted with all that you do (Qur'an 3:180).

### **4.3. Poverty arises because some people are being arbitrary, exploitative and oppressive towards others, like stealing someone else's property for the sake of vanity (Ahmad, 2010)**

And defraud not people by reducing their things, nor do evil, making corruption and mischief in the land (Qur'an 26:183).

Oh, you who believe! Verily, there are many of the akhbār (rabbis) and the ruhban (monks) who devour the wealth of mankind in falsehood and hinder (them) from the way of Allāh ﷻ. And those who hoard up gold and silver and spend them not in the way of Allāh ﷻ, announce unto them a painful torment (Qur'an 9:34).

#### **4.4. Poverty arises because of the concentration of political power, bureaucracy, and the economy in the hands of a few.**

This is illustrated in the story of Pharaoh, Haman and Korah who were allied in oppressing the people of Egypt in the life of Prophet Musa (Qur'ān 28:188). As such, in *Islām* justice and equality have always been important instruments in fighting poverty (Ahmad, 2010)

Oh, you who believe! Stand out firmly for Allāh ﷻ as just witnesses, and let not the enmity and hatred of others make you avoid justice. Be just, that is nearer to taqwā (God-consciousness), and have taqwā of Allāh ﷻ. Verily, Allāh ﷻ is well-acquainted with what you do (Qur'ān 5:8).

#### **4.5. Poverty caused by natural disasters and wars:**

And there is also a share in this booty for the poor emigrants, who were expelled from their homes and their property, seeking bounties from Allāh ﷻ and (His) good pleasure, and helping Allāh ﷻ and His Messenger. Such are indeed truthful (Qur'ān 59:8).

### **5. Islamic Organisations in Cape Town Combatting Poverty**

There are several organisations in Cape Town striving to combat poverty, namely the South African National *Zakāh* Fund (SANZAF), Islamic Relief, Muslim Hands, Nakhlistān, Gift of the Givers, the *al-Imdād* Foundation, and several smaller organisations. Among these smaller organisations (including mosques and individuals) are the Naqshabandi *ṣūfi tariqah* (gnostic path), the Qādirī Shadhilī *ṣūfi tariqah*, the Chistī *ṣūfi tariqah*, as well as many sports clubs who regularly feed those in need in underprivileged areas. These organizations perform this service for three main reasons: first, to please Allāh ﷻ; charity work is a means of *da'wah* (outreach) and may also boost the self-esteem of the people. Some of the modes of achieving this are by engaging with those receiving charity or feeding those who are afflicted with poverty as ways of combatting this epidemic.

One might question why there are so many organisations, but not much change is witnessed. What are the reasons for an apparent lack of change? Are these organisations effective? Can our *zakāh* truly make a difference? Certainly, on a small scale, lots of qualitative changes have come forth, but are perhaps not substantial enough to be quantifiable. As noted, South African Muslims constitute approximately 2%- 3% of the country's population with a large percentage of them residing in the Western Cape.

5.1. South African National Zakāh Fund (SANZAF) is the largest Muslim non-government organisation (NGO) with a national (as opposed to provincial) presence. SANZAF deals mainly with zakāh receipts and distribution. The 2021/2022 annual report of SANZAF states that it received R122 million in zakāh and a further amount of R52 million in non-zakāh funds.

The strategy and objectives of SANZAF are to change lives and reach out to the destitute and needy, for the pleasure of Allāh ﷻ. Its leadership has dedicated their time over several decades to achieving two important strategic objectives: to build a culture of empowerment and development, and to make the organisation administratively self-sufficient. As for national projects, SANZAF has a programme in place that aims at educational development.

SANZAF's Education Empowerment and Development Programme (SEED) directs its attention at early childhood development, where spending on tertiary education for 2021 was over 30 million Rands and increasing, compared to the previous year benefitting many candidates. Amongst other programmes, they have included investments in agricultural development programmes to create a culture of self-sufficiency. Their regional programmes have wider spectra designed for skills development and empowerment of communities with a concerning emphasis on children, the elderly, and families (*Annual-Financial-Statements-2016*).

5.2. *Nakhlistān* is a Persian word that means "oasis." Like an oasis that provides sustenance in the desert, *Nakhlistān* assists the less fortunate within the communities they serve. Their assistance is manifested in soup kitchens, feeding schemes, *Ramaḍān fītrah* parcels, *Iffār* (breaking of the fast during *Ramaḍān*) to the underprivileged, monthly necessities distributed to needy families, and *Īd al-Fiṭr*, *Īd al-Aḍḥā*, and *Muḥarram* feeding schemes.

They also offer *Janāzah* (burial) services, including establishing *ṣalāh* facilities to ease the funerary process for the people. *Nakhlistān* was founded in 1991 by a group of friends who identified the need within the community. On the eve of *ʿĪd al-Fiṭr* in 1984, they decided to cook two pots of food to be distributed to the poor and needy on the day of *ʿĪd al-Fiṭr*.

Since their establishment, *Nakhlistān* has become a household name in the South African Muslim community, synonymous with caring for the needy and cooking huge pots of food for distribution amongst the less fortunate. In 2021 *Nakhlistān* fed 90 000 needy people. Furthermore, when disaster strikes, whether natural (storms, floods, etc.) or social (xenophobic attacks), *Nakhlistān* responds to the need and assists wherever and whenever needed. *Nakhlistān* is still growing with the community, serving as a trusted and reliable avenue for channelling assistance to those in need.

*Nakhlistān* is an NGO and is solely dependent on donations from the community. It has been through their generosity that *Nakhlistān* has been able to run all these activities (Nakhlistan, n.d.).

5.3. Muslim Hands South Africa is an international aid agency and NGO established in South Africa in 1996. It is affiliated with Muslim Hands established in 1993 in Nottingham (UK) in response to the devastation of the Bosnian war. The organisation grew from a grassroots movement and since its beginning, they have responded to countless emergencies, as well as established long-term projects such as schools, healthcare clinics, and livelihood programmes worldwide. Muslim Hands works in over 50 countries and have field offices in over 30 of these. In 2019, Muslim Hands globally distributed over R460 million in aid.

They have many projects, like the water project. Over 800 000 people die every year due to water-related illnesses, so Muslim Hands provide clean water and dig wells in communities where they are needed. They have established primary and secondary schools for both boys and girls (Horoz, 2015) which serve 850 pupils, 700 of whom are orphans. All the orphans in the schools are part of the Muslim Hands orphan sponsorship scheme. In 2021 Islamic Relief spent 121 million Rands on its programmes and projects (Muslim Hands, 2022).

5.4. Islamic Relief South Africa (IRSA), an independent registered NGO affiliated with Islamic Relief Worldwide (IRW), is the world's largest independent Muslim humanitarian organisation that manages projects worldwide. Islamic Relief South Africa (IRSA) continued its fight to alleviate abject poverty and address socio-economic injustice (Reliefweb, 2016).

5.5. Gift of the Givers is the largest disaster response NGO on the African continent. The organisation was established under the instruction of a *ṣūfi* Shaykh, Muhammed Saffer Effendi al Jerrahi in Istanbul, Turkey in 1992. Gift of the Givers has delivered lifesaving aid in the form of search and rescue teams, medical personnel, medical equipment, medical supplies, medicines, vaccines, anti-malaria medication, high energy and protein supplements, and food and water to millions of people in 42 countries, including South Africa. Over the past 30 years Gift of the Givers has spent approximately R4 billion on its projects.

Originally established as a disaster response agency, the organisation now has 21 categories of projects which include bursaries, agricultural self-sustainability, water provision, counselling and life skills services, entrepreneurship and job creation, the establishment of primary health care clinics and medical support to hospitals, winter warmth and distribution of new clothing and shoes, sports development, feeding schemes and food parcel distribution, household and personal hygiene pack distribution, educational support and toy distribution, provision of housing, care of the physically and mentally challenged, orphans and the elderly among their diverse activities.

Gift of the Givers actively seeks to build bridges between people of different cultures and religions, engendering goodwill, harmonious coexistence, tolerance, and mutual respect in keeping with the divine injunction:

Oh, Mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise each other). Verily the most honoured of you in the sight of Almighty is (he who is) the most righteous of you (Qur'an 49:13).

5.6. The *Al-Imdād* Foundation is a non-profit humanitarian aid relief organisation and NGO registered in South Africa, dedicated to providing humanitarian services in crisis and non-crisis situations to needy orphans, widows and destitute people, irrespective of race, religion, culture, creed, or geographical boundary. The *Al-Imdād* Foundation aspires to excel in humanitarian relief by providing humanitarian services with the highest level of compassion, professionalism, and care under the supervision of a team of professionals from South Africa and abroad (*Al-Imdaad Foundation*, n.d.).

5.7. The *Mustadafin* Foundation, known to be established in 1986 in response to political unrest and violence in Crossroads, Cape Town which had a devastating effect on the local community, particularly women and children. A group of concerned friends started providing services such as accommodation, food and clothing, medical care, and trauma counselling. *Mustadafin* Foundation is a non-profit organisation that works across the Western Cape to uplift destitute communities.

Through education, feeding schemes, health care programmes, youth interventions, and skills development, the organisation empowers impoverished people to strive for self-sufficiency, self-reliance, and independence. They encourage every person to participate in the development of the broader community, standing for dignity for all people. (*Mustadafin* Foundation - ChangeMakersHub) The Foundation feeds 15 000 needy people daily.

5.8. Africa Muslims Agency (AMA). Since January 1987, the Africa Muslims Agency has operated in 29 countries across Africa. A key part of the organisation's mandate is to institutionalise relief work. It assists 1.5 million needy people globally. Some of the situations AMA has responded to include the Somali civil war in the 1990's, crises in Sudan and Kenya, floods in Mozambique, as well as drought-stricken areas. Thousands of mosques have been built and water projects completed in Niger, Mozambique, and Malawi. In South Africa they work to alleviate the challenges that poor people face, focusing on the provision of essentials such as food, toiletries, blankets, sanitary packs, and stationery for school children.

## 6. State efforts for poverty alleviation in South Africa

The Expanded Public Works Programme (EPWP) of the South African government has its origins in the Growth and Development Summit (GDS) of 2003 (Swartland Municipality Expanded Public Works Program Policy). At the Summit, four themes were adopted, one of which was More jobs, better jobs, and decent work for all (EPWP | Department of Public Works). The GDS agreed that public works programmes can provide poverty and income relief through temporary work for the unemployed to carry out socially useful activities (Expanded Public Works Programme, 2018). The EPWP is a key government initiative, which contributes to Governments Policy Priorities in terms of providing uplifting work and sustainable livelihoods, education, health, rural development, food security and land reform, and working to reduce crime and corruption. EPWP subscribes to Outcome 4 which states: “*Decent employment through inclusive economic growth*” (Expanded Public Works Programme, 2018).

The grant system benefits many and includes child support grants, where 11.9 million recipients receive R720 per month for children under 18 years of age. Older person's grants assist 3.1 million people who are above the age of 60; they receive R1,900 per month. Disability grants are given to 1.1 million people between the ages of 18 to 59 who receive R1,900 per month. Grant-in-aid is given to 126,600 recipients who receive R480 per month. Care dependency grants are given to 129 000 recipients who receive 1,500 monthly for a caregiver of a child with a severe permanent disability. Finally, foster child grants are paid to 533 000 people receiving R1,050 per month (Staff, 2017).

All these NGOs are doing admirable work, but the outcomes are not adequate for poor communities in South Africa. Strategies will be mentioned later, but if these organisations were to unite and stand together as one unit, the possibility of eradicating poverty could be raised to a much higher level in Muslim communities. This might seem simple and there are known reasons why they are not united, but unity would undoubtedly have a greater impact on the crisis.

As for government projects, there are some disadvantages. The first is that only participants who have completed high school receive certificates of completion for their work on the project. Secondly, those in training earn a very minimal wage over a period of two years.



## 7. Poverty Eradication Strategies in *Islām*

M. Kabir Hasan stated in his article, that the Islamic approach to eradicating poverty involves three distinct sets of measures: 1. Positive measures, 2. Preventative measures, and 3. Corrective measures (Hassan, 2010).

### 7.1. Positive Measures:

In *Islām* there exist a variety of positive measures in the alleviation of poverty: 1. Income growth, 2. Functional distribution of income, and 3. Equal opportunity.

7.1.1. Income growth: in *Islām* emphasis is placed on cultivating a behavior of moderate consumption at the individual level that ultimately results in essential savings for both the individual and the overall economy. The necessity for *ḥalāl* earning is also emphasised.

The Qur'ān teaches us that: *A person gets what he or she strives for* (Qur'ān 53:39). Earning a *ḥalāl* living is *fard* (obligatory) after obligatory rituals (Al-Bayhaqi and Al-Ṭabarānī). Do not make your hand tied to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and destitute (Qur'ān 17:29).

7.1.2. Functional distribution of income: this implies that equitable distribution of income among all the factors of production in the absence of that which high-income growth alone may not be able to alleviate. Islamic norms ensure that the principle of factor pricing is based on justice and fairness.

The Qur'ān teaches us that: *Allāh ﷻ commands justice and benevolence* (Qur'ān 16:90). Woe to those that deal in fraud; those when they receive from man take full measure, but when they give by measure or weight to others give less than due (Qur'ān 83:1-3).

The Islamic approach recommends measures for an equitable distribution of income across several factors of production, such as profit sharing. *Islām* prohibits *ribā'* (usury) and emphasises the distribution of profits on the basic definition of ratio, rather than a nominal fixed interest among stakeholders (Hassan, 2010).

## 7.2. Preventative Measures:

In an Islamic approach to economics, preventative measures must be taken so that wealth is not concentrated in a specific section of a population, such as 1. Control over ownership, and 2. Prevention of malpractices.

7.2.1. Control of ownership: In *Islām*, ownership of everything belongs to Allāh ﷻ. Humans have secondary ownership as trustees, for utilising resources per the terms and conditions of the trust. In an Islamic economy, resources identified for public use, such as natural resources, cannot be privately owned. Ideally, the state should own such resources so that they are accessible to all sections of the population when necessary. However, *Islām* also allows private ownership in business and industry as long as they are established upon an Islamic ethos.

7.2.2. Prevention of malpractice: in *Islām* malpractices that lead to economic disparity, such as gambling, hoarding, cheating, bribery and interest or *riba'*, are identified and prohibited.

The Qur'ān teaches us: “Oh ye believe! Squander, not your wealth among yourselves wrongfully, except it, be a trade by mutual consent” (Qur'ān 4:29). In modern times, such malpractices take different forms. If all such malpractices, including corporate frauds and other white-collar crimes are prevented, inequality in income distribution could be avoided (Hassan, 2010).

## 7.3. Corrective Measures of Poverty Eradication

The third set of anti-poverty measures are the so-called corrective measures, which foster wealth transfers so that wealth is not concentrated among the wealthy. These are achieved through; 1. Compulsory transfers, 2. Recommended transfers (charity), and 3. State responsibility (enforcement and basic needs).

7.3.1. Compulsory transfer (*zakāh*): in *Islām* *zakāh* is compulsory for all wealthy Muslims. *Zakāh* is a unique instrument for poverty alleviation, wherein wealth is transferred from wealthy people to poor people. Anyone denying the obligation of *zakāh* ceases to be a Muslim. According to the Qur'ān:

*Zakāh* is meant only for the poor and needy, those who collect the tax, those whose hearts are to be won over, for the freeing of human beings from bondage, for the relief of those overwhelmed by debts, for the cause of God, and for the wayfarer: [this is] an ordinance from God-and God is All-Knowing, Wise (Qur'ān 9:60).

7.3.2. Recommended transfers (charity): charity and acts of benevolence are encouraged in *Islām*, rather than mandatory transfers like *zakāh* and *ṣadaqah al-ḥiṭr* (prescribed annual *Ramaḍān* charity).

The Qur'ān teaches us: 1. *And in your wealth, are obligations beyond zakāh.* 2. *In their wealth, there is a known right for those who ask for it and the deprived* (Qur'ān 70:24-25). "Thus, charity and other acts of benevolence are highly recommended" (Waqf, perpetual charity and poverty alleviation - ResearchGate). In the case of strong economic disparity or poverty, such transfers would become obligatory (Hassan, 2010). 3. State responsibility: In the Islamic system, the state is responsible for maintaining a favourable environment for legal business and economic activities. The state should also protect its citizens from malpractices of any form. Finally, the state should enhance the institution of *zakāh* and provide equal opportunities for all.

Although in early Islamic states *zakāh* funds were collected and managed by the state, it has undergone historical challenges after the extinction of those states. After the period of European colonization, a few countries with a Muslim majority population, such as Yemen, Saudi Arabia, Libya, Sudan, Pakistan, and Malaysia opted for mandatory *zakāh* management through the government. Other countries such as Egypt, Jordan, Kuwait, Iran, Bangladesh, Bahrain, and Iraq, formed specialised state institutions where the participation of the public is voluntary.

In most of these countries, the voluntary contribution of *zakāh* from donors to *zakāh* funds is often insignificant because of different reasons, such as: (a) individual *zakāh* donors usually have preferences to whom they should pay *zakāh* - in some cases their close relatives and neighbours; (b) The low credibility of management of funds, often because of government involvement; (c) lack of knowledge regarding the eligibility of recipients (Hassan, 2010).

## 8. How *Zakāh* can Alleviate Poverty and Starvation

Caliph ‘Umar bin ‘Abdul ‘Azīz, the grandson of *Sayyidinā* ‘Umar ibn al-Khaṭṭāb, was a man that changed the Islamic worldview concerning *zakāh*. He is commonly referred to as the fifth rightly guided Caliph, and was known to be a fair, yet strict enforcer of Islamic law, especially relating to *zakāh*. At a time of the inconsistent application of Islamic law, he was a beacon of hope.<sup>9</sup> In *Islām*, the standard *zakāh* due on agricultural products ranges from 5% to 10% of the yield. There is also *zakāh* due to various types of livestock, such as sheep, cattle, and camels. Imagine if 5%-10% of all agricultural production in the world, plus the required amounts of livestock were distributed among the starving people of this world. The problem of poverty might be solved immediately. In today’s systems, some nations intentionally dispose of a part of their agricultural production to maintain higher prices for their produce. It is easy to see the difference between the system driven by human greed, and the *zakāh* system which was imposed by Allāh ﷻ.

Consider the *zakāh* due on savings. *Zakāh* is due at 2.5% on money that has been in one’s possession for over a year. Also consider this simple fact: *Forbes* Magazine reported that in 2021, there were 2,755 billionaires worldwide, with a combined net worth of \$13.1 trillion (Dolan, 2021). If in 2021 these billionaires worldwide paid *zakāh*, we would have had \$327 billion distributed among the poor annually.

*Zakāh* resources should not only be distributed for immediate relief to the poor. These can also be given in the form of small business loans. For example, poor farmers can be given loans or grants from *zakāh* funds to enable them to purchase the equipment and materials they need to lift them out of poverty; this is already widely practiced by many Muslim charitable organisations. The same can be done for small business owners, or for the poor to set up small workshops or factories to lift them out of poverty once and for all. Within a few years, poverty could be eliminated or at least greatly reduced if this

<sup>9</sup> *Zakāh* overflow occurred during the reign of Caliph ‘Umar ibn ‘Abdul ‘Azīz. It was said that most people were not eligible to be recipients of *zakāh*. Yahya ibn Sa’id, who was a governor at the time, said: “I was sent by ‘Umar ibn ‘Abdul ‘Azīz to collect *zakāh* from Africa. After collecting it, I intended to give it to the poor people. However, I did not find one. ‘Umar ibn ‘Abdul ‘Azīz has made all the people rich during his time. Finally, I decided to use the *zakāh* fund to buy and emancipate slaves.”

practice were to become more widespread. *Zakāh* could be effective in reducing poverty, but it must be used in conjunction with other measures to ensure sustainability.

Education has the potential to result in the eradication of many social ills, the protection of the environment to avoid desertification, and the preservation of sustainable agricultural production. With increased education about sustainable practices, agricultural production will not decline when oil becomes scarcer (that will happen eventually), and the world will be better prepared to deal with its poor as oil becomes less accessible. Investing more in renewable energies and technology, in general, can produce sufficient energy to maintain and improve things like education, healthcare, and social services (Banjoramos, 2015).

## 9. Social spending

Key findings show that South Africa appears to be a nation of givers: over half of respondents in a national survey (54%) reported that they donate money to charities or other causes, and a third (31%) gave food or goods to charities or other causes, while slightly less than a fifth (17%) volunteered time for a charity or cause. Overall, 93% reported that they gave time, money or goods to a cause, and 77% gave directly to charities, causes, and organisations for the poor (Everatt, 2005).

Religion is very often an important motivating factor where social giving is concerned. Among respondents, 89% said they belonged to a religion or faith. Out of these, an average of 93% reported that they donated money, goods, or services in the month prior to being interviewed. Giving dropped to 80% among atheists, dropping further to 53% of those who declined to answer the question about religion (Everatt, 2005).

The influence of religion on giving is both functional and ethical. Of those who reported being religious, 89% said their religion requires them to make a regular payment or contribution to charity (such as *zakāh* among Muslims, and tithing among Christians); four-fifths (84%) said they make such a payment. When religious people were asked about their attitudes to giving, 86% agreed or strongly agreed with the statement, “*My faith requires me to give to the poor*”, while 73%

agreed or strongly agreed with the statement, “*Giving to people in need brings me closer to God.*” Atheists were not asked for their views on the matter (Everatt, 2005).

Respondents following a faith or religion tended to agree that “*Religious people give more to the poor than non-religious people.*” One-third (33%) rejected the notion, and 43% agreed or strongly agreed (Everatt, 2005: P.7).

Surprisingly, respondents with a faith or religion were divided as to whether or not religions use giving as a way of converting people; a third (33%) rejected the notion, a fifth (22%) neither agreed nor disagreed, while the remaining 55% agreed that giving is a recruitment tool.

An excerpt of the Qur’ān informs us as follows:

And some hoard gold and silver and do not spend it in the way of Allāh ﷻ, announce to them a most grievous penalty (when) on the Day of Judgment heat will be produced out of that wealth in the fire of Hell. Then with it, they will be branded on their forehead and their flanks and backs. (It will be said to them) This is the treasure which you hoarded for yourselves, taste the treasure that you have been hoarding (Qur’ān 9:34-35).

## 10. Conclusion

Significant efforts are constantly being made concerning poverty alleviation, yet one must acknowledge that no noteworthy changes are noticeable, at least not as we might like to see it, especially in comparison to the time of ‘Umar bin ‘Abdul ‘Aziz. Hence, South Africa needs more alternatives to change the state of the nation.

There is a demand for the alleviation of poverty through more efficient and effective collection and distribution of *zakāh* funds. This is based on observing the state of the *ummah* (community of Muslims) and how they can affect the future.

This multi-dimensional phenomenon should be approached as it was in the first era of *Islām*, as previously discussed, to change the state of the *mustahiq* (deserving to receive) to that of a *muzakkī* (benefactor). In

so doing, a liability is considered anyone who is in immediate or long-term need. This could be anything, as long as the goal is to remove an individual from hardship.

Benefactors should distribute to all eight categories. However, should knowledgeable evaluators conduct an annual survey on those in need, and thereby sift out those who possess entrepreneurial skills but do not have the means to exercise them, such as through adequate funding to establish their businesses, *zakāh* funds could be specifically allocated for this purpose. *Zakāh* should be directed towards the neediest of the eight categories, as per the survey conducted. A further advantage is that businesses could employ those who are unskilled, thus, the unskilled will be employed, and the skilled will become benefactors of *zakāh*. It would be a challenge for many businesses to make this adjustment, but the general benefits would be much greater in the long term. Businesses could have a designated area within the company to train intelligent, willing, and inexperienced employees to move up in the economic hierarchy, which could also eradicate economic stagnation.

Increased distribution of wealth should also consist of a portion of income divided between education and the immediate alleviation of basic needs. A united institution for collection and distribution with branches in every province would also be required. In the form of a single system wherein people could be contacted, via any means possible, even if it is door to door. An account number could be given to the masses into which their *zakāh* would be paid annually. The *‘āmil* should make his annual visitation to all liable to remind them to give *zakāh* and to collect it. This would surely have a significant impact.

Of the twelve groups classified by ‘Umar bin al-Khaṭṭāb, only skilled persons and those in dire financial need should have immediate access to funds amassed through *zakāh*. The surplus could then go to the rest of the groups. Those liable for such grants should be motivated to apply for them of their own volition, to such an extent that persons should be allocated to gather the necessary information on these people<sup>10</sup> and have them registered by the state.

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10 These people could be the *‘āmilin* or even other allocated workers to work alongside the *‘āmilin*, like volunteers or temporarily employed *‘āmilin*.

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