

THE DEVELOPMENTAL OBJECTIVES (*MAQĀṢID*) OF *ZAKĀH*

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Abstract: *Zakāh* is monetary ‘*ibādah* (Islamic ritual) and considered to be a primary resource and distribution of a state in facing problems of the community, importantly with regards to poverty and its types. Being an obligatory ‘*ibādah* ordained by Allah, it is considered to be a form of trial and test upon mankind unto something which they immensely love. Thus, the relevance of this topic prevails when discussing on the governance of *Zakāh* fund, its development and orientation as intended by Allah. Development of *Zakāh* funds in Malaysia with particular reference to *Zakah* institution in Kedah. This research determines to understand the developmental role of *Zakāh* in curbing poverty and relative poverty with special reference to Malaysia community. The research undertakes descriptive analytical method to expound on the role of *Zakāh* in curbing poverty in Malaysia through its application by *Zakāh* institution in the state of Kedah. *Zakāh* as a monetary resource of a state, magnifies the splendor of *Sharī’ah* and its perfection in interacting with the second rule of a state, which is wealth. *Zakāh* plays a big role in developing community and curb its problems, particularly the problem of poverty and relative poverty.

Keywords: Human, Development, Objectives, Shariah, Zakah, *Fiqhī*.

INTRODUCTION

The thing that we fear for our Muslim *Ummah* the most is the fact that there exist heartless jurists and irrational sufis. The scholars of both past and present had made contemplative efforts of integrating both adherence and purpose, and the fruits of conditions and actions.

Al-Ghazālī, in his ‘*Ihyā*’, merged the *Sharī’ah* rulings with *ḥaqā’iq* (sets of truths) and the effect of ‘*ibādah* towards actions and hearts. Al-‘Izz Ibn ‘Abd Al-Salām worked on relating “*Tree of Knowledge, Conditions And Righteous Wordings And Actions*” with the branches of

gnosis and its divisions¹, as well as the fruits produced from knowledge and kindness; thus he who knows beauty will love, he who knows honor will give, he who knows the broad mercy will have interest, yet those who is deprived even a single of these branches of the tree shall be deprived of its fruit in present condition and implicative outcome. Therefore, the tree of ‘ibādah requires a committed attention, consistent security and protection from the persistent force of lust, fear of doubt and despicable finality. Zakariyya Al-Anṣārī articulated the idea on prayer (ṣalāh) to which he said: “The religion (*al-dīn*) is the prayer due to its benefits and effects”.

Therefore, we are confronted with a perception of instilling higher objectives of Sharī’ah (maqāṣid) as part of Īmān & Iḥsān, and integrating between higher objectives of Sharī’ah and the outcomes of faith from ‘ibādah, actions and ethics as they exist together as an indivisible whole.

The very objective of ‘ibādah such as ṣalāh, zakāh, fasting and pilgrimage is to draw near to Allah and, His quality and Iḥsān. It entails two meanings; on one hand is kinship of knowledge, vision, authority, on the other hand is of His quality and Iḥsān. The former is general whereas the latter is specific. The evidence for the former is based on the verse: “there is in no private conversation three but that He is the fourth of them” [*Al-Mujādalah* 58: 7] and the evidence for the latter is based on the verse: “Prostrate and draw near (to Allah)” [*Al-‘Alaq* 96:19]².

DEVELOPMENTAL ZAKĀH RESOURCES

Prelude³

Research in the field of development has a strong interrelated connection with the study of financial resources which is necessary for it to succeed. Conducting a successful development activity requires sufficient supply of both material and human resources. The economy can acquire these necessary monetary resources for developmental projects either through local resources or reserves from external governmental or private resources.

The concept of development and its social role

Development in Islam is the cultivation of states as stated in the verse: “He has produced you from the Earth and settled you in it” [Hud 11:61] by which the letter “sīn” and “tā” implies obligation (*wujūb*)⁴. Therefore, development in Islam is the cultivation of the earth through economic growth and ensuring just distribution. It is by utilizing the levels of production and distribution as a mean to achieve level of sufficiency for each individual which the Islamic

¹ Al-‘Izz, Sulṭān Al-Ulamā’, *Shajarāt Al-Ma’ārif wa Al-Aḥwāl wa Ṣāliḥ Al-Aqwāl wa Al-A’māl* (Beirut: Dār Al-Kutub Al-‘Ilmiyyah, 2003) *Tahqīq* by: Aḥmad Farīd Al-Mizaidī, p. 23 – 24.

² Al-‘Izz, Sulṭān Al-Ulamā’, *Maqāṣid Al-‘Ibādāt* (Homs: Maṭba’ah Al-Yamāmah, 1995) *Tahqīq* by: ‘Abd Rahīm Qamaḥiyyah, p. 11-12

³ Bin Samā’īn Ḥayah; Bin ‘Ubayd Farīd, *Dawr Al-Zakāh Fī Muḥārabāt Al-Faqr wa Tamwīl Al-Tanmiyah Fī Al-Buldān Al-Islamiyah*

⁴ Al-Qurtūbī, Abū ‘Abd Allah Muḥammad Bin Aḥmad Al-Anṣārī, *Al-Jāmi’ li-Aḥkām Al-Qur’ān* (Cairo: Dār Al-Sha’b, no date) p. 3284.

community guarantees him of it⁵. Islam curbs the problem of development from the humanistic aspect by orientating it towards sound approaches⁶. The Islamic conception for development is derived from the concept of mankind in purification because it tackles the problem of development through its various dimensions as they are specific in terms of growth and extension in directing towards perfection by purifying the stances and relations. The result is success herein and hereafter. In the light of these fundamental principles, it is clear that development has specific dimensions and milestones as civilizational reform project which needs to be taken into account in drawing the reformative plans for the community, among them⁷;

1. Development is a holistic natural activity in the sense that it addresses economic, social, cultural and political aspects which constitutes moral, spiritual and material manifestations or phenomena in a single instance where a transformative act touches upon every single aspect and phenomena characterized with complimentary connectivity and mutual effectivity.
2. Development is act of transformation which rely on essential possibilities; self-development means that the community relies upon itself and the abilities of its individuals to put a halt on dependency and poverty, thus realizing holistic independence and self-sufficiency.
3. The subject-matter of development according to the Islam is mankind with all of his qualities which pertain to the element of wealth which the intended purpose from this is refining, improving and preserving such humanistic qualities which the scholars of Islam accumulated these qualities under the five major objectives of Sharī'ah; religion, self, mind, lineage and wealth.

Developmental objectives of *Zakāh*

Zakāh is the fifth pillar of Islam which Allah obliges upon every Muslim as way to purify themselves and their wealth. It is unique in the sense that it is a both religious and monetary duty where fulfilling it entails reward while refusing it entails punishment. It is a known right upon the wealth of the rich with certain rate, category, maturity and type set by the Sharī'ah. It is also a divine duty and a form of self and wealth purification in an instance of time⁸.

Relationship Between *Zakāh* And Development:

The obligation of *Zakāh* serves a crucial role in financing development by which it provides solid or renewable monetary resource year by year. It is prescribed towards every growing, fully-owned absolute wealth of an independent Muslim who is free from debt, with the condition that it reaches a specific *Niṣāb* and 1-year maturity (*Ḥawl*). The preconditions required to be taken

⁵ Ni'mat Abd Al-Laṭīf Mashhūr, *Al-Zakāh wa Tamwīl Al-Tanmiyah* (Cairo: Abḥāth Nadwah: Ishām Al-Fikr Al-Islāmī fi Al-Iqtisād Al-Mu'āsir) p. 679

⁶ Khurshid Ahmad, *Al-Tanmiyah Al-Iqtisādiyyah fi Iṭār Islāmī, Qirā'āt fi Al-Iqtisād Al-Islāmī* (Jeddah: Jāmi'ah Al-Malik 'Abd Al-Azīz, 1987) p.103

⁷ Ṣāliḥī Ṣāliḥ, *Al-Manhaj Al-Tanmawī Al-Badīl Fī Al-Iqtisād Al-Islāmī*, (Cairo: Dār Al-Fajr, 2006) p. 109 – 115.

⁸ Ghāzī Ḥussein 'Ināyah, *Usūl Al-Irādāt Al-Māliyyah Al-'Āmmah Fī Al-Fikr al-Mālī Al-Islāmī* (Alexandria: Mu'assasah Shabab Al-Jami'ah, 2003) p. 55.

into account in *Zakāh* collection reflects the emphasis of the abundance of the yield and its multiplicity along with the advancement of society in terms of⁹:

1. *Zakāh* obligation enjoys the wide extension of its amount by which it is related fundamentally with growing wealth in any form.
2. *Zakāh* is also unique due to its resource specification where the Allah – the most sublime – specified the distribution with a holistic objective. Such specification contributes to increasing public interests.
3. In addition to the importance of *Zakāh* as a resource in financing development is its distinctive primary developmental feature which persuades the individuals to pay *Zakāh* completely.

THE ROLE OF ZAKĀH IN FINANCING DEVELOPMENT AND CURBING POVERTY

The role of *Zakāh* in improving income and wealth distribution

The main purpose of development is to improve income distribution for the betterment of the poor class (to minimize poverty crisis). Despite that most developing countries between 50s and 60s - had uplifted the rates of economic growth, the relative share for this poor class declined continuously. This means that the condition of the poor people worsen although there was economic growth occurring. This concerned the economists about the quality of this effort made by the countries in the field of development vis-à-vis the poor class population. Therefore, improving income distribution for the poor class citizen became an important precondition for development. However, the question remains: how can we know for sure that the decline of crisis of poverty is represented through the improvement of income distribution for the betterment of the poor class? There are several data which attempt to answer this question but we shall focus only on 3 parts; absolute poverty, relative poverty and relative income.

First part: absolute poverty¹⁰A family member is considered to be poor if his real income is below a specific minimum threshold i.e poverty threshold. This threshold is defined through specialized studies where essential necessities for an individual or a family consisting of food, clothes, household, transportation, health treatment and other essential necessities are taken into consideration. From observation, the poverty threshold differs from one country to another according to its economic level. For instance, the essential necessities of an individual living in the United States (U.S) are far greater than that of India. From here, it is assumed that the poverty threshold in the former is higher than the latter. If we apply the indicator of poverty threshold of U.S on India, probably the whole population of India are considered poor. On the contrary, we may not find any single poor person in U.S if we are to apply India's threshold indicator on U.S. Similarly, the poverty threshold within a single country differs following the increment of prices and the change of the country's economic level periodically. Moreover, the poverty threshold within a single country also differs regionally; rural areas having lower poverty threshold compared to urban areas. According to the data of absolute poverty, economic

⁹Ni'mat Abd Al-Laṭīf Mashhūr, *Al-Zakāh wa Tamwīl Al-Tanmiyah*, , Ibid.

¹⁰*Dawr Al-Zakāh Fī Muḥārabāt Al-Faqr wa Tamwīl Al-Tanmiyah Fī Al-Buldān Al-Islāmiyyah*, Ibid..

development can minimize poverty threshold in a community when economic development is accompanied by the realization of the following outcomes¹¹:

1. If the number or percentage of individuals or families living under the poverty threshold to the total population of a country decreases. This ensures that the rise of absolute income for several individuals living in poor class by which their incomes elevate higher from the minimum poverty threshold.
2. If the level of income for individuals who remained living under the poverty threshold increases. Perhaps, this ensures, to a certain point, that the rise which occurred on the incomes of some individuals of the poor class and them being elevated above the poverty threshold are not accomplished by accounting the income loss of other individuals of the same class, and they who remained under the poverty threshold. Thus, an increment of the average income of the individuals living under the poverty threshold means that the improvement of income is not restricted to the minority that already left the threshold but includes those who still remained under the threshold also.
3. The reduction of marginal gap between incomes of individuals who live under the poverty threshold. Perhaps, this precondition guarantees that the rise of total income for the poor class is not monopolized by a small minority of them alone but it is distributed with the encouragement that the individuals who had the least income would obtain a bigger share from the raise from which it would lessen the gap of incomes among every individuals of the class.

According to the data of absolute poverty, if development efforts succeeded in raising the incomes of every individual of the community above the specified poverty threshold it would surely affect the poverty crisis in the community. A study has been conducted on 40 developing countries throughout 1969 which showed that 600 million people from its entire general population of 1200 million (of 50%) lived under the poverty threshold where monetary capability of each individual equates only to USD75 in the year¹². **Table 1.0** below provides a clearer picture of the data of absolute poverty which also includes speculative example of it¹³.

If we speculate that our speculative community comprises of 5 individuals in 1990 and the poverty threshold of the community is £1700 for the year, this implies that Individuals 1, 2, 3 were living below the poverty threshold as depicted in **Table 1.0**. If the number of population increased to 10 in 1995 and the poverty threshold elevated to £3,500 for each individual, this implies that the development efforts succeeded on tackling the crisis of poverty completely as shown by the information presented in **Table 1.0** where individuals who previously had the least total income showed an increment. In other words, the number of individuals living below the poverty threshold declined from originally 3 individuals in 1990 to 0 in 1995 although there was an increase on the population.

¹¹ ‘Abd Al-Qādir Muḥammad ‘Abd Al-Qādir, *‘Ittijāhāt Ḥadīthah Fī Al-Tanmiyah*, Atiyyah (Alexandria: Al-Dar Al-Jami’iyyah)p. 19

¹²Ibid, p. 207

¹³Ibid, p. 208

Table 1. The data of absolute poverty

Individual	1990	1995
	Absolute income (£)	Absolute income (£)
1	500	4,000
2	1,000	4,000
3	1,500	8,000
4	2,000	800
5	-	10,000
6	-	10,000
9	-	18,000
10	-	18,000
11	-	60,000
12	-	60,000

Relative poverty

With regards to the data of relative poverty, it is considered to be a relative crisis as poor people exist in every community even in the richest community in the world, In accordance with this data, both the ascending and the descending order of the individuals of the community is done in groups according to the average income beginning with the group with the highest income, then comes the second group which has less income, followed by the next group which is relatively less or the opposite. This is shown in the speculative example in **Table 2.0**. This data regarded the 40th group of the population who had the least total income as the poor class people even if the least income in this group is higher than the poverty threshold. This implies that they are regarded as poor people of the least total income without considering the levels of their incomes. Therefore, development efforts can reduce the poverty threshold if there is a rise of 30% on the average lowest income of the population. However, economic development efforts do not always tackle the poverty crisis unless the whole incomes of the individuals of the community are absolutely equal. In this case, there will never be a person who is poorer than another. We can use the information in **Table 1.0** to construct **Table 2.0** to understand in clarity the gist of relative poverty threshold data.

From **Table 2.0**, the average income of the poorest group that constituted 40% of the whole population in 1990 equated to £750 $[(2/(1,000+500))]$ where the class includes 2 Individuals, Individuals 1 and 2. The development effort had led to the increment of the average

income of the poorest class which constituted 40% of the population, equated to £6,000 in 1995 [(2/800+4,000)]. This implies that efforts such as this had reduced the poverty threshold in accordance to relative poverty. However it is not restricted to that alone as the poor class consisted of 4 individuals, individuals 1,2,3,4 in 1995 represented the poorest people which constituted 40% of the population. The need to increase the relative share of the poor class from the total income is not a precondition to the point that the poverty crisis is reduced. It is sufficient that the increment of the average absolute income for this class is regarded as the main precondition unless if the incomes of the rich class increases with a higher ratio at the same time. Thus, the relative share of the poor class will decline whenever the relative share of the of the wealth class increases, the very issue which would increase the income gap between both classes. This is undoubtedly considered as a form of deterioration of the relative share of the poor. **Table 2.0** illustrates the relative share of the poorest 40% of the population which showed a decline from 18.75% in 1990 to 12% in 1995. Despite that circumstance, I considered, based on the data of relative poverty that the crisis threshold had reduced merely due to the rise of the average income of this class from £750 to £6,000 for each individual. It is observed that the 40% value which the data had shown is an arbitrary percentage which probably does not cover every class of the poor people according to the concept of poverty threshold if there exist individuals beyond 40% whose absolute incomes decline down to the poverty threshold. This is clearly illustrated in **Table 3.0**. From **Table 3.0**, the 40% poor people of the population are accumulated under the first and second groups despite that the average income of the third group is relatively lower than the poverty threshold of £3,500 except that it did not occur within the poor class according to the relative poverty. **Third section: relative income**, Here, the role of relative income data prevails and illustrates that economic development leads to reducing the poverty crisis where there is an increment in relative share for the 4th and the 5th group as shown in **Table 2.0** from 18.75% to 20% for example. This can be asserted that it indicates improvement of income distribution for the betterment of the poor class and the declination of the poverty threshold. Until this occurs, the incomes of the poor class must increase by a higher ratio than that of the rich and middle class.

Table 2. Data of relative poverty¹⁴

1990			1995								
Group / Individual	Percentage of the population (%)	Average absolute income (£)	Percentage of income	Classes	Individuals	Group	Percentage of the population (%)	Average absolute income (£)	Percentage of income	Class	
1 (poorest)	20	500	18.75	Poor	1	1	20	4,000	20	Poor	
					2						
	20	1,000			3	2	20	8,000			
					4						
2											
3	20	1,500			5	3	20%	10,000			
4	20				6						
5 (riches)	20	2,000	85.25	Middle and rich	7	4	20%		88		
					8	5	20%	1,800			
					9						
					10			60,000			
Total income		8,000						200,000			

¹⁴Muhammad 'Abd Al-Qadir 'Atiyyah, *Ittijāhāt Ḥadīthah Fī Al-Tanmiyah*, Ibid. p. 23 - 24

Table 3.0: Relative poverty & poverty threshold

Group	Average Absolute Income (£)	Percentage of the population (%)	Poor class according to poverty threshold	Poorer than 40% according to the relative poverty data
1	1,000	20		Lower 40%
2	2,000	20	Lower than 3,500	
3	3,000	20		
4		20		
5	40,000 50,000	20		

According to the types and percentage of the poverty as mentioned previously, the purpose was to understand to what extent the improvement incomes distribution affects the betterment of the poor class and the occurrence of development. We find that there are direct or indirect developmental effects of *Zakāh* obligation towards social level as represented in the next discussion.

Direct & indirect mode of *Zakāh* financing for development

Direct Mode Financing

The economic schools highlighted that development financing can be of two aspects; supply and demand.

Supply: *Zakāh* plays a role in financing production aspects for developmental activity by providing production instruments and constructing foundational structures, scientific advancement of production, and financing military and strategic industries which greatly

contributed to developmental activity using the right approach, as how *Zakāh* would contribute, in terms of its distribution, in providing trustworthiness and security deemed necessary to initiate developmental activity which is a crucial precondition for its success and continuity.

Supplying production instruments and financing investment

Zakāh was made an obligation to provide sufficiency for individuals of the community by supplying that of which would ensure continuous sufficiency and production instruments which would improve its utilization, thereby one of the contemporary scholars viewed that a Muslim country is able to establish factories, estates, trade institutions and others from *Zakāh* fund which the ownership is to be given fully or partially to the poor to generate income for them powered by their sufficiency completely which also means that they do not have the right to sell the instruments and that their ownership towards it diminishes similar to that of endowment properties¹⁵. With that, *Zakāh* plays a role in providing production resources which are necessary to execute developmental activity through the first *Zakāh* distribution which channels to the poor and the needy similarly as how *Zakāh* finances the social fixed capital fund by disbursing for “those who are in the path of Allah” or ‘*fi sabilillah*’ not merely in terms of preparing troops per se, but also includes establishing all relevant institutions and investment hubs necessary to strengthen the *Ummah* such as digging waterways and canals, building bridges and public buildings¹⁶.

Similarly, Abu Yusuf mentioned some of the allotments of *Zakāh* fund, among them; allotment in repairing the routes for the Muslims¹⁷, deemed as allotment of ‘*ibn sabīl*’ through which *Zakāh* helps to supply basic infrastructure such as paved roads, essential communication networks to ease the phase of developmental activity. It is clear to us that such allotments i.e ‘*fi sabilillah*’ and ‘*ibn sabīl*’ are attributed to providing production resources in constructing fundamental structures known as social fixed capital fund which is necessary in creating a general climate for investment.

The allotment of ‘*fi sabilillah*’ is also regarded as a new source of direct financing for *Zakāh* by which it creates the necessary military strength to fight the enemy for Jihād in the path of Allah by establishing diverse military industries and executing direct investments in contributing to developmental activity. It is what the European and American economics based upon in competition periodically, the depression that of which is affected by it and supporting developmental activity for the interest of realizing their economic reformation.

The allotment for “those whose hearts inclined towards Islam” or ‘*mu'allafat qulūbuhum*’ has its own role in securitizing the continuity of the economy and providing safety ground for investments, projects and industries. “Those who are indebted” or ‘*al-ghārimīn*’ is accredited for trustworthiness provided by *Zakāh* by which there is no equal to it in other economy. So long as his debt does not circulate around disobedient acts, it advocated peace and trustworthiness which

¹⁵Ibid., p.20

¹⁶Al-Qaradāwī, Yusuf, *Fiqh Al-Zakāh* (Beirut: Mu'assasah Al-Risālah, 1981) vol. 1, p. 567

¹⁷Abū Yūsuf Bin Ya'qūb Ibrāhīm, *Al-Kharāj* (Beirut: Dār Al-Ma'rifah Lil-Ṭabā'ah wa Al-Nashr, no date) p. 81

then encourages capital owners to provide benevolent loans in exchange for the execution of beneficial projects for the *Ummah*.

Demand: Islam since the dawn of its revelation plays a role in successfully financing development in term of demand where the realization of economic and social justice had quicken the pace of development, as what had been asserted by most western economists. This is because the ordainment of *Zakāh* does not realize economic justice by merely implying good trades. Such economic justice was accomplished by which *Zakāh* was a religious duty and that the Muslims viewed that paying *Zakāh* is a way of attaining blessing and growth for their wealth. From here, reviewing *Zakāh* for income distribution plays a crucial role in creating wider market of covering extreme range of spectrum especially in realizing social justice.

Indirect Mode Financing, *Zakāh* serves to provide necessary monetary resources to actualize development through its effective countermeasure against money hoarding and its role in multiplying *Zakāh*. *Zakāh* combats money hoarding with the sole purpose of developing wealth and investing it which make the wealth owner to pay *Zakāh* from his earnings. *Zakāh* encourages investment of wealth with the purpose of disbursing from the earnings along with the preservation of the capital assets¹⁸. The ability of *Zakāh* resource in realizing successful holistic social and economic development i.e cultivation of country is stressed upon when it is practiced trustworthily, and the Muslims progressively works on practicing and preserving it in the interest of supporting rapid social and economic development in Islamic countries.

CONCLUSION & IMPORTANT OUTCOMES

After carrying out a quick survey on *Fiqhī* books, along with *Maqāsidī* and developmental mindset, we can highlight the role of *Zakāh* in social development; in restrictive term, combating poverty and its alleviation in our Muslim world.

At the end of the research, the authors managed to obtain the following outcomes:

1. *Zakāh* is the fifth pillar of Islam, deemed unique with its monetary property and its social advantages which underlines its transgression from ritualistic role to organic and pivotal role in real life.
2. The most crucial purpose of development is to improve incomes and distribute wealth for the betterment of the poor from various parties and levels to ensure that wealth does not circulate among the rich as what it is originally intended by Allah.
3. *Zakāh* plays a developmental role in form of various financing modes for small or moderate projects, as well as investments in Islamic financial institution on the basis of risk-taking (*al-mukhāṭarah*) and partnership (*al-mushārah*) in profit and loss. Some examples of the financing modes; financing through partnership (*mushārah*), *muḍārahah*, *salam*, investment via leasing (*ijārah*), *istiṣna'* contracts, and deferred payment sale contracts.
4. Development is an act of continuous or cumulative systematic administrative transformation accomplished through strategic framework of clear milestones and departures, with specified

¹⁸Al-Qaradāwī, *Fiqh Al-Zakāh*, Ibid., vol. 1, p.630

purposes and means which would lead to the effective utilization of resources, and just distribution of incomes and wealth. It cannot be accomplished except under the leadership of trustworthy and competent authority.

5. The subject-matter of development within the Islamic perspective is mankind with all of his qualities which pertain the element of wealth. Hence the intended purpose from this is refining, improving and preserving such humanistic qualities which the scholars of Islam accumulate these qualities under the five major objectives of Shari'ah; religion, self, mind, lineage and wealth. The mean to achieve such purpose is mankind with what he has of his qualities. Thus, the Islamic methodology for development is a subject matter which its initiation, continuity and completion is by, through and to mankind himself, or – in other words – by mankind to mankind.

SUGGESTIONS

The authors suggests the following:

1. Taking into serious consideration, theoretically and practically, the issue of *Zakāh* fund transfer from both internal level vis-à-vis nationwide, and external level vis-à-vis Islamic countries globally due to the conceivable difference of wealth distribution in both circumstances.
2. Actualizing the developmental and investable role of *Zakāh* funds via competent and expert financial institutions like that of Islamic Bank for Development in Jeddah.
3. The urgent need of exchange of expertise among Islamic countries via seminars, conferences and workshops specifically focusing on continuous development and its relation to the state's monetary resources.

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