

Zakah Execution and Its Influence on the Recipients as Perceived by the Fire Personnel of Lanao del Sur

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Abstract: This study investigated the extent of execution of Zakah and its contribution on its recipients. (1) The respondents of this study were the 100 Fire Personnel including the 12 Fire Marshals under the Bureau of Fire Protection of Lanao del Sur composed of 15 municipalities that have fire departments. Cross-sectional survey design was utilized and qualitative descriptive approach has been used in the interpretation of data. (2) Specifically, the study answered the following questions: 1. what is the profile of the respondents in terms of their personal data, 2. what are their practices in the execution of Zakah as perceived by the respondents in the aspects of its legal rulings, its purpose and recipients? And 3. what are the contributions of Zakah on its recipients as perceived by the respondents in the aspect of improving the life of the recipients and in alleviating poverty? (3) from the data gathered, a typical fire officer in Lanao del Sur belonged to the age range of 29-35 years old, male, married, bachelors' degree holder, ibtidai graduate, served for less than five years, with FO1 position, and a monthly net income of P29,668.00. It is concluded that the respondents agreed on all the indicators given in the purpose of Zakah, improving the life of the recipients and alleviating poverty. (4) moreover, it was disclosed that respondents agreed that Zakah is compulsory to Muslims who are financially capable. However, they were undecided whether Zakah to be paid after one year (Hawl) and reached (Nisab), if items for personal use are exempted from Zakah payment; and if Zakah is applicable only on people of the Islamic faith. As to the purpose of Zakah, the respondent agreed that giving Zakah is an act of worship, on the recipients of Zakah, respondents that they give it to the recipients. (4) From the findings it is recommended that massive information drives thru books, videos, lectures and strengthening Arabic teaching must be undertaken to name a few. Further studies on Zakah with broader scope must be conducted by future researchers.

1 INTRODUCTION

The Philippine is a democratic country that is composed of 108,000,000 and 11% of which are Muslims who are greater in Bangsamoro Autonomous Regions in Muslim Mindanao and scattered across the regions of the country. Being a democratic country and Christian dominated country, Zakah is not institutionalized being a religious commitment by able Muslims. There are religious organizations in the country who established Baytuzzakah but few Muslims are supporting them because it is most enforce by the Philippine Law.

It is a practice of the Muslims in the Philippines to pay their Zakah according to their preference like close relatives and friends. It is the battle cry of the Muslim Religious Leaders (MRLs) to have it institutionalized to distribute it to the right recipients as clearly stated in the Holy Quran.

Now that the Bangsamoro Autonomous Regions in Muslim Mindanao has replaced the former Autonomous Regions in Muslim Mindanao (ARMM), the Muslims are hoping that Zakah be institutionalized so that its purpose in alleviating poverty and improving the lives of the poor and needy be achieved. Its possible implementation depends much on the commitment of the present BARMM leadership to eradicate poverty which is the major cause of crimes in the Muslim communities.

Muslims must be fully aware that Zakah is mandatory to be paid to the prescribed recipients specified by Allah SWT. In other words its importance is next to Salah (Regular 5x prayers everyday). Its payment is rewarded by Allah SWT and its omission by financially able Muslims is punishable by Shariah.

2 LITERATURE REVIEW

This study was based on the statement of Allah SWT:

“Take from their wealth a charity in order to purify them and sanctify them with it, and invoke (Allah’s Blessings) upon them. Verily your invocations are a source of security for them, and Allah is All-Hearer, All Knower.” (Holy Qur’an, 9:103)

Allah SWT further said:

“My mercy encompasses all things, but I will specify it for the righteous who give Zakat.” (Holy Qur’an, 7:156)

As to its recipients Allah SWT made it clear in His statement:

“Zakah expenditures are only for the poor and for the needy and for those employed to collect (Zakah) and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for cause of Allah and for the (stranded) traveller - an obligation imposed by Allah. And Allah is Knowing and Wise.” (Holy Qur’an, 9:60)

In the context of development, the main purpose of Zakah is to eliminate poverty and to develop mutual support between the poor and the rich. An impoverished society is prone to all forms and kinds of crimes like terrorism, robbery, corruption and etc. Nowadays, terrorism is the number one enemy of the world because children of poor families are usually the victims of massive recruitment of terrorist groups.

In the Malaysian experience, poverty incidence is almost zero because the institutionalization of Zakah has been utilized in improving the lives of its people. Micro financing is properly established and thoroughly monitored by the government to ensure that people who are operating businesses through it shall be Zakah payer in the coming years. This economic activity must be adopted by the BARMM to minimize if not eradicate poverty.

2.1 Religio – Economics

Alvin and Heidi Toffler in their Revolutionary wealth theories opined that while the rate of increase in global population is slowing, the rates of growth claimed for the world’s two biggest religions, Christianity and Islam are escalating. Both will be influenced by technology and the radical redistribution of world wealth in the decades to come.

The connection between religion and money currently receiving the most attention has had to do with the costs of terrorism. The 9/11 attacks by terrorists cost the United States economy more than onetrillion dollars. Aftershocks were felt in foreign

equity markets in tourism and travel, in consumer altitudes, and in temporary capital flights.

In the case of the BARMM, if terrorism shall vanish, religion will have substantial impacts on the global economy in decades to come. Like for example the very beautiful lake of Lanao del Sur which is the second largest lake in the Philippines, can be a tourist haven for both national and international. Tourists investors will be attracted on it and eventually economic life of the people around the lake improves gradually.

2.2 Islam and Development

Islam can accept change provided that it is oriented towards the fulfillment of the Divine prescriptions, thus enabling both individual and society to conform with the Divine plan. All change and development must be viewed within this system. Thus the values regarding change and development cannot be viewed along secular lines but must become meaningful within a religious framework. By way of illustrations, Muslims must consider it a religious or moral duty to develop their intellect, study science, develop technology, pursue the professions, secure their physical or material and spiritual well-being, and strengthen society. In effect, the fulfilment of this duty is part of worship or service (ibadat) to Allah SWT.

2.3 Methodology

This study utilized the CrossSectional Survey Design using qualitative descriptive in analyzing the data. The descriptive method was used to evaluate the demographic profile of the respondents, their practices in the execution of zakah and the contributions of zakah to the recipients.

The researcher made use of cross-sectional survey design using qualitative descriptive in the analysis of data. Crosssectional survey design defined by Cherry (2018) cited, by Lumabao (2018) involves looking at people who differ on one key characteristic at one specific point in time. The data are collected at the same time from people who have similar in other characteristics but different in a key factor of interest such as age, income levels, or geographic location. A cross-sectional survey collects data to make inferences about a population of interest (universe) at one point in time.

Cross sectional surveys have been described as snapshots of the populations about which they gather data. Cross-sectional surveys may be repeated periodically; however, in a repeated crosssectional

survey, respondents to the survey at one point in time are not intentionally sampled again, although a respondent to one administration of the survey could be randomly selected for a subsequent one. Cross-sectional surveys can thus be contrasted with panel surveys, for which the individual respondents are followed over time. Surveys usually are conducted to measure change in the population being studied. (Lumabao 2018) Also, Cross-Sectional Survey Design according to Eric (2018) involves using different groups of people who differ in the variable of interest but share other characteristics, such as socio-economic status, educational background, and ethnicity.

2.4 Locale and Setting of the Study

This study was conducted in BFP Lanao del Sur. Fifteen (15) of its covered fire stations located in different municipalities are included in this study, namely: Bacolod Kalawi, Bayang, Balabagan, Balindong, Binidayan, Lumba a Bayabao, Madalum, Malabang, Marantao, Marawi City, Masiu, OPFM-Marawi, Piagapo, Poona Bayabao, Ramain Ditsaan, and Saguiaran. Officially, the Province of Lanao del Sur, is a province in the Philippines located in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). The capital is the city of Marawi, and it borders Lanao del

Norte to the north, Bukidnon to the east, and Maguindanao and Cotabato to the south. To the southwest lies Illana Bay, an arm of the Moro Gulf. Situated in the interior of Lanao del Sur is Lanao Lake, the largest in Mindanao.

Prior to the arrival of Islam, the region already had a sophisticated culture, as embodied in various Maranao epics, chants, and recorded history. During this era, various cultural icons developed, such as the torogan, the singkil dance, the darangen epic, the unique Maranao gong and metal craft culture, the sarimanok, the okir motif, and an indigenous suyat script.

In 1959, Lanao was divided into two provinces, Lanao del Norte and Lanao del Sur, under Republic Act No. 2228. Marawi was designated as the capital of Lanao del Sur. The city was renamed the "Islamic City of Marawi" in 1980, and is currently the Philippines' only city having a predominantly Muslim population.

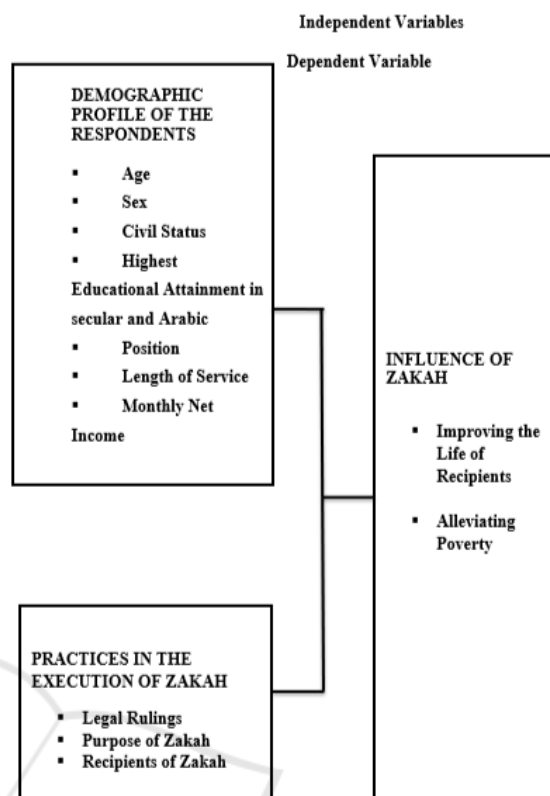


Figure 1: Conceptual Model.

3 RESULTS AND DISCUSSIONS

In depth of analysis of the data, it brings forth the following major findings of the study. The findings on the respondents' demographic revealed that majority (60%) of the respondents' age ranges between 29 to 35 years of age; majority (78%) of the respondents were male; majority (73%) of the respondents was Bachelor's degree; may (54%) of the respondents finished Ibtidai (primary) level;; majority (67%) of the respondents had been in the service for less than five years; majority (66%) of the respondents are Fire officers 1 and majority (66%) of the respondents have monthly net income of P29,668.

On the other hand as to the practices of Zakah execution as perceived by the Fire personnel the following findings surfaced: the respondents disclosed that first and foremost they agreed that Zakah is compulsory on evry financially capable Muslims including those who are not employed as long as ther net yearly savings meet or exceed nisab (minimum amount of wealth). Secondly, they agreed that Zakah is obligatory (Fardh) to all Muslims who meet or exceed the minimum amount of wealth (nisab) required to pay Zakah. But, they were

undecided if Zakah is to be paid after one full lunar Year (hawl); if items for personal use such as: house, cars and clothing are exempt from Zakah; if Zakah is not required for the disbeliever; and undecided if Zakah is applicable only on people of the Islamic faith.

As to the purposes of Zakah, the respondents agreed that giving Zakah is an act of worship and that Zakah purifies the human soul from the vices of greed, stinginess, covetousness, and the like.

Also, among the recipients of Zakah, the respondents divulged that they always give zakah to the needy, poor, and mujahideen (Islamic warriors); sometimes give Zakah to the recent converts of Islam, and disbeliever expecting to embrace Islam; but never give Zakah to the ones who does not pray, to the strong person who is capable of earning, to the one who disrespects the symbols of Islam and to the wealthy person.

In the same vein that as on the influence of Zakah on the recipients as perceived by the Fire Personnel: first, in terms of improving the life of the Zakah recipients, the respondents agreed that Zakah gives the recipients a chance to start a small livelihood for hala earnings. Second, the respondents agreed that Zakah strengthen the bond between the poor and the rich; Zakah reduces the financial struggles of the poor and needy; and Zakah lessens the suffering of people from poverty.

In a nutshell, it can be forwarded that: A typical fire officer in BFP Lanao del Sur belonged to the age range of 29-35 years old, married, bachelor's degree holder, ibtidai graduate, served for less than five years, with FO1 position, and a monthly net income of P29,668. Further, it is concluded that the respondents agreed on all the indicators given in the purposes of Zakah, improving the life of the recipients, and in alleviating poverty. It is further concluded that the respondents were undecided with some of the indicators in the legal rulings of zakah. And the top three recipients that are always given Zakah are the needy, poor, and the Islamic Warriors or Mujahideen.

3.1 Implications

From the summary and major findings, the data implied that the BFP fire personnel of Lanao del Sur try to fulfill are mindful of their religious obligations but still needs perpetual exposure to Islamic teachings to deeply understand and broaden their knowledge on Islamic rulings and principles.

It is also implied that the respondents prioritize the secular education over Islamic Education which is

a disappointing part because a Muslim is obliged to be knowledgeable in Islam. Therefore, they must do something to compensate for that shortcoming.

Another implication is that regardless of being undecided with some of the rulings of Zakah, the respondents were firm in their belief that Zakah is an act of worship and that it is obligatory to all Muslims who are financially capable in order to purify and protect the wealth and cleanse human soul.

It is also implied that the respondents lack knowledge pertaining to the eight categories of recipients of Zakah mentioned in the Holy Qur'an.

3.2 Recommendations

In great consideration of the major findings and implications of the study, the following recommendations were developed:

Because the respondents only attained primary level of Islamic Education, it is recommended that Islamic Books, videos and audios appropriate this 21st century must be designed and be readily accessible to enlighten the present generation in order for them to be knowledgeable in Islam and apply Islamic rules correctly. Moreover, Islamic seminars must be organized properly for different agencies within Lanao del Sur to reawaken the Meranaos about their religion enable them to live an Islamic way of Life. Hence, Muslim parents and teachers must not limit their attention on the academic growth of their children/learners. They must also stretch equal attention in keeping the children/learners build a strong foundation of Islamic knowledge that will guide them throughout their lifetime. As a consequence, they will be an asset to humanity in general.

Since the respondents differ in some aspects such as age, educational attainment, civil status, and many other things, it is recommended that lectures in Islamic seminars must use a variety of approaches in consideration with the diversity of the participants. If possible, the lecturers may also attend seminars on the proper ways of delivering a lecture to effectively convey a message to the different types of audience to avoid misunderstanding of Islamic principles. Everyone should invest much effort to continue his pursuit of knowledge pertaining to Islam enable them to execute Islamic principles appropriately in various aspects of life.

Being undecided with some of the rulings of giving Zakah needs immediate solution. For this, it is recommended to use multiple ways of learning the Islamic rules and principles and make sure to implement and impart it to others. This way, every

individual will be aware on how to fulfil their religious obligations that will help other Muslim in their community. Furthermore, proper implementation of the Arabic subject in the curriculum of elementary and secondary level of education must be strictly monitored. It should be made sure that teachers handling the Arabic subject are highly qualified and globally competent to achieve the goal of including it in the curriculum.

Since the respondents agreed on all the indicators given in the purposes of Zakah, improving the life of the recipients, and in alleviating poverty, it is recommended that they encourage other to practice giving zakah through sharing validated information on the rulings, purposes, and influence of Zakah to its recipients.

One of the findings of the study is that the respondents always give Zakah to people who are obliged for them to spend on like parents, children and the like. These people are not included to the eight groups established in the Holy Qur'an to be the recipients of Zakah and it is highly recommended to strictly follow the teachings of Islam particularly those mentioned clearly in the Holy Qur'an.

Similar studies but with broader or more ambitious scope must be conducted by future researchers for further and more comprehensive findings. More zones on this matter need further scrutiny for better understanding of everyone concern.

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