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Zakah as a social responsibility for small and medium enterprises (SMEs)

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Abstract

Zakat is said to purify yearly earnings that are over and above what is required to provide for the essential needs of a person or family. Zakat is based on income and the value of possessions. The common minimum amount for those who qualify is 2.5% or 1/40 of a Muslim's total savings and wealth. If personal wealth is below the nisab during one lunar year, no zakat is owed for that period. One of the most profound aspects of Islam is that it takes human dignity very seriously. Distributing zakat is not handing out charity to the poor. Instead, it is essentially a due for the poor from the rich (the have –nots have a rightful share of the wealth of the rich – Al Quran) In this way, zakat is a powerful tool to help re-circulate wealth to those most vulnerable, many of whom are experiencing poverty at no fault of their own, but due to their unfortunate circumstances, such as lack of access to resources because of poverty, war and other adverse circumstances. Accordingly, zakat may be regarded as a social security system in Islam. Further, zakat means purification and growth as it washes away the greed and the acquisitive orientation of the rich. The main purpose of this paper is to study the Zakah as potential social responsibility for small and medium enterprises (SMEs).

Keywords: Zakah; Nisab; Lunar year; Zakah AL mal; Zakah Alfitr; Fuqara; Miskin

1. Introduction

Zakat is an Islamic finance term referring to the obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. Zakat is mandatory for all Muslims in most countries and is considered to be a form of worship. Giving away money to the poor is said to purify yearly earnings that are over and above what is required to provide a person and their family with their essential needs.

Islam is all about caring for one another and spreading love and affection. Allah has laid great emphasis on taking care of others around you, and Zakat in Islam is one example of that and is one of the five pillars. It is one of the core practices and obligations that all Muslims are obliged to fulfill. Muslims are taught to share their resources and be grateful for whatever Allah has blessed us with, and that is one of understanding the actual Zakat meaning. It is also one way of expressing your love towards Allah and thanking Him for all the blessings (Indian Express. (2019).

According to the zakat rules in Islam, every Muslim is obliged to pay 2.5% of the excess wealth they have. However, it is very important to understand how you should pay it, who you should pay to, and when is the appropriate time to pay the Zakat. Also, you must offer it to the ones who deserve it the most.

Creating a more equitable world starts with uplifting those who lack basic human rights and privileges. It takes social awareness and is almost always connected to the size of the wealth gap, which is constantly growing. The wealth gap is nothing new, nor is the first step in its solution: giving to the needy. Zakat, Islam's third pillar, is a key to creating a more equitable society and, eventually, world (Hakim, M. A. P. D. L. (2012).

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Zakat is an obligation on all Muslims whose wealth passes a threshold (called *nisab* in Arabic) that indicates they have enough or more than enough to spare. Zakat in Islam is different from some charity-giving methods and requirements in other religions. For example, the practice of tithing in Christian denominations has followers give one-tenth of their annual income to the church. This alone is enough to differentiate the rate at which Muslims are guided to give in charity. Zakat in Islam is also different in that it does not need to be paid to a specific mosque or leader. Instead, it is meant to go directly to those who are eligible to receive it (Mashreque, M. S., & Nasrullah, A. M. (2006).

2. Theoretical framework

There are five essential pillars in Islam which are shahada, salat, zakat, sawm, and hajj. It is the obligation on every Muslim to adhere to these five pillars and live life with purity in hearts. If searching for what is zakat, it is the third pillar of Islam that orders a person to do charity and give a portion of wealth to the poor and needy. It is a form of praying and leading the life on the path shown by Allah. Not all have to perform annual donation, but only those who are eligible can pay zakat as a religious obligation.

2.1. What is zakat: zakat meaning

Zakat literally means 'to increase', and technically it means 'that which purifies'. Therefore, it is a basic tenet in Islam that purifies the earning of an individual in a year. It has to be donated on excess wealth including money in the bank account or at home, possession of gold/silver, agriculture produce, livestock earnings, and profits from stocks and investment. In turn, it liberates an individual from greed and selfishness. It is a way to be at peace and maintain harmony in society (Zainol, B., & Kamil, M. I. (2007).

2.2. Types of Zakat

- **Zakat al Mal:** The most common type of Zakat, Zakat al Mal is the annual donation made on the wealth of an individual. The wealth includes money in cash, gold, silver and property.
- **Zakat al Fitr:** Another significant donation that is obligatory for Muslims is Zakat al Fitr. The donation is made before the Eid in the fixed time limit for making it valid.

2.3. Zakat hadith

Charity acts as an investment with greater profits than any other system. Allah mentions the virtues of the profits in a hadith narrated Abu Huraira: *"If one gives in charity what equals (the size of) one date-fruit from the honestly-earned money and Allah accepts only the honestly earned money –Allah takes it in His right (hand) and then enlarges its reward for that person (who has given it), as anyone of you brings up his baby horse, so much so that it becomes as big as a mountain."* – Sahih Bukhari, Vol 2, Book 24, No. 491

2.4. Zakat Rules

The annual donation has several basic rules that every Muslim must be aware of. Therefore, here are the essential rules to pay the annual donation:

2.5. Who is eligible for zakat?

An individual has to donate wealth as a responsibility if their annual income increases the minimum amount. The individual will have to donate their wealth every year from that day on. The charity should not be delayed as it is an obligation on the individual. Additionally, Zakat al-Fitr is to be paid by the head of the family at the end of Ramadan. One has to give Zakat al-Fitr for every fasting member of the family in terms of money or food, which equals the amount of one-day fasting of the member (Siswantoro, D. (2012).

2.6. Who is eligible to give zakat?

The donation is due whenever a person's wealth becomes more than the nisab.

2.7. What does Nisab of Zakaah Means

Nisab is a term that often appears alongside zakat. It is a threshold, referring to the minimum amount of wealth and possessions that a Muslim must own before being obligated to pay zakat. In other words, if personal wealth is below this minimum during one lunar year, no zakat is owed for that period. The nisab is set at the value of 87.48 grams of gold or 612.36 grams of silver.

Not everyone pays zakat at the same time. That's where nisab comes into play. Individuals become eligible to pay zakat once they reach the threshold during the full lunar year. So one individual may owe it earlier than someone else.

There is no set payment date for zakat. But it is often paid out at the end of the year once calculations on any leftover wealth are made. Some Muslims believe that paying zakat during *Ramadan* brings good fortune (Suhaib, A. Q. (2009).

This requires that individuals take regular inventory of their possessions and wealth. This can be done either weekly or monthly (Kaslam, S. (2011).

Who Can Receive Zakat?

Zakat cannot be given to anyone in need. There are eight kinds of people to whom zakat can be given as mentioned in the Quran:

“Indeed, [prescribed] charitable offerings are only [to be given] to the poor and the indigent, and to those who work on [administering] it, and to those whose hearts are to be reconciled, and to [free] those in bondage, and to the debt-ridden, and for the cause of God, and to the wayfarer. [This is] an obligation from God. And God is all-knowing, all-wise.” – Al-Tawbah, 9:60

- **Al-Fuqara:** They do not have enough wealth to meet the basic necessities of life.
- **Al-Masakin:** These people do not have any type of income or possessions.
- **Zakat Collectors:** The administrators or organizations that are authorized to receive zakat to distribute among the poor people.
- **Those who converted to Islam:** People who newly converted to Islam and have no means to survive because of detachment from family.
- **Slaves and Captives:** Those who are kept as slaves. Your zakat can help to free captives or slaves.
- **Debt-Ridden:** Those who have no means to pay off their debts.
- **In the cause of Allah:** Those who are fighting in the path of Allah are entitled to receive zakat.
- **The Wayfarer:** A traveler who is left alone in another land and is in dire need of money to get back to his home.

Islam has guided us to make this world a better place by supporting those who are less privileged. Therefore, Islam puts great emphasis on charity and zakat. Muslims should do the calculation of their zakat carefully before giving any amount to poor people (Qayyum, A. (2018).

2.8. How to calculate Zakat

To calculate it, one needs to know the Zakatable income first. Muslims can calculate their total income by adding all the sources of income such as gold and silver, cash, stocks, shares, property, etc. Now, one must calculate their needs and living expenses of the year. The expenses now will have to be subtracted from the total income resulting in the total Zakatable amount. If the amount is above the threshold or nisab, the Zakatable wealth is then multiplied by the Zakat percentage to find the yearly donation of the individual. However, one will not have to pay the donation if the Zakatable amount is lesser than nisab.

2.9. How to calculate zakat on salary

Zakat on salary is not calculated on how much one earns but how much they are able to save as wealth. Therefore, one should calculate zakat on their saving from the salary. If the savings is over nisab, one will have to pay the donation. In case, the salary of an individual is not constant one can calculate the total amount saved over the year and pay the obligatory donation accordingly (Wali, H. N. (2013).

Religious texts offer comprehensive descriptions of the minimum amount of zakat that should be distributed to those less fortunate. It generally varies, depending on whether wealth came from farm produce, cattle, business activities, paper currency, or precious metals like gold and silver. Zakat is based on income and the value of possessions. The common minimum amount for those who qualify is 2.5% or 1/40 of a Muslim's total savings and wealth (Rahman, A. R. A., & Rahim, A. (2003).

3. Literature review

Zakat (Zakaat, Zakah) is a fundamental pillar of Islam. Each Muslim must fulfil in their lifetime if they are eligible. Therefore, it is an important duty to incorporate into the purpose of the everyday life of a Muslim, along with the other

sacred pillars. For example, Shahadah (declaration of oneness of God), Salah (prayer), Sawm (fasting), and Hajj (pilgrimage). Overall, it is also a revolutionary concept with the potential to ease the suffering of millions around the world. As Allah (SWT) tells us in the Holy Qur'an: "And be steadfast in prayer and regular in charity: And whatever good you send forth for your souls before you, you shall find it with Allah" Qur'an 2:110

3.1. Here are some more reasons why Zakat (Zakah) is important

3.1.1 Giving back to humanity is the third Pillar of Islam

Charity is a fundamental teaching of Islam. An integral part of being a Muslim is fulfilling the five pillars of Islam as ordained by Allah. Each of these pillars have their own unique wisdom and power in the world. Zakat is special for countless reasons. For example, the shared responsibility humanity has towards each other. Furthermore, it teaches us important lessons about our relationship with wealth (Amuda, Y. J. (2013).

Like the old saying, "It is always better to give than to receive." both **Zakat** and **Sadaqah** are a vital part of being a Muslim. This sacrifice guarantees protection from tragedy and misfortune. Through Zakat, Muslim Ummah cares for the poor, including widows, orphans, the disabled, the needy, and the destitute. The Prophet Muhammad said, "Give charity without delay, for it stands in the way of calamity.

Muslims must work to ensure those who do not have the means to thrive are given what they need to survive. In Islam, generosity is a central theme that Allah gives to those he loves, and he guides us to refrain from attachment to material wealth (Schumm, W. R., & Kohler, A. L. (2006).

"He who sleeps on a full stomach while his neighbor goes hungry is not one of us." Prophet Muhammad (PBUH).

- **Zakat purifies the Muslim's wealth**, as Allah says in the Qur'an; "It keeps one away from sin and saves the giver from the moral ill arising from the greed and love of wealth. Islam highly regards obligatory or voluntary charitable deeds. It is said to purify whatever remains of the wealth of a Muslim. "Whoever pays the Zakat on his wealth will have its evil removed from him" (Ibn Khuzaimah and at-Tabarani)
- **Increases closeness to Allah and Imaan.**
- Acts of worship are means of closeness to Allah (SWT). Allah says in the Qur'an: "And My servant does not draw near to Me with anything more beloved to Me than the religious duties I have obligated upon him." (Sahih Bukhari)

3.2. Zakat Achieves Wealth Redistribution

Allah says that those in need have a right over those with wealth. Zakat is one way of ensuring that those rights are fulfilled. Muslims are reminded of a dear sense of brotherhood and humanity. More importantly, they are reminded to share their wealth with their brethren.

"Those in whose wealth there is a recognised right for the needy and the poor" [Qur'an 70:24-25]

Look at these statistics, and think about why hoarding wealth can be so detrimental to society.

- The top 26 wealthiest people have the same wealth as about half of the world – 3.8 billion people.
- The 22 richest men in the world have more wealth than all the women in Africa.
- The top 1% wealthiest people have more than twice as much money as approximately 7 billion people worldwide.
- 258 million children today, which is about 1 of 5 children, cannot go to school.
- Each year, approximately 100 million people are forced into poverty due to healthcare costs.

The key takeaway is that wealth distribution can solve very real problems. This is precisely what Zakat achieves. It's a small percentage of 2.5% that may be small to you but together is powerful (Yusoff, M. (2011).

3.3. Relieves suffering and bolsters the Muslim community.

Many of Muslim brothers and sisters across the world do not have sufficient means to live a life free of suffering. By donating, we are helping to alleviate the immense struggle of those who go without the basic necessities each day. Zakat is transformative and powerful and impacts the lives of many who are in need.

3.4. Social Benefits of Zakat

As a Muslim Ummah caring for one another is an essential part of our Islamic Identity. Islam focuses on community sustainability and Zakat is the engine that facilitates that. Zakat is a powerful tool to help re-circulate wealth to those most vulnerable, many of whom are experiencing poverty at no fault of their own, but due to their unfortunate circumstances, such as access, war, resources, and limitations (Al-Masri, R. Y. (2006).

3.5. Why Does Zakat Matter?

Think about the term dignity. We all deserve the right to dignity. Islam does not encourage begging because it resorts to a loss of human dignity. Islam seeks to remedy the situation before anyone needs to resort to begging. One of the most profound aspects of Islam is that it takes human dignity very seriously. Distributing Zakat is not handing out charity to the poor. Zakat is a powerful tool to help re-circulate wealth to those most vulnerable, many of whom are experiencing poverty at no fault of their own, but due to their unfortunate circumstances, such as access, war, resources and limitations. Many people, including children, are forced into work early at the cost of missing school.

Zakat is not simply giving charity. It is much more than that. In essence, Zakat is a portion of one's wealth that meets the threshold and is rightfully distributed to those who have a right to it. In our Prophetic tradition, the one who gives should give with their hand under and open, and allow the one receiving Zakat/charity to take that offering with their hand over yours. This small act prevents the feeling of entitlement and arrogance. It preserves the one receiving to restore and maintain their dignity – because it is their right! Islam focuses on community sustainability, and Zakat is the engine that facilitates that (Tarar, A., & Riaz, M. (2012).

3.6. Zakat have the power to end poverty. If everyone around the world gave 2.5% of their wealth as Zakat we could end poverty together

Of course, ending poverty is not simple. Conflict, inequality, water shortages, climate change, lack of education, poor public infrastructure and basic human greed all create and shape poverty.

Allah has shown us the way – all we need to do is follow. That is the power of Zakat.

3.7. Islam has ended poverty before

There are few leaders who have left a mark on society the way that 'Umar ibn 'Abd al-'Aziz did. He is considered one of the finest leaders in Muslim history, an authority in Islamic law (mujtahid) who had memorised the Qur'an (hafiz), and who used his leadership to serve people. On becoming the khalifa in 717 AD, he said:

"O people, obey me as long as I obey Allah; and if I disobey Allah, you are not duty-bound to obey me."

He organised the collection of Zakat and distributed it to the needy. He was so successful that, when the treasury later sought those who were poor and eligible to receive Zakat, they simply could not find anyone in any of the lands he ruled over!

After less than two and a half years in power, the great khalifa was poisoned by one of his servants, who had been hired by his opponents. Learning what had happened, 'Umar asked the servant how much he was paid for the assassination, ordered him to return the fee to the treasury as ill-gotten money, forgave him and allowed him to leave freely.

3.8. Even the Emperor of Rome, when hearing of his death, remarked

A virtuous person has passed away. I would hardly be surprised if I saw an ascetic who renounced the world and gave himself to praying to God. But I am certainly surprised to see a person who had all the pleasures of the world at his feet, but still shut his eyes against them and lived a life of piety and renunciation." Islam has given us the answers to all our struggles, from the smallest to the greatest, including global poverty (Adebayo, R. I. (2011).

4. Research methodology

In this study, secondary data from reputable sources such as government websites, Zakah websites, and publications by different authors who included Islamic banks archives, scholarly journals, among other sources were utilized. Qualitative methods of data analysis and content analysis were used to draw conclusions from the study.

5. Results and discussion

Zakat is one of the five pillars of Islam and an essential aspect of the Islamic faith. It is a form of charity that requires Muslims to donate a specific portion of their wealth to those in need. Zakat, which means “purification,” is a way for Muslims to cleanse their souls and show gratitude to Allah (SWT) for the blessings they have received.

Zakat is an act of worship that has been decreed by Allah in the Qura'n. It is a way for Muslims to fulfill their obligation to care for the less fortunate members of society. The payment of zakat is considered a duty for those who possess a certain minimum amount of wealth, known as *nisab*. The payment of zakat is intended to purify the wealth of the donor and provide for the needs of the poor. It is calculated based on a percentage of a Muslim's wealth or assets. Muslims who possess wealth above the *nisab* threshold are obligated to pay zakat. This includes individuals who own assets such as gold, silver, cash, real estate, and investments. The *nisab* is the minimum amount of wealth or assets a Muslim must possess before paying zakat. In addition, *nisab* is calculated based on the current value of gold and silver. Zakat is calculated as 2.5% of a Muslim's wealth or assets above the *nisab* threshold. The calculation is based on the value of the assets held for one lunar year (Akanni, A. A. (2006).

Zakat is distributed to those in need, including people experiencing poverty, orphans, widows, and those in debt. It is a means of providing for the less privileged members of society.

The *Qur'an* outlines eight categories of people who are eligible to receive zakat. They are: The poor and needy, Those who are destitute, Zakat collectors and distributors, Those whose hearts are to be reconciled, Those in bondage or enslaved, Those who are in debt, Those who are fighting for the cause of Allah

Allah (SWT) said in the holy *Qura'n*: “*The alms are meant only for the poor and the needy and those who are in charge thereof, those whose hearts are to be reconciled, and to free those in bondage, and to help those burdened with debt, and for expenditure in the Way of Allah and for the wayfarer. This is an obligation from Allah. Allah is All-Knowing, All-Wise,*” (Surat al-Tawba: 60).

6. Conclusion

Millions of people today experience severe unemployment, crushing debt, and distress, lack of educational opportunities, poverty, hunger, and lack of access to clean water. Zakat. Zakat has the potential to eradicate hunger, thirst, and poverty.

With a focus on alleviating poverty, Zakat has plenty of solutions, locally, nationally and globally. It is a powerful institution for contributing to sustainable development in communities worldwide. An estimated \$200 Billion to \$2 Trillion of Zakat is generated each year and circulates the world.

6.1. Economic Growth and Financial Inclusion

Zakat contributes to economic growth by increasing the disposable income of lower-income households, thereby stimulating consumption and demand. A study in Saudi Arabia found that Zakat has a positive impact on G.D.P. growth, with a 1% increase in Zakat leading to a 0.26% increase in G.D.P. Furthermore, by channeling wealth from the more affluent members of society to the less privileged, Zakat promotes financial inclusion and economic empowerment, ensuring that a more significant proportion of the population has access to resources and opportunities for economic participation.

6.2. Education and Healthcare

Zakat funds are often allocated to support education and healthcare initiatives, contributing to human capital development and improving social welfare. Access to quality education and healthcare are essential components of a thriving society. Zakat can help bridge the gap in resource distribution, enabling disadvantaged individuals to access these essential services. Human capital development is the most determining factor for nations' success or failure. By investing in human capital, Zakat fosters long-term socio-economic development and paves the way for a more equitable society.

6.3. Social Cohesion and Solidarity

The practice of Zakat strengthens social cohesion and solidarity within Muslim communities. By alleviating socio-economic disparities, Zakat fosters a sense of empathy and interconnectedness among Muslims, encouraging them to

care for and support one another. This collective sense of responsibility enhances social harmony, contributing to well-being. Moreover, Zakat can also reduce tensions between different socio-economic groups by promoting a more equitable distribution of resources.

6.4. Bridging the Rich-Poor Gap

The growing rich-poor gap is a pressing global issue characterized by widening income disparities and unequal access to resources and opportunities between the affluent and the less privileged. While this disparity has utility, the gap cannot increase beyond meaningful bounds. This widening divide perpetuates social and economic inequality and undermines social cohesion, increasing crime rates, causing social unrest, and reducing economic growth. Zakat can address the rich-poor gap by promoting inclusive growth, equitable distribution of resources, and enabling equal access to essential services such as education, healthcare, and employment. By fostering an environment where all members of society can participate in and benefit from economic growth, we can work towards narrowing the rich-poor gap and building a more just and equitable world.

As a cornerstone of Islamic philanthropy, Zakat has far-reaching socio-economic benefits, from poverty alleviation to fostering inclusive growth and social cohesion. Real-world examples from countries such as India, Pakistan, Indonesia, and Saudi Arabia demonstrate the impact of Zakat on improving living conditions, promoting financial stability, and nurturing social harmony. Moreover, as an integral part of the Islamic faith, Zakat serves as a powerful reminder of the collective responsibility Muslims share in ensuring the welfare and prosperity of their communities, contributing to a more equitable and just society.

By addressing the root causes of socio-economic disparities, Zakat alleviates immediate financial hardships and contributes to long-term systemic change. Furthermore, by empowering individuals through education and healthcare, creating opportunities for economic participation, and fostering a supportive community, Zakat helps to build a foundation for sustainable development and lasting social change. Furthermore, it serves as a reminder that individuals are responsible for building a just and prosperous society. Therefore, collective efforts to leverage this tenant of Islam for the greater good of society impact both the individual and society.

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