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# The Role of *Zakāt* in Achieving Economic Empowerment, Environmental Sustainability and Social Re-Engineering as Promoted in the 12th Malaysia Plan (12MP)

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## **ABSTRACT**

*This study seeks to gain a deeper understanding on the role of zakāt in achieving economic empowerment, environmental sustainability and social re-engineering as promoted in the 12th Malaysia Plan (12 MP) which aligned with Shared Prosperity Vision 2030 (SPV2030) as well as United Nation's Sustainable Development Goals (SDGs) to provide support to fulfil the Maqāṣid al-Sharī'ah. This study uses the library study method. Among the reading materials that have been referred include those materials related to the role of zakāt, the government five-year development plan namely 12th Malaysia Plan from 2021 - 2025, the Shared Prosperity Vision 2030 (SPV2030), SDGs and Maqāṣid al-Sharī'ah. Qualitative approach is used in this study to collect information, documents and data accordingly with regard to the topic discussed. Results: By understanding the importance of zakāt in achieving economic empowerment, environmental sustainability and social re-engineering, we can further enhance the distribution and utilisation of these zakāt funds to ensure its positive impact in socio-economic. Eventually, this may also motivate the State Islamic Religious Council (SIRC) to promote the importance of fair and equitable distribution of zakāt to aṣnāf. The study will provide significant socio-economic impacts as the results will enable new initiatives*

by industries to develop better management of zakāt funds to finally achieve the economic empowerment, environmental sustainability and social reengineering in the society as promoted in the 12th Malaysia Plan (12 MP) which aligned with Shared Prosperity Vision 2030 (SPV2030) as well as United Nation's Sustainable Development Goals (SDGs) to provide support to fulfil the Maqāṣid al-Sharī'ah.

**Keywords:** Zakāt, Economic Empowerment, Environmental Sustainability, Social Re-engineering, 12MP, SPV2030, SDGs, Maqāṣid al-Sharī'ah

## 1. INTRODUCTION

### 1.1 An Overview of Zakāt

History shows that many prophets before Prophet Muhammad (ﷺ) were also commanded by Allah (SWT) to obey the principles of zakāt. Zakāt were gradually introduced into society during the time of the Holy Prophet (ﷺ). Wiliasih *et al.*, (2011) explained that in the Al-Qur'an, zakāt is called 58 times i.e. 32 times merely zakāt while 26 times is aligned with *solāt*. Initially, zakāt was made to be an optional practice whereby the *ṣahābah* (RA) were told that they could voluntarily pay zakāt to please Allah (SWT). In Makkah the verses on zakāt were in the general form of voluntary payments and it was left to the faith and the brotherly feelings of individuals to decide what and how much to give in zakāt. Allah (SWT) said: “وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ لِّلسَّائِلِ وَالْمَحْرُومِ” “And in whose wealth there is a right acknowledged. For the beggar and the destitute.” (Surah al-Ma'ārij: 24-25)

Zakāt was established as mandatory to Muslims when the conditions stipulated are met. It was only in the second year of Hijrah, some eighteen months after the arrival of the Prophet (ﷺ) to Madīnah that Zakāt became a *farḍ* or an obligation on Muslims as stated in the holy *Qur'ān* and *ḥadīth*. Allah (SWT) ordained:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ

“O you who believe! Spend of the good things which you have earned, and of that which We have produced from the earth for you and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is Rich (Free of all wants), and Worthy of all praise” (Baqarah, 2:267)

Madinan verses gave clear directives, ordering the payment of zakāt and since that time the Prophet (ﷺ) used to send out zakāt workers to collect and distribute the due zakāt. During the time of the Prophet Muhammad (ﷺ), zakāt was collected and distributed by the state, hence state individuals would collect zakāt during the time that it was due and would then distribute it amongst those eight *aṣnāf* after fulfilling specific conditions outlined by *Sharī'ah*. Thus, al-Qarḍāwi, (2000) concluded that zakāt in *Sharī'ah* refers to:

تطلق على الحصة المقدره من المال التي فرضها الله للمستحقين

“the determined share of wealth prescribed by Allah to be distributed among deserving categories”.

The obligation of *zakāt* shall not only be understood as merely the mechanism of transferring wealth from the rich to the poor (*aṣṇāf*/ qualified beneficiaries/ recipients/ *mustaḥiq*/ targeted group) but function as an effective economic mechanism that has implications in the form of increasing social welfare and promoting economic development of the community which eventually mitigates economic deprivation.

## 1.2 Direct and Indirect Mode of *Zakāt* Financing For Development

The economic schools highlighted that there are two aspects in direct mode financing i.e. supply and demand (Eletrebi M. F. *et al.*, 2019). For supply aspect, *zakāt* plays a role in financing production aspects for developmental activity through its fair and equitable distribution, in providing trustworthiness and security deemed necessary to initiate developmental activity which is a crucial precondition for its success and continuity.

Muḥammad A. A. (2003) highlighted that *zakāt* was made an obligation to provide sufficiency for beneficiaries 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 *zakāt* 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 properties.

Al-Qaradāwī, Y. (1981) explained *zakāt* plays a vital role in providing production resources which are necessary to execute developmental activity through the first *zakāt* distribution which channels to its respective beneficiaries/ *mustaḥiq*/ recipients. Abū Yūsuf, Y. I. (1979) asserted that *zakāt* helps to supply basic infrastructure by providing production resources in constructing fundamental structures known as social fixed capital fund which is necessary in investment. 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 *zakāt* since his debt does not circulate around disobedient acts, it advocated peace and trustworthiness which then encourages capital owners to provide benevolent loans in exchange for the execution of beneficial projects for the society. (Eletrebi M. F. *et al.*, 2019)

For demand aspect, not only *zakāt* plays a crucial role in supporting and realizing successful rapid social and economic justice and development but it attains blessing and growth for Muslim wealth.

Indirect Mode Financing, *zakāt* serves to provide necessary monetary resources to actualize development against money hoarding and its role in multiplying *zakāt*. *Zakāt* combats money hoarding with the sole purpose of developing wealth and investing it which make the wealth owner to pay *zakāt* from his earnings. *Ḥadīth* indicates frank prohibition of hoarding, It is narrated on the authority of Ma'mar ibn Abdullah that the Messenger of Allah (ﷺ) said: لَا يَحْتَكِرُ إِلَّا خَاطِيٌّ “No one hoards but the sinner.” [Reported by Muslim 1605]

The ability of *zakāt* resource in realizing successful holistic social and economic development when it is practised trustworthily, and the Muslims progressively works on practicing and preserving it in the interest of supporting rapid social and economic development in Islamic countries.

### 1.3 *Zakāt* Institution in Malaysia

In Malaysia, the practice and operation of *zakāt* varies according each state depending on the advice and fatwa issued by its respective State Islamic Religious Councils (SIRCs). All aspects pertaining to the administration and collection of *zakāt* are institutionalised by the states through its respective SIRCs which is stated in Federal Constitution. *Zakāt* Report (2017) outlined that the implementation of *zakāt* management is divided into three *zakāt* model offices but according to Jaapar, K. B., *et al.*, (2015) there are four different forms of *zakāt* corporations in dealing with the collection and distribution of *zakāt* in Malaysia.

Both *Zakāt* Report (2017) and Jaapar, K. B., *et al.*, (2015) have agreed on the note that some of the collection and distribution of *zakāt* are fully managed or executed by the SIRCs through its own unit or department of Baitulmal or *zakāt* centres like in Johor, Kelantan, Perak, Perlis and Terengganu such as Johor Islamic Religious Council (*Majlis Agama Islam Johor*), Perlis Islamic Religious Council (*Majlis Agama Islam Perlis*), Perak Islamic Religious and Malay Customs Council (*Majlis Agama Islam dan Adat Melayu Perak*), Kelantan Islamic Religious and Malay Customs Council (*Majlis Agama Islam dan Adat Istiadat Melayu Kelantan*), and Terengganu Islamic Religious and Malay Customs Council (*Majlis Agama Islam dan Adat Istiadat Melayu Terengganu*).

Again, *Zakāt* Report (2017) and Jaapar, K. B., *et al.*, (2015) have concurred some of the *zakāt* collection and distribution are controlled by office corporation like in Federal Territory, Malacca, Negeri Sembilan and Pahang. Examples are Federal Territories Islamic Religious Council's Zakat Collection Centre (PPZ-MAIWP), Melaka Zakat Centre (PZM) was placed under Baitulmal Majlis Agama Islam Melaka, Negeri Sembilan Zakat Centre (PZNS), and Pahang Zakat Collection Centre (*Pusat Kutipan Zakat Pahang*).

However according to *Zakāt* Report (2017) in Selangor, Penang, Sabah, Kedah and Sarawak it is owned by SIRCs which contradicts with Jaapar, K. B., *et al.*, (2015) who further divided these states into two different forms of *zakāt* corporations. First a corporation which has been established under *zakāt* enactment by the state e.g Department of *Zakāt* Kedah (*Jabatan Zakāt Negeri kedah*) that is an independent body of SIRC and under Kedah *Zakāt* Enactment 1955 which is separated from the Kedah Administration of Islamic Law Enactment, and Sarawak Baitulmal Fund (*Tabung Baitulmal Sarawak*) has been introduced by virtue of Sarawak Islamic Council (Corporation) (Amendment) 1984 to manage *zakāt* collection and distribution, not to mention *bayt al-māl* (baitulmal) asset as well.

Second, a corporation which has been established under the state administration of Islamic law enactment like in Selangor they *Lembaga Zakāt Selangor* which has been established under the

virtue of Trustee (Corporation) Act 1952, and in Pulau Pinang they have *Pusat Urus Zakāt Pulau Pinang* (PUZ) which is a subsidiary to Pulau Pinang Islamic Religious Council (*Majlis Agama Islam Pulau Pinang*) and it has been set up under Companies Act 1965.

In this respect, it is understandable that for *zakāt* management and administration, its sole trustee is under the respective State Islamic Religious Councils (SIRCs) as they have their own management and administration because of its authority by state based on the enactment of different States by law, especially concerning Malay Religion and Customs directly under the *Sultān* or King. Bahari, Z., & Doktoralina, C. M., (2019) further explained that the power of the Sultan is to be the head of state for the Sultanate and the Kingdom and the supreme Sultan or Yang Dipertuan Agong for the states without Sultan or King. Hence, these various SIRCs contribute to differences in *zakāt* management and reporting systems.

## **2.0 ZAKĀT AND MAQĀṢID AL-SHARĪ'AH**

*Zakāt* has been continuously contributing to liquidity and circulation of wealth from the rich to the poor. Since its first introduction during the second year of *Hijrah* that was marked by the migration of Prophet Muḥammad (ﷺ) to Madinah, *zakāt* is made as compulsory alms to those qualified Muslims. *Zakāt* has a crucial role in the society and tends to be discussed among Muslim scholars that are experts in both *zakāt* and administrative law. As compulsory alms, Islamic law provides a clear guideline in the calculation of *zakāt* that needs to be paid from the wealth as owned by Muslims.

From the discussion of Muslim scholars, they have different opinions relating to what kind of wealth that are subjected to *zakāt* (which is also known as *zakātable* asset). It is highlighted in a book titled 'Islam, Doctrine, and Law' which was written Shaltut S. M. that:

“In spite of my belief that theoretical differences are indications of thinking vitality and flexibility of the system that accommodates such differences, I feel uneasy when I see the range of difference among the schools of thought on the applications of this obligation of *zakāt*, as it is exposed in the books of jurisdiction and injunctions. This obligation of *zakāt*, that is usually associated with prayer ought to be, like prayers, commonly understood. In prayers, we see not much room for difference – just five prayers in the day and night. Unlike prayers, we observe that even the ratio, the exemption, the kinds of wealth that are *zakātable* are subject to differences among scholars. Such differences have serious implications of Muslims at large when it comes to their application of the Islamic obligation of *zakāt*. For example, some scholars consider the wealth of children and insane individuals *zakātable*, others do not. Some scholars consider all agricultural products *zakātable*, others restrict *zakāt* to specific kinds only. Some consider debt *zakātable*, other do not. Similar differences exist for business assets and women’s jewellery. Some require certain minimum (*niṣāb*) for *Zakātable*, some do not, etc. The same kind of differences also exist about the disbursement of *zakāt*” (Shaltut, n.d.: 109).

Even though there is no hard and fast rule regarding the theoretical discussion among Muslim jurists, it does not negate the important of *Zakāt* as an instrument of social finance that already made as an obligation for the qualified Muslims.

*Zakāt* as a recognised Islamic social finance instrument can be used either directly or indirectly to protect and preserve the *Maqāṣid al-Sharī'ah* (the Objectives of the Lawgiver). *Maqāṣid al-Sharī'ah* is the ultimate goals of having the laws and their enforcement throughout all the legal tenets in Islam. Under the jurisprudential discussion as presented by Al-Ghazālī (Nyazee, 2000), *Maqāṣid al-Sharī'ah* is divided into three levels in its dimensional structure which are known as: (i) essential (*ḍarūriyyāt*); (ii) complimentary (*ḥājīyyāt*); and (iii) desirable (*tahsīniyyāt*). By referring to the level of essential, there are five most important objectives that have to be protected and preserved at all time. They are: (i) religion; (ii) life; (iii) progeny; (iv) intellect; (v) wealth.

In this discussion, a focus is given on the position of *zakāt* as a recognised Islamic social finance instrument and the last objective under the level of essential i.e. the protection and preservation of wealth (*Ḥifẓ al-Māl*). When the protection and preservation of wealth is mentioned, it also includes any kind of measure that can be used to protect the circulation of the wealth within the society through a just mean. On the nature of the protection and preservation of wealth, it is described that:

“Ibn ‘Ashūr (2001) contends that preservation of property or wealth entails every measure taken to protect the wealth of the community from being plundered or usurped without adequate compensation (Jahīsh, 2002). This restates the position of the *Sharī'ah* on right to ownership of property and the preservation and protection of such rights through clear-cut legal provisions (Muqrin, 1999). Such legal provisions have been well articulated by earlier jurists such as al-Juwaynī and al-Ghazālī who make references to the legal texts in the *Qur'ān* and *Sunnah* regarding the punishment prescribed for theft which is obviously meant to protect property ownership (Al-Ghazālī, 1985; al-Raysūnī, 2006). In a similar vein, al-Shāṭibī's (2003) conceptualisation of preservation of property or wealth relates to measures taken to protect individual rights to property ownership. He contends that the concept of *Ḥifẓ al-Māl* includes prohibition against any form of economic or proprietary injustice, corruption, and embezzlement of public funds, short measures and weight, deprivation of orphans of their inherited property, and wastefulness and extravagance even in personal property” (Oseni, 2015: 381).

*Zakāt* can also be considered as one of these measures as prescribed under the Islamic law with its clear methodology and calculation. When comes to the list of the recipients of *zakāt* or *aṣnāf*, there are no significant different among the Muslim jurists. They are all agreed that there are eight (8) groups of recipients that are eligible to receive *zakāt*. As prescribed in Surāh Al-Taubah, 9:60, they are: (i) *al-fuqāra'* (the poor), (ii) *al-masākīn* (the needy), (iii) *al-'amilīn* (those who collect *Zakāt*), (iv) *al-mūallafāh qulūbuhum* (those whose hearts are being reconciled), (v) *al-riqāb* (emancipation of slaves), (vi) *al-ghārimīn* (people in debt), (vii) *fī Sabīlilāh* (those whose work for the cause of Allāh); and (viii) *ibn al-Sabīl* (travellers). These categories are selected and identified by Allāh the Exalted Himself and cannot be changed. It is the hard and fast law relating to the recipients of *zakāt*. They are the most vulnerable groups in the society and thus, it is justified that they are listed as the recipients of *zakāt*. Moreover, in relation to the circulation of wealth in the society, they are

usually the very last groups that have the ability to participate in economic activities due to the lack of funds that they may possess.

In the wealth circulation of *zakāt*, there are two most important processes that must be monitored and done properly. These processes are in line with the protection and preservation of wealth (*Hifẓ al-Māl*) as promoted under the *Maqāṣid al-Sharī'ah*. These processes are involving: (i) the collection of *Zakāt* from the qualified (rich) Muslims; and (ii) the distribution of *zakāt* to the recipients. These processes can be seen in details as the followings:

- (i) The collection of *zakāt*: is usually collected from the qualified (rich) Muslims. They must be *mukhālaf* which means they reach puberty, sane, and a freeman. If they have property, such property must reach its *niṣāb* (i.e. the minimum amount that a Muslim must have before he is being obliged to pay *zakāt*). Prophet Muḥammad (ﷺ) had set the payment of *zakāt* at a rate of equivalent to 87.48 grams of gold or 612.36 grams of silver. Since silver and gold are no longer used as currencies, the equivalent monetary exchange value of the rates must be paid as *zakāt*. This can be done by checking the local market rate of gold and silver. Nowadays, *zakāt* can be collected through (i) by the collection made by the appointed officer or '*amīl*'; (ii) *Zakāt* payment which is made directly to the state religious department or authority; (iii) the collection through the salary deduction; or (iv) *Zakāt* payment which is made directly to the *aṣnāf* themselves. In certain non-Muslim countries where there is an absence of the state religious authority, they will make the *zakāt* payment to the *Imām* of their local mosque. This can be considered as indirect appointment of the *Imām* as an '*amīl*'. The payment of *zakāt* can also be made alternatively through online platforms of *zakāt* which currently available across countries.
- (ii) The distribution of *zakāt* to the recipients: must be done with just and fairness. There are three general requirements when comes to the distribution of *zakāt*. Firstly, *zakāt* payment should not be used to cover expenditures of mosques. Secondly, *zakāt* payment should not be used in the building of mosques or any other facilities such as bridge or road. Thirdly, *zakāt* payment must not be utilised for any kind of general expenses. *Zakāt* payment is absolutely for its recipients. In their distributions to the *Zakāt* recipients, there are several Islamic principles that need to be followed: (i) the principle of *Istī'āb* which means that the distribution must be made to all *zakāt* recipient; (ii) the principle of *ḥad al-kifāyah* which means the distribution must be sufficient enough to the *aṣnāf*. (iii) The principle of *Khuṣūṣiyyah* i.e. specification of the distribution is made to a special or specific *aṣnāf* that are in need. (iv) The principle of *Istiqḥāl* where the *zakāt* payment must be placed separated from other property or wealth. (v) The principle of *Iqtisād* also should be applied in the distribution of *zakāt* payment, where it must be based on a smart distribution so the *zakāt* payment can be received and benefited as much as *aṣnāf* as possible. (vi) There is also the principle of *Masuūliyyāt al- 'amīl* where the appointed person who collected *zakāt* payment is also the responsible person to distribute the collection of *zakāt*. Last but not least, (vii) the principle of *al-Riqābah* or good safekeeping where the *zakāt* payment must be kept in a secured and good safekeeping before it is successfully distributed to *aṣnāf* that are in need.

From an observation, currently, the collected *zakāt* payment is completely more efficient compares to its distribution. This is believed to happen due to high awareness and understanding regarding *zakāt* and its function in cleansing the acquired property by a Muslim. Moreover, with the advancement of financial technology and usage of internet, *zakāt* can be easily collected and paid. When comes to the *zakāt* distribution, majority state religious departments or authorities or even '*āmīl*', they are careful in determining the real *aṣnāf* that are in need of *zakāt*. Such overly careful attitude causes a delay in the distribution and it is opening a flow gate of fitnah (evil allegation) towards the state religious departments or authorities or '*āmīl*'. Thus, it is better to do the investigation on the credibility of the *aṣnāf* before they start to make *zakāt* collection. It is also important to have a clear and transparency reporting on how the *zakāt* payment is distributed.

The role of *zakāt* can be judged not only from the concept itself but towards the importance of equal economic and social impacts i.e. the *manfa'ah* and *maḍarrah* or benefits and disbenefits to the general public. The disbursement of *zakāt* is found to have pulled beneficiaries into high level which later promotes economic growth, eliminates poverty and improves economy and livelihood of Muslims. Hence, *zakāt* serves the *Maqāṣid al-Shari'ah* both at macro and micro level i.e at macro level by providing flow of economic activities in the economic system and at the micro *maqāṣid*, it relates to individuals and individual financial transactions.

### **3.0 HOW TO ACHIEVE UNITED NATION'S SUSTAINABLE DEVELOPMENT GOALS (SDGS) VIA ZAKĀT?**

United Nation's Sustainable Development Goals (SDGs) is to achieve sustainable development namely social, economy and environment. Moreover, the 17 SDG indicators which was presented in 47th Session United Nations Statistical Commission (UNSC) are concerned to cover three dimensions of the universal need for development in economic growth, social inclusion, and environmental protection.

According to Shamsuddeen, M. A., and Mahadi, N. F. (2019), there are certain dissimilarities and overlap between *zakāt* and SDGs, first *zakāt* is basically Islamic in origin, while the SDGs have no link with religion. Yet, the consensus at the World *Zakāt* Forum held in Jakarta in February 2017 was that, there is substantial overlap and interest among *zakāt* organizations to pursue the SDGs further.

However, there are some conspicuous commonalities between the SDGs and *zakāt*. *Zakāt*, a philanthropic funding is highly aligned with the numerous SDGs i.e no poverty (SDG 1), zero hunger (SDG 2), good health and Well-being (SDG5), Clean Water and Sanitation (SDG6), decent Work and Economic Growth (SDG8), reduced inequalities (SDG 10), and sustainable Cities and Communities (SDG11) by redistributing wealth, generating economic activity and a social safety net and others. These goals are in line with the Islamic principles of zakat as aligned with *Maqāṣid al-Shari'ah*. The poor and the needy need to have access to education and nutritious food to build their human capital, here is where *zakāt* and UN's SDGs are aligned.

Ensuring healthy lives and promoting well-being is essential to sustainable development. Here, (SDG 6) sets out to save lives and livelihoods of the poor, (SDG 8) focuses on creating job



opportunities and decent work conditions that support economic growth and income growth for all including the poor, while (SDG 11) is about making cities safe and sustainable and upgrading slum settlements. Zainulbahar (2017) explained that *zakāt* which helps people escape the poverty trap through entrepreneurship, promoting peace and protecting the environment is consistent with human progeny. This is aligned with numerous SDGs i.e. SDG3, SDG5, SDG7, SDG11, SDG12, SDG13, SDG14, SDG15 and SDG16. The SDGs promote sustainable production and consumption and protection of the environment while also look for ways to promote peace and stability through inclusive and transparent governance.

*Zakāt* can accommodate healthy nourishment, quality education and make them more productive in the future. Collaborating with *zakāt* donors and administrators reflects the spirit of partnership for the goals (SDG 17). Hence, *zakāt* is not only promoting peace and protecting the environment, but in line to the *Maqāṣid al-Sharī'ah* and UN's SDGs. In conclusion, *zakāt* aims at alleviating poverty and hunger, improving health, education and access to water and sanitation, reducing inequality and protecting the environment are reflected in these Islamic values which are also inconsistent with the 12<sup>th</sup> Malaysia Plan (12MP) and Shared Prosperity Vision 2030 (SPV2030).

#### **4.0 AN OVERVIEW OF 12<sup>th</sup> MALAYSIA PLAN (12MP) AND SHARED PROSPERITY VISION 2030 (SPV2030)**

##### **4.1 12<sup>th</sup> MALAYSIA PLAN (12MP) 2021- 2025**

Malaysians are well acquainted the phrase Vision 2020 (*Wawasan 2020*) which was announced as the New Economic Policy (NEP) and launched by Tun Dr Mahathir in 1991. It was developed to be a long-term goal for the nation, the goal of Malaysia becoming a “fully developed country” by year 2020. Now, year 2020 marks the end of Vision 2020 and the Eleventh Malaysia Plan, 2016-2020 period. The Malaysian government has conducted the Eleventh Malaysia Plan (11MP) 2016-2020, a document outlining the five-year outlook until 2020 which focuses on Malaysian people, to provide them with wellbeing and prosperity. It is the final leg in the journey towards realising Vision 2020 to achieve full development in Malaysia. According to Ministry of Economic Affairs, (2018) productivity and innovation are basic pillars for the Plan, which is based on six Strategic Thrusts: (1) Enhancing inclusiveness towards an equitable society; (2) Improving wellbeing for all; (3) Accelerating human capital development for an advanced nation; (4) Pursuing green growth for sustainability and resilience; (5) Strengthening infrastructure to support economic expansion; and (6) Re-engineering economic growth for greater prosperity.

As a continuation, a post-2020 development plan with a clear strategic direction will be formulated to set the way forward for national development agenda over the next decade along with the implementation framework. Ministry of Economic Affairs (2019) asserted that the 12th Malaysia Plan (12MP) covering three development dimensions i.e. economic empowerment, environmental sustainability and social re-engineering which will further materialize the implementation of the Shared Prosperity Vision 2030 (SPV2030) which will be aligned to the Sustainable Development Goals (SDGs) under the 2030 Agenda by the United Nations.

According to Ministry of Economic Affairs (2019), the government is in the process of outlining the Twelfth Malaysia Plan (12MP), a document drafting the five-year outlook 2021- 2025 which will be tabled in Parliament in August 2020. The Leaders Online (2019) explained that we can materialize government's objective to narrow the economic and social gap between Malay *bumiputera* and non-Malay *bumiputera* through SVP2030. Bernama (2019) further explained that this further increases the incomes of all ethnic groups, particularly the *Bumiputera* comprising the B40 (lower income group), the hardcore poor, the economically poor, those in economic transition, Orang Asli, Sabah and Sarawak *bumiputeras*, the disabled, youths, women, children and senior citizens.

#### **4.2 Shared Prosperity Vision 2030 (SPV2030)**

According to Ministry of Economic Affairs (2019), the 12th Malaysia Plan (12MP) is the first phase of the Shared Prosperity Vision 2030 which aims to achieve a decent standard of living for all Malaysians by 2030. Shared Prosperity Vision 2030 (SPV2030) “*Wawasan Kemakmuran Bersama 2030*” officiated by Tun Dr Mahathir Mohamad on 5th Oct 2019. The SPV2030 - unlike the National Economic Policy (NEP), which is a policy prescription - is a new initiative providing a 10-year development roadmap and framework for the country’s economic restructuring to benefit all Malaysians, regardless of race and ethnicity.

The SPV2030 replaces the Vision 2020 plan introduced by Tun Dr Mahathir in 1991 during his previous 22-year administration. However, Tun Mahathir informed that Vision 2020 was not achieved due to the wrong policies and strategies were implemented by the previous two administrations for the last 15 years, and low productivity when high salaries and cash aid were used to boost incomes. He claimed that many people remained poor as they became reliant on cash handouts and did not progress based on their own efforts. (Teoh, S., 2019)

The SPV2030 was no way a race-based policy but a needs-based one aimed at narrowing the economic gap in the context of income, irrespective of race. Datuk Khalid Jaafar (2019) asserted that SPV would instead reduce the economic gap between ethnic groups. Mohd Jamal, N. S. (2019) mentioned that not only the SPV2030 will give emphasis on creating a high-value, high-technology economy as well as diversifying resources and economic growth potential, but it will also guard against sabotage of the *Bumiputera* economic agenda as happened in the previous policy with its widespread leakages.

Based on a brief description of the 12th MP and SPV2030 above, we understand that these two government’s plans promote equal opportunity and boost shared prosperity among the people to become productive later contribute to economic growth. Here in this article we can see how *zakāt* achieves economic empowerment, environmental sustainability as well as social re-engineering as promoted in the 12 MP which eventually serves the *Maqāṣid al-Sharī’ah* both at macro and micro level.

## FINDINGS AND DISCUSSIONS

### 5.0 THE ROLE OF ZAKĀT IN ACHIEVING ECONOMIC EMPOWERMENT, ENVIRONMENTAL SUSTAINABILITY AND SOCIAL RE-ENGINEERING

*Zakāt* demonstrate the positive impact of the government's plans to promote infrastructure projects that would have supported rapid social and economic activity over the short term, while boosting the economy's growth potential over the longer term. From the Figure 1, it summarises how *zakāt* is aligned with the 12<sup>th</sup> MP, SPV2030, SDGs as well as *Maqāṣid al-Sharī'ah* which will be further explain afterwards.

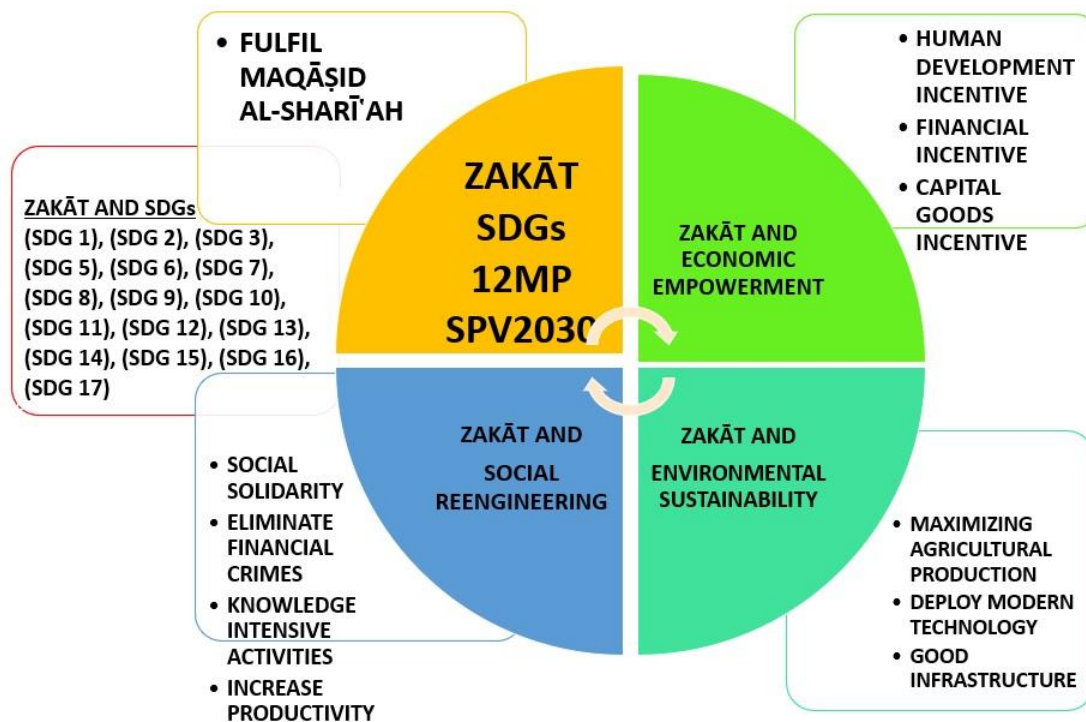


Figure 1: *Zakāt* Alignment to 12MP, SPV2030, SDGS and *Maqāṣid al-Sharī'ah*

Source: Authors' (2020)

## 5.1 Achieving Economic Empowerment Through *Zakāt*

### 5.1.1 Economic empowerment

The Oxford English dictionary says that “Empowerment is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights”. Economic empowerment helps people improve their businesses, increase their income, and become financially independent as aligned with the role of *zakāt* which could effectively mitigate economic deprivation by promoting economic empowerment towards the financial independence of *mustahiq* and eventually increase their level of wellbeing.

### 5.1.2 How can *zakāt* be as an instrument that empowers the economic (economic empowerment)?

Generally speaking, *zakāt* is able to be used as a means for economic empowerment of the poor (*aṣnāf*/qualified beneficiaries/recipients/*mustahiq*/targeted group) that would increase their capacity and enable them to become entrepreneur and hence able to fulfil their needs by themselves. *Zakāt* is one of the instruments in Islamic economics that aims to overcome the problem of welfare inequality in society by empowering the poor so that they can be liberated from the poverty chain and subsequently transforming themselves into prospective taxpayer (*muzakki*). Assets generated from prosperous community groups are used for economic empowerment of vulnerable groups hence they can grow and improve their welfare.

The question remains for us whether *zakāt* as an instrument of redistribution of wealth in the Islamic economic system has implications for improving economic empowerment of the poor in the society? Furqani, H., *et al.*, (2018) explained that *zakāt* is not only be the empowerment mechanism/ redistribution tool of transferring wealth from the rich to the poor but function as an economic mechanism as well in increasing social welfare of the community, such as increasing lower-class economic productivity in society, increasing aggregate consumption, increasing aggregate investment, and subsequently increasing employment.

The questions remain are: (1) What type of *zakāt* assistance in achieving economic empowerment for the beneficiaries? and (2) What kind of economic approach is used by the *zakāt* institutions to increase their productivity and hence their income?

*Zakāt* is not exclusively used for consumptive needs, but more towards empowering the beneficiaries/ *mustahiq*/ recipients to be financial independent and be able to liberate from poverty chain which eventually transforming themselves into prospective taxpayer (*muzakki*) and enhance their quality and standard of living, develop human capital and improve economy through entrepreneurship. Hence, the distribution of productive *zakāt* is either in the form of consumption or production. Inefficiency in *zakāt* funds management i.e productive *zakāt* distribution is when it did not reach the targeted group (beneficiaries/recipients/*mustahiq/aṣnāf*) due to lack of publicity by the authority or lack of knowledge on the other part of the community.

In order to enhance *mustahiq* skills and productivity, M. R. Jalil *et al.*, (2015) mentioned there are several economic development programs offered by *zakāt* institution apart from assistance and various programs involving short-term courses, training, skills and mentoring, such as assistance in the form of human capital, financial aid and capital goods consisting of equipment, machinery, technology, sites and building business space by rent, as discussed by Bahari, Z., & Doktoralina, C. M., (2019) mentoring to the poor and needy *aṣnāf* are also part of the program. Hence, in achieving economic empowerment, *zakāt* distribution can be allocated to enhance human development incentive, financial incentive as well as capital goods incentive for the beneficiaries.

In addition, to ensure sustainable *aṣnāf* entrepreneurs' development program in the community, it is essential to solve the inequality issue e.g. the inequality of welfare in the society causes the emergence of various social problems like crime and poverty, which will ultimately affect the quality of life of the community as a whole. (Furqani, H. *et al.*, 2018). Hence, *zakāt* has been proved to be the ideal way through which economic equality can be maintained in the society and it empowers *mustahiq* to become economically independent entrepreneurs and ultimately reduce welfare inequality.

## **5.2 Achieving Environmental Sustainability Through *Zakāt***

### **5.2.1 Environmental Sustainability**

Every business must develop a business plan for bettering the environment, because sustaining the environment is our responsibility and to be economically sustainable, we must be aligned with sustainable healthy environment and society. Environmental sustainability according to Jane Courtneil, (2019) refers to practices that support long-term environmental growth which gives positive impact on social, environmental, and cultural aspects of the community.

Environmental sustainability allows for the needs of today's population to be met without jeopardizing the ability of future generations to meet their needs, including sustainable agriculture, forestry, and fishing industries. In brief, agriculture involves the cultivation of crops and the raising of livestock for food which promote farmers, livestock breeders and fishermen.

In addition, Bernama (2019) asserted that the Agriculture and Agro-based Industry Ministry has devised several measures to strengthen the nation's agro-food sector, including establishing a national agro-food database, with a view towards ensuring that all plans are carried out precisely and effectively. Thus, besides, eradicate extreme poverty and hunger, *zakāt* also incorporating environmental and economic sustainability as promoted in the 12<sup>th</sup> MP, SVP2030 and SDGs.

### **5.2.2 How can *zakāt* be as an instrument which sustains the environment (environmental sustainability)?**

Environmental sustainability is also being applied is through sustainable agriculture, sustainable forestry and fishing industries. In addressing environmental and social goals, *zakāt* has to enhance schemes targeting poverty elimination or enhancing equitable redistribution of wealth in society

by promoting environmentally-friendly production inclusive of sustainable agriculture, forestry, and fishing industries. *Zakāt* funds should be utilized to create responsible interaction with the environment to avoid depletion or degradation of natural resources which allow for long-term environmental quality.

In most cases, according to Environmental Sustainability: Definition and Application, (2013) industrial agricultural methods are heavily reliant on chemical fertilizers and pesticides and put high demands on soil and water resources. With sustainable agriculture program funded by *zakāt*, we can set certain Standard Operating Procedure (SOP) on how they run the business for instance farmers minimize water use and lower the dependence on chemical pesticides and fertilizers via modernize technology resources.

Bahari, Z., & Doktoralina, C. M., (2019) highlighted *zakāt* institutions also initiate *zakāt* academy to provide courses, trainings and skills to *aṣṅāf*, projects groups such as the Amanah Ikhtiar Malaysia Project (AIM) model, and the Group Agriculture Project. *Zakāt* programmes of rural poverty should aimed at maximizing agricultural production which sustain the environment. Hence, poverty could be reduced by deploying modern technology, supplying a good infrastructure and necessity such as chemical fertilizers, pesticides, etc in promoting environmental sustainability.

The distribution and utilisation of *zakāt* fund in the form of specific programme and training like Group Agriculture Project and the implementation of an economic programme based on local *zakāt* collection might benefit the poor living in the rural agriculture areas to explore lucrative agriculture business opportunities and to free farmers, fishermen and livestock breeders from the shackles of poverty. There's always *zakāt* funds in helping farmers plan for, procure, and install that infrastructure. Opportunity for entrepreneurs exists all throughout that sales process i.e. produce needs to be watered, livestock needs to be contained, and all product will need to be harvested etc.

A good monitoring procedure on recipient's performance will produce a highly motivated and committed participant in promoting, modernising and increasing agricultural production as well as liberate them from the poverty chain and subsequently transforming themselves into self-reliant prospective taxpayer.

Not only that, environmental sustainability is achievable through sustainable forestry and fishing industries. Yusof, A. (2019) highlighted that timber products exports in Malaysia are expected to reach RM23 billion last year, leveraging on the existing Free Trade Agreements (FTAs), Asean and Oceania countries as well as strong demand from India. Malaysian Timber Industry Board (MTIB) deputy director general Norchahaya Hashim has suggested to use of other alternative raw materials oil palm trunk and rubber trees to save our natural forests and make use of the abundance of resources for the rubber and oil palm industries. Not to mention MTIB has committed to continue undertaking the forest replanting programme on 140,000 hectares of land throughout the country.

There is urgent need to enhance *zakāt* division to offer human development incentive via professional development programs and courses and specific financial incentive which can

promote staff and beneficiaries/ *mustahiq* awareness of promoting environmentally friendly production. Incentives can be offered by leveraging *zakāt* fund in the agricultural sector are incentives for projects new food production, incentives for small and medium scale company, incentives for *halāl* food production, *halāl* certificate and certificate of quality and accreditation, and incentives for training. Hence, in achieving environmental sustainability, the potential of *zakāt* fund can be allocated in maximizing agricultural production via human development incentive to productive *zakāt* recipient, which eventually will inspire and guide the beneficiaries to become self-reliant and productive *zakāt* payer. There is also a need to upskill the *mustahiq* while reducing reliance on low-skilled beneficiaries and improve environmentally friendly programmes that are sustainable which aligned with SDGs and *Maqāsid al-Sharī'ah*.

### 5.3 Achieving Social Re-engineering Through *Zakāt*

#### 5.3.1 Social Re-engineering

Suffice to say that according to Shaji, (n.d) **social re-engineering** is the attitudes or behaviours of population which is easily influenced through government and media campaigns which will be discussed in the Twelfth Malaysia Plan 2021-2025 yet to be tabled in Parliament in August 2020. However, in the Eleventh Malaysia Plan 2016-2020 it has covered re-engineering economic growth in the services sector and construction sector for greater prosperity. The question is how does *zakāt* promote social re-engineering?

#### 5.3.2 Promoting Social Re-engineering via *Zakāt*

In shaping positive social re-engineering, *zakāt* has taken big role in encouraging social solidarity among beneficiaries/ *mustahiq* and *muzakki* by analysing the potential of leveraging *zakāt* fund as a source of Islamic micro financing to productive *zakāt* recipients. *Zakāt* is the best thing that can achieve this because not only the *muzakki* fulfills its obligation but it benefits the beneficiaries through

The poverty rate will decrease when surplus is no longer in the society which eventually it reflects to the declining crime rate in Malaysia. *Mustahiq* will be given equal economic opportunities and become economically independent entrepreneurs and eventually reduce welfare inequality. *Zakāt* prevents financial crimes and this preservation of wealth falls under *Maqāsid al-Sharī'ah*. The prohibition of financial crimes such as robbery and stealing and reduces crime in societies e.g. fraud, theft, prostitution, murder, etc. have been discussed in the *qur'ān* like the prohibition of robbery in surah [5:33]; and the prohibition of theft in surah [5:38-9], etc.

The cause of many crimes is poverty and need. *Zakāt* help in reducing poverty and eliminating it. Al-Albānī, (1992) wrote that the prophet Muḥammad (ﷺ) said: “كاد الفقر أن يكون كفرا” Faqir (poverty) almost leads to *kufr* (disbelief). This *ḥadīth* depicts clearly that poverty leads to major corruptions such as fraud, theft, prostitution, murder, etc. therefore Islamic society needs to invest its effort to develop an integrated *zakāt* system Therefore, the disbursement of *zakāt* is found to have pulled beneficiaries into high level or the same level of indebtedness and bankruptcies, which *zakāt*

should evident the ability to promote economic growth, eliminate poverty and improve economy and livelihood of Muslims.

*Zakāt* funds can be used for enhancing knowledge-intensive activities. Education is one of the prime tools through which *mustahiq* can be empowered in their social life. Islam definitely urges the mankind (men and women) to be educated in the various sectors they need in relation to the success of the present world and the hereafter. The Prophet Muḥammad (ﷺ) says: طلب العلم فريضة على كل مسلم ومسلمة “Seeking Knowledge is a duty of every Muslim, man or woman”. (Al- Tirmidhi: 218). The apostle of the Almighty Allah (ﷺ) says:

“He who has a slave-girl and teaches her good manners and improves her education and then manumits and marries her, will get a double reward; and any slave who observes Allah's right and his master's right will get a double reward.” (Ṣaḥīḥ al-Bukhārī: 723)

From the above sayings of the prophet, the improvement of the education of slave women, whether they are Muslim or not, is encouraged and motivated by the Islam.

To reach the goal of accelerating the momentum of economic growth which at the same time improve the sustainability of human livelihood and social re-engineering, *zakāt* fund can be used to expand knowledge-intensive activities, increase productivity, produce high value-added products and etc to the beneficiaries. Hence, fair and equitable distribution of *zakāt* fund plays a crucial role in creating wider market of realizing successful holistic social and economic development which eventually promoting social re-engineering.

## 6.0 LIMITATION AND FUTURE RESEARCH

In respect to this study, the study also having its own limitation. The generalisation of the findings should be interpreted with caution due to limited research methods as the Twelfth Malaysia Plan 2021-2025 is yet to be tabled in Parliament in August 2020. As a result, the elaboration on economic empowerment, environmental sustainability and social re-engineering are limited to library study and humble knowledge and understanding by the authors. Therefore, a sophisticated and extended research model is needed to be developed and empirically test by using quantitative approach. In the future, it is recommends that, the study could employ mixed methods or even triangulation method in order to obtain expert opinions and validates the proposed research model prior the utilisation of *zakāt* funds by SIRC's or any *zakāt* institutions which further contributes to the generalisation of the findings which aligned with government's plans in achieving and boosting the economy's growth potential over the longer term. Hence, the authors believe that by implementing to the suggestions mentioned here it will produce more convincing results which incorporates the theory and practice.



## 7.0 CONCLUSION

In Islam, the availability of Islamic non-profit microfinance instruments of securing funds in the society which have the potential to improve the economy such as *zakāt*, *ṣadaqah*, *qarḍ ḥasan* and *awqāf*. Effective use of resources from *zakāt* fund is important to eradicate poverty through *zakāt* assistance in a form of financing recipient's economic projects to enable them to become self-reliant and productive.

Therefore, in order to develop socio-economic and maintain the progress and welfare of the poor (*aṣnāf*/ qualified beneficiaries/ recipients/ *mustahiq*/ targeted group) as aligned in the 12<sup>th</sup> MP and SVP2030, it is extremely important to fulfil the objective of *zakāt* institution of being a *syumūl* Islamic institution in driving towards the betterment of community based on the *Qur'ān* and Sunnah by dignifying *zakāt* institution through effective enrichment of *zakāt* management and practice excellent governance based on accountability, trustworthiness and professionalism.

The role of *zakāt* is crucial in realizing successful holistic social and economic development by providing comprehensive programs that focus on **sustaining** the beneficiaries' welfare rather than **one-off basis** to finally achieve the economic empowerment, environmental sustainability and social reengineering in the society as promoted in the 12<sup>th</sup> Malaysia Plan (12 MP) which aligned with Shared Prosperity Vision 2030 (SPV2030) as well as United Nation's Sustainable Development Goals (SDGs) to provide support to fulfil the *Maqāṣid al-Sharī'ah*. Hence, the objectives of socio-economic growth can be attained through *zakāt* to fulfil sustainable *aṣnāf* entrepreneurs' development program which eventually not only alleviate poverty but enhance their future employability and improve their economy, welfare and human capital. The findings of this study indicate that *zakāt* as an instrument for Islamic microfinance which its effective distribution will empower *mustahiq* to become economically independent entrepreneurs and ultimately reduce welfare inequality.

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