

ACCOMPLISHMENT OF ISLAMIC WELFARE THROUGH MOBILIZATION OF e-SADAQAH JARIAH IN THE ERA OF IR 4.0: AN OVERVIEW

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Abstract. This paper reviews the concept of welfare, sadaqah and application of e-Sadaqah Jariah in Malaysia. Basically, welfare is defined as a situation of good life for an individual or society as a whole. Practically, everyone will strive hard in order to fulfil their live with all necessities of life. But unfortunately, there are some people who unable to satisfy their needs due to economic problems, illness or disabilities. Islam as a religion of *rahmatan lil alamin* (blessing for all) provides various ways to tackle the situation. One of the solutions is sadaqah (charity) or sadaqah Jariah (ceaseless charity) which is a voluntary deed recommended for all Muslims. Nowadays due to the advanced technology especially in the era of Industrial Revolution 4.0, the usage of online charity or popularly known as eSadaqah is more popular compared to the traditional form. The objectives of this study have twofold. Firstly, is to discuss and reemphasize the importance of sadaqah jariah. Secondly, is to clarify how to mobilize e-Sadaqah Jariah in uplifting the less fortunates in the present society of IR 4.0. The scope of study is to highlight the concept of sadaqah jariah and application of e-Sadaqah Jariah in Malaysia. This study is only a conceptualized-library research. Thus the sources of information are obtained from secondary sources such as journals, books and internet. The study found that e-Sadaqah Jariah is applicable throughout the nation and on trending. Its application will facilitate the donors and speed up the collection of sadaqah to be distributed to those in need and poor.

Introduction

Welfare is defined as a condition of having good health, comfortable living and pleasant working condition for a person, group or organization. The term of welfare is also referred to the state of well-being, which is the fulfilment of an individual's basic needs. According to Islam, these basic needs must be accomplished through one owns' employment or real income. The real income becomes the primary source for buying necessities such as food, clothing, shelter, household goods, education, medical cares, transportation and others. But if the real income is not sufficient to purchase the necessities of life, the welfare services become vital in a society to uphold the minimum standard of living amongst the poor people. In every society, there are some people who lack the necessary income or known as poor. Their life will not improve if the welfare activities such as sadaqah jariah and zakat are missing and the wealth circulates among certain people in the society.

Allah SWT encourages people to contribute generously for social welfare. For example in the Quran, Allah SWT says "Say (O Muhammad): *Whatever of your wealth you spend on others, for the near of kin, and the orphans and the needy and the wayfarer; and whatever good you do, verily, God has full knowledge thereof*" (2:215). People can help to realize the basic needs of the poor through welfare services such as care for others and Zakat. The current economic condition has become a big issue for all individuals in Malaysia. The most burdened are those with low income, unemployed or dismissed from work. The burden is more challenging if they have big families to be taken care. There was reported that a total of 64,894 of heads of family registered in Sistem e-Kasih until October 2017 are categorized as hard-core poor with income less than RM580 per month [1]. The total number is alarming and expected to increase especially in urban areas.

Having realized of this issue, this paper would attempt to highlight one of possible ways to resolve this issue, i.e through a sadaqah jariah. Thus the objectives of this study are twofold. Firstly, is to discuss and reemphasize the importance of sadaqah jariah. Secondly, is to clarify how to mobilize e-Sadaqah Jariah in uplifting the less fortunates in the present society of IR 4.0. The scope of study is to highlight the concept of sadaqah jariah and application of e-Sadaqah Jariah in Malaysia. This study is only a conceptualized-library research. Thus the sources of information are obtained from journals, books, magazines, newspaper cuttings and internet.

The interest to study on this topic stems from the following research questions:

- (i) Why welfare function in Islam is not very emphasized by the government, societies and organizations?
- (ii) Can Sadaqah or e-Sadaqah Jariah helps in helping and uplifting the conditions of the poor?
- (iii) How to encourage people to donate through e-Sadaqah Jariah?

This paper covers concept of welfare in Islam, next is practice of e-Sadaqah Jariah which includes explanation of dalil from Quran and Hadith, application of e-Sadaqah Jariah, its futures and challenges, lastly is the conclusion.

Concept of Welfare in Islam

Definition and scope. Islam views the concept of welfare in the world as social welfare [2] meaning taking care of other people's welfare. [3] stated that this Islamic concept of social welfare function had been concluded 800 years ago by two prominent thinkers, namely al-Ghazali (died 505 Hijrah) and al-Shatibi (died 790 Hijrah). From their writings one can ascertain the hard-to-pin down concept of a social welfare function that modern economists long for [4]. Furthermore, the author also stated that the starting point is that Islam sets goals for human life. All matters (either activities or things) that help in accomplishing these goals increase social welfare, and are called *masalih*, or utilities: while those opposed are *mafasid* or disutilities. Al-Ghazali defined an Islamic social welfare function, with a clearly specified hierarchy of individual and social needs.

According to al-Ghazali, in an Islamic society there are five necessary Syariah mandated foundations of proper individual and social life. These are (i) *din* or religion (as broadly defined), (ii) *nafs* or life, (iii) *nasl* or progeny, (iv) *mal* or wealth, and (v) *aql* or mind [5]. He also states that *Maslahah* (social interest) requires the protection and preservation of these foundations, *mafsadah* (evil) can destroy them. Furthermore al-Ghazali emphasizes that the goodness of this life and the hereafter (*maslahah al-din wa al-dunya*) represents the key objective of Syariah and this goal is necessarily known from the Syariah's overall teachings [6]. Indeed, the noblest of all worships is the promotion of society's wellbeing. Economic *maslahah* is considered as part of Islamic social. Thus Al-Ghazali proposes three level hierarchy of social utilities, i.e necessities (*dharurat*), conveniences or comforts (*hajat*), and refinements or luxuries (*tahsinat*). The key to lowest protection of the five foundations of Syariah lies in the provision of necessities for people. The second group of needs comprise all activities and things that are not vital to the preservation of the five foundations, but desired to get rid of obstructions in life [7]. Meanwhile, accordingly the third group includes those that beyond the limits of conveniences. According to [8], the Islamic concept of welfare is actually an integration of material and spiritual aspects of human being. Thus these may serve as a source of mutual strength and as a foundation of true welfare and happiness.

Ways to accomplish welfare. Islam is *ad-deen* which covers all aspects of human life. As such that Islam also designs ways of how to attain the welfare or wellbeing of every people in the world. Economically this welfare objective can be achieved through the process of distributions or redistributions. It refers to the transfer of income and wealth between individuals irrespective of whether it is by way of exchange (in market) or by any other means (such as inheritance), or whether it is concluded between individuals directly (such as gifts and trust) or through the state (such as *zakah*) or between the state and individuals (such as the guarantee by the state of a minimum level of living for individuals) and whether it is obligatory (*zakatul fitr*) or voluntary (such as *sadaqah*).

The paper clarifies only on sadaqah or sadaqah jariah which remained unstudied in the economics literature, as a way to accomplish welfare. Stated in the Quran, "Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: On them shall be no fear, nor shall they grieve" (2:277). Helping somebody to start up in business, providing someone a good education; assisting someone to recover from illness and disease by financial aid or giving fiscal and monetary help to clinics and hospitals all such charitable works, come under sadaqah jariah (an everlasting sadaqah) [9].

Practice of Sadaqah Jariah

Definition of Sadaqah. Sadaqah comes from the word *sidq* (sincerity), which means truthfulness in realizing declared belief by action [10]. It serves as a symbol of sincerity of faith [11]. With regard to the Syariah definition, Sadaqah means worshiping Allah by voluntary giving. Meanwhile sadaqah jariah is an ongoing charity (continuous rewards) received by people who donate, that will not only benefit in this life but continue to benefit after death.

Sadaqah Jariah is distinguished from the two words of "Sadaqah" and "Jariah" which considered as a practice of righteous deeds occurred in life times but yet the rewards shall be accomplished and received in the judgment day and the rewards are continuously received even the practitioner had died.

The principal of relentless rewards has been mentioned in Al-Quran:

“The likeness of those who spend for Allah’s sake is as the likeness of a grain of corn, it grows seven ears every single ear has a hundred grains, and Allah multiplies (increases the reward of) for whom He wills, and Allah is sufficient for His creatures’ needs, All-Knower).”

(2: 261)

These sentences describe about the advantage of the person whom spent their wealth in accordance with Allah wills in order to pursuit Allah’s acceptance and consent. The relation in between Sadaqah Jariah and The Judgment Day are interconnected. Every person is relying on the rewards from the Sadaqah Jariah during the Judgment Day. Sadaqah Jariah is a very effective type of charity that serves better than giving money, as the person who initiated the action will get rewards even after he dies.

Accordingly, Allah SWT says (36: 12),

“It is We indeed who bring back the dead to life, and write down what they send ahead (of their deeds), and traces that they leave behind. We keep an account of all things in a lucid register”.

Here Allah SWT establishes the fact that all actions we perform are recorded and this is to emphasis to the owners of the deeds that they will definitely be shown their deeds no matter how big or small. Not only are deeds recorded but also their effects and consequences are recorded and there will be accountability for them too. The man deeds that benefit the community will be rewarded continuously as long as it is used. If someone teaches to recite Quran or give copies of the Quran and every time they recite Quran, you will get rewards, even after your death. And if your student teaches Quran to another person and every time this other person read Quran, you still will get rewards from his recitation, even after you have long died until the end of this world.

Next, it is stated in the Quran (18: 46), which reads:

“Wealth and children are only the gloss of this world, but good deeds that abide are better with your Lord for recompense and better for expectation”.

Allah SWT encourages Muslims to give Sadaqah (charity) to the needs of humanity. Such as donate and/or actively participate in building or established of a Mosque, an orphanage, a school, a hospital and so on. On which people are rightly guided and this will be the Sadaqah Jariah for the person who established it.

In view of that, the Prophet Muhammad SAW also stressed on the importance of Sadaqah Jariah. For example in one Hadith, Abu Hurairah (R.A) reported: Allah’s Messenger (S.A.W) as saying:

“He who called (people) to righteousness, there would be reward (assured) for him like the rewards of those who adhered to it, without their rewards being diminished in any respect.”

(Sahih Muslim /Hadith No. 6470) [12]

The Prophet also said:

“When a man dies, his acts come to an end, except three: recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased).”

(Sahih Muslim /Hadith No. 4005) [13].

In the above hadiths, recurring charity is the Sadaqah Jariah for which a man has given or made during his life time. Sadaqah Jariah is any good deed done from which people continue to benefit despite the demise of the person who originated it.

From the excerpts of Quran and Hadith mentioned above, it clearly explains that, a Muslim can get continuous reward through his righteous deeds even if the person passed away, and within the financial capability of the person, this kind of righteous deeds have great rewards in the world and hereafter.

Mobilization of e-Sadaqah Jariah. According to the teachings of Islam, the giving of charity and sadaqah helps a number of functions [14]. Recognizing the potential of sadaqah (donation) as a catalyst for economic development in a drive to become a high-income nation, the method of managing donation needs to be improved and transformed using technological software so that the donation collection method can be amplified. To enhance the implementation of donation means to efficiently implement the collection method. The intended transformation refers to the aspects of the management of donation that includes high-quality staff who are professionally trained in order to deliver quality management and service output that are in line with the current technological developments.

The e-Sadaqah Jariah mobilization refers to the beneficial and effective delivery system to implement the use of equipment and infrastructure based on information and communications technologies as a medium for making transactions. Through the use of the e-Sadaqah concept, the working hours as well as the business transactions, become more flexible, easily accessible. Apart from that, the act of worship by giving to charity can be extended to all corners of the world and it runs 24 hours non-stop. In addition, the payment method in this new form (online) is very quick and easy compared to the traditional payment methods.

Through the e-Sadaqah Jariah mobilization, the funds of the Muslim community can further propagate the ummah’s economy. Most importantly, the public must be briefed on the concept as well as the implementation of the e-Sadaqah method. It is imperative to fully comprehend the app in order to avoid any misunderstanding about the charitable organizations that manage and disburse the donations in a transparent, trustworthy and fair manner. This modern approach requires cooperation between the parties responsible for promoting and convincing the community to channel their donations through the e-Sadaqah method. This multi-dimensional approach will result in a positive impact on the country’s economic development as well as the welfare and well-being of the Muslim community in the country.

Generally, social welfare is a communal activity that is undertaken to preserve or improve the standards of charitable contributions. For example, a family in a state of poverty can be transformed by social welfare measures so the family can be removed from poverty and able to enjoy a comfortable life. Charity in Islam is comprehensive in nature, covering individuals and communities. Charity is achieved when individuals and societies adhere to the honorable sense of morality which forms the basis of humanity and civilisation [15].

Examples of institutions offering e-Sadaqah Jariah. The K-Masjid community portal is an example of institutions which use the e-Sadaqah Jariah application. There are currently numerous mosques that are registered under the K-Masjid community portal. The K-Masjid community web portal was developed by the Ministry of Science, Technology and Innovation (MOSTI) and its agencies MIMOS Berhad (MIMOS). This portal serves to bring together Muslim societies in Malaysia in general, and foster friendships among the qaryah (congregation) of a mosque in particular. The three main focus areas in the k-Masjid portal are as a source of the development for the congregation, to be the latest and most advanced information dissemination centre, as well as the platform for efficient management of a mosque [16].

Mosques that are interested in using this portal can contact the portal’s administrator using the address and phone number listed in the Contact us menu displayed on this site. Muslim individuals can also sign up to become the qaryah members of the mosques by registering with the portal. Please click the registration tab in order to register. To serve as a source of community development and the development of the Muslim community, this portal provides a convenient way for registered and unregistered individuals to donate to charity via the Internet (known as E-Sedekah). The donations can be utilised for various purposes such as to contribute to the life expenses of underprivileged people, to fund the mosque’s management expenses and activities, to contribute to the renovation of the mosque and other similar purposes. The donations given will be managed by the committee members of the relevant mosques [17]. The activities of E-Sedekah at K-Masjid are shown in the following figure as below:

No	Nama Donor	Nama Masjid	Tarikh Disumbangkan
1	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
2	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
3	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
4	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
5	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
6	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
7	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
8	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
9	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29
10	Yusuf bin Ali	Masjid Al-Jannah	2018-02-21 14:35:29

Figure 1: E-Sedekah Activities At K-Masjid

Internationally, Islamic Aid is one of Islamic organization which spread assistance throughout the Muslim world. Donation or sadaqah jariah is part of various ways to give to the societies in need. Islamic Aid strongly believe in helping people earn a decent living and become financially independent and self-sufficient, instead of providing them perpetual assistance. Then they don’t have to be provided with charity for food, medicines, shelter, clothing etc.[18]. This is called as self-employment philosophy where the poor will be assisted to start up their own job. In Islamic Aid, their livelihood programmes include such as animal farming, business for the poor and farmer assistance. People at anywhere or anytime

can donate through the web using their online form under tab Ways To Give / Donate With Islamic Aid. The electronic form of donation is shown in Figure 2 below.

Figure 2: Electronic Donation Form at Islamic Aid

Futures and Challenges of e-Sadaqah Jariah

Futures. The using of electronics system (*e*) in managing the daily affairs makes the life easier and safer for the public to enjoy. With the usage of e-Sadaqah Jariah it can help the people to do charity works wherever they are and can inject their property into a good and holy way in this world and the world after. The availability of e-Sadaqah Jariah system will make people happy and easy to do the alms every day, everywhere and never had a limit to do this voluntarily ibadah.

In addition, with the establishment of the e-Sadaqah Jariah system, it can help and make charitable practice to be done continuously in the community in order to improve the economic growth of the country at the micro level. It is also capable of ensuring more efficient flow of funds, especially in the modern era of information and communications technology today. With this, the charitable fund will be distributed easily to those people in need and assist them in managing the daily work. The charitable fund also can be allocated for the establishment of the orphan center, elderly home and other homeless shelters.

Governments and related agencies or Non-governmental institutions involved in the management of sadaqah funds have to be in superb and systematic in managing the e-Sadaqah Jariah system to be use continuously. They also can plan for a long-term process in the economic planning of the subordinates who need charity and not limiting the maximum or minimum amount for the donation. The influence of the government in the use of the e-Sadaqah Jariah system plays a main role in the implementation of the system's effectiveness. Thus, every agency which offered the system should manage and build a team works so as provide good cooperation in managing the sadaqah funds.

Challenges. However, in the era of Industrial Revolution (IR) 4.0, the using of modern communications today had to face great challenges. Due to that matter, e-Sadaqah Jariah system must be regulated confidentially and as good as possible so that no problem of missing or leakage of fund. Currently there are many cybercrimes now happening around the world done by irresponsible individuals in pursuit of worldly wealth. Scammer crimes are now in trending and will cause a leak in e-Sadaqah Jariah funds because the scammers are Information and Technology (IT) experts and easy for them to create a fake e-Sadaqah Jariah application. Law and regulation by the local government are also essential and indispensable in ensuring that the national communication system cannot be broken by cyber criminals.

In addition, the challenge is for those potential donors who desire to donate assets (other than money) to e-Sadaqah Jariah since the system currently cannot manage such fund. This is due to the fact that such fund will definitely a proper documentation and involved other related government agencies. The process time will be longer, tedious and much difficult to manage by the institutions.

Besides that, usage of IT system is will be a barrier to the practice of the e-Sadaqah Jariah especially in the underdeveloped countries. People like the elderly will hesitate to use this electronic system. They hardly understand and like the modern technology at present. Thus, these will hinder their participation as donor in e-Sadaqah Jariah. Because of that they will resort to the traditional way of charity i.e donates cash direct to those in need.

Conclusion

Sadaqah is considered as one way to attain welfare and the wellbeing of humankind in Islam. Though sadaqah is a voluntary deed but it is highly recommended in Islam. As a Muslim and Mukmin, one should strive for rewards and goodness from Allah SWT through their charity or donation. This deed is accepted as ibadah and its effect is remarkable especially to those in need or poor. Currently, in the era of IR 4.0, people seek for a fast, easy and friendly way to donate their moneys. Using internet or electronic ways to give charity such as e-Sadaqah Jariah is very timely and vital by most donors around the globe. Hence, Islamic institutions for example masjid, religious schools, orphan shelters, NGOs and other institutions should develop their own e-Sadaqah Jariah system. By using the system, the donors can easily transfer the donation and the administrator can manage the fund for the betterment projects of life to the beneficiaries selected. Consequently the beneficiaries can work, gain some income and fulfil their necessities of life. Future studies should be done later on the effectiveness and impacts of e-Sadaqah Jariah to the beneficiaries in Malaysia or other Muslim countries.

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