AN OVERVIEW OF ISLAMIC WELFARE AND MOBILIZATION OF e-SADAQAH JARIAH

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Abstract: This paper reviews the concept of welfare, sadaqah, and the application of e-Sadaqah Jariah in Malaysia. Welfare is defined as a situation of a good life for an individual or society as a whole. As a religion of rahmatan lil alamin (blessing for all), Islam provides various ways to tackle the situation. One of the solutions for the poor and have-nots is sadaqah (charity) or sadaqah Jariah (ceaseless charity), 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, popularly known as e-Sadaqah is more popular than the traditional form. The objectives of this study have twofold. Firstly, is to discuss and reemphasize the importance of sadaqah jariah. Secondly, it is to clarify how to mobilize e-Sadaqah Jariah in uplifting the less fortunate in the present society. The scope of the study is to discuss the concept of sadaqah jariah and the application of e-Sadaqah Jariah in Malaysia. This study is only conceptualized-library research. Thus, the sources of information are obtained from secondary sources such as journals, books, and the Internet. The study found that e-Sadaqah Jariah is very important and highly recommended in Islam. Other than that, the study also found that the mobilization of e-Sadaqah is applicable all over the place and very useful. Its application will facilitate the donors and speed up the collection of sadaqah to be distributed to the needy and poor.

Keywords: e-Sadaqah Jariah, Sadaqah, Welfare

1. Introduction

Generally, welfare is defined as having good health, comfortable living, and pleasant working conditions for a person, group, or organization. On the other hand, welfare is also referred to as the state of well-being, which fulfils an individual's basic needs. According to Islam, these basic needs must be accomplished through one own' employment or real income. Real income becomes the primary source for buying necessities such as food, clothing, shelter, household goods, education, medical care, transportation, etc. But if the real income is not sufficient to purchase the necessities of

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life, the welfare services become vital in society to uphold the minimum standard of living amongst the poor people. In every society, some people lack the necessary income or are 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 to 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 heads of the family registered in Sistem e-Kasih until October 2017 are categorized as hard-core poor with income less than RM580 per month (https://www.bharian.com.my). The total number is alarming and expected to increase, especially in urban areas.

Having realized this issue, this paper will attempt to highlight 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, it is to clarify how to mobilize e-Sadaqah Jariah in uplifting the less fortunate in the present society of IR 4.0. The scope of the study is to highlight the concept of sadaqah jariah and the application of e-Sadaqah Jariah in Malaysia. This study is only conceptualized-library research. Thus the sources of information are obtained from journals, books, magazines, newspaper cuttings, and the Internet.

The interest to study 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?
- (iv) This paper covers the concept of welfare in Islam; next is the practice of e-Sadaqah Jariah, which includes an explanation of dalil from Quran and Hadith, application of e-Sadaqah Jariah, its futures and challenges, lastly is the conclusion.

The authors used library research, documentations, and research methods to collect related information in completing this study. In addition, the authors also collected information from related websites as models and references are used to collect relevant information. The study found that e-Sadaqah Jariah is very important and highly recommended in Islam. Other than that, the study also found that the mobilization of e-Sadaqah is applicable all over the place and very useful. Its application will facilitate the donors and speed up the collection of sadaqah to be distributed to those in need and the poor.

2. Concept of Welfare

2.1. Definition and Scope

Siddiqi, 1979 viewed the concept of welfare in the world as social welfare, meaning taking care of other people's welfare. Surtahman (2001) 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. 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 accomplish 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 specified hierarchy of individual and social needs. According to al-Ghazali, there are five necessary Syariah mandated foundations of proper individual and social life in an Islamic society. 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. 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. Indeed, the noblest of all worships is the promotion of society's well-being. Economic maslahah is considered as part of Islamic social. Thus Al-Ghazali proposes a three-level hierarchy of social utilities, i.e., necessities (*dharurat*), conveniences or comforts (*hajat*), and refinements or luxuries (*tahsinat*). The key to the lowest protection of the five foundations of Syariah lies in the provision of necessities for people. The second group of needs comprises all activities and things that are not vital to preserving the five foundations but desired to get rid of obstructions in life (Anas Zarqa, 1980). Meanwhile, accordingly, the third group includes those that are beyond the limits of conveniences. According to Muhammad Ayub (2007), the Islamic concept of welfare is an integration of material and spiritual aspects of a human being. Thus these may serve as a source of mutual strength and a foundation of true welfare and happiness.

2.2. Ways to Accomplish Welfare

Islam is ad-deen which covers all aspects of human life. As such, Islam also designs ways to attain the welfare or well-being 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 the 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. As 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) (Lambarraa & Reiner, 2012).

3. Practice of Sadaqah Jariah

3.1. Definition of Sadaqah

Sadaqah comes from the word *sidq* (sincerity), which means truthfulness in realizing declared belief by action (Al Qardawi, 1999). Accordingly, it serves as a symbol of the sincerity of faith. 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, which will benefit in this life and continue to benefit after death.

Sadaqah Jariah is distinguished from the two words of "Sadaqah" and "Jariah," which are considered a practice of righteous deeds that occurred in lifetimes. Still, the rewards shall be accomplished and received on the judgment day and the rewards are continuously received even though the practitioner had died. The principle of relentless tips 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 the advantage of the person who spent their wealth in accordance with Allah's wills to pursue Allah's acceptance and consent. The relation in between Sadaqah Jariah and Judgment Day is interconnected. Every person relies on the rewards from the Sadaqah Jariah during 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 reads 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 establishing a Mosque, an orphanage, a school, a hospital, etc. 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 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)

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)

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

3.2. Mobilization of e-Sadaqah Jariah

According to the teachings of Islam, the giving of charity and sadaqah helps a number of functions (Sheila, 2012). 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 implement the collection method efficiently. The intended transformation refers to the management of donation that includes high-quality staff who are professionally trained 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 equipment and infrastructure based on the information and communications technologies as a medium for making transactions. Through the use of the e-Sadaqah concept, the working hours and business transactions become more flexible and 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 rapid 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 and the implementation of the e-Sadaqah method. It is imperative to fully comprehend the app to avoid 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 and the welfare and well-being of the Muslim community in the country.

Generally, social welfare is a communal activity 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 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 (Nik Mustapha, 1998).

3.3. Applications of e-Sadaqah Jariah

The K-Masjid community portal is an example of an institution that uses the e-Sadaqah Jariah application (http://www.kmasjid.com.my). 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 brings together Muslim societies in Malaysia in general and fosters friendships among the qaryah (congregation) of a mosque in particular. The three main focus areas in the k-Masjid portal are a source of the congregation's development, the latest and most advanced information dissemination center, and the platform for efficient management of a mosque.

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 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 contributing to the life expenses of underprivileged people, funding the mosque's management expenses and activities, contributing to the renovation of the mosque, and other similar purposes. The donations given will be managed by the committee members of the relevant mosques. The activities of E-Sedekah at K-Masjid are shown in the following figure as below:

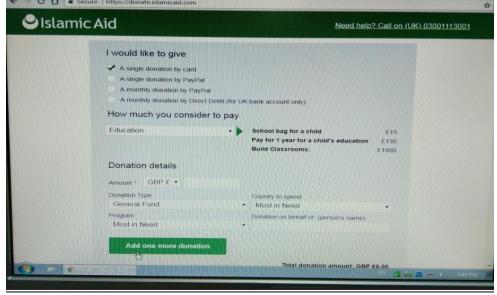
Figure 1: E-Sedekah Activities At K-Masjid



Source: www.kmasjid.com.my

Internationally, Islamic Aid is one of the Islamic organizations which spread assistance throughout the Muslim world. Donation or sadaqah jariah is part of various ways to give to the societies in need (https://www.islamicaid.com). Islamic Aid strongly believes 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. This is called self-employment philosophy, where the poor will be assisted to start up their job. In Islamic Aid, their livelihood programmes include such as animal farming, business for the poor, and farmer assistance. People anywhere or anytime can donate through the web using their online form under the 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



Source: https://www.islamicaid.com/sadaqa-e-jarya

4. Futures and Challenges of e-Sadaqah Jariah

4.1. Futures

The use of an electronics system (e) in managing daily affairs makes life easier and safer for the public to enjoy. Using e-Sadaqah Jariah can help the people do charity works wherever they are and inject their property into a good and holy way in this world and the world after. The availability of the 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, establishing the e-Sadaqah Jariah system can help make a charitable practice continuously in the community to improve the country's economic growth at the micro-level. It can also ensure a 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 in need and assist them in managing their daily work. The charitable fund can also be allocated to establish the orphan center, elderly homes, and other homeless shelters.

Governments and related agencies or non-governmental institutions involved in the management of sadaqah funds have to be superb and systematic in managing the e-Sadaqah Jariah system to be used 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 the main role in the implementation of the system's effectiveness. Thus, every agency which offers the system should manage and build a team that works to provide good cooperation in managing the sadaqah funds

4.2. Challenges

However, in the era of Industrial Revolution (IR) 4.0, modern communications today had to face significant challenges. Due to that matter, the e-Sadaqah Jariah system must be regulated confidentially and as well as possible so that no problem of missing or leakage of the fund. Currently, many cybercrimes are happening around the world done by irresponsible individuals in pursuit of worldly wealth. Scammer crimes are now trending and will cause a leak in e-Sadaqah Jariah funds because the scammers are Information and Technology (IT) experts. It is 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 cybercriminals cannot break the national communication system.

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 funds. This is due to the fact that such a fund will definitely have proper documentation and involve other related government agencies. The processing time will be longer, tedious, and much difficult to manage by the institutions.

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

5. Conclusion

Sadaqah is considered as one way to attain welfare and the well-being of humankind in Islam. Though sadaqah is a voluntary deed, it is highly recommended in Islam. As a Muslim and Mukmin, one should strive for rewards and goodness from Allah SWT through charity or donation. This deed is accepted as ibadah, and its effect is remarkable, especially to those in need or poor. In the era of IR 4.0, people seek a fast, easy, and friendly way to donate their money. They were using the 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 to better projects of life to the beneficiaries selected. Consequently, the beneficiaries can work, gain some income and fulfill 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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