

Garden of Knowledge and Virtue

IIUM2WORLD: Leveraging Islamic Economic System Reduce Poverty in Malaysia

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Abstract: Islam regulates Muslim people in many aspects to make them better in the present life and Hereafter, including Islamic economic system within it which are serve for Muslims economy based on what Quran and Hadith guide. Even though this system existed more than fourteen centuries ago, but the Islamic economic system is not fully implemented by Muslims in society. In this case, as an Islamic-based university, IIUM has the responsibility in making significant contribution towards reducing and eradicating poverty in Malaysia by leveraging on the QHM collaboration approach involving the active contribution of NoM.

Keywords: IIUM, Islamic economic system, Quadruple Helix Model(QHM), Network of Mosque, Poverty, Malaysia.

I. INTRODUCTION

Poverty reduction has become the most important issue of almost all countries around the world [1]. Poverty is the condition where the people lack satisfactory material resources (shelter, food, clothing and housing) are unable to get the basic services (education, health, water, sanitation) and are constrained on their rights, share power and give their voices to the institutions which affect the economic, social and political environment which they live and work [2].

Since the introduction of New Economic Policy 1971-1990 (NEP), Malaysia has achieved outstanding progress in poverty eradication. The poverty evidence dropped from 52.4 percent in 1970 to 15% in 1990. This index remains in declining trend, with the latest figures showing a drop from 8.5 percent in 1999 to 5.7 percent in 2004. However, the evidence of poverty has always been much higher in rural areas than in the urban ones. The incident of poverty in the rural areas shrank from 14.8 percent in 1990 to 11.9 percent in 2004, while the urban areas experienced a decline in poverty incidence from 3.3 percent to 2.5 percent. Obviously more attention has been given to rural poverty than the urban poverty [3].

The system in this world is designed in such a way that the rich becomes richer and the poorer become poorer. And this corrupt system has gotten so mature in our society that is that become very difficult to eliminate the poverty issue [4]. This is contradiction to the Islamic teaching itself. Due to this kind of attitude in Muslim, some Islamic teaching had been replaced by the non-Muslim with their own theory [5].

International Islamic University Malaysia is one of excellent university that has many Islamic economic expertise who will contributed for Muslim people in Malaysia in term of poverty eradication. In this program IIUM will play an important part as provider of Islamic knowledges in collaboration with other actors of Quadruple Helix Model (QHM) which are University, Government, Industry, and Citizen, including Network of Mosque as a partner of this program to gathering poor people.

II. PROGRAM BACKGROUND

This paper proposed to leveraging an Islamic Economic system in order to eradicate poverty in Malaysia, especially to those who live in the rural areas. To bring into reality of its mission which is Islamization, Islamic economic system can be implemented by IIUM as a pioneer of Islamic economy in modern countries.

III. PROBLEM STATEMENT

It has been learned through deliberation that so much harmful effect poverty brings in society. Elimination of poverty is essential for the betterment of society. Now the question rises that how to eliminate the poverty? The best answer that the authors find, is the implementation of Islamic economic principles in true letter and spirit, which can eliminate poverty issue within few years from the whole world. In the era of Khelifa Umar (R.A) it was hard to locate the poor individuals needing help, by spending the compulsory zakat gathered through Muslims. Since no one was poor at the time because of Islamic economic system. Equal distribution of wealth was enforced through Muslim laws. There were sufficient sources for the poor to fight his poverty like Bayt-ul-mal, zakat, concept of Kafalat-e-aama etc. Islam believes in equal distribution of wealth since actual ownership of wealth belongs to Allah. Allah SWT distributes this wealth among his men irregularly (according to ADAL) to examine their way of spending. Now one having extra money then his needs is responsible to spend from this granted money for food deeds to eliminate the poverty [6].

It is well known that while democracy is associated with capitalism, socialism, communism have ultimately created a one party controlled political system e.g. (China, North Korea). However, there are exceptions such as Sweden where a democratic government has organized its economy on socialist principals and in a number of countries the capitalism market economies running under the dictatorship. Similarly, in order to have a credible Islamic Economic System, the political, judicial, administrative etc. system of that country, to a large extent, be based on Islamic principles. Despite the fact there are a number of Muslim countries around the world, currently there is hardly any country that could be strictly describes as an Islamic state in all respects. As a result, the so called Islamic Economic system implemented by some Muslim countries could not produce the result expected from the system [7].

The most dominant economic systems in the modern world at present are capitalism and socialism. The capitalism is the dominant economic philosophy in the western world mainly comprising Western Europe and Northern America under the leadership of United States. The socialism has been dominant economic ideology in USSR, People's Republic of China and some countries of eastern Europe. Although socialism, with downfall and dissolution of its former leader Soviet Union, has received a great setback, yet it still holds a lot of relevance as an economic philosophy [8]. According to Malaysia's policies of New Economic policy (NEP), Assimilation of Islamic Values (AIV), Islamic Consultative Body (ICB), National Development Plan (NDP), National Vision Plan (NPV) and Islamic Hadhari (IH) approach, Malaysia has implicitly included the Islamic principles, particularly Islamic economics, Banking, and Finance [9].

According to IIUM's vision statement: to be an international center of educational excellent which integrates Islamic revealed knowledge and values in all disciplines and which aspires to the restoration of the Ummah's leading role in all branches of knowledge [10]. So, this paper purposed to harness Islamic economic system starting by IIUM in collaboration with other actors of Quadruple Helix Model, including Network of Mosque participating together in order to eradicate Muslim poverty in Malaysia, especially in rural areas.

IV. LITERATURE REVIEW

According to Dr. Saif Siddiqui in his paper that Islamic economic system and poverty reduction, there are three elements of Islamic economic from point number 1 till 3 as following:

1. Islamic mode of financing / Trading:

- **Mudarabah (capital trust):**

Mudarabah is a special kind of partnership in which one partner gives money to another for investing it in a commercial enterprise. The investment comes from the first partner who is called "Rabb-ul-mal", while the management and work is an exclusive responsibility of the other, who is called "Mudarib". Mudarabah may take two different forms:

- ✓ Al-mudarabah al-muqayyadah (restricted Mudarabah)

The rabb-ul-mal may specify a particular business for the Mudarib, in which case he shall invest the money in that particular business only.

✓ Al-mudarabah al-mutlaqah (unrestricted Mudarabah)

The mudarib shall be authorized to invest the money in any business he deems fit.

• **Musharaka (Islamic partnership):**

Musharaka can be define as a “form of partnership where two or more persons combine their capital or labor together, to share the profit, enjoying similar rights and liabilities” It is a limited period contractual agreement between the partners, to use both human and financial resources and distribute whatever profit and loss they make in accordance with capital and human resources invested.

In such a kind of Islamic partnership, partners need not have equal shares, or equitable responsibility for management. Losses would be shared in accordance with capital contribution. It is not only the contribution of capital that governs Musyaraka in Islam.

• **Murabahah (Mark-up sale):**

Murabahah is a kind of sell where the seller mentions the cost of the sold commodity he has incurred, and sells it to another person by adding some profit thereon. Thus, Murabahah is not a loan given on interest; it is a sell of commodity for cash/differed price.

The Murabahah may involves purchase of a commodity by a bank on behalf of a client and its resale to the latter on cost-plus-profit basis Murabahah is a mode of financing as old as musharakah. Today in Islamic banks world-over 66% of all investment transaction oare trough Murabahah.

A simple sale in Arabic is called Musawamah – a bargaining sale without disclosing of referring to what the cost price is. However, when the cost price is disclosed to the client it is called Murabahah. A simple Murabahah is one where there is cash payment and Murabahah Muajjal is one on differed payment basis.

• **Ijara (Islamic leasing):**

Ijara is an Islamic form of leasing. Here the bank buys capital equipment or property and leases it out under installment plans to end-users. As in conventional leasing there may be an option to buy the goods at the end of Ijara built into the contacts. The installments consist of rental for use and part-payment.

The customer selects the asset to be financed and the bank then purchases it from the supplier and leases it to the customer for an agreed period. Refinancing of assets owned by the client in a sale and leaseback arrangement is allowed under certain circumstances.

2. Interest free loans (Al-qard Al-hasan):

Islam prefer a loan as a form of social service by the rich to the poor. Islam does not recognize any loan with interest for the benefit of the debtor. M. Umer Chapra, an authority on Islamic economics, has given the definition of Al-qard Al-hasan as: “Qard al-hasan is a loan which is returned at the end of agreed period without any interest or share in the profit or loss of the business”. The receiver of Qard al-hasan is only required to repay the original amount of the loan.

Economic objective of Qard al-hasan are:

- The mobilization of wealth among all people in the society.
- To strengthen the notional economy.
- To facilitate the poor to create new jobs market and business ventures by using their merits, skills and expertise.
- It can remove social and economic discrimination from the society, and

Social objective of Qard al-hasan are:

- To help needy people
- To establish better relationship among poor and the rich.
- Non-Muslims, who might be attracted by knowing the beauty of Islam.
- The is a great reward in the Hereafter for giving Qard al-hasan.

3. Zakat:

The word zakat means ‘purification’. It is the amount of money that every mentally and financially able, free adult, Muslim, male and female has to pay to support specific categories of needy people. Islam believes that all things belong to

God, and that is held by human beings is a mere trust. It can be purified by distributing a prescribed proportion for those in need.

- **Zakat Al-fitr:**

Zakat Al-fitr is a kind of charity (Sadaqah) that is obligatory at the time of breaking the fast of Ramadhan. The word Zakat is connected by Idaafah (genitive structure in Arabic grammar) to Fitr because of the occasion of breaking the fast is the reason why this zakat becomes obligatory [12].

- **Zakat of wealth:**

Zakat is obligatory (Fard) on all Muslims men and woman who are Sahih-e-Nisab ie possess as specified limit of wealth, to pay each year a prescribed portion from capital or savings like farm produce, cattle, business activities, paper currency and precious metals such a gold and silver [13].

4. Bait Al-Mal:

Bait-Al-Mal in the Arabic word is the 'House of Treasury' of the 'Central Treasury' which an Islamic state establishes to hold the nation wealth (Crone & Patricia, 2004). It is used as financial institution that established in the era of the Khulafa' Ar-Rasyidin caliphate. It was previously formed as the royal reserves for caliphs, which then developed to administer the taxes of Jizya, manage personal finances, expenditures of government, the distribution of zakat to the eight categories of deserved Asnaf, deal with the economic matters of Islamic state and bears the responsibility of the undertaking of the society's fiscal system and welfare provisions until now [14].

Historically, during the reign of the prophet of Muhammad (SAW) and the caliphate of Abu Bakr, a Baitulmal was not established and the revenues that were accumulated were immediately distributed. However, during the caliphate Umar Al-Khattab, there were strong needs to change as the conquests started increasing and larger quantities of revenues from Zakat, Sadaqah, Waqf, and Jizya were generated. Caliph Umar Al-Khattab allowed paying salaries to the army with the increasing number of fighting men and high revenues [14].

Caliph Umar Al-Khattab then has decided to establish the central treasury in Madinah after consulting with his companions. Abu Hurairah who was the governor of Bahrain sent revenue of live hundred thousand dirhams. Caliph Umar Al-Khattab summoned a meeting of his consultative assembly and sought the opinion about the disposal of the money. Uthman ibn Affan advised that the amount should be kept for future needs. Walid ibn Hisham suggested that like the Byzantines separate departments of treasury and accounts should be set up. Abdullah bin Arqam was appointed as the Treasury Officer and assisted by Abdur Rahman bin Awf and Muaiqib [14].

5. Infaq fi Sabeel-Allah (charities):

The root words of the word Infaq are having the meaning of that particular tunnel, whose both ends are open. On this base, its meaning from economic point of view is to spend the wealth, or to open it, or to finish it (Pervez 1987) and each type of pious spending is included in it (Siddiqui, 1997) [15].

6. Kaffalat-e-Aama:

Shaikh-ul-Islam Prof. Dr. Muhammad Tahir-ul-qadri defines Kafalat-t-Aama in his book Iqtsadeyat-e-Islam. He writes:

“Kafalat-e-Aama is to provide the basic necessities of live to every citizen of state these basic necessities are specially consist of food, clothes, residence, medical treatment, education and justice”

- **Individual Kaffalat:**

Individual Kaffalat means that it is the responsibility of every single person of society to support needy people of society. Every person in society who owns some spare amount then his needs is responsible to cooperate with his needy Muslim brother.

- **Collective Kaffalat:**

Islam does not just give emphasis to individual aspect of Kaffalat but Islam also gives stress on collective aspect of Kafalat. We have a lot of example of collective Kafalat in in seera of Holy prophet (P.B.U.H). Islam has introduced a comprehensive system for the purpose to eliminate the poverty. Mwakhat-e-Madina is a great example of collective Kafalat, when holy prophet (P.B.U.H) migrated to Madina with companions, all migrants have to face problem of food, residence, cloths. Holy prophet created an atmosphere of collective Kafalat which is called Mwakhat-e-Madina [16].

7. Diya (Blood money):

Blood money, known as Diya across the Arabic-speaking world, is an age-old process used across the world that exists to help to resolve violent conflict. It attempts to accomplish this goal through a combination of elements. Primarily, two aspects of blood money are most critical to its theoretical or actual success; first something about the process constitutes some form of accountability for perpetrators of violence; and second, something about the process satisfies surviving family members of victims sufficiently that it removes, or at least dampens, their desire to avenge the killing and conduct additional violence [17].

8. Qurbany (Slaughtering):

Qurban is the act of slaughtering or sacrificing certain animal on the day of Eidul-Adha with the intention of Taqarrub (to become closer) to Allah almighty, which fall on the 10,11,12, and 13 of Zulhijjah. Muslims are encouraged to undertake Qurban to show their gratitude to Allah Almighty for all his blessing (Al-Zaila'I, Vol.6., pg. 437) [18].

9. Kaffarah (Penalty on crime):

Kaffarah is as an obligation on the injurer the case of life, the Kaffarah represents a social support to the philanthropic activities in the society. It aims at compensating the society for the loss of one its members [19]. On the other hand, the types of Kaffarah that are imposed are oath kaffarah, Zihar Kaffarah, and Kaffarah for marital intercourse in the month of Ramadhan (Al-Kasani, 1998). Those liable for an oath Kaffarah are permitted to choose which type of Kaffarah he will undertake, whether feeding ten indigents, providing clothing to ten indigents, freeing a slave who is abeliever, or fasting for three days (Al-Kasani, 1998) [20].

V. CONCEPTUAL SOLUTION

To accomplish of its mission, this program using *e-IIUM2WORLD* to deliver the products to customer. The collaboration of many channels within it makes customer easy to do selling or buying. *e-IIUM2WORLD* will collaborate with other QHM actors which are the Government, Industry, and citizen as well as Network of Mosque in order to reach many poor people in rural area. This conceptual solution utilizes Business Model Canvas (BMC) as shown in Figure 1, Value Proposition Design (VPD) as shown in Figure 2, 3, 4, and 5 and Environmental Map (EM) in Figure 1.

5.1 Customer segment:

Asnaf is the main target of the system as well as Muslim entrepreneur, SME (Small Medium Enterprise) and student. Asnaf means the person who is entitled to receive the Zakat. It is divided into 8 categories which are Fakir-one who has neither material, possession nor means of livelihood, Miskin-one with insufficient means of livelihood to meet basic needs, Amil-workers associated with the collection and distribution of Zakat, Muallaf- one who convert to Islam. Literally those who heart is softened, Riqab-one who wants to free himself from bondage or the shackles of slavery, Gharmin-one who in debt (money borrowed to meet basic, halal expenditure), Fisabilillah-literal meaning 'in the way of God' but it is used for jihad and Ibnu Sabil-one who is stranded in journey [21].

5.2 Customer relationship:

e-IIUM2WORLD is one media for the costumer relationship, moreover they can attend the seminar or discuss with the forum which provides by the system.

5.3 Channels:

e-IIUM2WORLD program is the collaboration system that integrated each other to manage Islamic economic system. The existence of e-ZAKAT4U, E-Baitulmal, and MyMosqueNet2Cloud can assist the distribution of products. Whereas, Bank Islam also including in this system to manage financing and trading.

5.4 Value proposition:

Muslim people can be better if they practice what Quran and Hadith teach. So, this system implemented Islamic economic system for Muslim community beside the poverty eradication.

5.5 Key activities:

There are 9 activities includes in this system: Zakat distribution, Islamic financing or trading, Interest free loans, collecting charities, Kaffarat-e-Aama, Diya (Blood money), Qurbany (Slaughtering), Kaffarah, and scholarship for needy students.

5.6 Key resources:

IIUM expertise, especially the researcher who expert in Islamic economic responsible to guide the system. Of course Quran and Hadith are the main resources.

5.7 Key partners:

In order to make the system successful is to involve proper people in that system. Key partner are the following:

- **Jabatan Kemajuan Islam Malaysia (JAKIM):**

The roles of JAKIM are to plan the appropriate law and policy for the system and work together with others to provide the resources.

- **Network of Mosque:**

The most is the important place for people to gather and many function for Muslim in term of Ibadah. The aims of mosque are to conduct Qurbany, collect the charities, Kaffarah.

- **Bait Al mal:**

The task of Bait Al mal is to collect the rest of Zakat either Zakat al Fitr or Zakat wealth, then distributed them to Asnaf.

- **IIUM alumni:**

The potential of IIUM alumni can be conduct the seminar and make the forum for the customer to deliver the system in order to introduce the system for them. IIUM alumni can join with other community for volunteer

- **Bank Islam:**

The roles of bank are to serve the budgets for Muslim entrepreneur and SME while Rabb-ul-mal and Mudarib, investor, and rich people to deposit their money to the Bank Islam.

5.8 Cost structure:

There is some cost that need to expend for portal development and maintain, staff salary and facilities.

5.9 Revenue stream:

To gain revenue, Zakat can be more potential if looking to the Malaysian Muslim community, beside that the investment, loans from the rich people, charities, Kaffalat-e-Aama, Diya (Blood money) and Kaffarah can also include as the revenue.










Key Partners  <ol style="list-style-type: none"> 1. Federal and state Government Islamic Department (e.g. JAKIM 2. Network of Mosques 3. Bait Al-Maal 4. IIUM Alumni 5. Islamic Bank (e.g. Bank Islam Malaysia Berhad or Bank Muamalat Malaysia) 6. Rabb-ul-mal 7. Mudarib 8. Investor 9. Reach peoples 	Key Activities  <ol style="list-style-type: none"> 1. The distribution Zakat 2. Islamic financing / Trading 3. Interest free loans 4. Collecting Charities 5. Kaffalat-e-Aama 6. Diya (Blood money) 7. Qurbany (slaughtering) 8. Kaffarah 9. Scholarship for students 	Value Propositions  <ol style="list-style-type: none"> 1. Poverty eradication 2. Islamic economic implementation for Muslim community 	Customer Relationships  <ol style="list-style-type: none"> 1. e-IIUM2WORLD 2. Forum 3. Seminar 	Customer Segments  <ol style="list-style-type: none"> 1. Asnaf 2. Muslim entrepreneurship 3. SME (Small Medium Enterprise) 4. Students' scholarship
	Key Resources  <ol style="list-style-type: none"> 1. IIUM Islamic economic expertises 2. Quran 3. Hadith 		Channels  <ol style="list-style-type: none"> 1. e-IIUM2WORLD 2. e-Zakat4U 3. E-baitulmal 4. MyMosqueNet2Cloud collaborative system 5. Bank Islam 	
Cost Structure  <ol style="list-style-type: none"> 1. Portal development and maintain 2. Staff salary 		Revenue Streams  <ol style="list-style-type: none"> 1. Zakat fund 2. Investment 3. Loans 4. Charities 5. Kaffalat-e-Aama 6. Diya (Blood money) 7. Qurbany (Slaughtering) 8. Kaffarah 		

Figure 1: Business model canvas

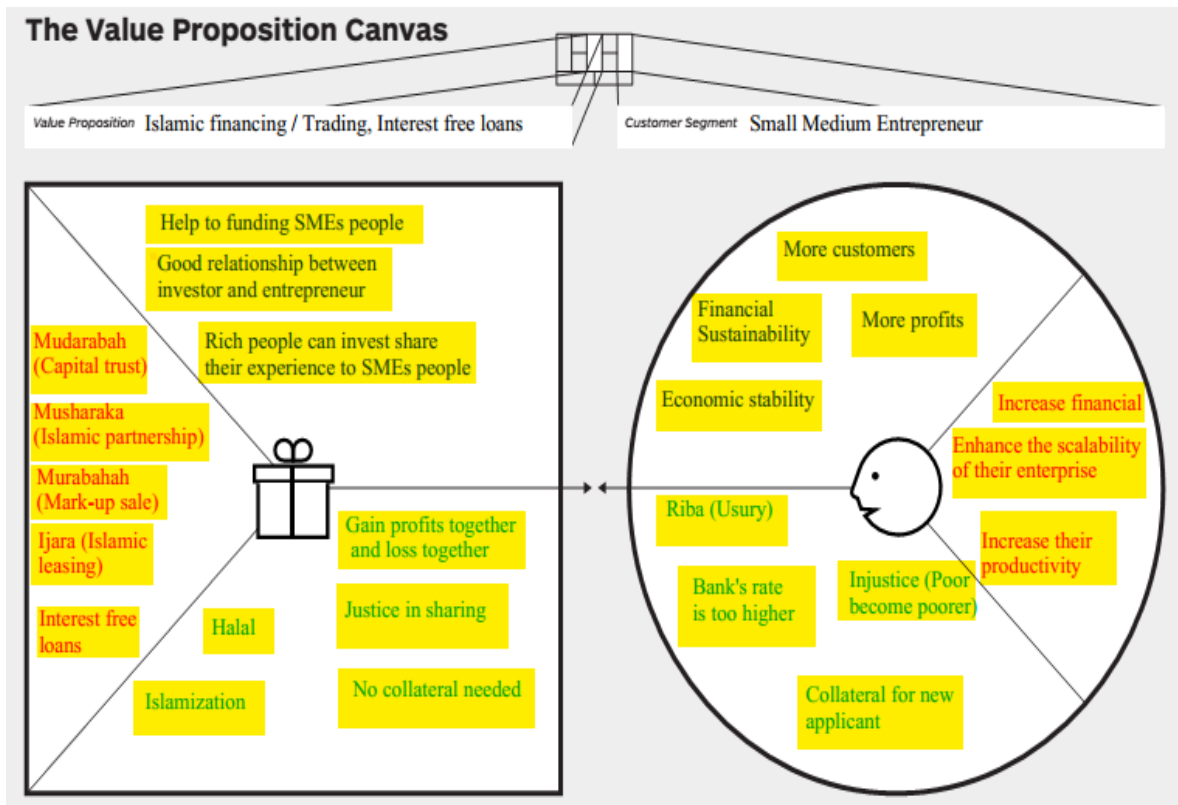


Figure 2. Value Proposition Design for SMEs

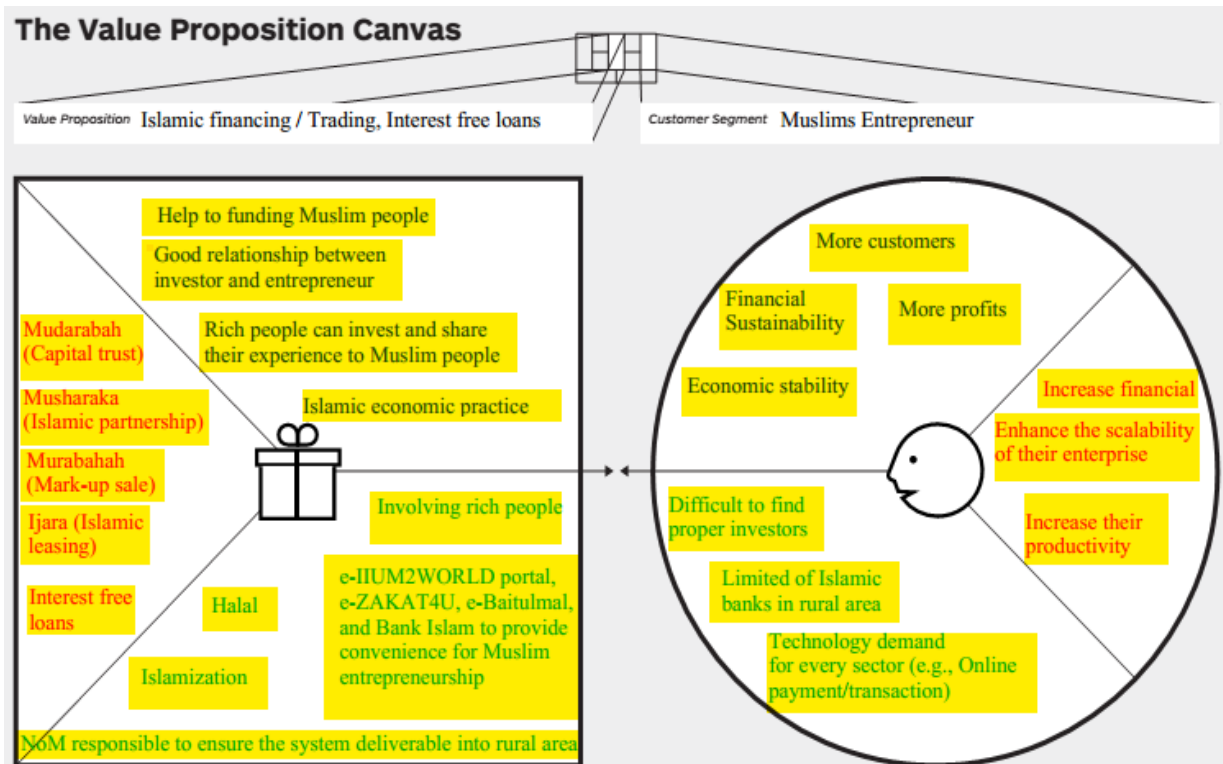


Figure 3. Value proposition Design for Muslim entrepreneurship

There are no significant distinctions between Small Medium Enterprises and Muslim Entrepreneur Value Proposition Design if compare both of them, but it is small changes in customer pain and pain reliever either SMEs or Muslim Entrepreneur canvas.

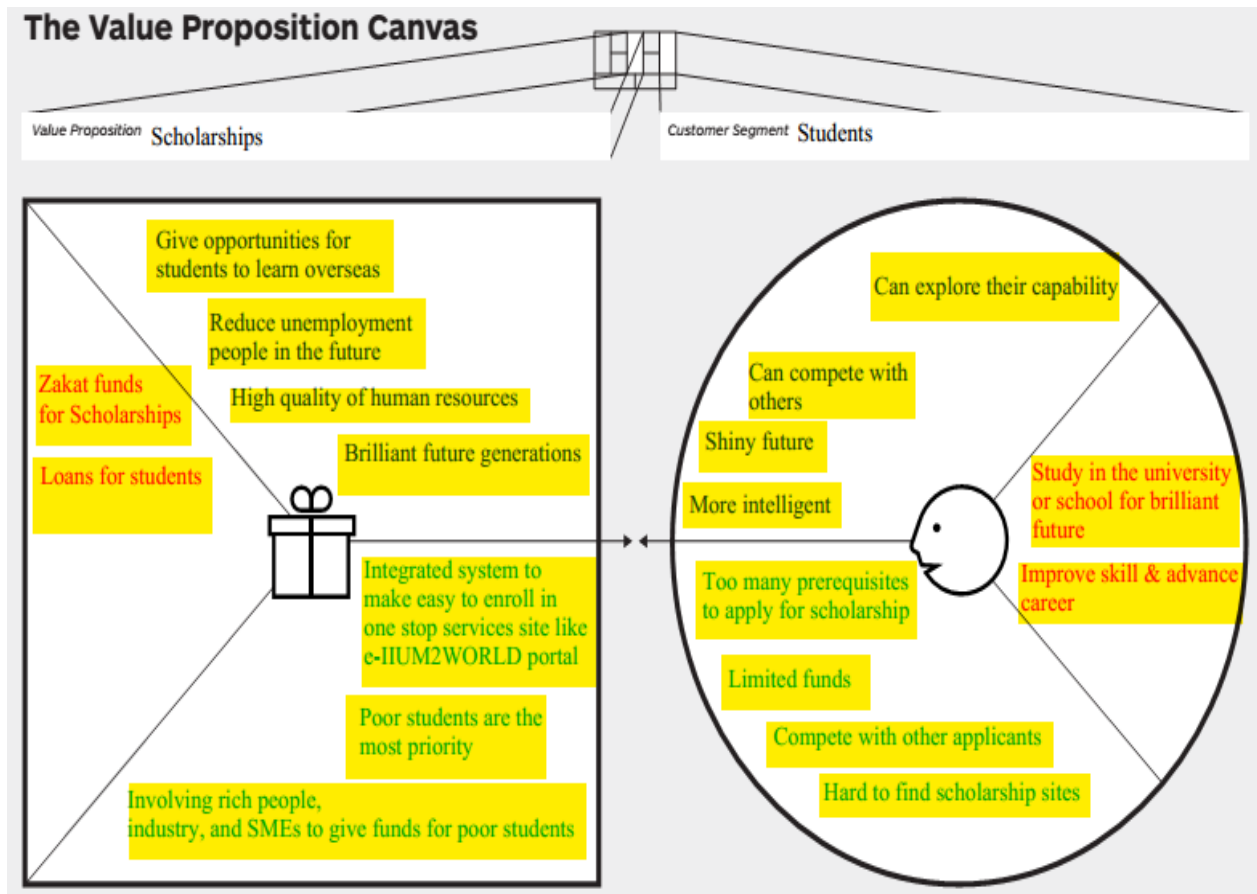


Figure 4. Value Proposition Design for Students

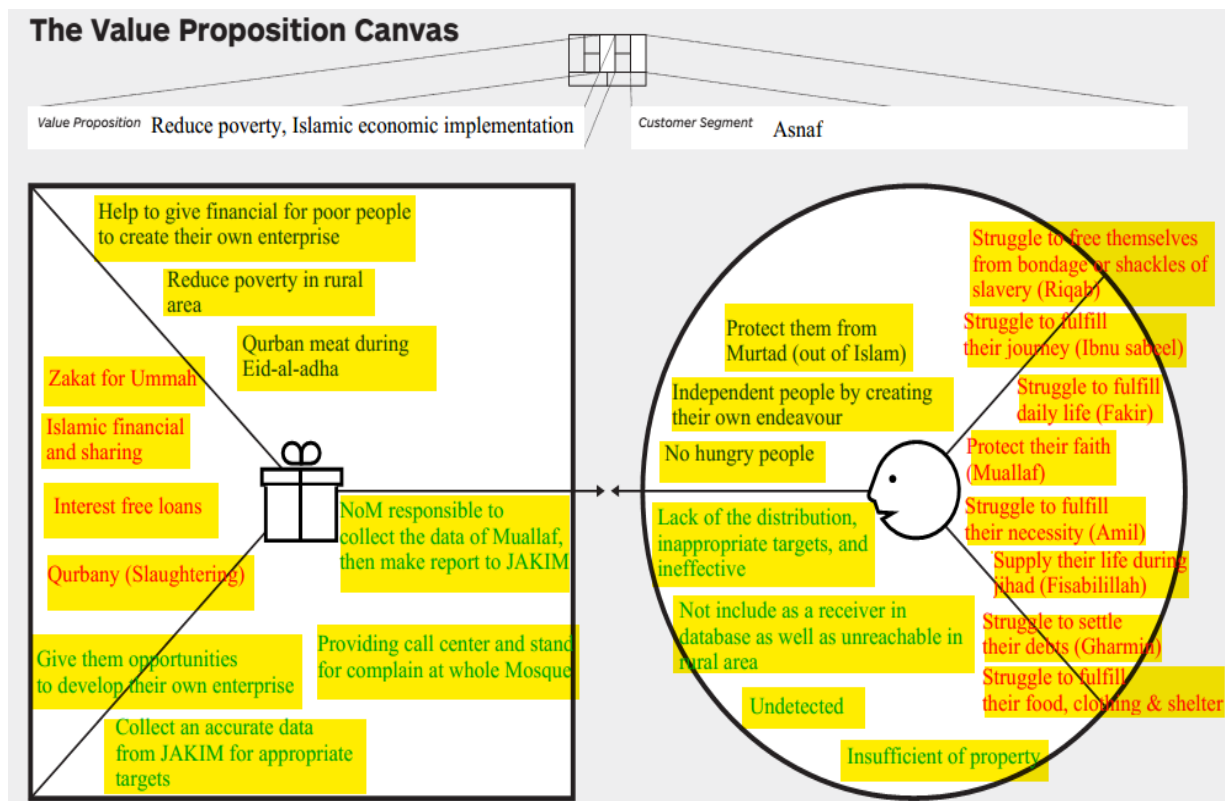


Figure 5. Value Proposition Design for Asnaf

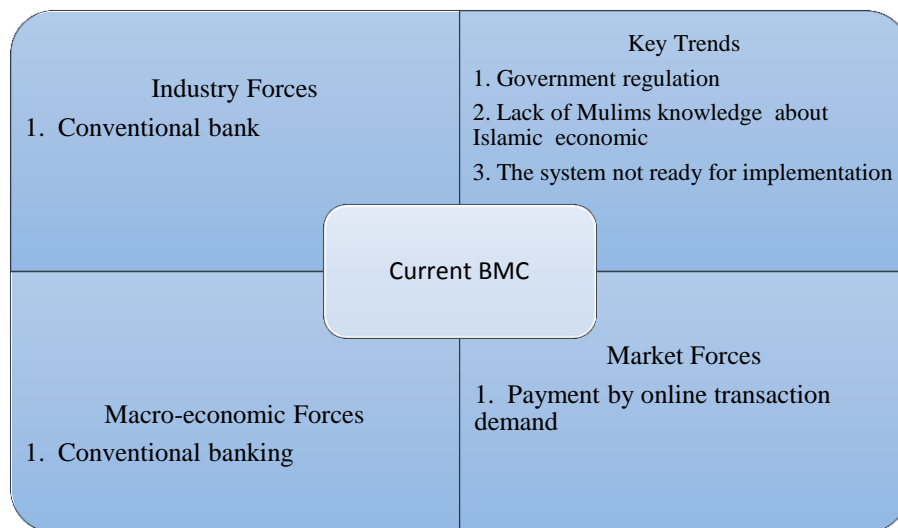


Figure 6: Environment Map

VI. CONCLUSION AND FUTURE FRAMEWORK

Islam has regulated Muslim people by its own law, economy, and so on, but its implementation not fully practices by Muslim themselves. So this conceptual paper can be answer about peoples' question around how to practice Islamic economic? The collaboration of many actors in Quadruple Helix Model plus Network of Mosque give more strengthen to Islamic system. In fact, Islamic economic can be a solution for Muslim to eliminate poverty among Muslim. So, it will more potentially if Islamic economic doing by Muslim in Malaysia especially for people who live in rural area that need for Muslim to assist their economy.

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