

## ZAKAT, ISLAMIC VIRTUES, AND SOCIAL JUSTICE

### A Case of the Chiang Mai Zakat Fund in Thailand

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#### Abstract

*This research aimed to study Islamic virtues underlying the reform and practice of the Chiang Mai Zakat (Bayt al-Māl) Fund to promote social justice in Muslim communities Chiang Mai Province, Thailand. Data were collected through in-depth interviews with its key figures including three advisors, three administrative members and one supporting staff. Non-participatory observation was also conducted on its activities between 2017 and 2018. The data were analyzed to find out about religious motivation and understandings behind the organizational reform and practice. Findings showed that three Islamic virtues of amānah, ikhlās and ukhūwah provided a guiding framework for the Chiang Mai Zakat (Bayt al-Māl) Fund in its effort to meet the social goal of the Islamic prescription of zakat and respond to needs of underprivileged Muslims.*

*[Artikel ini membahas keutamaan nilai Islam pada konteks reformasi dan praktik dari rumah zakat Chiang Mai dalam mempromosikan keadilan sosial pada komunitas muslim di Provinsi Chiang Mai, Thailand. Data dikumpulkan melalui wawancara mendalam pada tokoh kunci lembaga seperti; penasehat, staf administrasi dan staf pembantu. Pengamatan lapangan dilakukan antara 2017-2018. Kesimpulan analisisnya menunjukkan bahwa pemahaman dan motivasi agama menjadi landasan praktik dan reformasi organisasi. Amanah, ikhlas dan ukhūwah merupakan tiga nilai yang menjadi kerangka panduan lembaga zakat Chiang Mai dalam mempertemukan nilai*

*sosial wajib zakat dengan kelompok muslim yang kurang mampu secara ekonomi.]*

**Keywords:** *Amānah, ikhlās*, Islamic virtue, social justice, *ukhūwah*, zakat

## A. Introduction

Several studies showed that zakat could play an important role in promoting social justice by alleviating poverty, distributing incomes and providing access to social services. For example, Abdelbaki indicated that, promoting social justice in Bahrain, zakat contributed to poverty reduction and wealth redistribution<sup>1</sup> whereas Ali and Hatta, who studied zakat as a poverty-alleviation mechanism in Bangladesh, Malaysia and Indonesia, pointed out that the systematic management of zakat in Malaysia and Indonesia effectively reduced poverty level in Muslim communities.<sup>2</sup> Likewise, according to Latief, poor Muslims in Indonesia's urban and suburban areas had better access to quality health care after charitable clinics were established with funding from zakat agencies.<sup>3</sup>

However, Al Matar indicated that, even though zakat could help narrow the gap between rich and poor people and increased the purchasing power of the latter, it had a number of limitations. For example, it marginalized non-Muslims and the permission for donors to choose beneficiaries does not ensure redistribution of wealth to people whose needs are urgent. To overcome limitations and better reap benefits from zakat, various ideas were proposed.<sup>4</sup> For example, Malik suggested reinstitutionalization of zakat to encourage Muslims to consider zakat to be more than a religious obligation and realize its potentiality to create

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<sup>1</sup> Hisham Handal Abdelbaki, "The Impact of Zakat on Poverty and Income Inequality in Bahrain", *Review of Integrative Business and Economics*, vol. 2, no. 1 (2013).

<sup>2</sup> Isahaque Ali and Zulkarnain A. Hatta, "Zakat as a Poverty Reduction Mechanism Among the Muslim Community: Case Study of Bangladesh, Malaysia, and Indonesia", *Asian Social Work and Policy Review*, vol. 8, no. 1 (2014), pp. 59–70.

<sup>3</sup> Hilman Latief, "Health Provision for the Poor Islamic Aid and the Rise of Charitable Clinics in Indonesia", *South East Asia Research*, vol. 18, no. 3 (2010), pp. 503–53.

<sup>4</sup> Fatima Al Matar, "Zakat vs Taxation: The Issue of Social Justice and Redistribution of Wealth", *European Journal of Business, Economics and Accountancy*, vol. 3, no. 3 (2015).

social justice.<sup>5</sup> Similarly, Ashraf, Hassan, and Hunt-Ahmed saw potentials of zakat and *waqf* to alleviate poverty. Therefore, they proposed an Islamic poverty alleviation model that integrates zakat and *waqf*. Through zakat, Muslims are assisted to fulfill their basic needs while *waqf* provides them with a source of funds and working capital.<sup>6</sup>

In Thailand, zakat management can be classified into three types. First, zakat donors themselves divide their donations into equal sums and identify beneficiaries to receive these sums.<sup>7</sup> Second, donors pay their donation to mosque committees or religious leaders in their communities, and the latter divide the donations into equal sums for equal distribution to eligible recipients in the communities.<sup>8</sup> Third, donations are paid to zakat funds which distribute the alms, for instance, to support eligible recipients, set up funds to pay scholarships to orphans, and subsidize school building. Although Thai Muslims take zakat seriously, the zakat management has been confronted with problems and obstacles due to, for instance, a lack of understanding about zakat, untransparent accounting, unsystematic and partial distribution based on personal relationship.<sup>9</sup> In an attempt to solve these problems, the Islamic Bank of Thailand stepped in and provided a separate zakat account to which donors can deposit to pay their zakat at any branch. However, this channel is not popular and the zakat distribution is perceived to be delayed, limited and unfair.<sup>10</sup>

In Thailand, a few zakat agencies are successful in their attempts

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<sup>5</sup> Bilal Ahmad Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth", *International Journal of Zakat*, vol. 1, no. 1 (2016), pp. 64–77.

<sup>6</sup> Ali Ashraf and M. Kabir Hassan, "An Integrated Islamic Poverty Alleviation Model", in *Contemporary Islamic Finance*, ed. by Karen Hunt-Ahmed (Hoboken, N.J.: John Wiley & Sons, Ltd, 2013), pp. 223–43.

<sup>7</sup> Uma Kwangbu, "The Management of Zakat: A Case Study of Muslim Communities in Bangkok", Master Thesis (Bangkok: Mahidol University, 2010), p. 193.

<sup>8</sup> Abdul-Aziz Samoh, "Promotion of Zakat Charity as a Community Welfare Scheme in the Area of Sakom Sub-District Administrative Organization, Chana District, Songkhla Province", Master Thesis (Khon Kaen: Khon Kaen University, 2011).

<sup>9</sup> Vongmadthong Sonthon, "Zakat and Its Application in Muslim Communities in Songha Nakorn District, Songkhla", Master Thesis (Songkhla: Prince of Songkhla University, 2004), p. 109.

<sup>10</sup> Kwangbu, "The Management of Zakat: A Case Study of Muslim Communities in Bangkok".

to create social justice. One of them is the Chiang Mai Zakat (*Bayt al-Māl*) Fund founded by the Provincial Islamic Committee and Muslim communities in Chiang Mai Province. The parenthesized term, “*Bayt al-Māl*,” represented the founders’ aspiration. In the beginning, its effectiveness in poverty alleviation and redistribution of wealth was low. After reform, its administration and management became systematic, fair, accountable and, most importantly, responsive to needs of zakat recipients. In agreement with the studies shown above, this case confirms that zakat can promote social justice, especially when its system is improved. However, unlike the previous research focusing on the outer aspects (such as policies, management and institutionalization), this study pays attention to the inner aspect. It inquires into understandings of Islamic teachings that motivated key figures in the Chiang Mai Zakat (*Bayt al-Māl*) Fund to strive for the realization of zakat’s potential as a means to social justice.

A theoretical framework underlying this focus was based on a slight modification of Sider and Unruh’s framework that provides a foundation for their typology of faith-based organizations.<sup>11</sup> Developing their typology to explain different types of faith-based organizations, Sider and Unruh drew from an organizational theory a set of organizational dynamics (such as mission statement, founding, and affiliation), and characterized them with religious elements (such as religious purposes and activities) in order to show different ways in which religion is expressed in a variety of faith-based organizations and thereby portray different categories of this type of organizations. Since Sider and Unruh aimed to explain diverse organizational forms, their focus on the religious elements was restricted to the observable aspect. Although the internal aspect of religious beliefs and motivation was downplayed, Sider and Unruh acknowledged its significance and urged an inquiry into it. Seeing the merit of Sider and Unruh’s typology, Cameron likewise suggested that more light would be shed on the nature of faith-based organizations if questions about the internal aspect were asked of the organization members, especially those questions is about the relationship between

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<sup>11</sup> Ronald J. Sider and Heidi Rolland Unruh, “Typology of Religious Characteristics of Social Service and Educational Organizations and Programs”, *Nonprofit and Voluntary Sector Quarterly*, vol. 33, no. 1 (2004), pp. 112–5.

beliefs and action.<sup>12</sup> In this research, Sider and Unruh's framework of organizational and religious elements was utilized with more attention given to the internal, subjective aspect of the religious elements as expressed by members of the Chiang Mai Zakat (*Bayt al-Māb*) Fund.

In this study, the qualitative approach was adopted because, according to Rice and Ezzy, it is suitable for research that focuses on contextualized details of informants' meaning and understanding.<sup>13</sup> Data were collected through the method of in-depth interview which, according to Rice and Ezzy, allows an exploration of complex and unfolding nature of meaning.<sup>14</sup> Interviews were conducted with persons actively engaged in the reform, administration and management of Chiang Mai Zakat (*Bayt al-Māb*) Fund. They included three advisors to the Zakat Fund; three members of the Zakat Fund; and one supporting staff. Non-participatory observation was also conducted on its activities between 2017 and 2018 such as an annual performance report meeting and a meeting on policy of zakat allocation, house visits to recipients of monthly allowances, and an annual zakat event. Data were analyzed using the method of content analysis, which allows a mixed deductive and inductive analysis.<sup>15</sup> First, Islamic teachings are used as a prior framework to identify key concepts (i.e. Islamic virtues) that emerged in the interviews. Second, details and interpretations of these concepts were derived from the interview data.

In what follows, a background of the Chiang Mai Zakat (*Bayt al-Māb*) Fund will be presented first in order to provide an overview of its operation, which reflects its organizational dynamics and external aspect of the religious elements. A focus is on how the operation was reformed to support implementation of fair zakat distribution. Afterwards, an

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<sup>12</sup> Helen Cameron, "Typology of Religious Characteristics of Social Service and Educational Organizations and Programs—A European Response", *Nonprofit and Voluntary Sector Quarterly*, vol. 33, no. 1 (2004), pp. 146–50.

<sup>13</sup> Pranee Liamputtong Rice, and Douglas Ezzy, *Qualitative Research Methods: A Health Focus* (Oxford: Oxford University Press, 1999).

<sup>14</sup> *Ibid.*

<sup>15</sup> Satu Elo and Helvi Kyngäs, "The Qualitative Content Analysis Process", *Journal of Advanced Nursing*, vol. 62, no. 1 (2008), pp. 107–15; Hsiu-Fang Hsieh and Sarah E. Shannon, "Three Approaches to Qualitative Content Analysis", *Qualitative Health Research*, vol. 15, no. 9 (2005), pp. 1277–88.

analysis of the internal aspect of the religious elements is shown in findings on Islamic virtues along with their interpretations, which are the basis for the informants' motivation and their striving for the realization of social justice through zakat.

## **B. Background of Chiang Mai Zakat (Bayt al-Māl) Fund**

The Chiang Mai Zakat (*Bayt al-Māl*) Fund was founded by the Provincial Islamic Committee in 1972 to solve a problem of unfair zakat distribution that was caused by donors' oversight of recipients' needs. Because of this, some were given too much from several donors while some were given too little or none at all despite their dire needs. A new way of zakat management was introduced and the distribution covered more poor people. Due to its low level of fund (i.e. 25,000 baht (approximately 825 dollars)), the problem was successfully solved to a limited extent though. Later, the Provincial Islamic Committee was changed over decades. As a result, its role in zakat management was minimized.<sup>16</sup>

In 2013, a group of Muslims wished to improve Chiang Mai Zakat (*Bayt al-Māl*) Fund for promotion of social justice, which they believed to be the ultimate aim of the Islamic prescription of zakat. An opportunity came when Muslim Thai Health Foundation had a policy to promote development of zakat funds in different areas all over the country. With funding from the Foundation, this group of Muslims organized meetings and forums over a year to find out better ways to collect and allocate zakat to proper recipients. With coordination by Imam Supamit Fuanan, the Provincial Islamic Committee set up a sub-committee to oversee the Chiang Mai Zakat (*Bayt al-Māl*) Fund. This group of Muslim key figures was incorporated as part of the sub-committee and its advisory board, and Imam Fuanan was elected as Chair. The Zakat Fund's main goal was then re-defined: to liberate all community members from destitution.<sup>17</sup>

New principles based on lessons learned from the meetings and forums were developed and used as an administrative and policy

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<sup>16</sup> Pattarapong Ilachan, *360 Degree Chiang Mai Zakat Fund (Bayt Al-Māl)* (Chiang Mai: The Islamic Committee of Chiang Mai, 2016).

<sup>17</sup> Pattarapong Ilachan, interview (25 Jan 2018); Supamit Fuanan, interview (30 Jan 2018); Ilachan, *360 Degree Chiang Mai Zakat Fund (Bayt Al-Māl)*.

framework. They are principles of transparency and better quality of life. The first principle requires restructuration of management, jobs, accounting and recordkeeping. It also leads to regular performance reports, and promotion of community participation and information accessibility. The second principle prescribes that attention always be paid to zakat recipients' quality of life. As a result, a system of house visit was developed to follow up on zakat recipients' welfare, listen to their specific needs and receive feedbacks for further improvement.<sup>18</sup>

Based on the above two initial principles, the Chiang Mai Zakat (*Bayt al-Māl*) Fund later formulated three principles, which defines its characteristic way of zakat management. These principles are categorization of beneficiaries, field observation and visit, and identification of needy areas.

### 1. *Categorization of Beneficiaries*

Beneficiaries are categorized based on their needs and backgrounds such as their competencies, physical and health conditions. Mr. Niran Bin-Pratan, Treasurer and Head of Small Business Improvement Division, explained, "Persons who fall into one of the eight types can approach the Zakat Fund, but they will be screened so that they receive the types of support most suitable to their conditions. If they are found to have potential to do business, they will be given grants for small business improvement. If they have a job but cannot afford to pay for their children's school fees, they will be given scholarships. If they cannot work due to health problems, disabilities, being bedridden or a lack of caretakers, they will then be given monthly allowances."<sup>19</sup> The categories of zakat recipients are as follows.

Monthly aid allowances: This category of zakat is allocated to people who are unable to work because they are very elderly, chronically ill or bedridden. Basically, the rate of the allowance is 500 baht (approximately 16 dollars) per month. It can be higher or lower depending on the total amount of zakat received in each year. On a monthly basis, members of the sub-committee take turn visiting the recipients in different areas to bring them allowances. The home visits disburden the

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<sup>18</sup> Ilachan, *360 Degree Chiang Mai Zakat Fund (Bayt Al-Māl)*.

<sup>19</sup> Nirun Bin-Pratan, interview (25 Jan 2018).

beneficiaries of journeys to receive their monthly allowances which can have negative impacts on their health conditions. In addition, the visits allow the members to give encouragement to the beneficiaries to take care of themselves. There were cases in which the zakat recipients who had not been able to get up could sit and walk with help after the first home visits. Need for this category of zakat is high so that it has the largest proportion of allocation.<sup>20</sup>

Grants for Small Business Improvement: Part of zakat donation is allotted to support poor people who already have a small business and plan to improve its performance. The Small Business Improvement Division of the Chiang Mai Zakat (*Bayt al-Māī*) Fund allocates budgets to this group of beneficiaries based on their different needs. Requested instruments are purchased and handed to the beneficiaries during an annual zakat fair. The instruments included, for instance, a roti frying pan, gas stove, food cabinet, and washing machine.

Examples of successful cases were told. An eligible recipient offered monthly laundry service. She washed clothes by hands and planned to improve her business by using a washing machine. As a result, she applied for support in this category. The Division decided to buy her a 13-kg washing machine even though the price was considered to be relatively high to pay for one applicant. A year afterward, the recipient came to the Zakat Fund to inform that, due to the improved business, she no longer needed to receive zakat in her lifetime. A young man who sold aquarium shrimps received support to build a nursery to control temperature and reduce the mortality rate of shrimps. Apart from the financial support, the Division also gives advice on business improvement. For instance, an eligible recipient who was a roti bread vender was given advice that she should improve her cart, use a food cabinet to display her roti bread, and wear a hijab to attract buyers. After the changes, her business was better.<sup>21</sup>

The Chiang Mai Zakat Fund has high hopes on this type of zakat because its success in supporting business improvement implies reduction of the number of beneficiaries. However, since the success depends on various factors, the Division has to subject applications to thorough

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<sup>20</sup> Prasitsuk Saksun, interview (25 Jan 2018).

<sup>21</sup> Nirun Bin-Pratan, interview (25 Jan 2018).

considerations to make sure that the applicants have potentials. If they are found to be lacking in relevant skills or instruments, trainings will be given. Moreover, advice is given, for instance, about business locations, recipes, advertisement, household bookkeeping and financial planning. Unofficial follow-ups are also conducted through contacts and visits.<sup>22</sup>

Scholarships: Zakat is also allocated as scholarships for students whose parents are poor. The scholarships are categorized into those for kindergarten, primary, secondary and college students. The amount varies from one category to the others. However, this type of zakat is given annually and only for the first semester, which is because of the financial limitation. Consideration of applicants' qualifications does not cover the students' study results although these results have to be given.<sup>23</sup>

The Education Division explained that this category of zakat was meant to alleviate poor parents' financial burdens and also to maintain their children's educational opportunities, which could lead to economic improvement of their families in the future. The Division expected that the scholarship recipients would develop a bond with their communities and contribute to community development in the future. As a result, they were invited to participate in their communities' projects and activities, for instance, as coaches in youth summer camps or assistants in organization of annual zakat fairs.<sup>24</sup>

Emergency financial aids: Fire or accident victims in the communities are given financial aids from zakat donation specifically reserved for emergency cases. Distribution of this category of zakat has to be approved by at least three members of the Division and the initial amount for immediate aids must not exceed 5,000 baht (approximately 165 dollars). When a meeting is called, the members will discuss to find out about kinds of support suitable for each case. The decisions are used as a basis for future consideration. Moreover, the Division also coordinates with related government agencies or charitable Muslims to provide the victims with help.<sup>25</sup>

When accidents or natural disasters happen, the Chiang Mai Zakat

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<sup>22</sup> *Ibid.*

<sup>23</sup> Pattarapong Ilachan, interview (25 Jan 2018).

<sup>24</sup> *Ibid.*

<sup>25</sup> Supamit Fuanan, interview (30 Jan 2018).

Fund offer financial support to victims who may otherwise not be one of the eight types of eligible zakat beneficiaries. The unfortunate incidents automatically turn them into destitute persons. In cases of foreigners, if they cannot travel because of lost money and passports, they become eligible and the Zakat Fund can give them immediate aids. By the end of each year, if the fund reserved for the emergency purposes is left, it will be equally distributed to Islamic teachers in Chiang Mai Province, who are classified as a eligible group of beneficiaries “in the cause of Allah” (*fī sabīli llāhi*) (Qur’an, 9: 60).<sup>26</sup>

Financial Aids for New Muslims: Zakat is also allocated to new Muslims in their first three year of conversion. Each year, they are given 3,000 baht (approximately 99 dollars) to assist their adjustment to the new way of life. They are also referred to other organizations which, for instance, offer trainings for new Muslims.<sup>27</sup>

Salary for Full-time Employee: Part of the donation is spent as monthly salaries of 5,000 baht (approximately 165 dollars) for the Chiang Mai Zakat (*Bayt al-Māl*) Fund’ only one full-time employee. This categorization is directly based on the Qur’anic clause, “and those employed to administer the (funds)” (Qur’an, 9: 60).

It is noted that the Chiang Mai Zakat (*Bayt al-Māl*) Fund restricts beneficiaries of monthly allowances, scholarships and business improvement only to community members so that the sub-committee is able to effectively check their backgrounds and make decisions to recruit them as beneficiaries. Therefore, a large number of Myanmarese Muslims who flock to Chiang Mai Province are not included. However, they are still eligible to receive emergency financial aids, for instance, when they have accidents.<sup>28</sup>

## 2. *Field Observation and Visit*

Another principle devised to realize effectiveness of the zakat management is that the sub-committee members of the Chiang Mai Zakat (*Bayt al-Māl*) Fund go on the field to make close observations in order to learn about the real conditions and develop a sense of siblinghood

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<sup>26</sup> Nirun Bin-Pratan, interview (25 Jan 2018).

<sup>27</sup> Supamit Fuanan, interview (30 Jan 2018).

<sup>28</sup> *Ibid.*

that can strengthen the sense of obligation.

Based on their field observations in the communities in Chiang Mai Province, the sub-committee changed its plan and allocated more budgets for monthly aids allowances rather than small business improvement. The change was meant to respond to the more pressing needs of many Muslims in the communities who were destitute, lived in poor housing conditions, and lacked an ability to work because of their physical disabilities, bedridden conditions, and chronic illness.

For instance, on a field trip, the members found a family of a former Islamic teacher who was very old. His children suffered from Myasthenia Gravis, mutism, and cerebral atrophy. Rooms in his unclean house were filled with sick persons. His wife was the only one who did menial jobs to support the whole family. As a result, the members provided this family with advice about basic hygiene and budgets for disabled equipment and physical therapy. Moreover, monthly home visits made them feel secured, supported, and encouraged to take care of their health conditions and house hygiene.<sup>29</sup> Another example that shows an advantage of the observation was that of a seventy-year-old car repairman who applied for small business improvement. Because of his age, the sub-committee at first agreed to give him monthly allowances instead. However, upon a visit to his place, the sub-committee members found that, very strong and active, he patched wheel and sprayed paint a car. Consequently, the sub-committee reverted its decision and offered him the category of zakat that he had applied for.<sup>30</sup>

Not only did the field observations assist the sub-committee members' decision making about zakat distribution, they also gave opportunities for the sub-committee members to invite members of associations such as Lanna Women's Association to join the trips. Some of these members were zakat donors. The participation allowed them to witness fruits of their contributions. Another method to foster trust and confidence among zakat donors was to show photos of zakat beneficiaries. The photos were taken only after permissions were given by the beneficiaries.

Because of the gap between the rich and the destitute in Chiang

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<sup>29</sup> Pattarapong Ilachan, interview (25 Jan 2018).

<sup>30</sup> Nirun Bin-Pratan, interview (25 Jan 2018).

Mai Province, most of the wealthy Muslims were not aware that there were a large number of poor Muslims. To raise awareness, stories about these poor Muslims were related to the rich ones, who did not have a chance to meet their poor brothers by themselves. When they learned about these facts, many of them directly gave donations even before the Chiang Mai Zakat (*Bayt al-Māl*) Fund' allocation.<sup>31</sup>

### 3. *Identification of Needy Areas*

The Chiang Mai Zakat (*Bayt al-Māl*) Fund is operating only in the communities in Chiang Mai Province and one in Lampoon Province whose area is continuous with a community in Chiang Mai Province. Totally, there were 17 mosques in these areas. However, these communities are vastly different. Some communities in the urban areas such as the Ban Ho Mosque's community is full of wealthy Muslims so that no eligible beneficiary can be found. Meanwhile, some communities in the sub-urban areas do not have any Muslims qualified as donors at all. The Zakat Fund has an important role in systematically and fairly distributing zakat donations to different areas. To do so, the Zakat Fund applies the principle of identifying areas according to levels of needs. When needy areas are mapped, money is circulated from the wealth to the poor communities. As a result, social justice is realized.<sup>32</sup>

As a result of the management based on the above principles, performance of the Chiang Mai Zakat (*Bayt al-Māl*) Fund improved every year. The amount of collected zakat rose and the number of recipients grew. In 2014, an amount of 841,704.17 (Bath) was collected and distributed to 145 recipients. Then, in 2015, an amount of 1,103,858.00 was collected and distributed to 191 recipients. In 2016, an amount of 1,283,760.00 was collected and distributed to 247 recipients. In 2017, an amount of 1,919,065.36 was collected and distributed to 304 recipients. And, in 2018, an amount of 1,944,770.00 was collected and distributed to 316 recipients.<sup>33</sup>

According to findings from this research, behind the endeavors leading towards the success of creating social justice through zakat,

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<sup>31</sup> Sangfu Saparn, interview (28 Apr 2018).

<sup>32</sup> Supamit Fuanan, interview (30 Jan 2018).

<sup>33</sup> Ilachan, *360 Degree Chiang Mai Zakat Fund (Bayt Al-Māl)*.

religious motivation played an important role. The key figures mobilizing the reform and the devoting staffs perceived their dedication as being motivated by a set of Islamic virtues interpreted in the context of social justice promotion.

### C. Islamic Virtues and Zakat for Social Justice

Findings showed that *amānah*, *ikhlās* and *ukhūwah* were the Islamic virtues that motivated the reform and performance of the Chiang Mai Zakat (*Bayt al-Māl*) Fund to effectively promote social justice. Reference to these virtues permeated the interviewees' recounts of the organization's historical background and present situation. Their understandings of the virtues were also contextualized in their life and work.

#### 1. *Amānah*

“The Prophet said: “The signs of a hypocrite are three: Whenever he speaks he tells a lie; whenever he is entrusted he proves dishonest; whenever he promises he breaks his promise.”<sup>34</sup>

The virtue of *amānah* was mentioned according to the Islamic teachings as the one that is expected of well-to-do Muslims to uphold as Mr. Patarapong Ilachan, Secretary and Head of Education Division, stated, “Zakat is the obligation of payers to make their wealth legitimate. We believe that the money they have do not exclusively belong to them. It is given by God. Yours is 97.5%. Others own the rest 2.5%. When the 2.5% is given, the remaining portion is truly theirs.”<sup>35</sup> Imam Fuanan told that formerly he believed that, for zakat payers, it was sufficient simply to pay zakat with the right amount to the eight types of recipients and not to pay attention to consequences of the donation on the recipients. Later, he thought, “...[I]f we could do better, it would be *sunnah*. More merits would be gained. If we raised zakat funds, we would make it more beneficial.”<sup>36</sup>

The understanding about *amānah* was also influenced by the respondents' status as Imams, mosque committee members and Islamic

<sup>34</sup> Abu Abdallah Muhammad bin ‘Ismail’ al Bukhariy, *Ṣaḥīḥ al-Bukhārī* (Beirut: Dar al-Fikr, 1992), p. 55: 12.

<sup>35</sup> Patarapong Ilachan, interview (25 Jan 2018).

<sup>36</sup> Supamit Fuanan, interview (30 Jan 2018).

teachers whose duties are to give correct guidance and set a good model. They believed they were entrusted by God to help Muslims correctly understand about zakat and to fulfill the goal of zakat prescription to improve social conditions. Therefore, it was found that Imam Sarakit Hasan, Chief Advisor to the Chiang Mai Zakat (*Bayt al-Māl*) Fund indicated, “Now, we make it. We help people in general to better know and understand zakat.”<sup>37</sup>

Meanwhile, Imam Sangfu Saparn, Advisor to the Chiang Mai Zakat (*Bayt al-Māl*) Fund, set an excellent model by paying monthly visit to zakat recipients. He brought along other members of the Chiang Mai Zakat (*Bayt al-Māl*) Fund and, upon each visit, the householders were given basic items such as rice, sugar, cooking oil, soap, towels and fruits. At the same time, he communicated the stories of the poor to the rich and his mosque members, who were usually oblivious to poor people even though they were in the same community. Imam Saparn said, “Since I am imam, I have to do it. The status of imam gives me voice. I can grasp the microphone and go on stage.”<sup>38</sup>

The respondents were also aware of their status as members of the sub-committee overseeing the Chiang Mai Zakat (*Bayt al-Māl*) Fund, who were entrusted to carry out their own set of obligations. They had a duty to collect and distribute zakat to rightful recipients. In doing so, they preserved the duty of well-to-do people to pay zakat, and protected the rights of poor people. Also, they saw that they had an obligation to help the poor to improve their quality of life and escape from poverty. Their overall goals were to increase the number of donors and decrease the number of recipients. To realize these goals, they saw a need to develop a transparent and effective system.

These are clearly testified in Mr. Ilachan’s statements:

As the administrative team, we are proud to have created a concrete system based on teachings in the Scriptures. Zakat, then, becomes alive. People get to know it... We hope the system will be carried on as a guarantee for poor people to access their rights to zakat, and as a tool to purify well-to-do people’s wealth. The main question is how to create justice. What should we do to ensure just distribution, to give zakat to the rightful

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<sup>37</sup> Sorakit Hasan, interview (29 Apr 2018).

<sup>38</sup> Sangfu Saparn, interview (28 Apr 2018).

hands? What should we do to help payers become aware and have right understanding about zakat...<sup>39</sup>

Everyone working for the Chiang Mai Zakat (*Bayt al-Māl*) Fund also shared a perspective that these are collective responsibilities. As Chair of the Zakat Fund, Imam Fuanan stated,

Although I am entrusted to be Chair, among the assembly then, many were suitable but...everyone saw that I was qualified and so offered me this *amānah*...However, we need to understand that these are not responsibilities of a particular person, but of all the members....<sup>40</sup>

Interview statements from Mr. Bin-Pratan were in agreement with this:

When we worked, we tried to do whatever to make sure that the money the payer entrusted to us are properly distributed to recipients...The recipient recruiters at participating mosques also have their *amānah*... They are close to people in their communities. They have to be fair and avoid favoritism.<sup>41</sup>

As a whole, every member believed that the systematic management of zakat could effectively eradicate poverty as Imam Saparn remarked, “If all the rich in Chiang Mai paid their 2.5%, there would be no destitute people in the province at all...”<sup>42</sup> When asked whether their *amānah* as the sub-committee members overseeing the Chiang Mai Zakat (*Bayt al-Māl*) Fund was fulfilled, they replied that it was so in the sense that the system was established and Muslims in Chiang Mai better understood about zakat. However, they added that it had to be further fulfilled so that they would need to increase the number of payers and reduce the number of recipients.

## 2. *Ikblās*

“Say: “Verily, I am commanded to serve Allah with sincere devotion.”  
(Qur’an 39: 11)

According to Imam Hasan,

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<sup>39</sup> Pattarapong Ilachan, interview (25 Jan 2018).

<sup>40</sup> Supamit Fuanan, interview (30 Jan 2018).

<sup>41</sup> Nirun Bin-Pratan, interview (25 Jan 2018).

<sup>42</sup> Sangfu Saparn, interview (28 Apr 2018).

Ikhlas is very important. I tried to give moral support to Imam Fuanan and Mr. Saksun. We are exhausted; have to sacrifice our time and money because the zakat money cannot be used for administration and management. We have to contribute our money to cover gasoline for each trip to distribute zakat...But is there anything given in return? Yes, there is. The return from Allah is much greater. Allah give us more than we pay. Don't be worried.<sup>43</sup>

Everyone working for Chiang Mai Zakat (*Bayt al-Māl*) Fund, either as the administrative members or supporting staff, made self-sacrifice in one way or another. The Provincial Islamic Committee allocated a small budget for the Zakat Fund simply to cover refreshments for meetings, office supplies and utility bills. Every administrative member of the Zakat Fund does not receive any salary. Its only one supporting staff, Mr. Prasitisak Saksun, was monthly paid with money from collected zakat. According to Mr. Saksun, he did not have much concern about his low salary because he preferred working in an Islamic organization so as to have opportunities to learn more about religious teachings and help others.<sup>44</sup>

Each month, while Mr. Saksun traveled to hand monthly allowances to recipients all over Chiang Mai, Imam Saparn himself offered his extra payment of ten to twenty thousand baht to buy additional items for house visits. According to the latter, "Some do not agree with what I do. They asked why I bought additional items. I never expect praise from anyone. That is never on my mind. Despite their complaints, I will continue doing it until I die or can neither walk nor speak."<sup>45</sup>

Not only did they see that their devotion helped them uphold the virtue of *ikhlas*, they also believed that the Chiang Mai Zakat (*Bayt al-Māl*) Fund contributed to realization of this virtue in zakat payers. According to Mr. Ilachan, "Paying zakat by oneself can have a downside. For example, if an employer pays zakat to his own employees. A sense of indebtedness will occur and increase. That is not fair." They believed that it was better to let the Zakat Fund be responsible for distributing donation to recipients as Imam Saparn said:

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<sup>43</sup> Sorakit Hasan, interview (29 Apr 2018).

<sup>44</sup> Prasitsuk Saksun, interview (25 Jan 2018).

<sup>45</sup> Sangfu Saparn, interview (28 Apr 2018).

There are some people who pay [zakat] to janitors or acquaintances... It is doubtful whether they meant to pay zakat or to incur indebtedness and build their own influences. Consequently, to have zakat distributed through the Zakat Fund is to sacrifice one's own self-aggrandizement, to forsake one's *nafs* or ego. This would, therefore, make the donation pure and sincere.<sup>46</sup>

### 3. *Ukhūwah*

“The similitude of believers in regard to mutual love, affection, fellow-feeling is that of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever.”<sup>47</sup>

It was generally believed that Muslim communities in Chiang Mai were rich and their members were Yunnanese and Bangladeshi businessmen whose children become physicians, engineers or other high-income earning professionals. However, when members of the Chiang Mai Zakat (*Bayt al-Māl*) Fund conducted a survey, they found that many Muslims in the suburbs were destitute. Ilachan stated, “We found poor people in shabby places wearing worn clothes. A picture we had never expected to see in Chiang Mai.”<sup>48</sup> As a result, the Chiang Mai Zakat (*Bayt al-Māl*) Fund decided to allocated monthly allowances to them, most of whom were the senile elderly, chronically ill or bedridden people. It was also decided that these people be visited monthly.

The virtue of *ukhūwah* is evident in Mr. Ilachan's words:

There was a house in San Kampang District. A shrine of household god was in the house's area. His children were no longer Muslims. Some of the members did not want to give him zakat because they were uncertain whether he was still a Muslim. But, upon our second thought, it made us happy to have visited him, given him a new blanket and seen the smile on his face. A few months afterwards, he passed away. I felt happy to have the Zakat Fund. Without it, he would have died out of reach of fellow Muslims' hands. During the time of his children's getting out of Muslimhood, he was not cared for by the Muslim community at all. But

<sup>46</sup> Pattarapong Ilachan, interview (25 Jan 2018).

<sup>47</sup> Muslim Ibn Hajjaj, *Ṣaḥīḥ Muslim* (Beirut: Dar Ihya' al-Turath al-'Arabi, 1992), p. 45: 84.

<sup>48</sup> *Ibid.*

we were happy to have the Zakat Fund and benefit people. Through us, Allah's mercy reached him. At least, his non-Muslim children saw how his father was treated. He was visited and cared for. He received what he was entitled to.<sup>49</sup>

According to Imam Hasan, *ukbūwah* was significant. It helped people overstep racial and language differences. He also stated that, while some Muslims were rich and had more than enough to consume, some others did not have food, could not afford to send their children to school or buy them beautiful clothes for *eid al-adha*. This could not be allowed to happen. As brotherhood, Muslims needed to help each other the best they could to realize a better quality of life for all.<sup>50</sup>

Imam Hasan explained,

A visit, in the Prophet's terms, is ḥaqqun, the right of Muslim brothers. According to the Prophet, when others give a salām, we have to reply. When others sneeze, we have to make a duca'. When others are ill, we have to visit them. When others are dead, we have to bury them. When others ask for advice, we have to give it. These are the rights among Muslims. A guiding principle of the Chiang Mai Zakat (*Bayt al-Mā'*) Fund, therefore, was to foster the sense of brotherhood. The house visit project was designed for this purpose. After being monthly visited, the zakat recipients had boosted morale and started to take care of themselves, their own hygiene and sanitation.<sup>51</sup>

In addition, to promote brotherhood, Mr. Saksun informed that, each year, a zakat fair would be organized to offer zakat recipients scholarships and instruments for small business improvement. Then, zakat donors and recipient would have a chance to meet. Meanwhile, the zakat recipients who had received support for improvement of their small business would come to participate in the event's fair. A forum would be organized to instruct about zakat. A donation campaign would be launched. The event would not only educate and encourage people about zakat but also enable them to see that their donation was consequential.<sup>52</sup>

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<sup>49</sup> *Ibid.*

<sup>50</sup> .Sorakit Hasan, interview (29 Apr 2018).

<sup>51</sup> *Ibid.*

<sup>52</sup> Prasitsuk Saksun, interview (25 Jan 2018).

#### D. The Dynamic of Organization

According to Sider and Unruh's typology of faith-based organizations<sup>53</sup>, the Chiang Mai Zakat (*Bayt al-Māh*) Fund is classified as a faith-permeated organization, because religious elements are incorporated into all of its organizational dynamics. Its mission statement and other self-description show explicit religious references, that is, the Islamic teachings about the true goal of zakat. The organization was founded by the religious groups, which are the Provincial Islamic Committee and Muslim communities in Chiang Mai Province. It is affiliated to, and under the administrative and managerial control of the religious body, the Provincial Islamic Committee, whose members are Muslims qualified with Islamic knowledge and *amānah*. All of its staff members share the organization's religious orientation. Through the concept of *ukhūmah*, its financial support is drawn from the Muslim communities. In addition, the organization incorporates religious teaching and practices in its activities.

Although the complete religious integration into the structural-organization aspect of the Chiang Mai Zakat (*Bayt al-Māh*) Fund as the faith-permeated organization should offer a basis for understanding its fair and effective zakat distribution, this external aspect is not sufficient. As Cameron pointed out, although Sider and Unruh's typology is helpful in providing a technical lens to delineate structural-organizational features of faith-based organizations on the spectrum of religious integration, a gap exists in that it does not explain the dynamics of beliefs and action that mobilize these organizations. These dynamics do not only further characterize the organizations, but also explains the moral aspect of why they perform as they do.<sup>54</sup> The gap was filled by the analysis of the informants' beliefs and understanding about the Islamic virtues as the source of their motivation.

The findings showed that the Chiang Mai Zakat (*Bayt al-Māh*) Fund was an instance of what Nanji called "active vehicles,"<sup>55</sup> the products

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<sup>53</sup> Sider and Unruh, "Typology of Religious Characteristics of Social Service and Educational Organizations and Programs".

<sup>54</sup> Cameron, "Typology of Religious Characteristics of Social Service and Educational Organizations and Programs—A European Response", pp. 149–50.

<sup>55</sup> Azim Nanji, "Zakat: Faith and Giving in Muslim Contexts", in *The Wiley-Blackwell Companion to Religion and Social Justice*, ed. by Michael D. Palmer and Stanley M.

of the modern trend among Muslims to translate Qur'anic values into practice that helps the poor and the needy. Specifically, this study showed that the three virtues of *amānah*, *ikhlās* and *ukhūmah* were the main means of such translation to support the cause of social justice. Moreover, these virtues were not only realized in the social development, but also in the administrative and staff members, donors and beneficiaries of the Chiang Mai Zakat (*Bayt al-Māl*) Fund.

The role of these three virtues is a clear indication that the Chiang Mai Zakat (*Bayt al-Māl*) Fund can be characterized as socially-engaged spirituality or engaged spirituality. The cultivation of these virtues is considered to be development of spiritual qualities that motivates social change. Within the context of social engagement, the interaction between the inner moral cultivation and outer social development is marked in the above analysis. According to Bagasra, while it is evident that religious traditions emphasize altruism and prosociality, an inquiry is of great academic interest about how religiosity influences prosocial behavior. In agreement with Cameron, Bagasra saw that, although a distinctive feature of Islam that can be a foundation of engaged spirituality is its prescription of communal engagement (such as *ḥajj*, *sadaqah*, and *waqf*) as a form of worship, the inquiry into the inner dimension is needed to understand how the religious prescription is translated into practice.<sup>56</sup>

The above findings showed that the cultivation of the Islamic virtues can offer an explanation in this regard. This resonates with Sheridan's analysis of spiritual activists or social workers who had engaged spirituality, which features "spiritual motivation for justice work" as its first and foremost theme. It points out that cultivation of religious virtues (such as integrity, compassion and connection with God) inspired, motivated and sustained their pursuit of social justice. Emotion, which is an indispensable element of virtues, accounts for their driving force.<sup>57</sup> In addition, while Bagasra addressed religious virtues in generic Burgess (Oxford: Wiley-Blackwell, 2012), p. 319.

<sup>56</sup> Anisah Bagasra, "Socially Engaged Islam: Applying Social Psychological Principles to Social Justice, Faith-Based Activism and Altruism in Muslim Communities", in *Toward a Positive Psychology of Islam and Muslims: Spirituality, Struggle, and Social Justice*, ed. by Nausheen Pasha-Zaidi (Cham: Springer International Publishing, 2021), pp. 29–32.

<sup>57</sup> Michael J. Sheridan, 'Spiritual Activism: Grounding Ourselves in the Spirit', *Journal of Religion & Spirituality in Social Work: Social Thought*, vol. 31, nos. 1–2 (2012),

terms (such as altruism, compassion, and justice), this study presents in details the Islamic virtues of *amānah*, *ikhlās* and *ukhūwah*, which played the significant role in motivating and guiding the informants in their effort to implement fair and effective distribution of *zakat*. More than that, the details also draw attention to the informants' interpretation of the virtues in their effort to materialize *zakat* benefits, which confirms Bowen and Bowen's highlight of the need to interpret and contextualize Islamic teachings so that they become meaningful and relevant in varying contextual conditions.<sup>58</sup>

In addition, the discovery of the three virtues confirms the advantages of faith-based organizations, as pointed out by Kirmani,<sup>59</sup> who also cited Clarke<sup>60</sup> and Williams and Demerath<sup>61</sup> in this regard. These organizations are empowered by their spiritual and moral motivation to effect changes and gain support. Moreover, the way these virtues were interpreted enabled the Chiang Mai Zakat (*Bayt al-Māb*) Fund to avoid what Kirmani<sup>62</sup> indicated as one of many faith-based organization's drawbacks, that is, an emphasis on charity and relief over empowerment and sustainability. As it was shown above, the Chiang Mai Zakat (*Bayt al-Māb*) Fund's categories of zakat recipients were designed to respond not only to needs of those who cannot help themselves or who demand urgent aids, but also those who need support such as scholarships and business improvement to empower themselves and have sustainable

pp. 195–6.

<sup>58</sup> John R. Bowen and John Richard Bowen, *Islam, Law, and Equality in Indonesia: An Anthropology of Public Reasoning* (Cambridge, Mass: Cambridge University Press, 2003), p. 19.

<sup>59</sup> Nida Kirmani, "The Role of Religious Values and Beliefs in Charitable and Development Organisations in Karachi and Sindh, Pakistan", *Development in Practice*, vol. 22, nos. 5–6 (2012), pp. 735–48.

<sup>60</sup> Gerard Clarke, "Faith Matters: Faith Based Organisations, Civil Society and International Development", *Journal of International Development*, vol. 18, no. 6 (2006), pp. 835–48.

<sup>61</sup> N.J. Demerath III and Rhys H. Williams, "Cultural Power: How Underdog Religious and Nonreligious Movements Triumph against Structural Odds", in *Sacred Companies: Organizational Aspects of Religion and Religious Aspects of Organizations*, ed. by N.J. Demerath III et al. (New York: Oxford University Press, 1998).

<sup>62</sup> Kirmani, "The Role of Religious Values and Beliefs in Charitable and Development Organisations in Karachi and Sindh, Pakistan", p. 746.

self-dependence.

These reflect some of the themes that emerged from Sheridan's analysis of connection between spirituality and social work<sup>63</sup>. Consideration of these themes highlights some defining features of the findings. The theme of "commitment to spiritual practices," which is clearly present in the informants' determination and practice of Islamic virtues, together with the theme of "openness to suffering," are found to underlie the reform effort, which led to the development of the *zakat* management (that is, categorization of beneficiaries, field observation and visit, and identification of needy areas). In turn, these principles reflect the theme of "the means matter," which was found in social work driven by socially-engaged spirituality. This theme does not only foreground the awareness that process is no less important than expected outcomes, but it also includes alignment between religious values and social action. Also, the theme of "recognition of interdependence" is clearly reflected in the virtue of *ukhūmah*, which guides the Chiang Mai Zakat (*Bayt al-Māb*) Fund's acquisition of support and solidarity to realize its zakat distribution goals.

## E. Concluding Remarks

Zakat has proven in many instances to be an effective means to promote social justice by reducing poverty and providing social welfare. However, this potential for social justice needs to be realized through systematic and efficient administration and management. The case of Chiang Mai Zakat (*Bayt al-Māb*) Fund showed that faith in the Islamic teachings could be the driving force that motivated an organizational reform to realize the potential. The ultimate aim was to improve the zakat system to create social justice, the true goal of the Islamic prescription of zakat.

Its advisory, administrative and staff members believed that it was their *amānah* to take up this responsibility, to pursue it with *ikhhlās* and to preserve *ukhūmah*. Their interpretation of the three virtues of *amānah*, *ikhhlās* and *ukhūmah* provided a guiding framework for designing policies and implementing projects and activities. As a result, needs of different groups of poor and incapable Muslims were met. Charity and relief were

<sup>63</sup> Sheridan, "Spiritual Activism".

given together with empowerment and sustainable self-reliance. The lessons learned from this case study, especially the framework of the three virtues, can be used by other zakat funds to guide their administration and management.

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