

Contribution of Sadaqah for Social Welfare Improvement in Zanzibar Society: A Case Study of Southern Region of Unguja

Asha Kona Ali^{1,*}, Abdalla Ussi Hamad²

¹Department of Economics, Zanzibar University, Zanzibar, Tanzania

²Institute of Islamic Banking and Finance, Zanzibar University, Zanzibar, Tanzania

Email address:

konaasha4@gmail.com (Asha Kona Ali)

*Corresponding author

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Abstract: Sadaqah is a form of voluntary charity in Islam, and it can take various forms, including financial donations, acts of kindness, and assistance to those in need. Thus, the paper was done to examine the contribution of Sadaqah for social welfare improvement of Zanzibar Society. The study was conducted in Southern Region of Unguja. The study uses simple random sampling to obtain four hundred (400) respondents as a sample size. A quantitative research approach was used in this study whereby a questionnaire was used as method of data collection. The finding revealed that, a total of 320 (80.2%) of the consulted stakeholders from Southern region of Unguja agreed that, they gained financial support for their business due to the presence of Sadaqa, 76.8% of the respondents agreed that Sadaqa help them to set up their own small business. Therefore, the study concluded that according to the findings of this study, there is a significant positive contribution of sadaqah on the enhancement of social welfare in Zanzibar society. The study recommends that, Imam in all Masjid in Zanzibar should encourage their followers to provide Sadaqah, this could help them hereafter as well as improving social welfare of the people's lives in Zanzibar.

Keywords: Sadaqah, Social Welfare, Economic Improvement, Imam, SME's, Equality

1. Background

The entire religion of Islam instructs us to give to the poor and unhappy in order to help them. Islam also promotes lending a hand and assisting one another when necessary. Sadaqah are crucial for both advancing social justice and reducing poverty. An individual can develop a strong sense of honesty and accountability for the wealthy by managing their sadaqah. Furthermore, it helps those in need get out of financial difficulties and plays a constructive role in the development of the country [6].

Islamic Social Finance has the potential to be a crucial tool to offer governments a strong, non-traditional source of financing in empowering the households and address the issues of inequality. It is particularly in these contexts that Islamic finance has the possibility of being a game changer. The primary tools of Islamic finance can also act as a catalyst

for Governments, private sector and aid agencies to work closer together in programming that addresses the root causes of risk and vulnerability [1].

Islamic Social Finance's main goal is to address the impoverisher's demands and reduce their steadily expanding poverty [5]. Zakat is a mechanism that is growing more and more connected to the architecture of development that looks at opportunities in the humanitarian sector. According to data from the 2016 World Humanitarian Summit in Istanbul, the assets of the Islamic financial sector are currently valued at USD 2 trillion and are expected to reach USD 5 trillion by 2020 [10]. This prediction, according to which the combined GDP of Muslim nations is valued at USD 16.2 trillion, is feasible and places them just behind the US and the EU.

Improving social welfare of the people is very important worldwide, that why this paper intended to examine the contribution of social welfare a case study of Zanzibar. The principal goal of this research is to illustrate how sadaqah can improve social welfare in Zanzibar and benefit all people, regardless of their religious beliefs. This study is important because it shows how sadaqah improves the socioeconomic welfare of communities that are both Muslim and non-Muslim [4].

Given that Zanzibar is a mostly Muslim semi-autonomous archipelago in Tanzania, there is a chance to put Islamic Social Finance distribution methods into place that work well. Thus, the purpose of this study is to evaluate the contribution of Sadaqah on Zanzibar's social welfare, specifically concentrating on the Southern Region of Unguja.

This article is structured into five parts. The second segment delves into the existing literature, while the third part outlines the research methodology employed for this investigation. The fourth portion explores the discovered results, and the final section provides a conclusion.

2. Literature Reviews

2.1. Theoretical Reviews

“The Qur'an affirms: '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)”.

“O ye who believe! Cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men, but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guideth not those who reject faith (7:264)”.

Sadaqah-e-jaria or perpetual charity includes helping people launch their own businesses, giving others access to high-quality education, helping people recover financially from illnesses, and providing financial support to clinics and hospitals. For this reason, a great deal of social welfare organizations continues to operate in the Muslim community. Giving quietly to charity reaps rewards seventy times larger than giving publicly.

The Islamic teachings state that there are several reasons to perform sadaqah and charitable acts. First of all, sadaqah is seen as a means of expiation for sins, and believers are urged to perform sadaqah as soon as possible after committing any trespasses (see Ihya-e-Ulumuddin, Al-Ghazzali, 1/298). Furthermore, voluntary almsgiving can be used to make up for any shortcomings in prior zakah contributions. In addition, sadaqah is seen to offer protection against several kinds of harm, serving as a preventative measure against suffering in this life and avoiding possible retribution on the Day of Judgment (see Ismail Hakki, Tafsir Ruh-alBayan, 1/418).

In order to seek God's pleasure, it is consequently advised to offer sadaqah both during the day and at night, in private and in public (Quran, 2:274). It is thought that regular small donations please God more than large, sporadic donations.

2.2. Empirical Reviews

In Islam, sadaqah is not fixed or predetermined, unlike waqf and zakat. While several studies include zakat as a crucial element of Islamic charity for human growth, little focus has been placed on the investigation of sadaqah and its relationship to human development and poverty eradication.

In their empirical investigation, Lutfi and Ismai conducted a study to introduce a crowd-funding model rooted in Sadaqah [12]. The research posits that this model has the potential to fulfill dual functions, namely, offering micro-financing for entrepreneurial initiatives and establishing a healthcare fund to cover the treatment expenses of individuals in need.

Tasnim et al., [15] have out research in Indonesia on the contribution of sadaqah and infaq to better community economic growth. The study also emphasizes the significance of ZIS, which can reduce poverty and is a symbol of love for Allah. Thus, in order to ensure effective management and foster economic development in the community, a professional management body is required to handle zakat, infaq, and alms. This article's technique includes a literature review, wherein the researchers gather pertinent papers under their guidance. The researcher comes to the results that are discussed in this paper by analyzing these papers. The findings show that Sadaqah has a positive contribution to the better community economic growth.

Kakar, Zaenal, & Jalil [9] carried out a paper titled "Islamic Social Welfare and the Role of Islamic Charity and Zakat in the Family: The Theoretical Review." The paper's presentation, which is analytical in character, is predicated on a survey of relevant literature. According to the study, the Zakat system provides a steady economic mechanism for transferring wealth from the wealthy to the poor. It can also assist Muslim societies in addressing risky issues such as debt, unemployment, natural disasters, poverty, and unequal income distribution if it is properly evaluated, collected, and distributed. The document states that affluent Muslims have to be motivated to fulfill their obligations, either independently or through formal institutions (if available). When making their payments, they ought to be reminded to begin with the members of their immediate family who qualify for zakat.

Razak & Dawami [13] talking about the problems and obstacles of using zakat, waqf, and sadaqa in selected countries to achieve Islamic social finance goals. This study aims to explore the potential contributions of Sadaqa, Waqf, and Zakat to the growth of Islamic Social Finance. In order to assess the problems and difficulties of accomplishing Islamic social finance objectives from the secondary sources, this study used content analysis. The outcomes would allow us a chance to expand on Islamic Social Finance's ability to

improve Ummah society and well-being.

Shuaib & Sohail [14] conducted study on the role of Islamic social finance in societal welfare: a case study of selected IFBOs in southwest Nigeria. The purpose of this study is to investigate how Islamic faith-based organizations (IFBOs) in Southwest Nigeria provide social services in relation to Islamic social finance (ISF) instruments like waqf, sadaqah, and zakah. This research uses an exploratory methodology based on field interviews with IFBO leaders; three case study organizations were chosen using a purposive sample technique. Content and narrative analysis were used to examine information gathered from case study organization documents and interview data. The initial results show that the IFBOs' concern for social services was primarily driven by their faith in the Unseen God, biblical passages, and socioeconomic concerns. The second finding demonstrates that the IFBOs employed ISF techniques like Zakah, Awqaf, Sadaqah, and others to increase access to social services.

Bensaid et al., [2] carried out a document research to shed light on the complex nature of sadaqah and how it is seen as a component of establishing socio-economic sustainability in addition to being a way of spiritual purification. The research discussed in this section also shows that sadaqah is one of the Islamic financial tools that can promote human development and reduce poverty. It should be highlighted, nonetheless, that the implementation of sadaqah in promoting human growth is the only subject of these studies.

On the flip side, a study has introduced a clinical model that incorporates three traditional Islamic instruments—waqf, zakat, and sadaqah—within the minority Muslim community in Myanmar. According to the findings, the clinic has proven successful in meeting the needs of zakat recipients among

Muslims. It is important to highlight that this investigation integrated the three Islamic funding sources (zakat, waqf, and sadaqah) into a clinic operational model, demonstrating its reported success. However, it is crucial to recognize that this model is currently implemented solely within a clinical context, representing only a fraction of the broader human development initiatives aimed at alleviating poverty within the persecuted Muslim minority.

3. Methodology

This study is exploratory in nature and is still in its early stages of investigation. Consequently, the qualitative research methodology is used [11]. To the best of the researcher's knowledge, sadaqah contributes to social welfare; as a result, this research conducts a case study in the southern region of Unguja. The study location was chosen because a large number of the local population benefits from sadaqah. Statistical Packaging for Social Science was used to examine the data that were gathered through questionnaires (SPSS). The sample size was determined using a statistical technique using Yamane 1967 formula, version 20 with a 5% precision error threshold [17].

Thus, in this investigation, a sample size of 400 was chosen. Moreover, research prioritizes validity and reliability in order to minimize errors. This study's measuring model was put to the test through analyses, reliability tests, and validity tests. The primary socio welfare improvement construct, "Sadaqah," was determined to have a Cronbach's alpha value of 0.752 in the study. Based on these findings, it is safe to say that the questionnaire utilized in this investigation is internally consistent and appropriate for the analysis. The validity and reliability results are displayed in table 1 below.

Table 1. Results for Quality Criteria.

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Sadaqah	0.752	0.862	0.625
Socio welfare	-	-	-

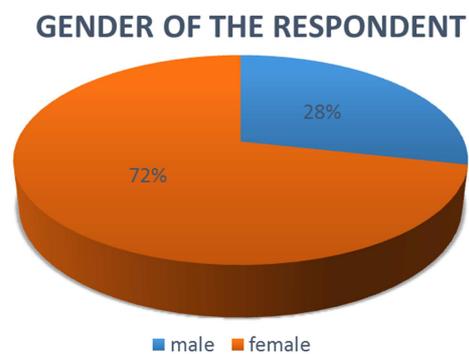
Sources: author computation 2022

4. Data Finding and Analysis

4.1. Characteristics of the Respondent

4.1.1. Gender of the Respondent

Figure 1 below shows gender of the respondents. Out of the four hundred (400) respondents, only one hundred and fourteen (114) respondents were male which is equal to twenty eight percent (28%). While two hundred and eighty six (286) respondents were female, this is equivalent to seventy-two percent (72%).

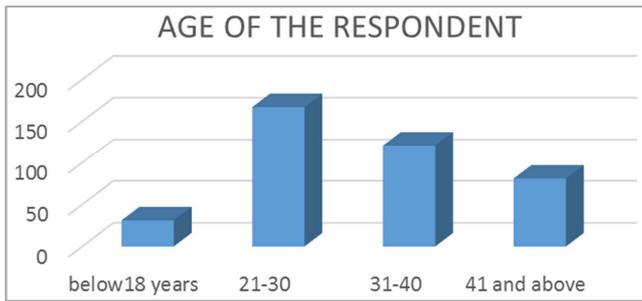


Source: Author computation, 2022

Figure 1. Gender of the respondent.

4.1.2. Age of the Respondent

The figure shows that out of four hundred (400) respondents who answering the questioner, thirty-one (31) respondents which is equivalent to (7.8%) were below 18 years old. One hundred and Sixty-seven respondent (167) respondent which equal to (41.8%) were having age between 21 and 30. While one hundred and twenty-one respondents (121) which is equal to (30.3%) have got the years between 31 up to 40 years old. And (81) remaining respondents equivalent to (20.3%) had the years above 41 years old.

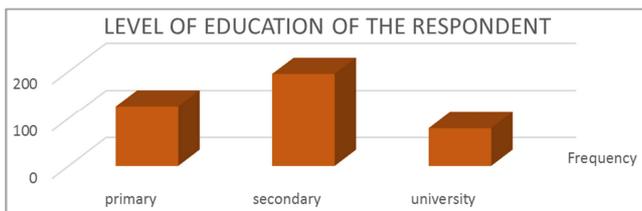


Source: Author computation, 2022

Figure 2. Age of the respondents.

4.1.3. Education Level of the Respondent

The data present that, one hundred and eighty five (195) respondents were having secondary education which was equivalent to (48.8%); 126 out of 400, equivalent to (31.5%) were holding primary education. Meanwhile 79 respondents who were equal to 19.8% had university education. Obviously, education is important to everybody to all persons. The findings demonstrate that more than a half of the respondents had secondary education level.

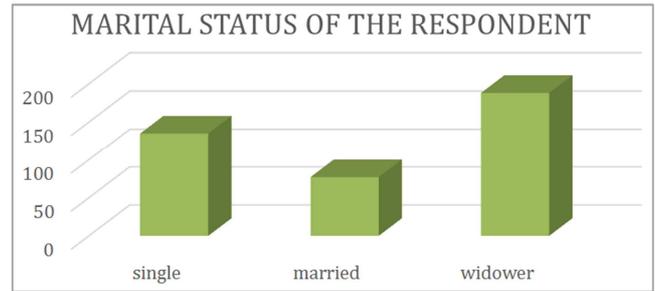


Source: Author computation, 2022.

Figure 3. Education level of the respondents.

4.1.4. Marital Status of the Respondent

The data below provide the information that half of the respondent on the contribution of sadaqah for Social welfare improvement of the Society in Zanzibar were widower, followed by married and single respectively. (188) respondents Out of four hundred respondents (400) which is equivalent to (47%) were widower followed by (135) respondents were single which is equivalent to (33.8%) and only of (77) respondents were married which is equivalent to (19.3%).



Source: Author computation, 2022

Figure 4. Marital status of the Respondents.

4.2. Major Data Finding and Analysis

4.2.1. Gaining Financial Support for Business Through Sadaqah

Finance is the one among the very important factor for the sustaining of any business, every business person required a finance to start a new business or to continue a particular business. According to the nature of the life of the most people leave in Southern region in Unguja, they cannot operate business by using their own capital due to the presence of poor life condition, their fore they required financial support that can enable them to operate their business. The following table show the views of the respondent in Southern region in Unguja when they asked if Sadaqah help them to operate the business.

Table 2. Gaining financial support for business through Sadaqah.

	Frequency	Percent (%)
Strongly disagree	20	5.0
Disagree	60	15.0
Neither agree nor disagree	0	0
Agree	141	35.3
Strongly agree	179	44.8
Total	400	100.0

Source: Author computation, 2022

The study discovered that a total of 320 (80.2%) of the consulted stakeholders from Southern region of Unguja agreed that, they gained financial support for their business due to the presence of Sadaqah provided by the Islamic as an Islamic socio finance. Some while there were no any respondents who are in an indifferent that is whether or not they gained financial support for their business from Sadaqah, while eighty 80 (20.0%) disagreed, i.e. that they did not gained financial support for their business from Islamic Financial Services (sadaqah) in southern region Unguja. In general, most of the respondents held views that they gained financial support from sadaqah that helped them on their daily business activities.

The data imply that most of the respondent in Southern region in Unguja get financial support through sadaqa which enable them to operate their business. Therefore, committees of a masjid and other stake holders should make sure that all fund collected from sadaqah were well managed and distributed effectively so as to generate social welfare of the Zanzibar community.

4.2.2. Sadaqah Help to Establish Own Small Business

Many Muslims give to charity in a carefree manner. On the surface, this seems like something good, as it shows that we are able to fight and overcome the natural attachment to our own wealth. We all know that wealth is an Amanah from Allah (SWT) for us to do good with, and so giving charity especially small amounts becomes an easy thing to do. Sadaqah is a beautiful concept in Islam, where even a smile is considered as a Sadaqah [14]. Through sadaqah peoples can establish their own small business hence giving sadaqah has not been mentioned specific amount to be giving out, one can give whatever amount he or she needs, it is different from zakat where it is specified.

Table 3. Sadaqah help on setting new small business.

	Frequency	Percent (%)
Strongly disagree	15	3.8
Disagree	30	7.5
Neither agree nor disagree	48	12.0
Agree	119	29.8
Strongly agree	188	47.0
Total	400	100.0

Source: Author computation, 2022

The findings indicated that 29.8% and 47.0% of participants agreed and strongly agreed, respectively, with the notion that sadaqah assists in establishing their own small businesses. A total of 48 respondents (12.0%) neither affirmed nor negated the role of sadaqah in aiding them with their small business ventures. Conversely, a minority of 3.8% (15 respondents) asserted that they did not experience any support from sadaqah for initiating their own small businesses.

The data revealed that most of the peoples lived in Southern region of Unguja believed that sadaqah have enable them to start their own small business. Therefore, the study recommends that Imam in all Masjid in Zanzibar should encourage their followers to provide sadaqah for whatever amount they have this could help them hereafter as well as improving social welfare of the people’s lives in Zanzibar.

These findings are correlated with the findings of Widiastuti et, al., [16] which concentrate on the effective governance of Islamic social finance in the society will bring a positive change on poverty alleviation.

4.2.3. Improvement of Quality Family Through Sadaqah

One very personal indicator of happiness, quality of life is a crucial factor in financial decision-making. Depending on an individual's choices, a variety of factors influence one's quality of life; these factors frequently include safety, health, happiness at work, family life, and financial stability [8].

In Islam and among Muslims, zakat, sadaqah, and waqf are the main channels for socioeconomic growth, poverty alleviation, and human sustainable development [3]. Another tactic that would lay the groundwork for a decent existence and sustainable growth is the institutionalization of Sadaqah. Today, sadaqah has the potential to be a useful instrument for enhancing social welfare in Muslim societies and in nations

where Muslims make up the majority. Sadaqah has also enhanced the majority of the family's quality of life.

Table 4. Quality of family improvement through sadaqah.

	Frequency	Percent (%)
Strongly disagree	14	6.5
Disagree	30	7.5
Neither agree nor disagree	68	17.0
Agree	168	42.0
Strongly agree	120	30.0
Total	400	100

Source: Author computation, 2022

The data found that a total of 120 (30.0%) and 168 (42.0%) respondents in Southern Region in Unguja, respectively strongly agreed and agreed that they improve the quality of their life through sadaqah. sixty-eight respondents (68) equivalent to (17.0%) neither agreed nor disagreed that that they improve the quality of their life through sadaqa. On the other hand, the study revealed that only 44 respondents in Southern Region in Unguja equivalent to (11.0%) claimed that they did not realize any improvement of quality life generated from sadaqah.

Improvement of life quality through sadaqah of southern region of Unguja is the statement that is accepted by majority if not all of the respondent in this study, especially during the month of Ramadhan, many peoples, institutions, NGOS and government agency are well encouraged of provision of sadaqah as explained by one of the respondent “alhamdulillah during Ramadhan charity is increased, we do not have the problem of iftaar, we get sadaqah from different sector alhamdulillah we have good life” therefore there is need for the sector concerned to emphasize their followers to provide sadaqah for life improvement of the poor in any time [7].

5. Conclusion and Recommendations

The research was structured to investigate the influence of sadaqah on enhancing social welfare in Zanzibar. Specifically, it identified the effects of sadaqah on social welfare improvement in the southern region of Unguja. The findings revealed a significant positive contribution of sadaqah on the enhancement of social welfare in Zanzibar society.

The paper recommends that, committees of a masjid and other stake holders should make sure that all fund collected from sadaqah are well managed and distributed effectively so as to generate social welfare of the Zanzibar community, Imam in all Masjid in Zanzibar should encourage their followers to provide sadaqah for whatever amount they have this could help them hereafter as well as improving social welfare of the people’s lives in Zanzibar. In addition to that, there is need for the sector concerned with charity/zakat to emphasize their followers to provide more sadaqah for life improvement of the poor and for their own betterment of the life hereafter.

Conflicts of Interest

The authors declare no conflicts of interest.

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