

The Economic Views of Syeikh Muhammad Arsyad Al-Banjari Regarding Zakat: An Analysis of the *Sabil Al-Muhtadin* Text

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Abstract

Syeikh Muhammad Arsyad al-Banjari was a renowned Islamic scholar in the Malay Archipelago. He was born in Borneo. According to Sheikh Wan Mohd Shaghir bin Abdullah, Syeikh Muhammad Arsyad al-Banjari was born in the village of Lok Gabang, Martapura, Banjarmasin. He was not just a much sought after religious scholar but he was also a prolific writer of a diverse range of subjects. One of his most highly regarded works was *Sabil al-Muhtadin* which discusses numerous aspects related to *fiqh* in a pragmatic manner which later became a source of reference and guide to students and Islamic scholars in the Archipelago. This paper will discuss the views of this renowned scholar on economy particularly regarding aspects related to *fiqh* and *zakat* in *Sabil al-Muhtadin*.

Keywords: Economy, zakat, Sabil al-Muhtadin, Syeikh Muhammad Arsyad al-Banjari, scholar of Borneo

The Biodata Of Syeikh Muhammad Arsyad Al-Banjari

Syeikh Muhammad Arsyad al-Banjari was the most prominent and highly respected Islamic scholar who hailed from Borneo (Wan Mohd Shaghir bin Abdullah, 2004). His full name was Syeikh Muhammad Arsyad bin Abdullah bin Abdur Rahman al-Banjari bin Saiyid Abu Bakar bin Saiyid Abdullah al-Aidrus bin Saiyid Abu Bakar as-Sakran bin Saiyid Abdur Rahman as-Saqaf

bin Saiyid Muhammad Maula ad-Dawilah al-Aidrus and is a direct descendant of Saidina Ali bin Abi Thalib and Saidatina Fatimah bin Nabi Muhammad S.A.W. (Wan Mohd Shaghir Abdullah, 2005). However, how his ancestors came to the Malay Archipelago is a point of contention. Some stated that Saiyid Abdullah bin Saiyid Abu Bakar as-Sakran was the first to reside in the Archipelago. He came to the Philippines and had established the Mindanao state. Saiyid Abu Bakar was the grandfather of Syeikh Muhammad Arsyad and he was the Sultan of Mindanao (Wan Mohd Shaghir Abdullah, 2009). Syeikh Muhammad Arsyad al-Banjari was born on Wednesday night at 3.00 a.m. (before dawn), 15 Safar 1122 H/17 Mac 1710 M (Wan Mohd Shaghir Abdullah, 2005). He was born in the village of Lok Gabang, Martapura, Banjarmasin. His father, Abdullah, was highly favoured by the Sultan at the time, Sultan Hamidullah atau Tahmidullah bin Sultan Tahlilullah (1700-1734 M). Abdullah was a craftsman of Indian descent, not Banjar, whose aim was to propagate Islam (Dewan Agama, 2005).

When he was young, Syeikh Muhammad Arsyad al-Banjari had already displayed good character and was an active boy. He showed a rare talent in arts and calligraphy. There was one incident where the sultan was visiting all the villages and Lok Gabang was one of them. While the sultan was at Lok Gabang, he happened to see the artwork of Muhammad Arsyad that were breathtakingly beautiful. The sultan was so impressed and decided to take in Syeikh Muhammad Arsyad who was only 7 years old at the time to reside at the royal palace. Thus, Syeikh Muhammad Arsyad al-Banjari was educated at the royal palace until the age of 30. Later on, he married a highly religious woman named Tuan Bajut and they had a daughter together named Syarifah (Dewan Agama, 2005). Sheikh Muhammad Arsyad al-Banjari married 11 times. From 6 of his wives, he had gotten a large brood of children. Two of his children Haji Jamaluddin bin Syeikh Muhd. Arsyad al Banjari and Haji Ahmad bin Syeikh Muhd. Arsyad al Banjari grew up to be *Muftis* (Wan Mohd Shaghir Abdullah, 2008).

Syeikh Muhammad Arsyad al-Banjari furthered his studies in religion in Makkah and Medinah. Sultan Tamjidillah was his benefactor (1745-1778 M) who preceded Sultan Tahmidillah (1778-1808 M) (Dewan Agama, 2005). Syeikh Muhammad Arsyad al-Banjari studied in Makkah for about 30 years and in Medinah for about 5 years. Some of his closest friends were Syeikh Abdul Samad al-Falimbani, Syeikh Abdur Rahman al-Mashri al-Batawi, Syeikh Daud bin Abdullah al-Fatani, Syeikh Abdul Wahab Sadengreng (Bugis), Syeikh Muhammad Salih bin Umar al-Samarani or 'Semarang' and Syeikh Abdul Wahab Bugis who later on became his son-in-law. His teachers were Syeikh Muhammad bin Sulaiman al-Kurdi, Syeikh Athallah atau Atallah B. Ahmad al-Misriy, Syeikh Muhammad Bin Abd Karim al-Qadiri, Syeikh Ahmad Bin Abd Mun'im al-Damanhuri, Syeikh Hasan Bin Ahmad Akisy al-Yamani, Sheikh Salim Bin Abdullah al-Basri and Syeikh Muhammad bin Abdul Karim as-Sammani al-Madani. When he was studying in Makkah, he lived in a house bought by Sultan Banjar. The house was located in the village of Samiyah or also known as Barhat Banjar. Syeikh Muhammad Arsyad al-Banjari and his friends not only learnt from the Arab Islamic scholars but also from scholars of the Malay Archipelago. Some of his teachers from the latter were Syeikh Abdur Rahman bin Abdul Mubin Pauh Bok al-Fathani, Syeikh Muhammad Zain bin Faqih Jalaluddin Aceh and Syeikh Muhammad `Aqib bin Hasanuddin al-Falimbani (Wan Mohd Shaghir Abdullah, 2009).

After being in Makkah for 30 years and 5 years in Medinah, Syeikh Muhammad Arsyad al-Banjari returned to his homeland to propagate Islam. Upon arriving in his own village, he established a centre for religious studies to enable the Muslim community to gain knowledge

(Dewan Agama, Mei 2005). This centre was called "Dalam Pagar" and he taught there for 20 years. His students came from all parts of Banjar and upon completion of their studies, they then proceeded to propagate Islam in their respective hometowns in Banjar until Islam was firmly established in the region (H. M. Asywadie Syukur, 1987).

Besides that, Syeikh Muhammad Arsyad had fully integrated with the local community by farming the land in the paddy fields and orchard farms. He was also actively involved in teaching Islam to the Muslim community that came from the far reaches of the land. He also actively propagated Islam to all walks of life, from the ordinary man on the street to the aristocracy. While propagating Islam, he had used numerous approaches which include *Dakwah bil Hal* (an approach that is reflected in his own character), *Dakwah bil Lisan* (a verbal approach that invites others to the way of Islam) and *Dakwah bil Kitabah* (an approach that fully utilises books and other written works) (Dewan Agama, Mei 2005).

In the end, Syeikh Muhammad Arsyad al-Banjari became a prominent religious scholar in the Jawi region or the Malay Archipelago. This is due to the fact that he was knowledgeable in religious affairs after all those years of studying from other renowned religious scholars in Makkah and Medina. He had been acknowledged by his predecessors based on his religious written works. One of the most notable one is *Sabil al-Muhtadin*. Besides that, a majority of his kin had also become religious scholars. Evidently, this proves that Syeikh Muhammad Arsyad al-Banjari had successfully propagated Islam not just to the Banjar community but also to his own kith and kin. His written work *Sabil al-Muhtadin* was also another major reason he became well-known and respected by all. (Wan Mohd Shaghir Abdullah, 2005).

Although it was believed that Syeikh Muhammad Arsyad al-Banjari had once taught in Mekah, his works were actually produced in Banjar. He had mainly served the community of his birthplace. Upon returning to Banjar, he was preoccupied with the task of teaching and compiling materials related to religious propagation, education and Islamic administration. Nevertheless, he still had the time to produce several works which include *Tuhfah ar-Raghibin fi Bayani Haqiqah Iman al-Mu'minin wa ma Yu'fiduhu Riddah ar-Murtaddin*, (1188 H/1774 M), *Luqtah al-'Ajlal fi al-Haidhi wa al-Istihadhah wa an-Nifas an-Nis-yan*, (1192 H/1778), *Sabil al-Muhtadin li at-Tafaquhi fi Amri ad-Din*, (1195 H/1780 M), *Risalah Qaul al-Mukhtashar*, (1196 H/1781 M), *Kitab Bab an-Nikah, Bidayah al-Muhtadi wa `Umdah al-Auladi, Kanzu al-Ma'rifah, Kitab al-Faraid, Bulugh al-Maram, Fat-h ar-Rahman, Arkanu Ta'lim as- Shibyan, Hasyiyah Fat-h al-Wahhab and Mushhaf al-Quran al-Karim* (Wan Mohd Shaghir Abdullah, 2005). His most famous work in the Malay Archipelago is *Sabil al-Muhtadin* that discussed *ibadah fiqh* of the Syafie school.

He passed away on Tuesday night, between Maghrib and Isyak, on 6 Syawal 1227 Hijrah or 13 October 1812 (Wan Mohd Shaghir Abdullah, 2005). He was 105 years old at the time of his demise and had made numerous contributions to the Muslim community in the Archipelago during his lifetime.

The Sabil Al- Muhtadin

The *Sabil al-Muhtadin*. This is by far the most famous work of his and copies of this work can be found in numerous libraries that include Mekah, Egypt, Turkey and Lebanon. This kitab is hugely popular in the Archipelago such as Indonesia, Malaysia, Singapore, Thailand, Cambodia and Brunei. The *Sabil al-Muhtadin* is widely used in the Malay Archipelago. It has two volumes

whereby the first volume has 252 pages and the second one has 272 pages. The kitab discusses acts of worship related to thaharah, prayer, fasting, zakat, haj pilgrimage, akikah, sacrifice, food that are considered permissible and non-permissible and the slaughtering of animals. The Sabil al-Muhtadin was written upon the request of Sultan Tahmidillah Bin Sultan Tamjidillah. It took two years to complete the kitab which began in 1193H/1779M and was finally completed on 27 Rabiul Akhir 1195H/1780 M. This kitab was first published in Istanbul in the year 1300H/1882M and was reprinted in Cairo and Makkah (H. M. Asywadie Syukur, 1987).

The Economic Views Of Syeikh Muhammad Arsyad Al-Banjari On Matters Pertaining To Zakat

Definition Of Poverty And Destitution

Poverty and destitution are some of the issues that have been debated by economic scholars. When a nation has successfully overcome these issues, it will have positive effects on the development and harmony of the country. This is evident in the macroeconomic debate that discussed the relationship of unemployment with the inflation rate and national development (Katib, 2004 h.183). Based on this, the fuqaha scholars had unanimously agreed upon a clear definition of poverty and destitution to enable the distribution of zakat be done properly and efficiently. However, there is still some khilaf or difference of opinion among the fikah scholars on these two definitions. According to Imam Abu Hanifah and Imam Malik, they defined the destitute as a group of people that own some property but are unable to fend for themselves while the poor refers to those that do not own any property whatsoever. On the other hand, according to Imam Syafie and Hambali, the destitute refer to those who are extremely poor and do not own any type of property while the poor refer to those that do own some property but are unable to provide for themselves (Muhammad Yusri Yusof, 2009). Syeikh Muhammad Arsyad al-Banjari has clearly defined the difference between these two definitions. An individual is considered destitute when his daily income only amounts to 30% or less than that figure. Besides that, the definition of destitution is accompanied by several examples that were in accordance to that period of time. The details are described further in his work as stated below (Syeikh Muhammad Arsyad al-Banjari, t.th.):

(أدافون) فقير يغ مستحقى زكاة مك ياءيت بغسياف يغ تباد بكين سوامي يغ ممبري دان تباد بفا أتو نينيق
 أتو أنق دان جوج يغ ممبري نفقة يغ مباد اي دان تباد باكين أرتا. دان تباد أوسها يغ حلال يغ لايق دغنن يغ
 مباد اي اكن حاجتن درفد مكانن دان فكاين دان تمفت كديامن دان سكالين يغ تباد دافت دغنن بك ديرين
 دان مريك يغ واجب أتنس مريك ايت دالم ماس عمر يغ غالب

Some of the examples include:

1. The destitute that receives zakat does not have anyone to depend on to provide them with the proper sustenance. For example, the destitute does not have a husband, father, grandfather, children and also grandchildren.
2. The destitute is an individual that has a home but has too many dependents to care for.
3. An individual is also considered destitute when he has an illegal or haram source of livelihood and does not own any property.
4. A person is considered destitute when he is involved with the task of acquiring knowledge which is for the good of the community. Nevertheless, if he is only focusing on acts of worship, he will not be categorized as either poor or destitute.

However, the definition of poverty is referred to someone that owns property or has a job that is legal or halal but lacks the means to provide for himself and his family members. This is evident in the work stated below (Syeikh Muhammad Arsyad al-Banjari, t.th.):

(أدا فون مسكين) يغ مستحقى زكاة يائت برغسياف يغ أد بكين أرتا أتواسها يغ حلال لأك لايق دغندى
تتاف تباد ممدای اكن بلنجا ديرين دان بلنجا مريك يع واجب أنسن نفقه مريكنت فد ماس يغ تيغكل
درفد عمر غالب

Clearly, Syeikh Muhammad Arsyad al-Banjari had defined the issues of poverty and destitution based on the theoretical works of the Shafi'iyah scholars and also the economic development of his time.

Zakat Distribution To Husband, Wife And Family Members

Besides discussing about zakat distribution and its worthy recipients or asnaf, Syeikh Muhammad Arsyad al-Banjari had widened the theoretical scope of zakat distribution to include immediate family members too. This is most probably due to the reality of that time whereby the Malay people lived together as one big family. This is discussed below (Syeikh Muhammad Arsyad al-Banjari, t.th.):

(دان دمكينلاك) هارس بك أنق أتو ججو ممبريكن زكاتن كفد بفان أتو نينئن يغدبرين كفايه اكندى دغن
شرط يغترسبت (دان دمكينلاك) هارس بك أسترين دغن شرط يغترسبت

This is evident in the way Syeikh Muhammad Arsyad al-Banjari had proposed that a father or grandfather is allowed to give zakat to the son and also vice versa, which is not based on the asnaf of the poor and destitute but mainly based on the asnaf muallaf, being indebted, ibn sabil and so forth. He also proposed that a husband can give zakat to his wife and vice versa based on the terms discussed previously. At that time, evidently the women had sources of wealth that surpassed the husband's either through business or an inheritance. The zakat distribution such as the one mentioned above, from an economic perspective will not only help the individual to increase his or her income but also can lead to a better community of people that has a strong bond with one another.

Zakat Distribution In The Form Of Capital For The Purpose Of Business And The Purchase Of Tools Or Machinery

Syeikh Muhammad Arsyad al-Banjari had also proposed a paradigm shift in the matter of zakat distribution. He proposed that zakat be given in the form of capital for the purpose of setting up a business and the purchase of tools and machinery for those that have vocational and technical skills. This is discussed below (Syeikh Muhammad Arsyad al-Banjari, t.th.):

(أدافون) يغ تاهو براسها دغن كفندين مك دبري اكندى درفد زكاة اكن فمبلى آلة كفندين دان جك أدا
أى بايق سكاليفون مك هندقله دبليكن دغندى دغن اذن امام اكن آلة يغترسبت ايت...
(دان أدافون) يغ تاهو براسها دغن برنيكا مك هندقله دبري مودل اكندى درفد زكاة سكرات ممدای لابان
امن بلنجان ددالم ماس يغ تغكل درفد عمر غالب...

He suggested that capital be provided to individuals skilled in business but do not have the financial means to build or start their own business. For those that have vocational and technical skills, he had proposed that tools and machinery be provided to them before they receive zakat.

From an economic viewpoint, the distribution and receiving of capital in the form of money and adequate work will lead to better productivity that can fulfill the demands of a nation which ultimately lead to a more financially stable nation. Malaysia has been applying this method by providing special allocation as business capital and for the purchase of tools and

machinery such as lorry, lawn mower and so forth to the deserving asnaf. This has been widely practiced in Penang and also Selangor.

Detailed Description Of Amil Zakat Or Zakat Collectors

Syeikh Muhammad Arsyad al-Banjari has explicitly categorized the amil zakat or zakat collectors into nine categories. This detailed description is stated below (Syeikh Muhammad Arsyad al-Banjari, t.th.):

(برمول عامل) أئس زكاة ايت سمبيلن باكي (فرتام ساعي) نمان يغ دسوروهكن سلطان اتو نائين فد مغمبيل زكاة. (كدوا كاتب) نمان يغ مثورة أرتا زكاة يغدتريمان اكن دي دلرقد سكل مريك يغ ممفوناءاي أرتا دان برغيغ اتس مريكئت (كتيك قاسم) نمان يائت ممبهاكيكن زكاة (كأمفت حاشر) نمان يائت يغ مغمفنكن سكلين أورغيغ ممفناى أرتا زكاة (كليم عريف) نمان يائت يغ مغل اكن سكل باكي مستحق يغ منريما زكاة (كأنم حاسب) نمان يائت يغ ممبيلغ ارتا زكاة (كتوجه حافظ) نمان يائت يغ مملهاكن ارتا زكاة (كدولافن جندي) نمان عسكر يغ مغوالي أرتا زكاة (كسمبيلن جايي) نمان يائت يغ مغلواكن زكاة دان هارس دتمبة بيلاغن يغ ترسبوت ايت سكيبرا2 حاجة

This detailed description is from a management perspective that was considered ahead of its time. The management of amil zakat is further discussed below:

1. Sa'i is someone appointed by the Sultan or his representative in collecting zakat.
2. Katib is an individual that notes the amount of zakat collected from the ones that are obligated to give zakat.
3. Khasim is a person in charge of distributing zakat to the deserving people or asnaf.
4. Hasyir is someone that identifies the people that have fulfilled the condition of *haul* which refers to exactly one year the property is kept for 354 days for the year of Hijrah and 365 days for the year of Masehi.
5. 'Arif is an individual that must identify the deserving groups of people that receive zakat.
6. Hasib is the accountant that manages the zakat related accounts.
7. Hafiz is the guardian of the zakat.
8. Jundi is the individual that guards the zakat funds at zakat establishments.
9. Jabi is the enforcer that ensures the collection of zakat.

Besides listing the 9 categories of amil, he also stated that these categories can expanded in accordance with the current time and social condition. Pertaining to the issue of zakat distribution based on the 9 abovementioned categories, he mentioned that zakat can be taken as payment based on the duty or task assigned to each category.

In terms of zakat division and distribution, Syeikh Muhammad Arsyad al-Banjari had already outlined the details of the issue pertaining to the management of zakat funds. According to Islamic economic scholars, zakat is an instrument that seeks to balance the national fiscal policy and can be considered an invaluable tool in the economic development of a Muslim country. Therefore in order to fully realise the role of zakat, further emphasis should be made on the management and administrative process of zakat funds.

Expanding The Scope Of Asnaf Muallafah Qulubuhum

Generally, the fuqaha scholars have defined muallaf as an individual that is heavily inclined towards Islam or new reverts of Islam. However, based on the Sabil al-Muhtadin text, Syeikh Muhammad Arsyad al-Banjari had clearly outlined muallaf into 5 distinct categories that include (Syeikh Muhammad Arsyad al-Banjari, t.th.):

1. Individuals that are still weak of faith and piety.
2. Individual that has a strong faith in Islam and is a leader in a non-Muslim community.

3. All army personnel that are responsible for the safety of the Muslim community from the harassment of non-Muslims and rebels.
4. All army personnel that instill fear and fight against those that refuse to pay zakat until the latter finally relent to fulfill their obligation in paying the zakat.
5. Those individuals that manage the collection of zakat from others that live far away from the zakat collection centre.

Syeikh Muhammad Arsyad al-Banjari emphasized the significance of widening the scope of muallaf to ensure that these individuals feel that their efforts in managing and collecting zakat are duly appreciated. By applying this new scope of muallaf, we can streamline the aspect pertaining to zakat collection and thus help increase the amount of zakat being collected. This will inadvertently lead to a more prosperous economy.

The Islamic Law Regarding the Transfer Of Zakat Funds Out Of Its Locality

In relation to the abovementioned issue, a majority of fuqaha' Maliki, Shafi'i and Hanbali have deemed it haram or non-permissible, while others that included the Hanafi school, Imam Malik as narrated by Ibn Qasim, Qadi Abi Ya'la and al-Bana from the Hanbali school had deemed it makruh. On the other hand, only a minority had deemed it 'harus' as narrated from 1 qawl of the Shafi'i school or they connected it to the right of a leader. While on the discussion of this aspect, Syeikh Muhammad Arsyad al-Banjari had proposed a more moderate view that neither deemed it *haram* nor *harus*. This is evident as shown below (Syeikh Muhammad Arsyad al-Banjari, t.th):

(أدا فون) امام يعنى سلطان مك هاروس بكين ممندهنك زكاة مطلقا دركارن سكين زكاة أورغيغ ددالم تاغنن سفرة حكم سات زكاة جوا. دان هاروس بك امام أتو ساعى أتو قاضى ممبرى اذن بك مالك فد ممندهنك زكاة تتاف تباد هارس بك مالك ممندهنك زكاة دغن اذن ملينكن فد تمفت ولاية يغ ممبرى اذن جوا تباد هارس فد تمفت يغدلور ولايهن.
 دان جك تباد موجود سكين باكي مستحق ددالم نكري زكاة اتو ادا لبه درفد كفاية مريكتت سوات درفدان نسحاي واجبله ممندهنك سكين زكاة اتو لبيه ايت كغد مستحق يغ برهمفر كفدن يغ سوفما مستحق نكري زكاة دان جك دفندهنك اي كغد مستحق يعدنكري يغ جاوه درفدان سرتا اد مستحق نكري يغترهمفر كفدان مك يائيت حرام لاك تباد ممد اي اكن زكاة.

In giving the right to the ruling government in terms of transferring the zakat funds, Syeikh Muhammad Arsyad al-Banjari had widened the scope to include the other pressing economic needs as the basis to determine the most appropriate fuqaha' view in light of the difference of opinion between Islamic scholars or khilaf that occurred at the time.

Determining the Zakat Payment Period

Syeikh Muhammad Arsyad al-Banjari is viewed as a man ahead of his times when he proposed that the government set a specific month whereby the people can make the zakat payment once their wealth or property had adequately fulfilled the requirement of nisab and haul. This is stated below (Syeikh Muhammad Arsyad al-Banjari, t.th):

سنة بك امام أتو ساعى ممبرى تاهوكن بولن مغمبل زكاة فد أرتا زكاة يغدشرطكن لالو ستاهن سفيا برسديا سكل مريك يغ ممفياى أرتا بك مغلوركن زكاة دان برسديا سكل مستحق بك منريما دى دان بولن محرم ترلبيه اتام درفد لاينن كارن أى فرملائن تاهن فد شرع (أدافون) زكاة يغ تباد دشرطكن لالو ستاهن سفرة بيج بيجين دان بواه بواهن مك تباد دسنتكن يغدمكين ايت

By determining such a period, it had certainly made the task of managing and paying zakat much easier and efficient. By setting a specific month in which to pay the zakat, all the zakat property or wealth can be accumulated at the same time which can then be distributed in a more transparent and efficient manner. By doing this, it will also serve as a reminder to the

public to fulfill their obligation to society and the country. This approach is effective in terms of ensuring the smooth administration of a country because the Inland Revenue Board of Malaysia had also set a specific month in which the public must pay their taxes in the country.

Conclusion

From the various aspects discussed previously, it is evident that Syeikh Muhammad Arshad al-Banjari was a man ahead of his time and was opened to a multitude of ways to overcome the economic crisis at the time. Upon further observation, it is clear that he was also open to the views of fuqaha' from different Islamic schools although we realize that Syeikh Muhammad Arshad al-Banjari used the Shafieyyah methodology and epistemology while writing the *Sabil al-Muhtadin*. It is hoped that this study will be the foundation for further research about this kitab which has not only been widely read in Malaysia but also in Southern Thailand, Indonesia and Singapore.

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