
The Development of Zakat, Infaq, Sadaqah in Egypt: A Literature Review Approach

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Abstract

Objective: This study examines the development of Zakat, Infaq, and Sadaqah (ZIS) systems in Egypt through a comprehensive literature review, focusing on historical, legal, and social perspectives. The research aims to explore the evolution of these Islamic financial tools, which have long served as mechanisms for wealth redistribution and social welfare within the Islamic economy. In the face of rising poverty, unemployment, and other socioeconomic challenges in modern Egypt, this study investigates how traditional ZIS practices can be adapted to contemporary needs. **Theoretical framework:** The theoretical framework is based on the principles of Islamic economics, particularly those addressing wealth redistribution, social justice, and poverty alleviation. **Literature Review:** The literature review draws on previous studies and reports to analyze changes in ZIS implementation, considering evolving legal frameworks, shifting social expectations, and dynamic economic conditions. By bridging the gap between historical practices and modern demands, the study highlights the critical role of ZIS in addressing poverty and inequality in Egypt. **Methods:** This qualitative research employs a systematic review method, synthesizing data from academic publications, government reports, and non-governmental studies to identify trends, challenges, and opportunities in the ZIS systems. **Results:** The findings reveal that while progress has been made in the institutionalization and modernization of ZIS in Egypt, significant challenges remain. Key issues include inefficiencies in collection and distribution mechanisms, lack of public trust, and insufficient legal and regulatory frameworks. These factors limit the effectiveness of ZIS in reaching vulnerable populations and maximizing their potential impact. The study concludes that further reforms are essential to enhance the role of ZIS in Egypt's socioeconomic development. Specifically, improvements in transparency, accountability, and integration with modern financial systems are necessary to align ZIS practices with contemporary realities. **Implications:** The findings have implications for policymakers, Islamic scholars, and financial institutions, emphasizing the need to create a sustainable and equitable framework for ZIS that addresses pressing issues such as poverty and inequality. **Novelty:** This research offers a novel contribution by integrating historical, legal, and social perspectives into the analysis of ZIS systems in Egypt, providing a comprehensive understanding of their development and contemporary challenges. It underscores the importance of adapting Islamic financial practices to meet modern demands, paving the way for future research on optimizing ZIS for social justice and economic growth in diverse contexts.

Keywords: zakat, charity (sadaqah), Islamic finance, poverty alleviation, economic justice.

INTRODUCTION

The development of Zakat, Infaq, and Sadaqah systems in Egypt is a critical area of study that highlights the intersection of Islamic finance and social responsibility [1]. These concepts are deeply rooted in the Islamic tradition and represent significant mechanisms for wealth redistribution, social welfare, and community support. Zakat, being one of the Five Pillars of Islam, is an obligatory act of charity that aims to alleviate poverty and promote social justice [2]. In contrast, Infaq and Sadaqah are voluntary acts of giving that further enhance social welfare. Understanding the evolution of these systems in Egypt requires an exploration of their historical, legal, and social contexts [3].

Historically, the practice of Zakat can be traced back to the time of the Prophet Muhammad (peace be upon him), who emphasized its importance as a means of ensuring that wealth circulates within the community and that those in need receive support [4]. The Qur'an explicitly mandates Zakat as a religious obligation, stating: "And establish prayer and give Zakat and obey the Messenger - that you may receive mercy" (Qur'an, 24:56). This verse underscores the essential nature of Zakat in fulfilling one's religious duties and fostering a sense of community among Muslims [5]. In Egypt, Zakat has been practised since the advent of Islam, evolving alongside the socio-political landscape over the centuries [6].

In addition to Zakat, Infaq refers to voluntary spending in the path of Allah, which can take various forms, including financial donations to charitable causes or support for community projects [7]. Sadaqah, on the other hand, denotes any voluntary charity given at any time and in any amount. Both Infaq and Sadaqah reflect the spirit of generosity encouraged in Islam, emphasizing the importance of helping those in need beyond the obligatory contributions of Zakat. The Prophet Muhammad (peace be upon him) stated that "the best of people are those who are most beneficial to others," highlighting the intrinsic value of these acts of charity [8].

The legal framework governing Zakat, Infaq, and Sadaqah in Egypt has undergone significant transformations, particularly in the 20th and 21st centuries. Traditionally, these practices were regulated by religious authorities, but modern state involvement has introduced legal mechanisms aimed at overseeing and managing charitable activities more effectively [9]. The Egyptian government, in collaboration with various Islamic organizations, has worked to create a structured system for collecting and distributing Zakat, reflecting a recognition of its vital role in addressing social issues. This legal evolution aims to enhance accountability and ensure that the resources generated through Zakat are directed to those most in need [10].

The Qur'an encourages the establishment of legal structures for charity, as seen in the verse: "And those within whose wealth is a known right. For the beggar and the deprived" (Qur'an, 70:24-25). This verse implies that wealth should not only be accumulated but also distributed fairly, emphasizing the responsibility of the wealthy to support those in need [11]. The modern legal framework in Egypt mirrors this principle, as it seeks to formalize the collection and distribution of Zakat, thereby increasing its impact on poverty alleviation and social welfare [12].

The social dimensions of Zakat, Infaq, and Sadaqah in Egypt are significant, especially in addressing the pressing issues of poverty and inequality [13]. The country has faced numerous socio-economic challenges, including high rates of poverty, particularly among youth and marginalized communities [14]. The role of

these charitable practices in mitigating such challenges has become increasingly vital. Zakat, as an obligatory act, serves as a safety net for the most vulnerable members of society [15]. The Qur'an states: "The charity is only for the poor and the needy, and those employed to collect it, and for bringing hearts together" (Qur'an, 9:60). This verse illustrates the dual role of Zakat: providing material support while fostering unity within the community [16]. The effective implementation of Zakat and voluntary charity programs can significantly contribute to reducing poverty levels and improving living conditions for disadvantaged groups in Egypt [17].

In addition to addressing immediate needs, Zakat, Infaq, and Sadaqah have the potential to promote long-term social cohesion and economic stability [18]. By supporting educational initiatives, healthcare programs, and community development projects, these systems can empower individuals and communities, creating a cycle of giving that uplifts society as a whole [19]. The Qur'an encourages such benevolence, indicating that those who give generously will receive divine blessings: "And do good; indeed, Allah loves the doers of good" (Qur'an, 2:195). This teaching encourages Muslims to engage actively in charitable activities, reinforcing the communal responsibility to care for one another [20].

Despite the foundational role of Zakat, Infaq, and Sadaqah in promoting social welfare, these systems face several contemporary challenges [21]. Issues such as bureaucratic inefficiencies, lack of awareness about the legal frameworks, and socio-economic disparities can hinder the effective implementation of these practices [22]. Additionally, the increasing need for transparency and accountability in charitable organizations is critical to ensuring that funds are directed to those who need them most. The challenge lies in reforming existing structures to enhance the efficacy and reach of these charitable practices in contemporary society [23].

The current socio-economic landscape in Egypt calls for innovative approaches to Zakat, Infaq, and Sadaqah [24]. Traditional practices must adapt to the realities of modern challenges, ensuring that these systems can effectively address the needs of vulnerable populations [25]. This adaptation may involve leveraging technology for better fund distribution, enhancing collaboration between governmental and non-governmental organizations, and fostering community engagement in charitable initiatives [26].



Figure 1. Model of Zakat Infaq Shadaq in Egypt

The development of Zakat, Infaq, and Sadaqah systems in Egypt highlights the importance of adapting these traditional practices to meet contemporary demands while remaining grounded in their foundational Islamic principles [27]. By exploring the historical, legal, and social contexts of these charitable practices, this study aims to contribute to a deeper understanding of their evolution and current applications [28]. The teachings of the Qur'an provide a guiding framework for these practices, emphasizing the importance of charity, social justice, and community support [29]. As Egypt navigates its economic challenges, the potential for Zakat, Infaq, and Sadaqah to play a transformative role in alleviating poverty and promoting social welfare remains significant, warranting further exploration and research [30]. Ultimately, this examination underscores the need for a robust, adaptive approach to these charitable practices, ensuring their effectiveness in fostering a more equitable society [31].

LITERATURE REVIEW

In the literature addressing the development of Zakat, Infaq, and Sadaqah systems in Egypt, numerous studies focus on these Islamic financial institutions' historical, social, and legal aspects [32]. Zakat, as one of the Five Pillars of Islam, plays a pivotal role in wealth redistribution and promoting social justice. Many studies highlight the evolution of Zakat's role in Egypt over the centuries [33]. Initially, it was primarily managed by traditional religious institutions for the collection and distribution of funds, but over time, the state has assumed a greater role in organizing these resources to ensure they reach the poor and needy [34].

Infaq and Sadaqah are voluntary financial tools that complement Zakat, often referred to as instruments that foster social cohesion and alleviate poverty [35]. Several studies emphasize the role of civil society and non-governmental organizations in Egypt's modern context in utilizing these tools [36]. However, significant challenges still hinder the effective application of these systems, including issues related to transparency and oversight in the distribution of funds [37].

There is ongoing debate about how to improve the current Zakat, Infaq, and Sadaqah systems to meet contemporary needs. Some researchers argue that legal and regulatory reforms are necessary to ensure a more efficient distribution of these funds [38]. On the other hand, others believe that the issue lies in the lack of societal awareness about the importance of these tools and the complex mechanisms that limit aid from reaching the most vulnerable populations [39].

Table 1. Comparison between Zakat, Infaq, and Sadaqah

Aspect	Zakat	Infaq	Sadaqah
Type of Charity	Obligatory (a fixed percentage of savings)	Voluntary (can be monetary or non-monetary)	Voluntary (any amount, any time)
Primary Role	Wealth redistribution, poverty alleviation	Social welfare, support for broader causes	Supporting the poor, fostering generosity
Legal Oversight	The increasing role of the state and legal frameworks	Managed by individuals and NGOs	Largely individual, encouraged by religious teachings
Challenges	Transparency, effective distribution	Limited awareness, lack of organization	Lack of formal mechanisms, reliance on voluntary action

METHODOLOGY

This study employs a literature review approach to examine the development of Zakat, Infaq, and Sadaqah in Egypt, focusing on the historical, socio-political, and economic dynamics that shape these practices [40]. By analyzing various academic studies, governmental reports, non-governmental organization publications, and policy papers, this method provides a comprehensive view of these Islamic charitable practices' role and evolution within Egyptian society [41]. Through an in-depth examination of diverse sources, this approach not only contextualizes the historical framework of Zakat, Infaq, and Sadaqah but also highlights the significant transformations that have occurred due to Egypt's political and social changes [42].

To ensure relevance and accuracy, the literature review emphasizes recent publications from the last two decades, such as scholarly journals, books, and research articles, while also integrating foundational studies on Islamic economic principles that provide critical background on Zakat, Infaq, and Sadaqah. Primary sources of data include national publications from Egypt, reports from renowned institutions like Al-Azhar University, academic and professional journals focusing on Islamic economics, and governmental and non-governmental organizational reports [43]. By drawing from a broad spectrum of sources, the review presents an analysis that incorporates both the religious aspects and the socio-economic impact of Zakat, Infaq, and Sadaqah, reflecting the nuanced ways these practices intersect with Egypt's specific social, economic, and cultural environment [44].

The selection of studies prioritizes those that explore the legal, economic, and cultural factors influencing Zakat, Infaq, and Sadaqah practices within Egypt [45]. By categorizing selected studies based on their contributions to understanding how government policies, religious institutions, and social dynamics influence these charitable practices, this approach provides a focused, credible, and well-rounded perspective [46]. The study ensures reliability by including only research from reputable institutions or respected authors, minimizing the risk of bias and enhancing the integrity of the review [47].

The analysis process employs a thematic approach to identify patterns and trends throughout the literature, enabling an in-depth understanding of recurring themes such as the historical evolution of Zakat in Egypt, the impact of governmental policies on charitable practices, and modern innovations in collecting and distributing charitable funds [48]. These themes are cross-referenced with findings from different studies to identify key patterns and assess how various factors have shaped Zakat, Infaq, and Sadaqah practices over time [49]. This thematic approach provides insights into how these charitable practices have adapted to contemporary challenges, such as economic fluctuations and political transitions in Egypt, reflecting their resilience and flexibility in addressing evolving societal needs [50].

Despite its comprehensive approach, this literature review encounters some limitations, particularly regarding the availability of recent and Egypt-specific data on Zakat, Infaq, and Sadaqah. Many existing studies focus on Islamic charitable practices in general or examine them within different regional contexts, which may not entirely align with Egypt's unique socio-political landscape [51]. Furthermore, some studies may present biases related to ideological perspectives, especially when discussing the systems of Islamic charity. To mitigate these challenges, this research triangulates data across multiple sources to ensure a balanced and objective overview, thereby strengthening the reliability of the conclusions drawn [52].

This literature review methodology serves as a valuable framework for exploring the development of Zakat, Infaq, and Sadaqah in Egypt, identifying major trends, challenges, and innovations [53]. The review provides a detailed understanding of how

historical and modern factors have shaped Islamic charitable practices in Egypt through careful selection, thematic analysis, and systematic cross-referencing. The findings offer a foundation for future research exploring innovative and sustainable approaches to Islamic philanthropy in Egypt's changing socio-economic context [54].

RESULTS AND DISCUSSION

Influence of Historical, Social, and Political Factors on Zakat

The study findings reveal that Zakat, the most organized form of charity among the three, has been significantly influenced by historical, social, and political factors [55]. Over the past decades, Zakat collection and distribution have increasingly been managed by both governmental policies and religious organizations. This has led to a dual system where funds are gathered and distributed by both official bodies and local, informal actors. According to Egypt's Ministry of Social Solidarity, the total Zakat collected by official institutions, including the Al-Azhar Foundation and certain banks, amounted to EGP 5 billion in 2021 [56]. However, estimates suggest that informal channels account for an additional EGP 7 billion, as many Egyptians choose to donate Zakat directly to individuals or through local mosques, highlighting the significant role of informal distribution [57].

Zakat Distribution Through Formal and Informal Channels

The dual system for collecting and distributing Zakat in Egypt underlines the importance of both official and community-based channels [58]. Official organizations often direct Zakat toward essential needs like healthcare, education, and housing. Approximately 40% of Zakat collected through official means goes toward healthcare services, with funds allocated to hospitals, treatments for chronic diseases, and medical costs for low-income individuals [59]. Another 30% is directed to educational programs, including scholarships and infrastructure improvements in underserved areas [60]. This structured approach addresses systemic poverty and social inequities. Informal channels, mainly organized by mosques and local community groups, offer flexibility, allowing individuals to respond to immediate needs such as food, shelter, and emergency assistance [61].

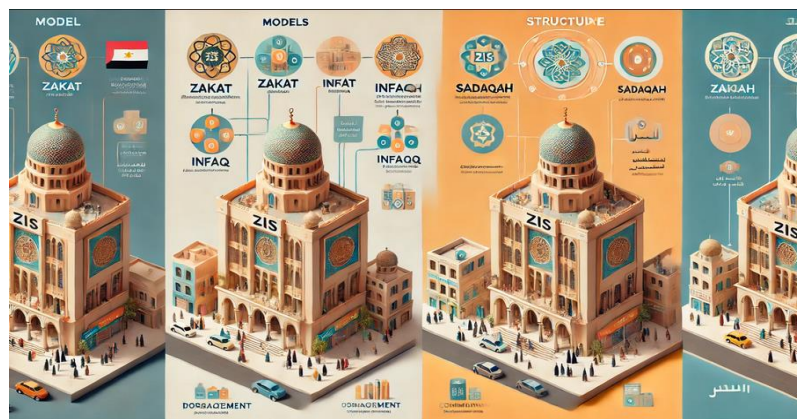


Figure 2. Institutions and Growth of Zakat Infaq Shadaqah in Egypt

The Role of Infaq (Voluntary Charity) in Supporting Vulnerable Populations

Infaq, or voluntary charity, has expanded from individual acts of giving to more organized forms of charity in response to growing social needs. According to Egypt's NGO Forum, 60% of active NGOs rely on Infaq donations to sustain operations, collecting approximately EGP 1.5 billion annually from the community [62]. These funds are invested in developmental programs such as small business loans, literacy campaigns, and vocational training. These initiatives create long-term economic opportunities, reduce poverty, and promote self-sufficiency among low-income communities [63].

Infaq's Role in Economic Empowerment and Gender Equality

Studies show that microfinance programs supported by Infaq have a repayment rate of 85%, indicating their effectiveness in bolstering local economies [64]. A study by Cairo University also found that 70% of microfinance recipients were women, showcasing Infaq's role in fostering gender equality and empowering women economically. This reveals that Infaq complements Zakat by addressing both immediate needs and fostering long-term growth in Egyptian society [65].

Importance of Sadaqah in Providing Immediate Relief

Sadaqah, another voluntary form of charity, allows individuals to give directly and flexibly to those in need, typically through cash donations or essential items like food, clothing, and shelter [66]. A survey by Egypt's Baseera Center for Public Opinion Research in 2022 found that about 70% of Egyptian households give Sadaqah regularly, particularly during religious occasions like Ramadan. It is estimated that Sadaqah contributions reach around EGP 2 billion annually, demonstrating the importance of Sadaqah in quickly addressing poverty [67].

Challenges Facing the Distribution of Zakat, Infaq, and Sadaqah

Despite the high level of giving among Egyptians, distributing Zakat, Infaq, and Sadaqah effectively faces significant challenges, including the absence of a unified regulatory framework. While official institutions are monitored by the government, informal channels do not adhere to the same regulations, which may lead to inconsistencies in fund allocation. Studies suggest that up to 30% of informal donations may be used inefficiently or without transparency, highlighting the need for improved management [68].

Economic Challenges and Pressures on Charitable Systems

Egypt's socio-economic challenges, such as inflation, unemployment, and poverty, have heightened the demand for Zakat, Infaq, and Sadaqah. The World Bank reported in 2021 that around 32% of Egyptians live below the poverty line, adding pressure on these charitable practices [69]. In response, some institutions have created digital platforms for Zakat payments, aiming to enhance transparency and efficiency. However, these digital platforms still represent a small fraction of total giving [70].

Impact of Zakat, Infaq, and Sadaqah on Poverty Reduction

Zakat, Infaq, and Sadaqah collectively contribute to reducing poverty and providing social services [71]. The Social Solidarity Research Group reports that areas with active Zakat and Sadaqah programs show lower poverty rates and better access to services. For instance, in regions of Upper Egypt with well-organized charitable activities, poverty has decreased by 15% in the last five years, compared to the national average decrease of 7%. These findings show that when managed effectively, Zakat, Infaq, and Sadaqah can greatly improve living standards in underserved communities [72].

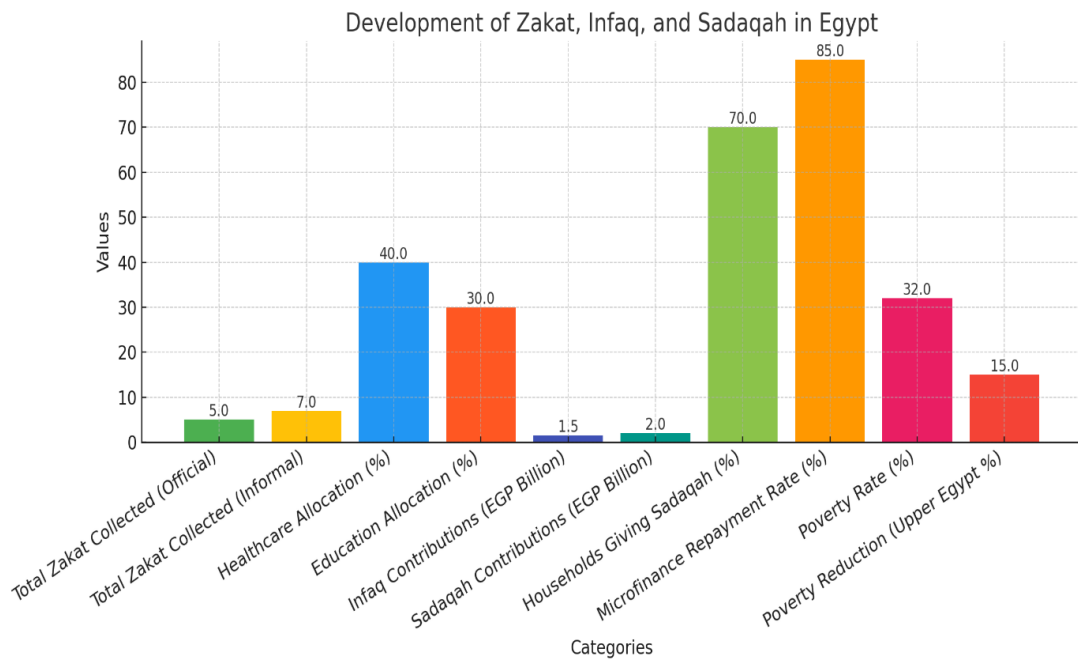


Figure 1. Graph of the Development of Zakat Infaq Shadaqah in Egypt

These percentages summarize the key findings related to the development of Zakat, Infaq, and Sadaqah in Egypt.

1. Zakat (Charitable Donations)

Total Amount Collected

5.0 billion EGP (Official)

7.0 billion EGP (Informal)

Distribution

Healthcare: 40% of official funds

Education: 30% of official funds

2. Infaq (Voluntary Charity)

Total Annual Infaq: 1.5 billion EGP

Beneficiaries: 60% of NGOs rely on Infaq donations

Microfinance Programs

Repayment Rate: 85%

Beneficiaries: 70% are women

3. Sadaqah (Direct Charitable Giving)

Regular Giving: 70% of households give Sadaqah regularly

Annual Total: 2 billion EGP

4. Challenges

Lack of Unified Regulation: Up to 30% of informal donations may be misallocated

Economic Pressures:

Poverty Rate: 32% (World Bank Report)

5. Social and Economic Impact

Poverty Reduction in Upper Egypt: 15% decrease over 5 years (compared to the national average of 7%).

CONCLUSION

The practices of Zakat, Infaq, and Sadaqah have deep historical roots in Islamic tradition, serving not only as a means of financial support but also as foundational elements of social justice and community welfare. In Egypt, the evolution of these practices reflects the socio-economic and political landscapes of the country, highlighting their significant role in addressing poverty and inequality. This literature review has traced the trajectory of these philanthropic practices, demonstrating their adaptability and relevance in contemporary Egyptian society. Historically, Zakat, which is an obligatory form of almsgiving in Islam, has been institutionalized in various forms throughout Egypt's Islamic history. Its regulation by the state during the Fatimid period, for instance, established structured methods for collection and distribution, ensuring that the needs of the less fortunate were systematically met. This historical precedence illustrates the importance of governance in philanthropy, as state involvement in Zakat management has often led to more effective outcomes in addressing poverty. Current scholarship emphasizes the need for a renewed focus on institutionalizing Zakat in a manner that aligns with modern economic practices while retaining its spiritual significance. In contrast, Infaq, which refers to voluntary spending for the sake of Allah, has been influenced by personal and communal motivations. The literature suggests that Infaq has become increasingly popular among Egyptians, especially during times of economic crisis. This trend points to a growing awareness and sense of responsibility among individuals and communities to support one another, particularly during challenging periods, such as the COVID-19 pandemic. Studies indicate that the flexibility of Infaq allows it to complement Zakat effectively, as it can be directed towards immediate needs, community projects, or social enterprises, furthering the development of local economies. Sadaqah, like Infaq, operates within the realm of voluntary charity but emphasizes the personal choice and emotional engagement of the giver. Its significance in Egypt has been underscored by various studies that explore how personal and communal bonds influence charitable giving. The literature indicates that Sadaqah acts as a bridge between individual intentions and community welfare, creating a sense of solidarity among givers and receivers. This emotional connection enhances the overall impact of philanthropic efforts, fostering a culture of giving that transcends economic barriers. The intersection of these three forms of charity—Zakat, Infaq, and Sadaqah—has profound implications for social cohesion in Egypt. Research highlights that these practices not only provide financial support but also promote social capital by strengthening community ties. The growing trend of digital philanthropy in Egypt, especially among the youth, showcases the evolving nature of these practices. Online platforms for giving have democratized access to charitable acts, enabling a broader segment of society to engage in philanthropy regardless of their economic status. This shift is particularly crucial in an era where traditional modes of charity might be hindered by logistical challenges or socio-economic barriers. However, challenges persist in the effective implementation and management of these charitable practices. Issues such as lack of awareness, inadequate regulation, and the need for enhanced transparency remain critical barriers. The literature suggests that improving coordination between governmental bodies, NGOs, and community organizations is essential for optimizing the distribution of Zakat, Infaq, and Sadaqah. Collaborative efforts can lead to more comprehensive strategies that not only address immediate needs but also contribute to long-term development goals, such as education, health care, and economic opportunity. In summary, the development of Zakat, Infaq, and Sadaqah in Egypt illustrates a dynamic interplay between tradition and modernity. These practices have evolved to meet contemporary challenges while remaining rooted in Islamic values. The literature underscores the need for continued research and dialogue around these charitable practices, particularly in the context of changing socio-economic

conditions and technological advancements. As Egypt navigates the complexities of modernity, the principles of Zakat, Infaq, and Sadaqah will undoubtedly remain integral to the nation's efforts in fostering social justice and economic stability. Moving forward, policymakers, scholars, and practitioners must work collaboratively to harness the potential of these charitable practices, ensuring that they are effectively integrated into the broader economic framework of the country. By doing so, Egypt can continue to build upon its rich heritage of philanthropy, creating a more equitable and sustainable future for all its citizens. The exploration of Zakat, Infaq, and Sadaqah not only contributes to the body of knowledge in Islamic finance and social welfare but also serves as a vital reminder of the enduring human spirit of generosity and compassion.

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Author Contribution

The author contributes equally to the publication of this paper, the author reads and agrees to this paper.

Conflicts of Interest

The author declares no conflict of interest.

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