

# Sharia Law: the understanding and application of the behavior and sharing of economic benefits in the Cham Muslim community in Vietnam

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# Abstract

Muslims in the Mekong River Delta are mainly ethnic Cham (one of 54 ethnicities in Viet Nam), living in An Giang Province. They adopted Islam in the early days. This religion has formed Cham characteristics in the community culture different from the Kinh (Vietnamese), Hoa (Chinese), and Khmer ethnic groups in the surrounding areas. This difference is due to the influence of religious views, especially the Islamic Sharia law. In reality, Sharia law is appropriately interpreted from the perspective of Cham Muslims, so it is simpler than the "orthodox" original law. Cham Muslims apply this simple interpretation in their religious life, especially in economic behavior and sharing benefits through their *zakat* practice. Based on ethnographic fieldwork in An Giang Province, this article analyzes the current understanding of Sharia law in the Cham Muslims community, the application of this understanding in economic behavior, and the fulfillment of *zakat* duties.

Keywords Sharia law · Cham Islamic community · Zakat · Haram · Halal

# Introduction

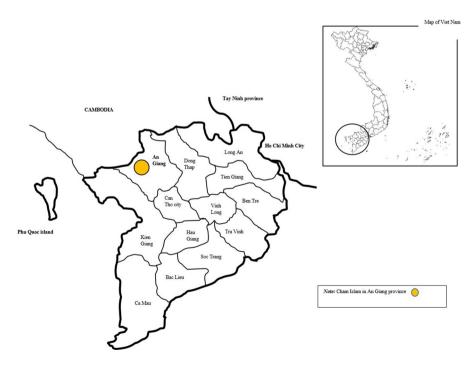
Islam was introduced to the Cham community in Vietnam very early by Malay merchants, and it was recorded in stone inscriptions from 1025 to 1035 AD (Bá, 2005). Later, this religion was localized and became Baniism (also known as "ancient" Islam). In the sixteenth century, the Cham kingdom perished, causing many Cham people to leave their homeland and settle in Cambodia, Malaysia, and Indonesia. Within the context of integrating with the Muslim residents in these Southeast Asian countries, Cham immigrants adopted Islam (so-called "new" Islam). In 1858, a part of these Islamic Cham followers returned to An Giang from Cambodia and obtained

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approval from the Nguyen Dynasty to build villages at the border areas. In addition, some Cham Muslims from Cambodia came to settle in Tay Ninh Province, which is just north of Ho Chi Minh City. After 1945, some Cham people from Tay Ninh and An Giang migrated to the Saigon-Cho Lon area, where they settled and formed an urban Cham Islamic community (Ngo, 2017). Therefore, it can be said that "new" Islam in Vietnam mainly exists in the Cham community in Southern Vietnam. This study only focuses on this "new" Islam (hereafter: Cham Islam) among the Cham Muslims in An Giang Province in the Mekong Delta, where they live in large numbers; neither Baniism nor "new Islam" in other places is analyzed.

This Cham Islamic community has attracted the attention of many anthropologists, especially those who study the religion of this ethnic community. Specifically, Antoine Cabaton's research on Islam in Indochina (1906), in which he put forward the idea about the emergence of Islam in the Cham communities in Indochina, especially in Vietnam (Cabaton, 1906; Ner, 1941). Nguyen (1974) published a monograph on the Islamic history of the Cham community in the Mekong Delta. In addition, the book used photos as a background to raise issues related to the cultural, economic, and social life of this Islamic community. Most recent studies have focused on the influence of Islam on Cham's cultural and social issues. These studies have concluded that Islam has had a significant impact on its followers' culture and social life (Phan & Nguyen, 2006; Phu, 2019; Ngo, 2017; Vo, 2018). However, the perception of Sharia law and the application of Sharia law in cultural and social life, especially the issues of economic behavior and the sharing of economic benefits



Map of Mekong Delta in Viet Nam

through the practice of *zakat* duties in this ethnic community, has not been specifically mentioned and analyzed. The author discovers that Sharia law and their views on Sharia law play a significant role in the Cham Muslim community. Sharia law is the common law in the Islamic religion to guide the followers' behavior in their daily lives. It was issued around the seventh century AD when Islam was formed and developed in Saudi Arabia and is derived from several sources such as Quran<sup>1</sup>, Sunnah<sup>2</sup>, Hadith<sup>3</sup>, and Ijma<sup>4</sup>. This law contains provisions on essential aspects of human life, including the relationship between God (Allah) and people and between people and society. In addition, this law consists of ethics, jurisprudence, social relations, justice, politics, law, morality, trade, commerce, regulations on religious practice; the do's and don'ts of life (Janin & Kahlmeyer, 2007; Warner, 2010; Hatch, 2014; Martin et al., 2003; Dupret, 2018). The law classifies serious crimes such as murder, robbery, apostasy (abandoning or giving up a religious or political belief or principle from Islam), a war against Allah and his messengers (the Prophet Muhammad), fornication, and theft, false accusations of adultery, drunkenness. Sharia law also has provisions on sanctions to deter and rehabilitate offenders, such as fines, confiscation of property, beatings, and imprisonment (Alanazi et al., 2018).

Although Cham Muslims live and work in the Vietnamese legal-political system, their perception of Sharia law governs their economic behavior and shares economic benefits. The sharing of the Cham people is expressed in the zakat obligation, which is one of the five fundamental pillars of Islam.<sup>5</sup> Ahmed and Gianci (2005) explained that zakat means providing charity and sharing economic benefits. However, Muslims believe it is not a charitable donation, but a religious tax levied on believers. In some Muslim countries, the amount of zakat is collected by government organizations. In contrast, in some other countries, the amount is voluntary. Zakat is supervised based on personal income and total net assets, usually 2.5% of the total income or 10% of the minimum total saving of each household (called nisab). Zakat is used to support people in need and assist in constructing and restoring mosques (or surao) and religious-related work, such as providing clerics and religious dignitaries to carry out religious work (Ariff, 1991).

The researcher conducted one hundred votes with quota sampling and 12 in-depth interviews (4 religious dignitaries and 12 followers) in the Cham Islamic community in the An Giang area (the place with the largest number of Cham Muslims in Vietnam) from 2019 to 2020 to analyze the views of Sharia law and its application in

<sup>&</sup>lt;sup>1</sup> The Quran source is believed to have been given by Allah to the Prophet Muhammad through the angel Gabriel for about 23 years, beginning in 609 Common Era (C.E.), when Muhammad was 40 years old, and ending in 632 C.E., the year he died.

<sup>&</sup>lt;sup>2</sup> The Sunnah contains the religious practices.

<sup>&</sup>lt;sup>3</sup> The Hadith consists of the statements or practices that the Prophet Muhammad narrated.

<sup>&</sup>lt;sup>4</sup> Ijma refers to the precedents when the Muslim community cannot find solutions in Qur'an, Sunnah, or Hadith sources.

<sup>&</sup>lt;sup>5</sup> The five fundamental aspects of the Muslim faith include (1) SHAHADAH: confession of faith and the core of a follower's faith. Must take an oath that "There is no god but Allah, and Mohammed is his prophet" (La ilaha illa Allah, Mohammad rasul Allah). (2) SALAT is prayer. The follower must pray five times a day at the appointed times in order for the Muslim to maintain his connection with his Creator. (3) SAWM is fasting during the holy month of Ramadan. (4) ZAKAT is almsgiving or considered a religious tax. (5) HAJI is a pilgrimage to Mecca.

the economic behavior and sharing of economic benefits in the fulfillment of zakat duties by the Cham Islamic community in the current Vietnam.

### Sharia law in the perception of the Cham Muslim community

For Cham Muslims ("new" Islam), Sharia law is a combination of the Quran (the holy book of Muslims) and the Sunnah (the book that plays a complementary role to the Quran), Idjma Law (which contains legal opinions from Islamic law scholars), and Qiyas (precedent).

According to Cham Muslims, Sharia law's content is interpreted as a set of principles and regulations regarding the perception and behavior of believers toward religion. These principles are reduced to three essential elements: Halal, Haram, and Mashbool. Among them, Halal means that believers act following the provisions of Sharia law. At the same time, Haram includes prohibited things that are not acceptable to the community because they violate the principles of Islamic morality set forth in Sharia law. Finally, Mashbool contains suspicious things, usually related to food that is not classified as Halal or Haram. Usually, Cham Muslims never use non-halal foods to avoid violating Haram (M, 57 years old, 2020). With this understanding, Cham Muslims seem to have simplified the "orthodox" Sharia law (especially the issues of Halal, Haram, and Mashbool).

Cham Muslims believe Sharia law prohibits speculative work or usury and encourages fair and ethical work performance (i.e., not violating Haram) in economic behavior. They explain that believers must understand and thoroughly abide by two fundamental issues, including:

- (1) Every believer must comprehensively know that Allah is the true master of all property and wealth. Therefore, human wealth and property are only entrusted by Allah. Wealth must be managed under Allah's orders, and Allah's wealth and resources must not be wasted or destroyed. Man has the right to enjoy the property entrusted to him by Allah. He must compensate for it by creating wealth through a legal career when he enjoys it. He cannot violate Sharia law; instead, he must pay attention to the balance between wealth and spirituality. This is an important key for Muslims to avoid being despised or materialized in their economic activities.
- (2) It must be clear that the needs of individuals must be balanced with the needs of society, which forces Cham Muslims to consider social balance when enjoying the wealth of Allah. Everyone must be responsible to each other, which emphasizes balance and wisdom when using Allah's resources. (no waste and no harm to each other) (M, 57 years old; L, 56 years old; and M, 62 years old, 2020). This understanding of Cham Muslims is more specific but similar to the explanation in the Sharia law entry in the book edited by Shahin (2014) and the book of Campo (2009).

In addition, Cham Muslims explain in detail what they should pay attention to when performing work behaviors in economic activities. Accordingly, Sharia law stipulates important articles to be aware of, including:

- (1) *Riba* benefit or promotion that one gets beyond his worth. Specifically, in a transaction based on Riba, one person makes a large part of the profit without spending or showing that it is worth his effort. As a result, other people bear the risks of the transaction. Consequently, it has caused social injustice and is forbidden for Cham Muslims.
- (2) *Gharar* ambiguity, uncertainty, deception, or fraud. Cham Muslims are forbidden to think and do these things in daily economic activities.
- (3) *Maysir* the appropriation of wealth, instead of expending mental and physical energy to achieve, is forbidden in daily economic activities.
- (4) Qimar gambling and betting. Cham Muslims are prohibited from gambling and betting in any form. In addition, Cham Sharia law prohibits activities related to prostitution, pornography, alcohol, tobacco, and any products based on uncertainty because they are considered harmful to society and threaten social responsibility (M, 57 years old; L, 56 years old, and M, 62 years old, 2020). This explanation shows how Cham Muslims understand Sharia law and apply it to contemporary religious life and economic behavior.

According to Sharia law, Cham Muslims must fulfill another important duty, zakat. In the view of Cham Muslims in Vietnam, zakat is an obligation of believers that every family should perform. This obligation does not require a prescribed contribution of 2.5% of each believer's total income or 10% of his savings. It can be paid more or less according to the ability and economic situation of the family and the community. Therefore, some families pay a lot (a few million VND per year), but others pay very little (a few thousand VND per year). In addition, when performing zakat obligations, Cham Muslims hope to be recognized and blessed by Allah, such as health, longevity, and more wealth for themselves and their families (M, 57 years old; L, 56 years old, and M, 62 years old, 2020).

Based on the interviews with the religious dignitaries in the Cham Islamic community, the main reasons why Cham Muslims possess this knowledge of Sharia law are as follows:

(1) It is a result of inheriting from the predecessors. The earliest Cham people who accepted Sharia law were immigrants to Southeast Asian countries such as Malaysia, Indonesia, and Cambodia. They adopted the views of Sharia law, then returned to live in Vietnam and passed them on to their descendants. After the Cham returned to Vietnam, due to war, foreign trade was forbidden during the feudal period of the Nguyen Dynasty in Vietnam, and there was almost no chance to come into contact with Islam from overseas. Therefore, it was challenging to learn (understand) spread common Islamic ideas, especially the "orthodox" Sharia law, in the country. Since then, Sharia law's "orthodox" ideology has

gradually disappeared in the Cham Muslim community in Vietnam, replaced by the discourse of knowledge passed down from generation to generation.

- (2) It is the transmission made by the overseas Muslim merchants who came to Vietnam during the French colonial period. When Vietnam became a French colony at the end of the nineteenth century, opportunities for Cham communities to interact with Muslims outside Vietnam reappeared. These are Indian, Malay, and Indonesian Muslim merchants who came to Vietnam to trade and had the opportunity to interact with Vietnamese Cham Muslims. Since then, Cham people have had the opportunity to consolidate their understanding of Islam and Sharia law.
- (3) It is the result of young Cham-Islamic students studying abroad in Malaysia and Indonesia and the pilgrimage of Cham Muslims to the Holy Land of Mecca, which happened after 1990. In 1986, Vietnam implemented a reform and opening-up policies and developed diplomatic relations and international economic trade with countries worldwide. Since then, Cham Muslims have had the opportunity to send outstanding young people in the community to Malaysia and Indonesia to study "orthodox" Islam through scholarships sponsored by Islamic organizations in these countries. Moreover, Vietnam's Cham Muslims also have more opportunities to participate in the Hajj in Saudi Arabia. Therefore, the knowledge of Islam and Sharia law in the Vietnamese Cham Muslim community gradually consolidated and improved in the "orthodox" direction.

However, this understanding is still incomplete, and there are still discourses based on their cognition. This is because when they study or participate in Islamic religious activities abroad, they do not have the language ability to understand the specific provisions of Islamic law and religion fully. It makes Cham Muslims insist that as long as economic behavior must ensure ethics and social justice, Islam will not restrict the community's economic activities. They are not allowed to become rich by accumulating wealth to make others suffer but must focus on being responsible to others, society, and Allah. Sharing economic benefits with the community by paying *zakat* is a religious principle that Cham Muslims try to implement to make economic contributions to religious activities, promote religious construction and development, help the poor in the community, and obtain rewards from Allah.

### The impact of Sharia law cognition on economic behavior

A questionnaire survey of 100 households in the Cham Islam community shows that the main income sources include business/trade, wage work, agriculture (rice planting, fruit tree planting, etc.), and so on as Fig. 1.

The results show that business/trade is the work performed by multiple households (56% of the total number of 100 questionnaires), followed by freelancing (18%), and then industrial and agricultural work.

Figure 2 illustrates that the heads of households are also engaged in business/ trade, hired labor, agriculture, and other occupations. Namely, business/trade is still

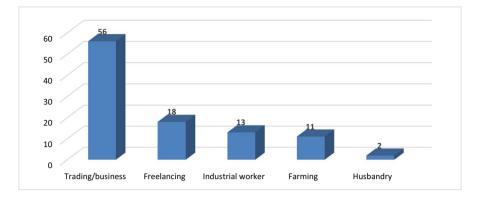


Fig. 1 The main income sources of household. Source: Research team survey, 2019

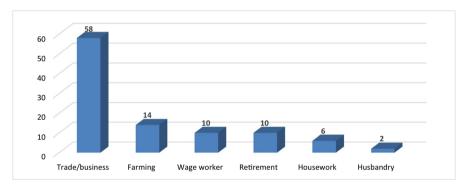


Fig. 2 Occupation of household heads. Source: Research team survey, 2019

the occupation with the largest proportion of household heads (58% of the total number of 100 questionnaires). In addition, some of them are engaged in agriculture and freelance.

In short, the main economic activities of Cham Muslims today (on both the household and individual levels) are business/trade, agriculture, and wage labor.

This research shows that in fulfilling their profession, Cham Muslims always adhere to the principles of Sharia that they understand. Furthermore, they consistently pay attention to honesty and integrity in their work and do not cause harm to the community, society, and the environment. A shown question, "Do you think you and your family's livelihood work violates religious laws?" is designed to allow interviewees to make subjective judgments to show their understanding of the provisions of Sharia law. The results are shown in Table 1.

The above analysis results show that the majority (79%) believe that they always abide by Sharia law in their economic activities. Cham Muslims always try not to violate Haram and observe the Halal principle in their work; such as a 53-year-old man stated that:

			When you work for a living, do you think that you and your family have violated Sharia law?		Total
			Yes	No	
Main economic activities	Farming	Count	2	9	11
		%	18.2	81.8	100.0
	Husbandry	Count	0	2	2
		%	0.0	100.0	100.0
	Trade/business	Count	11	45	56
		%	19.6	80.4	100.0
	Wage labor	Count	6	12	18
		%	33.3	66.7	100.0
	Industrial worker	Count	2	11	13
		%	15.4	84.6	100.0
Total		Count	21	79	100
		%	21.0	79.0	100.0

#### Table 1 The work deemed to violate and not violate Islamic law

Research team survey, 2019

"Halal food is not only a food issue but also a business issue. Halal means you must do business well, be transparent, and be free from fraud. The opposite of Halal is Haram. Islamic rules are summarized in these two principles. Any behavior is judged as Halal and/or Haram. At the noon ceremony every Friday, Hakim, Ali, and Imam will remind us of Halal business issues. Do not commit Haram; otherwise, you will not be able to enter heaven" (M, 53 years old, 2020).

Therefore, Cham Muslims are always careful to avoid Haram when pursuing their profession. It is reflected in the fairness and honesty of society and the behavior of not harming others to become rich. As a female business believer said:

"The issue is the way we work. It is not only for profit, but business and trade are reputable and must be honest with your customers. Why do I receive large orders from abroad every year? That is because I respect my customers. I have always been honest with them, and there is no fraud in my work. I know that little scammers will make more money, and I do not want to do that. You know, I believe in Allah. If I do something wrong, Allah will punish me, and if I do something wrong, I will be in a bad mood. You will lose your job and lose your income" (G, 57 years old, 2000).

However, the above analysis results also show that in almost every job, there are people who self-evaluate as violating Sharia law (accounting for 21% of the survey).

In explaining this issue, a member of the Muslim Community Representative Committee<sup>6</sup> said:

"In life, mistakes are inevitable, especially for the needs of life. Sometimes we know that we have committed some prohibited things, but we still have to do it, as long as the crime is not too serious and is acceptable" (M, 57 years old, 2020).

Cham people often admit that the mistake of violating Islamic law is using pesticides and herbicides in agriculture because they are related to destroying the habitat of certain animal and plant species in the field or orchard. However, there are not many Cham Muslim families engaged in agriculture in our survey, so not many admit that they are illegal in this industry. The Cham Muslims in An Giang are mainly involved in business/trade. They do business/trade in the community, such as selling groceries, cakes, drinks, Vietnamese sausages, etc. In addition, many Cham people engage in long-distance trade. By being involved in business/trade in different places, they inevitably violated Islamic Sharia law. For example, they must not miss the worship of Allah every day, especially on Friday, must not drink alcohol when interacting with non-religious people (to maintain business contact), or must not violate the hoarding of goods and sell them at higher than usual prices. In reality, they sometimes commit "minor irregularities", such as failing to pay for daily rituals to Allah and failing to refuse to drink alcohol in business exchanges. A Cham trader said:

"Due to long-distance trade, there is no mosque (or surao) available, and I have no conditions to pay for daily rituals. When I communicate with others, I have to drink a little wine and beer..." (M, 42 years old, 2020).

Many people also admit that they violated Sharia law while working as employees or workers because "sometimes they are lazy at the center of the work" and "sometimes they are jealous of others" (H, 36 years old; R, 35 years old, 2020). However, interviewees stated that these "violations" were perceived by themselves when considering Sharia law and regulations rather than being discovered by others Examples of the verbatim responses from the informants are as follows:

"It is necessary to reflect on what mistakes you have made so that you can correct them in the future and avoid making them again next time" (M, 42 years old, 2020).

An official of the Muslim Community Representative Committee said: "It is good for people to see their violations because they have the opportunity to correct them so that they will become good people in the community in the future" (M, 57 years old, 2020).

<sup>&</sup>lt;sup>6</sup> The Muslim Community Representative Committee is a religious organization established by the local Muslim community on the recommendation of the state government. It manages the religious activities of the community and liaises with the Muslim community when dealing with the state government. Currently, in Vietnam, there are four Muslim community representative committees in the four regions of Ho Chi Minh City, An Giang Province, Tây Ninh Province, and Ninh Thuận Province.

Therefore, in our view, Cham Muslims' current religious beliefs affect their economic behavior. Therefore, it is to follow the standards set out in their views on Sharia law. Although some people have "violated" Sharia law in economic behavior, they admit to themselves and realize that they have the opportunity to correct themselves in the future. Therefore, the value of Sharia law affects the lives of Cham Muslims today. Once they have an absolute belief in Islam, such values will help society move toward justice in economic behavior.

# Sharing economic benefits through the implementation of zakat based on the understanding of Sharia law

As mentioned earlier, for the Cham Muslim community, the implementation of zakat is not an absolute requirement or is limited to 2.5% of total income or 10% of savings. It is voluntary, and the zakat amount is often not fixed. It depends more or less on each person's financial ability and consciousness, but almost every family must do this (Interview with Mr. Hakim Musa M. 62 years old, An Giang, in 2020). The questionnaire survey results show that 100% of families did zakat in 2019. They often put money into a prayer box (*jìn-màn*) placed in the mosque to participate in ceremonies or make donations through the call of the mosque administration.<sup>7</sup> The survey results show that the average amount of zakat obligations for 100 households in 2019 is 1,018,600 VND,<sup>8</sup> in which the maximum contribution is 6 million VND, and the minimum payment is 3000 VND.9 The amount depends more or less on the financial situation of each family. An analysis of 100 questionnaires shows as in Fig. 3:

Families who think they are rich pay from 1 million VND to 3 million VND or above. Wealthy families usually pay from 500,000 VND to 1 million VND, and those who pay less than 100,000 VND fall into low-income families. It shows that regardless of whether the Cham family economy is rich or poor, they must fulfill the religious obligation to pay zakat, which depends on their economic conditions. A female believer said:

"My family donates zakat to the mosque every year based on our ability to a greater or lesser degree. Every Friday, we put 50,000 to 10,000 VND into the blessing box. We also donate 100,000 or 200,000 VND for blessings in the Ramadan month" (R, 47 years old, 2020).

Another male believer described his family zakat practice more precisely as follows:

"There are four people in my family. There are 15 taels of gold in the house, two taels for each person, so four people need eight taels, and the remaining seven taels each year can be converted into money to offer zakat. So, if there

<sup>7</sup> 

The Hakim committee. 1,018,600 VND = 43.9US\$ 3000 VND = 0.13US\$

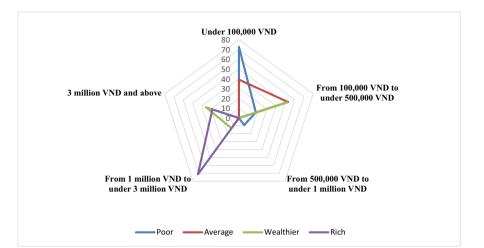


Fig. 3 The contribution amount corresponding to the household's economic situation. Source: Research team survey, 2019

is a golden tael, we will divide it into two parts and take one part to fulfill the family's zakat obligations" (L, 56 years old, 2020).

There are many sources of funds for Cham Muslims to fulfill their zakat obligations. The analysis results are in Fig. 4:

Specifically, the figure above shows the four sources of funding for the implementation of zakat, including (1) earnings from economic activities (40%), (2) family savings (32%), (3) money extracted from family expenditure (25%), and (4) money given by children/grandchildren (3%). Therefore, the profits obtained from economic activities and savings funds have become the main and important sources of funds to fulfill zakat obligations in the Cham Muslim community today. It is under the provisions of Sharia law on the implementation of zakat. However, some

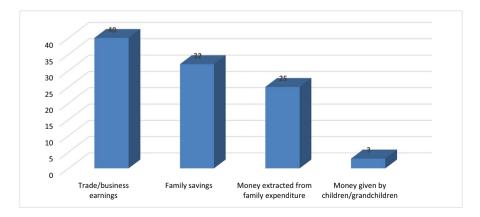


Fig. 4 Source of funds to perform zakat obligations. Source: Research team survey, in 2019

"My family is impoverished. I have no extra money or source of income. We belong to the "poor household" group. We need to get state subsidies. But it is not for this reason that we do not perform zakat. We should save some money to perform our duties" (R, 62 years old, 2020).

Another female believer said: "Only my husband and I are living in the family. We are too old to work, so we live on the money sent by our children. Our zakat money is taken from the children's savings" (M, 64 years old, 2020).

Therefore, for Cham Muslims, performing zakat is not only an obligation to share economic benefits but also a duty of believers to their religious faiths. For well-off families with stable income from economic activities and accumulation of assets, zakat is naturally performed. However, low-income families still perform this duty because they are Muslims. Therefore, the analysis results of 100 questionnaires show that all families have fulfilled this zakat obligation. The author also asked religious dignitaries, if a family does not fulfill the obligation of *zakat*, what will the religious community think of them? The answer is "there is no punishment from the community. Although it is a religious regulation, people are only encouraged to fulfill their obligations as believers, and the performance of zakat is voluntary" (M, 57 years old, 2020). He added: "In the Cham Islam community [An Giang] here, there is no family that does not conduct zakat, but people pay more or less according to the family's financial situation" (M, 57 years old, 2020). Our research shows that when donating *zakat*, everyone is very aware of the purpose of these funds. The Hakim committee has transparently published the collection and expenditure of zakat funds in their mosque and at quarterly meetings between mosque administrations and the faith communities in the area. People also said they completely believed in the mosque management board in using zakat funds. A man said:

"They use this money to buy rice for low-income families, buy school supplies for students, issue scholarships, repair mosques, etc. So many public activities require money, and the records are very clear, so we are not afraid of losing money" (L, 56 years old, 2020).

Another man furthered: "Mosque administrative expenditure records are very clear. The Hakim committee has a treasurer (Ali). Ali pays them when the Hakim Committee decides on the expenditure items and amounts. They have specific expenditure sheets, invoices, and products, so we believe them" (R [pseudonym], 45 years old, 2020).

When asked, "What will you gain by performing zakat duties?" most Cham Muslims replied that they "have been noticed and approved by Allah because this is one of the responsibilities of believers to Allah". There are other explanations. For example, one will be rewarded by Allah when performing zakat. A man said: "Allah will return, one to ten, ten to one hundred. It is mentioned clearly in the Qur'an. Do not wait for the mosque leaders to speak about what the mosque needs. Everyone must do it (conduct zakat) voluntarily, then Allah will give back, one to ten, ten to one hundred. When blessing, Allah will not let anyone know in advance" (S, 62 years old, 2020).

### Another male believer described:

"May Allah bless me to have a happy family, live long to nurture and protect my wife and children. The important thing is that I need to live long to make up for my sins over the past few years. Because when I was doing business with the Kinh (Viet), I often drank alcohol. It is a sin because Islam prohibits drinking alcohol. A drop of wine is equal to forty days of atonement. People who drink are not allowed to attend the ritual. When they pray, Allah does not accept. At that time, I was drinking in business communication. Since then, Allah has punished me many times in car accidents, and I almost died, so I stopped drinking. So, now I must work hard to make money and pay zakat. Let Allah see me repent and have mercy. He will bless my family, keep me healthy, and let me work for a long time to support my family" (L, 56 years old, 2020).

It proves that the implementation of zakat is not only an obligation of Cham Muslims to religion and society by Sharia law but also the hope of Allah's blessings for health, family happiness, work efficacy, and wealth. Therefore, it can be said that this is an important religious belief of the Cham Islamic community, which helps them abide by Islamic law in their religious life.

Therefore, according to Sharia law, sharing economic benefits through the fulfillment of zakat is one of the five fundamental pillars of the religious beliefs of the majority of Muslims, including the Vietnamese Cham Muslim community. The survey results show that Cham Muslims have always strictly followed this pillar and regarded it as an important obligation for believers to contribute economic benefits to religion, share social difficulties, and contribute to developing their religious foundation. In addition, while fulfilling the obligation of zakat, they also expect to be recognized by Allah as devout believers, hoping to be rewarded by Allah with health and longevity, family happiness, and wealth.

## Conclusion

Vietnamese Cham Muslims believe that Sharia law directly impacts their religious life, including a significant implication on the economic behavior of the community, especially the laws and regulations related to Halal, Haram, and zakat. These laws and regulations regulate their economic behavior, such as paying attention to honesty and integrity at work, not causing harm to the community, society, and natural environment, paying attention to social fairness, sharing economic benefits with society, etc.

The research results show that Cham Muslims always try to abide by the principles and regulations stipulated by Sharia law in their economic behavior. Although many families and individuals claim that they have violated the Sharia law more or less in their economic activities, they have reason to accept the influence of the external environment and find their way to overcome it to become better religious followers. In particular, the research results show that Cham Muslims abide by their zakat obligations. While fulfilling this obligation and displaying the pillars of their religious beliefs, they also yearn for the approval and grace of Allah. It illustrates the impact of Sharia law on their views on religious life and the economic activities of this community.

Therefore, from the above analysis, it can be seen that Cham Muslims have a specific understanding of Sharia law and then engage in economic activities and share the economic benefits to become pious Islamic followers in Vietnam today.

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