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Identifying Factors Alleviating Poverty: Experience from Malaysian Zakat Institutions

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ABSTRACT

A major challenge for zakat institutions is to identify ways to alleviate poverty. Thus, it is essential to determine factors that influence the incidence of poverty. Determinants of poverty can be used by zakat institutions as a guide by zakat authorities as to draw guidelines and programs to alleviate the poor. The objective of the present paper is to identify the determinants of poverty from the perspective of poor zakat recepients in Selangor, the most populated Muslim state in Malaysia. Using the Had Kifayah method, which is based on maqasid al-shariah principles, the study would outline factors that can be used as a guideline to fight poverty. The present study employed a dataset derived from a survey consisting of 258 head of household heads of low-income group in the state of Selangor, the most populated state in Malaysia. The multiple linear regression (MLR) analysis revealed three factors that influence poverty in this study, namely, unemployment of household heads, non-working household adults and unability to obtain permanent jobs.

Keywords: Poverty, measurements, zakat organizations

INTRODUCTION

In Islam, poverty is regarded as a disaster, considered undesirable and a serious economic problem. Dogarawa (2003) summarizes poverty as a disaster and a serious problem. Islam advocates that it is essential to seek refuge from it and to fight it. Based on this concept, Islam stresses on a man managing his financial life, and emphasizes on setting up a fair economic system, based on the belief in a man's lawful right to satisfy his natural needs. Muzammil (1995) argues that the conventional definition of poverty from the monetary perspective is unable to capture the attainment of social services, health care, and education. Peerzade (1997) concurred that the Islamic approach as providing provision to enable the poor to enjoy a reasonable standard of living beyond the basic needs of life.

The objective of the present paper is to identify the determinants of poverty from the perspective of poor zakat recipents in Malaysia. Using the *had- kifayah* (HAK) method, which is based on maqasid al-shariah principles to measure poverty, the study would outline factors that can be used as a guideline to fight poverty. This paper is organized as follows. The next section outlines the literature review, whereas the methodology undertaken in this study is deliberated in section 3. Section 4 present the findings of the study. Finally, the conclusion of the study is highlighted in section 5.

LITERATURE REVIEW

Poverty Measurement

One of the principles of zakat distribution by some zakat institutions is that the identification of poor is based on *had-kifayah* (HAK). HAK is the sustainable needs level according to Islamic principles, that is, the amount needed by a household to fulfil their basic needs in accordance with the *shariah* point of view (Razizi *et al*., 2017). The term "basic needs" is inclusive of the following six aspects of life: housing, food, clothing, medical, education (both the worldly and spiritually), and transportation. The level of HAK is important so that zakat organizations will be aware of how much zakat assistance and distribution should be given to a family (poverty gap) to fulfil their basic needs and separates between the payer and recipient of zakat (Azman, 2016). In other words, HAK is used to determine whether a household is poor or not (Possumah, 2016). The HAK method was adopted as it was seen as an alternative poverty measurement to the conventional poverty line Income (PLI) method. In general, PLI is the minimum level of income needed by a household to fulfil food and non-food needs (Mansor *et al*., 2013). In contrast, HAK is a decent standard of living needed by a household to perform daily needs as mentioned by Nurul Afifah *et al*., (2015) and Sarah *et al*., (2015). It goes beyond the minimum standard of living of households and is based on time and location as mentioned by Al-Qardhawi (2000), Mansor *et al*. (2013), and Al-Fanjari (2010).

Malaysian department of Zakat, Waqaf and Hajj (JAWHAR) in the Prime Minister's Department outlined the main components of the HAK of a household as comprising shelter, food, health, education, and transportation based on *maqasid al-shariah* (objective of the religion) principles. Household needs are calculated according to different category of households. Household members are categorized according to their status and age group, namely, working parents, unemployed adults over 18 years old, children within the 7-17 age group, and children within the 1-6 age group. The total needs of the household are then calculated. If the total income of the household is less than the total needs, then they are considered poor and are eligible for zakat funds. In addition, if there is any situation such as households with a disabled member or households with chronic sickness, the total HAK increases. The HAK determines the level of necessities needed by a household to sustain their daily needs (Mansor *et al*, 2016). It is calculated based on various variables such as the number of members in a household, the age group of household members, and so on. The HAK in this study is adopted from Lembaga Zakat Selangor (LZS), the highest zakat collector in Malaysia as shown by Table 1.

The formulation of HAK differs between states in Malaysia as each zakat institution has its own guidelines suited to each state (Azman and Tengku Mansur, 2017). Although the components of the HAK are similar across the states, the figures of *kifayah* (needs) differ as the cost of goods and services varies from one location to another (Farid, 2010). Household members are categorized according to their status and age group, namely, working parents, unemployed adults over 18 years old, children within the 7-17 age group, and children within the 1-6 age group. From the table, it is obvious that the necessity level of this example is RM 1650, with both, the husband and wife working, an unemployed member of family above 18 years old and one school-going child within the 7-17 years old age group and one child within the 1-6 years old age group. Thus, if the total income of the household is less than this calculated figure, then they are considered poor and are eligible for zakat funds. In addition, if there is any situation such as a household with a disabled member or household with chronic sickness, the total HAK or necessities of the household increase.

Table 1 Had al-Kifayah Determination of a Household by LZS

Category of Household	Rate of *had al-kifayah* (RM)
Head of household	680
Shelter	260
Food	140
Clothing	50
Medicare	50
Transportation	180
Working adult	420
Food	140
Clothing	50
Medicare	50
Transportation	180
Child within 7-17 years old age group	180
Shelter	30
Food	50
Clothing	50
Medicare	40
Transportation	10
Child within 1-6 years old age group	130
Food	30
Clothing	50
Medicare	50
TOTAL	1650
Additional *had al-kifayah* (special case)	
Disabled	200
Childcare	190
Household with chronic disease	200
TOTAL	590

Source: Lembaga Zakat Selangor (LZS)

Determinants of Poverty

In this section, we are interested in ascertaining the factors that have a significant association with the poverty status of a household. Shirazi (1996) explored the role of *infaq*, an Islamic voluntary tool, where wealth contributes to the public determination of the poverty status of a household in Pakistan. For this objective, he explored the role of *infaq*, household size, the educational level of the head of the household, the number of earners in the household, and the province the household belongs to in order to evaluate the role of different characteristics that determine the poverty status of a household. His results show that there is a lower probability of poverty for households that live in provinces other than Punjab. As the education level of the head of household increases, the probability of the household being poor decreases. The coefficients of *infaq* are negative, which means that with the increase of *infaq*, the probability of a household being poor decreases. Households with 2 or 3 earners or with 4 earners and more have a lower probability to be poor. On the other hand, as the household size increases, the probability of the household being poor increases.

Anand (1977) came up with another method for determining poverty by presenting the poverty determinants in terms of a profile of poverty. It is interesting to note that Shireen (1998) also developed a poverty profile in her study to determine which factors seem to influence poverty. Shireen (1998) estimated various regression equations, each using poverty incidence as the dependant variable. The explanatory variables are the percentage contribution of agriculture to GDP, the labour productivity in the agricultural sector, and the average number of years of schooling. Her results showed that the average number of years of schooling has the strongest relationship with poverty. This suggests that an additional year of schooling reduces the incidence of poverty by 8%. Shireen concluded her study by suggesting that poverty is a rural and agricultural phenomenon in the Malaysian scenario.

Tamura (2003) noted that are at least three reasons to pay particular attention to the rural poor. First, they consist of the majority of low-income groups in many developing countries. Second, the geographical characteristics of a location seem to influence the prosperity of its residents. Third, there have been signs of widening inequality within the rural sector. Rupasingha and Goetz (2007) analyzed an expanded set of determinants of poverty, namely, factors related to economic, social, and political influence using spatial data analysis techniques. Social capital, ethnic and income inequality, local political competition, federal grants, a foreign-born population, and spatial effects were found to be important determinants of poverty in the US, along with other conventional factors.

In a study on the determinants of poverty in Mexico by Rodriguez *et al*. (2010), it was found that the high poverty rates prevalent in Mexico are a reflection of both low income and unequal income distribution. The results of the average intertemporal income of household analysis based on ENNVIH (The Mexican Family Life Survey) dataset give the following findings:

1. Poverty is related positively to household size, the number of illiterate adults in the household, and the location of the household.
2. Poverty is negatively related to the educational level of the household head, household wealth, urban residence in a place with more than 100,000 inhabitants, and the household head being age 60 and older.

A study conducted by Awans and Iqbal (2010) using socioeconomic analysis shows that education, family size, nature of occupation, and public amenities play an important role in poverty alleviation. The incidence of poverty is highest among the daily wage workers and lowest among government employees. The results also show that education, experience and public services are negatively related with the poverty status of individuals. Moreover, the results show that public service availability is also very essential for poverty reduction. It is actually beyond doubt that proper service utilisation symbolizes the improved living standards of people.

Awan *et al*. (2011, 2012) investigated the relationship between different levels of education and experience on urban poverty in Sargodha, a medium-sized city in Pakistan, using a sample of 330 households. The results revealed that education and experience are negatively related with the poverty status of individuals, which implies that the education of the poor is necessary to break the vicious circle of poverty. Educational attainment and the number of children aged below five were the most significant determinants of poverty in the study conducted by Dartanto and Otsubo (2013) in Indonesia. These two factors are consistently significant in all three types of poverty, namely, absolute, relative and subjective poverty (an extension of multidimensional poverty).

From the discussion above, it has been observed that in order to identify the poverty factors, the concentration of poverty and the high-risk poverty groups, poverty maps, poverty determinants, and poverty profiles can be applied. It appears that some studies have used poverty maps (Ravallion, 1996; Geinneken, 1980), while others preferred poverty determinants (Shirazi, 1996; Shireen, 1998; Rupasingha and Goetz, 2007), and some others have used a poverty profile (Anand, 1977; Shireen, 1998). All these terms are similar as they seek to identify the factors that influence poverty so as to enable policy makers to design the most effective policies to address the issue effectively.

Table 2 Determinants of Poverty: Summary of Previous Studies

Factors	Researchers/Authors
Age of household head	Zin (2002); Rodriguez et al. (2010)
Household size or dependency ratio	Onn (1989); Shirazi (1996); Zin (2002); World Bank (2002); Harun (2007); Awan and Iqbal (2010); Rodriguez et al. (2010);
Gender	Choudhury (1995); Saidatulakmal and Riaz (2012)
Employment type	Amis (1995); Moser (1995); Tamura (2003); Awan and Iqbal (2010)
Educational attainment	Shirazi (1996); Amis (1995); Moser (1995); Onn (1989); Johari and Kiong (1991); Zin (2002); Harun (2006); Awan and Iqbal (2010); Rodriguez (2010); Awan et al. (2011); Saidatulakmal and Riaz (2012); Dartanto and Otsubo (2013)
Area/location	Aziz (1964); Anand (1983); Johari and Kiong (1991); Ariffin (1997); Rodriguez (2010)
Attitude/culture	Tsakloglou and Papadopoulos (1998); Laderchi (2000); Hanson (2007)
Other factors such as access to public services, amenities and health	Onn (1989); Johari and Kiong (1991); Shirazi (1996); Amis (1995), Moser (1995); Shireen (1998); Tamura (2003); Harun (2006); Rupasingha and Goetz (2007); Rodriguez (2010)

To overcome poverty, policies and programmes should be derived to address the poverty determinants of the present and also the potential poverty determinants of the future (Awan *et al*., 2012). However, in the present study the notion of poverty determinants is chosen to suit its objectives. In summary, it can be concluded that researchers have identified factors such as the age and gender of the household head, household size, level of education, employment type, location or area of living, attitude, or culture and other factors such as access to public services and amenities as significant variables related to poverty, as shown by Table 2. Identifying these factors are essential as the authorities would be able to address the issue of poverty more effectively as mentioned in the report entitled State of the Nation 2014: Social Mobility and Child Poverty in Great Britain published by Social Mobility and Child Poverty Commission. The commission mentioned that the present young generation have better education level as compared to their parents. However, they are faring worse in terms of employment, earnings, and housing facilities. In other words, determining of these factors are vital for the policy makers to draw appropriate measures to address poverty effectively.

METHODOLOGY

The monetary poverty measurement adopted in this study is based on the poverty gap approach with z as the poverty gap (HAK Sufficiency), z' as the adequacy of income, y as the household income, and k as the poverty line income or the necessities of the household, as explained by:

$$z = \{1 - (y / k)\} * 100\%$$
$$or$$
$$z' = (y / k) * 100\%$$

The monetary poverty measurement adopted in this study is based on the poverty gap approach, according to the HAK method with z as the poverty gap. The dependent variables, HAK Sufficiency, which represent the HAK method was calculated by computing the difference between the household income and the basic needs outlined by the poverty line and the total necessities of the household, respectively. Alternatively, the concept of adequacy was also introduced to further explain the poverty gap. z'; If z' is equal to or more than 100%, the household is not poor. If z' is between 50-99%, then the household is poor as it is unable to fully fulfill its needs. A value of z' being less than 50% shows that the household is destitute as it is unable to fulfill even half of its needs. Multiple linear regression (MLR) analysis was then used to determine those independent variables that contributed most significantly to the prediction of the dependent. The independent variables included in the analysis were demographic variables, such as age, gender, and marital status of household heads. This is shown by the following diagram.

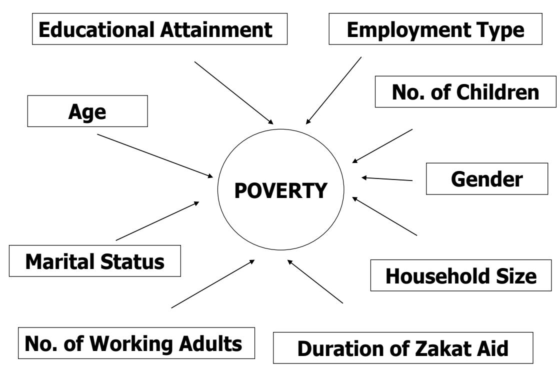

Figure 1 Determinants of Poverty

This quantitative research study consist of employed data derived from a random survey using proportionte random sampling comprising of low-income household heads in Selangor, the most populated state in Malaysia. These household heads were recipients of zakat aid in Selangor. A close-ended questionnaire consisting of three main sections was used as a research instrument to collect data from the respondents identified for this study. Section A obtained information about the head of the household, especially concerning demographic variables; section B consisted of a list of items related to living needs based on *maqasid al-shariah* principles; section C was comprised of items pertaining to household income. It is important to note that the items in section B was primarily derived from the expert review sessions whereas items in section C were adapted from the following sources: (1) Household Expenditure Survey 2009/10 by the Department of Statistics, Malaysia; (2) Household Income/Basic Amenities Survey 2009/10 by the Department of Statistics; (3) *Bancian Isi Rumah Miskin Malaysia* (Poor Household Census in Malaysia) by the Prime Minister's Department. The expert review sessions were conducted with fourteen scholars with various backgrounds such as Islamic economics, religious studies, and social studies (to reduce biasness).

The dataset of 258 respondents of the study was run through Statistical Package for Social Science (SPSS). Besides descriptive statisctics and correlation analysis to present the poverty incidence in the present study, multiple linear regression (MLR) analysis was used to determine the contributions of each of the significant predictors or independent variables toward the variance in the criterion or dependent variable. This study used stepwise regression method to determine those independent variables that contributed most significantly to the prediction of the criterion variable. The independent variables included in the analysis were demographic variables such as age, gender, and narital status of household heads. It is also important to note that variables such as the no of working adults and the duration of receipt of zakat aid are the variables that were lacking in the literature. They consist of continuous and categorial type of data. Dummy variables were created for qualitative or categorical predictors. The MLR was used to explain the variability of the dependent variables. Equation (1) represents the multiple linear regression (MLR) model with twenty one predictors for HAK Sufficiency.

$$y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \beta_{13} X_{13} + \beta_{14} X_{14} + \beta_{15} X_{15} + \beta_{16} X_{16} + \beta_{17} X_{17} + \beta_{18} X_{18} + \beta_{19} X_{19} + \beta_{20} X_{20} + \beta_{21} X_{21} + \varepsilon_i \text{ --------} (1)$$

where
y = PLI Sufficiency and IPI
X_1 = Age
X_2 = Gender
X_3-X6 = Marital status
X_7 –X11 = Job status
X_{12} - X_{17} = Education level
X_{18} =Household size
X_{19} = Duration of aid
X_{20} = Number of children
X_{21} = Not working adult
ε is the model error estimated to be normally distributed with constant variance.

RESULTS & DISCUSSION

Descriptive Analysis

Table 3 shows that almost half of the respondents have income of less than RM1000. However, more than half of the households have the HAK line between RM1000 and RM2000. This explains that more than half of the respondents in the study are poor due to this factor as shown by Table 4. It is also obvious that only a small number of respondents are not poor due to the fact that only a small portion of households (2.7%) have income of more than RM3000. Thus, most of the respondents in this study were either poor or destitute as their adequacy levels of income were less than 100 or 50%.

Table 3 Monetary Variable Distribution

Range (RM)	INCOME (%)	HAK (%)
Less than1000	48.4	7.0
1000-2000	38	62.8
2001-3000	10.9	26.7
3001 and above	2.7	3.5

Table 4 Monetary Poverty

Adequacy Level of Income	HAK (%)
Less than 50% (Destitute)	28.3
50-99% (Poor)	59.3
100% and above (Not poor)	12.4

Multiple Linear Regression Analysis (MLR)

Based on Table 5 and Table 6, the regression analysis results show that the regression model is significant ($F(3, 247) = 6.648$, p-value < 0.05). The R-square of the model is 0.075. This indicates that three predictors (unemployed, people with permanent jobs, and non-working adults) can explain about 7.5% of the variation of HAK Sufficiency. It can be concluded that the HAK Sufficiency is about RM0.479 lower for respondents whose employment status is unemployed compared to other types of employment status, while the other variables are held constant. Other than that, it is RM0.741 higher for respondents who have a permanent job compared to other types of employment status while the other variables are held constant. Besides, HAK Sufficiency increases when the number of non-working adults decreases while the other variables are held constant. However, age, gender (male), marital status (married, bachelor, widow/widower, divorced), household size, duration of aid and number of children failed to meet the selection criteria (p-value > 0.05).

Table 5 Summary of Regression Results ANOVA

Model 2(b)	Sum of Squares	df	Mean Square	F	Sig.
Regression	44.832	3	14.944	6.648	0.000
Residual	555.201	247	2.248		
Total	600.034	250			

Table 6 *Summary of Regression Results* R^2

Model	R	R Square	Adjusted R square	Standard error of estimates	Durbin-Watson
2(b)	0.273	0.075	0.063	1.49926	1.864

The final estimated model is:

$$\hat{Y} = 8.418 - 0.479*\text{unemployed} - 0.233*\text{non-working adults} + 0.741*\text{permanent job}$$

Based on the model, the determinants of HAK Sufficiency are employment status (self-employed, permanent job, unemployed, pensioner, and part-time/contract), age and non-working adults. It can be concluded that the HAK Sufficiency is about RM0.48 lower for respondents whose employment status is unemployed compared other types of employment status while the other variables are held constant. Other than that, it is RM0.74 higher for those with a permanent job compared to other types of employment status while the other variables are held constant. Besides, HAK Sufficiency increases when the number of non-working adults decreases while the other variables are held constant.

For HAK Sufficiency, permanent job, unemployed and non-working adult are significant variables. However, permanent job is positively related while unemployed and non-working adult are negatively related. The coefficient for permanent job is 0.74, meaning that the poverty gap or HAK Sufficiency of the households whose head has a permanent job is RM0.74 more than those without a permanent job. This is because a household head with a permanent job is expected to have a higher income. In contrast, the HAK Sufficiency for a household with a household head who is unemployed is RM0.48 less than a household where the household head is employed. This could be due to the level of income being less than those who are employed. These findings are similar to studies undertaken by authors, such as Amis (1995), Zin (2002), Tamura (2003) and Awan and Iqbal (2012), who argued that a household with an unemployed household head would be positively correlated with the poverty gap. On the other hand, a household with an employed or a full-time employment household head would be less inclined to be poor. Another variable that is significant is related to HAK Sufficiency is non-working adult. However, the magnitude of the coefficient is only RM0.23, explaining that a household with non-working adult has a poverty gap of RM0.23 less than a household without a non-working adult as the amount of income is relatively smaller.

Scholars have stressed that there are many different factors that influence poverty. However, these factors differ according to countries, location, and area. In this study, issues pertaining to employment are obvious. Thus, the relevant authorities should take into consideration this matter in considering steps to overcome poverty among zakat recipients. It is essential to identify ways to address this subject as it would facilitate the policy makers in addressing poverty from the perspective of policy implications. For instance, unemployment among adult household members is a common reason associated with poverty as revealed by this study. Given the importance of employment for poverty reduction, job-creation should occupy a central place in national poverty reduction strategies. Many employment strategies are often related to agricultural and rural development and include using labour-intensive agricultural technologies, developing small and medium-size enterprises, and promoting micro projects in rural areas.

As a conclusion, productive employment opportunities will have to contribute substantially to achieve the internationally agreed development goals, especially the Millennium Development Goal (MDG). There should be a focus on creating better and more productive jobs, particularly those that can absorb the high concentrations of working poor. Among the necessary elements for creating such jobs are investing in labour-intensive industries, especially agriculture, encouraging a shift in the structure of employment to higher productivity occupations and sectors, and upgrading job quality in the informal economy. In addition, there should also be a focus on providing poor people with the necessary skills and assets that will enable them to take full advantage of any expansion in employment potential. In the case of zakat recipients, these strategies should be formulated to transform them from receiving zakat to paying zakat in the long run.

CONCLUSION

There are two main issues that are highlighted by this study. Firstly, it is vital for Islamic institutions to devise appropriate poverty measurements such as the HAK method to identify the targeted poverty group. In other words, the proper targeted poor Muslims should be identified through an appropriate poverty measurement. This is essential to maintain trust between the society, and these institutions as mentioned by Suhaib (2009) who stresses that ideal Islamic institutions, such as zakat organizations should be able to distribute zakat funds to appropriate recipients, especially the poverty groups Secondly, zakat organizations and other related parties must show efficiency in the Muslim society in various ways such as the ability to reduce the poverty incidence of Muslims and providing efficient services to the potential recipients, and so on. Economists have highlighted the shortcomings in the effort to reduce poverty. For example, many strategies promote self-employment, non-farm employment in rural areas, targeted employment interventions, microfinance, and credit as means of employment generation, skill formation and training. However, these strategies often address the quantity of employment while the qualitative dimensions, such as equity, security, dignity, and freedom are often absent or minimal.

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