

Enhancing Household Well-being through Zakat Assistance: A Wealth Perspective

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ABSTRACT

The ultimate purpose of Islam is to ensure and promote the well-being of all humanity and to avoid harm. From an Islamic perspective, well-being is explained through inside and outer fulfillment, driving towards a peaceful life, named as Hayat-e-Tayyaba. The objectives and vision of well-being are to satisfy the material and non-material needs. The maqasid al-Shari'ah principles are generally used by scholars to explain well-being from the Islamic perspective. The objective of this empirical paper is to determine the well-being status of zakat recipients in Selangor using one of the dimensions of maqasid al-Shari'ah that is wealth. Specifically, the potential ability of zakat to enhance the well-being of poor households discussed. The present study employed a dataset derived from a survey consisting of 258 heads of households of needy zakat recipients in Selangor, the most populated state in Malaysia. The cross-section study employed the proportionate random sampling method across nine districts in Selangor. The paper presents the well-being of households proxied by selected variables representing the five dimensions of Maqasid al-Shari'ah using descriptive statistics, T-test, and Pearson correlation. In brief, the role of zakat to promote a better life from a micro perspective is highlighted.

Keywords: Well-being, Maqasid al-Shari'ah, Household, Zakat.

INTRODUCTION

Well-being can best be defined as a situation of positive feeling (happiness and satisfaction) and positive functioning elements (engagement and self-acceptance). Well-being arises from a combination of what a person has, what a person can do with what they have, and how they think about what they have and can do. Currently, well-being is one of the main agendas for policymakers in enhancing sustainability and better living conditions (Schleicher et al., 2018). It is generally known as the science of happiness (Smith & Reid, 2018). Having a strong association with Shari'ah, well-being mainly to uphold

the overall human welfare and to avoid harm. Scholars have used the concept of Maqasid al-Shari'ah to explain well-being. Maqasid al-Shari'ah is the objective controlled by Islamic law and should accomplish for the benefit of humankind. In enhancing the well-being of humankind, Islam outlines various tools, such as zakat, which have been proven effective in addressing the standard of living of the society in the past.

The objective of this empirical paper is to determine the well-being status of zakat recipients in Selangor using one of the dimensions of Maqasid al-Shari'ah that is wealth. Besides, this study also aims to present the well-being status of zakat recipients, which

are statistically described by their living conditions, wealth status, and educational attainment of their children. Specifically, the potential ability of zakat to alleviate the well-being level of households would be discussed. How zakat would facilitate an essential economic agenda, such a better standard of living would be explored.

REVIEW OF LITERATURE

Zakat

Zakat is one of the fundamental pillars of Islam. Various studies have been undertaken by researchers to study the impact of zakat on poverty eradication and income distribution. For instance, Ataul-Haq (1993) suggests that zakat is capable of enhancing the living conditions and income and can aid poverty eradication; consequently, it can reduce the income gap. Using the concept of equally distributed equivalent income, Jehle (1994) concurs in his study conducted in Pakistan that it reduces the imbalance of income, although the reduction in the imbalance of income is minimal. Empirically, zakat has been successful in alleviating poverty and enhancing human well-being (Ayuniyyah, 2019). This interesting fact was realized during the Golden Age of Umar bin Abdul Azis Caliph. Sustainable well-being is one of the goals of zakat distribution whereby the poor (*mustahiq*) is not only able to survive by having the basic needs fulfilled but also can work and fulfill his needs and his family independently (Furqani, Mulyany & Yunus, 2019).

Furthermore, complexity in the life of human beings has even enhanced the role of zakat (Doktoralina et al., 2018) because zakat has a unique effect on the recipients (Kashif, Faisal, Abdul

Rahman, 2018). Together with government policies, zakat is expected to alleviate the needy or poor (Manara, Permata & Pranjoto, 2018). The role of zakat in alleviating poverty is well received by the world today (Malik, 2016). However, Kahf (2000) stresses that zakat is unable to overcome poverty as it acts merely as a tool of the income distribution, whereas poverty among Islamic nations is due to productivity and low economic development.

The underlying objective of this Islamic obligation is promoting social justice and the economic sustenance of the economically unfortunate of the society, which needs long term and short-term planning, as mentioned by Ahmed (2004) and Anwar (1995). It refers to the determined share of wealth distributed among the categories of those entitled to receive it, known as *asnaf*. In other words, zakat plays a role in transferring wealth from the wealthy to the needy or *asnaf* as defined by Islam, to achieve distributive justice among the society members. Zakat has a moral purpose (Matthews and Tlemsani, 2004). Its objective is to eliminate poverty through the transfer of excess wealth with the aim of social justice. Thus, the main underlying principle of zakat is to function to bring about distributive justice for wealth and to incorporate in its system a method for the redistribution of income and wealth. This would enable every individual in a society a guaranteed standard of living that is humane and respectable.

Zakat aims to reduce socio-economic differences by providing support and financial aid to the needy. Thus, it brings them closer to the other members of society. Every injunction revealed by Allah (s.w.t.) must have its rationale and objectives. Hence, as regards the institution of zakat, Allah

has sanctioned it intending to provide social security to the poor and the needy in society and to develop a balanced economic growth through the redistribution of wealth as well as resulting in the act of spiritual purity and development (Wahab and Rahman, 2012; Wahid, Ahmad, and Kader, 2012). Zakat helps the various groups of the society, especially the poor and needy, to fulfill their necessities (Sadeq, 1996).

From the above descriptions, it can be deduced that zakat is very significant in terms of providing a social security scheme by giving material assistance to the poor, the needy, and the destitute in society to fulfill their material needs and enabling them to be self-reliant (Karim, Zaidi and Wahid, 2006). Zakat also caters for the required assistance in the event of unemployment, insufficient medical expenses, for the old, the disabled and the disabled as well as inadequacies to maintain one's life, for the unfortunate, which include widows and orphans. Another study by Kuran (2003) covering Pakistan, Malaysia, and Saudi Arabia deduced that zakat alone would be unable to overcome poverty as zakat is not in the mainstream economy.

According to Hassan and Ahmed (2000), zakat proceeds must be sufficient to make a significant redistribution of wealth and income for the benefit of the poor. The ultimate objective of zakat, in this regard, is the enrichment of the poor and to transform them from being zakat recipients to zakat payers. In principle, the Muslim jurists interpret the payment of zakat to the poor as making them own what they are given. This means that, in principle, zakat must be given as a direct transfer payment to the poor. The idea of zakat is, thus, to make the poor have an

income sufficient to take care of their basic needs and to make funds available to them so that they will be able to establish their means of livelihood, utilizing a combination of their own human and material resources with the payment of zakat given to them. This redistribution of income aims, therefore, at raising not only the income of the poor and their available capital but also to raise their ability to make responsible decisions concerning the use of their income.

One element of the effectiveness of zakat is viewed from the perspective of eradicating poverty. Many zakat institutions are judged by their ability to address the issue of poverty. The Muslim society is interested to see how many low-income families and individuals are elevated from being inferior to being able to live a decent life or even to a situation where they can pay zakat to other poor individuals (Ahmad, 2001).

Maqasid al-Shari'ah

Briefly, the five dimensions of the maqasid al-Shari'ah principles can be explained as follows. Firstly, religion is considered as an essential dimension of human needs. A strong belief would spur an individual to perform religious obligations. It is inclusive of the commitment to carry out religious obligations such as performing daily prayers, fasting in the month of Ramadhan, and performing hajj. Besides, being spiritually adequate is another crucial factor in this dimension because, in many cases, the feeling of inadequacy is widely prevalent among the poor despite receiving zakat aid from the authorities.

Spiritual adequacy is closely related to Tawhid (belief). Secondly, physical self needs are physical needs in

daily life, such as healthcare and nutrition, quality of dwelling or living place, amenities, utilities, clothing, and transportation. Thirdly, knowledge or mind development is essential in developing the intellectual level and skills of individuals. Knowledge is an essential aspect of human beings as it gives guidance for the correct way of thinking according to the teachings of Islam. Therefore, Islam attaches great importance to knowledge and education. Education is thus the starting point of every human activity. Allah created man and provided him with the tools for acquiring knowledge, namely hearing, sight, and wisdom. Fourthly, posterity or offspring is a crucial element of human needs.

Besides having family, parenting skills, and developing knowledge and skills in children today are essential in the current socio-economic settings. Having children is a fundamental condition for the continuity of human life. The number of children in a family depends on a few factors, such as the age of parents, genetic composition, and climate (Rafiuddin, 2014). Finally, wealth accumulation includes possession of fixed assets and durable goods, the ability to generate income or revenue from economic activities, and expenditure on food and non-durable goods. In this study, the researcher focuses only on wealth elements of Maqasid al-Shari'ah, which was measured by employment status, homeownership, saving or investments, and type of vehicle owned.

Maqasid al-Shari'ah and well-being

The primary purpose of Islam is to ensure and promote the well-being of all humanity and to avoid harm. Referring

to al-Rusayni (2005), Maqasid al-Shari'ah is the objective controlled by Islamic law. It should be accomplished for the benefit of humankind. These categories outlined by Shatibi and Al-Ghazali are expected to increase the inner and outer fulfillment that lead towards a peaceful life, named as Hayat-e-Tayyaba. Maqasid al-Shari'ah constitutes five elements related to human nature, which are faith (ad-din), life (an-nafs), intellect (al-'aql), posterity (an-nasl), and wealth (al-māl) (Chapra, 2006), (Mubashir et al., 2014). These five elements were acknowledged by various authors such as Dar, 2004; Hasan, 2006; Anto, 2011; Dusuki and Bouheraoua, 2011; Ahmed, 2011; Ibrahim et al., 2011.

Other researchers used multidimensional indices to measure well-being, and most of them used the five dimensions of Maqasid al-Shari'ah. Seman and Dzolkarnain (2014) developed the Maqasid al-Shari'ah based Index of Socio-Economic Development using physical-self, religiosity, knowledge, offspring, and wealth. Similarly, Rafiuddin (2014) used the same five dimensions in developing the Maqasid al-Shari'ah Index (MSI) with the following indicators; the role of religion, salat, fasting, pilgrimage and zakat representing religiosity, average life expectancy, freedom from malnutrition representing physical-self, the survival of children, safety of the person, environmental safety representing offspring, education representing knowledge and freedom from poverty representing wealth. These dimensions are also used by Mubashir et al. (2014) and Rahmatina and Habib (2015).

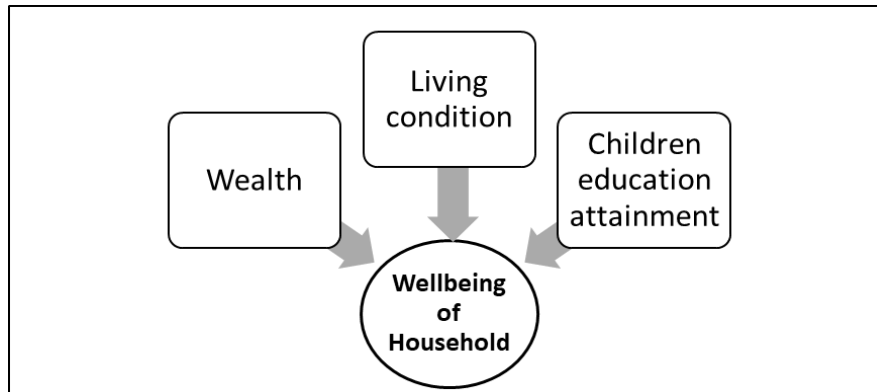


Figure 1. Well-being of Household

METHODOLOGY

The conceptual framework of the study is based on *maqasid al-shariah* principles, as indicated by Imam Syatibi. The fundamental filled and it is referred as Maqasid Dharuriyat (essential needs) which contains five things to preserve religion (*ad-din*), a necessity that most critical of all, trailed by preserve the life (*al-nafs*), preserve the mind (*al-aql*), uphold dignity and descendants (*al-nasl*) lastly preserve the property (*al-mal*).

This quantitative research study employed data derived from a random survey using proportionate random sampling consisting of low-income household heads in Selangor, the most populated state in Malaysia. These household heads were recipients of zakat aid in Selangor. The questionnaire consisted of three main sections. 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; section C consisted of items about household income. 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* by the Prime Minister's Department. The dataset of 258 respondents of the study was run through the Statistical Package for Social Science (SPSS). Besides descriptive statistics, the T-test and Pearson Correlation were employed to analyze well-being proxied by one of the Maqasid al-Shari'ah based indicators.

EMPIRICAL FINDINGS

The demographic profile meant to provide background information on the type of respondents under study concerning personal characteristics. They discussed using demographic data such as information on their gender, age, marital status, household size, and educational level. Table 1 depicts that more than half of the respondents were female, with a percentage distribution of 57.4% (148), and 42.6% (110) were male. Considering the distribution of respondents according to age, the highest, or about 46.5% of respondents were in the group of 45 to 60 years old. This is followed by 29.5% and 24% of respondents in the group below 45 years old and above 60 years old, respectively. Based on marital status,

most of the respondents were married (56.6%), followed by widows (30.2%), divorcees (7.4%), and separated (5.4%). Only a small number of respondents were represented as a single (0.4%). Regarding household size, the largest percentage of 61.2% of the respondents have 3 to 6 people in their household. This is followed by 25.6% and 13.2% of households having more than 6 people in their household and less than 3, respectively.

The percentage distribution of respondents' educational level shows that about 43.8% of respondents had UPSR or primary education, followed by SPM or secondary education (18.6%), without having any formal education (17.8%) and PMR or lower secondary education (16.3%). Only 2.7% and 0.8% of respondents had an STPM or higher secondary education and "Sijil Kemahiran" or skills certificate, respectively.

Table 1. Demographic Profile of Respondents

Item	Frequency	%
<i>Gender</i>		
Male	110	42.60
Female	148	57.40
<i>Age</i>		
<45 years	76	29.50
45-60 years	120	46.50
>60 years	62	24.00
<i>Marital Status</i>		
Married	146	56.60
Single	1	0.40
Widowed	78	30.20
Divorced	19	7.40
Separated	14	5.40
<i>Household size</i>		
1-2	34	13.20
3-4	79	30.60
5-6	79	30.60
>6	66	25.60
<i>Education Level</i>		
UPSR	113	43.80
PMR	42	16.30
SPM	48	18.60
STPM	7	2.70
Sijil Kemahiran	2	0.80
No formal education	46	17.80

Table 3 shows the five categories of zakat assistance: living subsistence, capital aid, educational aid, food assistance, and other aids. More than half of respondents (55%) received food aid. However, only 1.60% of respondents received capital aid from

LZS. Meanwhile, 48.8% of respondents responded that they received educational assistance, while 44.2% of respondents received a subsistence allowance, and 62.8% of respondents received other aids.

Table 2 shows that 79.5% of respondents have been receiving assistance for less than five years, followed by 16.6% and 3.9% of respondents who have received it

between 6 to 10 years and more than ten years, respectively. Basic needs consist of food, clothing, and dwelling or shelter.

Table 2. Zakat Assistance Information

Item	Frequency	%
Subsistence	114	44.20
Capital	4	1.60
Education	126	48.80
Food	142	55.00
Other Aids	162	62.80
<i>Duration (years)</i>		
1-5	205	79.5
6-10	43	16.6
>10	10	3.9

Table 3 shows that more than half of the respondents lived in detached houses (67.1%), followed by terraced (15.1%), apartments (13.2%), semi-detached houses (3.9%), and other types of housing (0.8%). Regarding the condition of their dwelling, slightly over 50% of respondents indicated that their houses are in good condition. However, 36.8% of respondents felt that their houses are beginning to deteriorate. Only 4.2% felt that their dwellings were in bad shape, either becoming aged or almost collapsing. Regarding the building material, most of the respondents (64.7%) indicated that their houses were made entirely of brick. In contrast, others mentioned that their

houses were made of a mixture of bricks and planks or entirely made of planks. Furthermore, 38% of respondents reported that their houses had three bedrooms, followed by two bedrooms (37.2%), at least one bedroom (17.4%), and four bedrooms (4%). Almost all the respondents reported the availability of the electricity supply, water supply, and toilet facilities in their dwellings. Regarding health problems, most of the respondents (62.4%) indicated that their family members have diseases, and 37.6% of respondents reported no disease among their family members. However, a majority of respondents had disabled family members (73.3%).

Table 3. Dwelling Condition

Item	Frequency	%
<i>Types of Residence</i>		
Apartment	34	13.2
Detached house	173	67.1
Semi-detached house	10	3.9
Terrace	39	15.1
<i>Condition of Dwelling</i>		
Sound	152	58.9
Deteriorating	95	36.8

Item	Frequency	%
Aged	8	3.1
Almost collapsing	3	1.2
Building Material		
Bricks	167	64.7
Bricks and Plank	75	29.1
Plank	16	6.2
Total Rooms		
1	45	17.4
2	96	37.2
3 or more	117	45.4

In terms of wealth, 55.8% of respondents have jobs either permanent, part-time, or self-employed, 56.2% own their houses or subsidy homes, 76% do not have any savings, 89.5% possess either a car or motorcycle (refer Table 4). Consequently, Table 5 shows 95.7% send their children to school, and 4.3% of children are not attending school due

to not being capable (27.3%), not interested, and need to work to support the family (both 18.2%). In comparison, another 36.3% is due to other reasons. Zakat's assistance for education should be widely distributed to this identified group to ensure their children's educations are more guaranteed for the betterment of life in the future.

Table 4. Wealth

Item	Frequency	%
Employment Status		
Self-employed	66	25.6
In permanent employment	25	9.7
Retirees	7	2.7
Part-time/Contract	53	20.5
Do not work	107	41.5
Home Ownership		
Own home	100	38.8
Squatter	2	0.8
Demesne	47	18.2
Rent	45	17.4
Subsidy house	53	20.5
Others	5	4.3
Savings/Investments		
Syariah Bank	39	15.1
Co-operative	2	0.8
Conventional	21	8.1
No savings	196	76.0
Vehicle		
Car	62	24.0
Motorcycle	169	65.5
Bicycle	96	27.2
Boat	4	1.6

Table 5. Education and School Non-Attendance of Child

Item	Frequency	%
<i>Children Not Attending School</i>		
Yes	11	4.3
No	247	95.7
<i>Reasons</i>		
Not capable	3	27.3
Not interested	2	18.2
Work to support the family	2	18.2
Others	4	36.3

In comparing two populations, T-statistics was used to analyze monetary and non-monetary indicators across gender (Table 5). Levene's test was applied in this procedure at the 0.095 level (p -value $> .05$) to determine whether there is a difference across gender. The t-test results shown in Table 6 reveal no significant difference in the mean household income between households with male and female household heads. The mean score

indicates that the income of households with male household heads ($M=1305.14$, $SD=719.75$) and female household heads ($M=1205.80$, $SD=699.92$) are not different. Thus, the study concludes that in providing zakat assistance, the gender of working households is not the qualified criteria since both males and females are now secured with no difference in income earned.

Table 6. T-test between Gender and Income

Gender	Sample Size	Mean	SD	t value	Sig. value
Male	110	1305.14	719.75	1.14	0.787
Female	148	1205.80	699.92		

While table 7 reveals the characteristics of the households. A critical element of households is adults, as they expected to contribute economically to society. In this study, it is found out that the number of non-working adults is negatively correlated with household size. The larger the household sizes, the number of non-working adults are smaller. This could be explained by the fact that as households are bigger, adults are pressured to secure jobs to help the family financially. So, in larger households, the inclination for adults to be unemployed is lower. Thus, it would be wise for government agencies, especially zakat institutions, to enhance

aids to larger households. The assistance of zakat should not merely focus on the household size but also the composition of the household members, mainly in the aspect of the working-age group of the household members. Although respondents have shown a decent living standard, there is still room for improvement that can be made to enhance the well-being of the poor. For example, most of the respondents have schooling children. Only a small group do not send their children to formal education. Authorities can address this issue by emphasizing that education should be made compulsory by family members regardless of their economic status.

Table 7. Correlation between Household Size and Non-Working Adults

	Non-working adults	
Household size	<i>Pearson Correlation</i>	-.298**
	<i>Sig. (1-tailed)</i>	.000

** Correlation is significant at the 0.01 level (2-tailed)

CONCLUSION

The paper was able to highlight the overall well-being status of needy zakat recipients. Specifically, the ability of zakat to alleviate the well-being level of the household was highlighted. How zakat would facilitate a critical economic agenda, such a better standard of living was explored. Also, the role of zakat to promote a better life from a micro perspective is highlighted. For future research, it is recommended that further investigation can be conducted to study the role of zakat in enhancing the poor from their perspective. The most common methods look at well-being from the perspective of parties involved in policy making or researchers but neglecting the views of households themselves. Instead of viewing well-being from outside, which is regarded as incomplete, it is recommended for research that views well-being from the perspective of the involved parties themselves.

Furthermore, deliberately effective and efficient policies could be drawn to fulfill the needs of the zakat recipients.

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