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Institut Penyelidikan dan  
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Pusat Pengajian Perniagaan Islam  
ISLAMIC BUSINESS SCHOOL  
كلية إدارة الأعمال الإسلامية  
Universiti Utara Malaysia



**PROCEEDING**  
International Conference on Zakat, Tax,  
Waqf and Economic Development 2019

# ZAWED 19

LANGKAWI 1-2 DECEMBER 2019

**“ISLAMIC PHILANTHROPY -  
A CATALYST FOR THE SUSTAINABILITY  
FOR THE UMMAH”**

**( FILANTROPI ISLAM - PEMANGKIN KELESTARIAN UMMAH )**

**Adya Hotel, Langkawi**



**Proceedings  
INTERNATIONAL CONFERENCE ON  
ZAKAT, TAX, WAQF AND ECONOMIC DEVELOPMENT  
2019**

Hosted by:  
**Islamic Business School,  
Universiti Utara Malaysia, Sintok, Kedah, Malaysia**  
Adya Hotel Langkawi, Malaysia  
1<sup>st</sup> – 2<sup>nd</sup> December 2019

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**ISBN: 978-967-2276-10-4**

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## **ACKNOWLEDGEMENT**

First of all, I would like to thank all authors for submitting their papers for the Proceedings of International Conference on Zakat, Tax, Waqf and Economic Development (ZAWED) 2019. This conference organized by Institute of Zakat Research and Innovation (IPIZ) in collaboration with Islamic Business School (IBS) and Lembaga Zakat Negeri Kedah (LZNK). The objectives of this conference are to introduce and manifest the concepts and operational management of zakat, tax, waqf, baitulmal, hibah and the development of Islamic economics and business to zakat institutions, academicians, post graduate students, as well as civil servants and private sector employees.

The theme encompasses management of zakat, wakaf, baitulmal, hibah and the development of Islamic economics and business. This conference took place from 01-02 December 2019 in Adya Hotel, Langkawi, Malaysia.

All the papers were reviewed by both our local and international reviewers as listed in the cover page of this Proceeding.

We are also glad to inform that ZAWED 2019 is currently collaborating with the following journals:

- i. International Journal of Law, Government and Communication (IJLGC)
- ii. Journal of Tourism, Hospitality and Environment Management (JTHEM)
- iii. Journal of Information System and Technology Management (JISTM)
- iv. International Journal of Education, Psychology and Counseling (IJEPC)
- v. International Journal of Heritage, Art and Multimedia (IJHAM)
- vi. International Journal of Humanities, Philosophy and Language (IJHPL)
- vii. International Journal of Entrepreneurship and Management Practices (IJEMP)
- viii. International Journal of Modern Trends in Social Sciences (IJMTSS)
- ix. International Journal of Modern Education [IJMOE]
- x. International Journal of Islamic Business (IJIB)
- xi. International Journal of Zakat and Islamic Philanthropy (IJZIP).

With the collaboration, selected papers from the Proceedings will also be published in one of the above journals.

Lastly, we would like to thank you once again for your invaluable contribution for the Proceedings and we look forward to be working with all of you again in our future conferences.

*Noor Habibi*

Chairman

Assoc. Prof. Dr. Mohd Noor Habibi Hj Long

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## CONSTRUCTING THE INDICATOR MODEL OF ZAKAT LITERACY INDEX

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### ABSTRACT

Illiteracy of zakat has become one of the cause of zakat low collection in zakat institution in Indonesia. Unfortunately, there were no scientific studies in scholarly world which attempts to develop a model of zakat literacy to measure the zakat literacy level. Hence, the study aims to construct the indicator model of zakat literacy index in Indonesia. In constructing the model, the study employed mixed methods both qualitative and quantitative approach. In regards qualitative, the study conducted content analysis and focus group discussion (FDG) which involved 9 experts from relevant industries to develop the model. Moreover, to test the validity and reliability level of the model, the study also used quantitative method by using Pearson and Cronbach Alfa test that involving 13 experts. The study successfully constructed the indicator model of zakat literacy index which consists of 2 dimensions and 10 variables and 38 indicators. The validity test of the model depict that the p-value of the variables and the indicators are generally less than 0.05. Subsequently, the reliability test of the model is greater than 0.60 which indicates that the model is significantly valid and reliable. Thus, the findings of the study could become an initial research and guidance for further study to establish an applicable research of zakat literacy index.

**Keywords:** Zakat, Zakat Literacy, Zakat Collection

## INTRODUCTION

Zakat is playing a significant role in supporting the government to eradicate the poverty in a country through the empowerment programs which is conducted by Zakat Institution. As the largest muslim population in the world, the collection of zakat fund in Indonesia has a great potential.

Asfarina *et al* (2018) conducted the study regarding the potential of zakat collection by using two approaches and two scenarios. The study shows that the potential collection of zakat fund in Indonesia is quiet promising, particularly in the perspective of contemporary fiqh approach, the value of the collection of zakat fund is about Rp.217 Trillion which contributes 1.74% to Indonesian GDP. However, the zakat collection that has been achieved by The National Zakat Board (BAZNAS) of The Republic of Indonesia only Rp.4.2 Trillion by 2017 (Zakat Outlook, 2019) which reaches 32% from the lowest potential collection Rp.13 Trillion and 1.9% from the highest potential collection Rp.217 Trillion.

This circumstance reveals that there is a huge gap between the potential and the achievement of Zakat fund collection in Indonesia. Hence, it is necessary to study further regarding this issue. Ascarya *et al* (2018) conducted the research comprehensively regarding the problems of zakat fund collection in Indonesia and its solutions. He identified three main problems and three main solutions. The result of the study shows that one of the external problems that headed by the country is there still a lot of muzakki in Indonesia who directly given zakat fund to the mustahik without involving Zakat Institution, whereas, giving zakat fund through zakat institutions provide a dozen benefits for mustahik (Mustarin, 2017). Moreover, The study also stated that low level of zakat literation among muzakki contributed to low achievement of zakat collection nationally. Therefore, the study which is done by Ascarya encouraged the government or zakat regulator as well as zakat management organization to build an awareness of paying zakat among muzakki in order to lever up zakat collection.

The effort to raise awariness of zakat requires clear plannings and strategies which can support the action. One of the strategy is that the government or zakat regulator should

do is to identify which region of muzakki that has low level of zakat literacy. Without this kind of identification, the effort will not run effectively and efficiently. However, the tool of the measurement of zakat literacy has not been constructed yet. Therefore, the novelty of the study lies on the propose model of the indicator of zakat literacy index and its valuation which can measure and identify quantitatively the level of zakat literacy among muzakki.

## **LITERATURE REVIEW**

This chapter would like to discuss the theoretical parts that relates to the topic of zakat literacy index such as the discussion of basic concept of zakat, basic literacy concept, literacy concept in Islamic perspective and several relevant previous studies.

### **Basic Concept of Zakat and Its Management**

Qardhawi (1973) defines zakat into two aspects, namely the definition of zakat in terms of language and sharia law. In terms of language zakat is defined as *an-nama> wa za>da wal barakatu wat-thah}a>ratu* which means something that grows, increases, blesses and purifies. Moreover, in terms of shariah law zakat is defined as a part of the treasure that is set by Allah to be given to the certain group which stated in the Holy Qur'an at at-Tawbah verse 60 as follows:

*“Zakat expenditure are only for the poor and for the needy and for those employed to collect (zakat) and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveller, an obligation (imposed) by Allah. And Allah is Knowing and Wise.*

In the early days of Islam, the management of zakat was carried out by the state through the amil institution as exemplified by the Prophet ﷺ which was recorded in the following hadith:

*“Surely you will come to one Jew and Christian, so let the first time you say to them is the creed of no god but Allah and the Prophet Muhammad is the messenger of*

*Allah, If they have obeyed you in that, then tell them that Allah Almighty requires to them five daily prayers a day. If they have obeyed it, then tell them that Allah obliges them that zakat taken from the rich among them to be given to the needy. And if they have obeyed it, then keep yourselves (do not take) from their best treasure, and protect yourself from the prayers of those who are persecuted because there is not really a barrier between his do'a and Allah”*

### **Basic Concept of Literacy**

Wray (2004) defined literacy as the willingness and capability of using reading and writing to construct a meaning of printed text. Moreover, According to Antara et al (2016), the basic concept of literacy refers to set skills of knowledge and understanding in a thing that will lead to the behavioural decision of a person. UNESCO (2006) explained the concept literacy as follows:

The definition of literacy based on UNESCO is associated with the set of skills which comprise of skills of writing, reading and oral, numeracy skills and skills of enabling access to knowledge and information, the first skills of literacy emphasize the tangible skill of common literacy which is the ability of a person to read and write of words. Moreover, the oral skills appears as a consequence of read and write learning process. The second skill of literacy is numeracy skills which is the ability to identify the numerical things such as numbers and how to operating the numbers. Furthermore, the third skills refers to the ability of a person to access any knowledge and information. Thus, the skills of reading, writing, oral, numerical identification and knowledge and information access become a basic benchmark to determine the skills of literacy.

### **Previous Studies**

The study regarding zakat literacy index has still not been found both conceptually and empirically, but there are some of the following studies related to the Islamic financial literacy studies such as the study which is conducted by Puskas-BAZNAS (2017), Antara et al (2016), Abdullah and Chong (2014),

The team of Puskas-BAZNAS (2017) conducted the study regarding the index of

zakat village. The study attempts to create the measurement tool for the rural areas in Indonesia to measure and verify the eligibility of rural area whether they are deserve or not to accept financial aid from zakat fund. The index of zakat village is a composite index that consists of five dimensions which are economy level, healthiness, education level, social and humanity and religious aspect. And those dimensions are transformed into 15 relevant elements.

Furthermore, relating to the literacy studies, Antara et al (2016) conducted the research regards the bridging halal literacy and Islamic Finance Literacy. The study attempts to measure the level of awareness of Islamic financial adoption among Halal business operators in food industry since involvement in Halal industry means that ideally the business operator also shall adopt Halal finance to support the Business. Moreover, by using integrative model of Behavioural Prediction, the study constructed the theory which integrating Halal literacy and Islamic financial literacy impact to the adoption of Islamic financial products within the Halal business operator.

Nevertheless, Abdullah and Chong (2014) conducted an exploratory review of the literature and future research of financial literacy. The study aims to review available literatures regarding financial literacy which focuses on the literacy of Islamic financial products. Moreover, the study also examined the factors that affect the level of people financial literacy.

Subsequently, another study regarding financial literacy was conducted by Mandell and Klein (2009). The study attempts to see the impact of financial literacy education to student behaviour in different 79 high schools. The study revealed that there is no significant differentiation between students who took financial management course with the students who did not take the course due to lack of resource that they had.

The Organization of Economic Co-Operation and Development (OECD) (2017) conducted a financial literacy index study of the countries included in the G-20 members. OECD divides the financial literacy index into three main dimensions, namely the financial knowledge dimension, financial behavior and financial attitude. The first dimension is divided into 8 variables, the second dimension is divided into 3

variables with 9 derivatives of that variable.

Moreover, the multinational financial service companies from America Mastercard Incorporation (2016) make a study of financial literacy throughout the world. The Financial Literacy Index study made by Mastercard consists of three main dimensions, namely Basic Money Management, Financial Planning and Investment. Of the three dimensions, 5 variables are formed for the first dimension, 6 variables for the second dimension and 5 variables in the third dimension.

In addition, the Financial Services Authority of the Republic of Indonesia (OJK) in 2013 established a financial literacy survey. OJK uses a composite index to measure the level of financial literacy in Indonesia. The OJK financial literacy index has two main dimensions, namely the basic knowledge dimension and advanced knowledge about finance. From these two dimensions, the OJK divides again into several variables. The first dimension consists of 10 variables, the second dimension consists of 9 variables.

## METHODS

The study used mixed method both qualitative and quantitative approach. In arranging and weighting the indicators model of zakat literacy index, the study utilized the qualitative approach such as literature review and conducted focus group discussion (FGD) which involved 9 experts in zakat area. Moreover, to see the robustness of the model, the study examines the model through quantitative approach namely the Pearson validity and reliability test. The test involved 20 experts from various industries such as universities, zakat institutions, national sharia board, and central bank that have a specific expertise in zakat area. Mathematically, the formula of the validity test can be seen as follows:

$$r_{xy} = \frac{N \sum xy - (\sum x) (\sum y)}{\sqrt{(N \sum x^2 - (\sum x)^2) (N \sum y^2 - (\sum y)^2)}}$$

Whereby:

$r_{xy}$  = coefficient correlation between variable  $x$  and  $y$

$\sum xy$  = the total number of multiplications between the variables  $x$  and  $y$

$\sum x^2$  = the sum of squares of the value  $x$

$\sum y^2$  = the sum of squares of the value  $y$

$(\sum x)^2$  = the number of  $x$  values which is then squared

$(\sum y)^2$  = the number of  $y$  values which is then squared

Furthermore, the formula of the reliability test of the Cronbach Alfa can be seen as follows:

$$r = \frac{n}{n-1} \left( 1 - \frac{\sum \sigma_i^2}{\sigma_t^2} \right)$$

Whereby:

$r$  = coefficient of reliability instrument

$n$  = number of questions

$\sigma_i^2$  = variance of the question  $i$

$\sigma_t^2$  = variance of the total question number

## RESULTS

This chapter would like to discuss the result of the study which concerns in three issues which are the components and the weightage of the indicator model of zakat literacy, the test result of validity and reliability test and the calculation steps of zakat literacy index.

### **The Indicator Model of Zakat Literacy Index**

The components and the weightage of zakat literacy index are obtained from literature review of the relevant topics and intensively discuss in a focus group discussion with 9 experts in zakat area. The study successfully constructed the indicator model of zakat literacy index which consists of two dimensions and ten variables as can be seen at Table 1.1.

The two dimensions of zakat literacy index are represented by the basic knowledge of zakat and the advance knowledge of zakat. The basic knowledge of zakat is derived into five variables namely the general knowledge of zakat, the knowledge of the

obligation to pay zakat, the knowledge of 8 groups of zakat beneficiaries, the knowledge of zakat calculation and the knowledge of zakat objects. Moreover, the advance knowledge of zakat is derived into five variables as well which are the knowledge of zakat institutions, zakat regulation, zakat impact to the society, zakat distribution and utilization programs at zakat institutions and the knowledge of digital payment of zakat. All variables of the zakat literacy index also derived into 38 indicators as follows:

**Table 1**

*The Indicator Model of Zakat Literacy Index*

Dimension	Variable	Indicator
<b>The Basic Knowledge of Zakat</b>	General Knowledge	<ol style="list-style-type: none"> <li>1. The terminology of zakat</li> <li>2. Zakat as the part of five pillars in Islam</li> <li>3. The differences between zakat and sadaqah in Islamic law perspective</li> <li>4. The differences between zakat and general charity</li> <li>5. The types of zakat (fitrah and maal)</li> <li>6. The definition of <i>muzaki</i> (the zakat donors)</li> <li>7. The definition of <i>mustahik</i> (zakat recipients)</li> <li>8. The definition of <i>amil</i> (zakat worker)</li> </ol>
	The knowledge of obligation in paying zakat	<ol style="list-style-type: none"> <li>1. The fundamental law of the obligation in paying zakat</li> <li>2. The knowledge of not paying zakat sin</li> <li>3. Mandatory requirements of paying zakat maal</li> <li>4. Mandatory requirements of paying zakat maal</li> </ol>
	The knowledge of 8 groups of zakat recipients	<ol style="list-style-type: none"> <li>1. Eight <i>asnaf</i> of zakat</li> <li>2. <i>Amil</i> duties</li> <li>3. Zakat management in the first era of Islam</li> <li>4. Transparency and accountability in managing zakat by <i>amil</i></li> </ol>
	The knowledge of zakat calculation	<ol style="list-style-type: none"> <li>1. The rate of zakat <i>maal</i></li> <li>2. The rate of zakat fitrah</li> <li>3. Limitation of the threshold (<i>nishab</i>) of zakat <i>maal</i> if analogous to gold</li> <li>4. Limitation of the threshold (<i>nishab</i>) of zakat <i>maal</i> if analogous to agricultural</li> </ol>



Dimension	Variable	Indicator
		products
	The knowledge of zakat objects	<ol style="list-style-type: none"> <li>1. The Knowledge of zakat compulsory assets</li> <li>2. The knowledge of Islamic Jurisprudence on zakat of profession</li> <li>3. The concept of zakat <i>maal</i> and zakat of profession</li> <li>4. The calculation on zakat of profession</li> </ol>
<b>The Advance Knowledge of Zakat</b>	The knowledge of zakat institutions	<ol style="list-style-type: none"> <li>1. The types of zakat institution</li> <li>2. The knowledge of zakat payment at <i>amil</i> institution</li> </ol>
	The knowledge of zakat regulation	<ol style="list-style-type: none"> <li>1. The knowledge of the specific zakat regulation</li> <li>2. Zakat Obligatory Number (NPWP)</li> <li>3. The knowledge of zakat deduction on tax</li> </ol>
	The knowledge of zakat impact to the society	<ol style="list-style-type: none"> <li>1. The knowledge of zakat impact in increasing productivity</li> <li>2. The knowledge of zakat impact in narrowing the social and economy gap</li> <li>3. The knowledge of empowerment zakat-based programs</li> <li>4. The impact of zakat in reducing criminal acts</li> <li>5. The impact of zakat on national economic stability</li> </ol>
	The knowledge of zakat distribution and utilization programs	<ol style="list-style-type: none"> <li>1. The knowledge of the benefit of paying zakat trough zakat institutions</li> <li>2. The knowledge of zakat fund utilization programs in zakat institutions</li> </ol>
	The knowledge of digital payment in zakat	<ol style="list-style-type: none"> <li>1. The knowledge of zakat digital payment</li> <li>2. The knowledge of the platforms of zakat digital payment</li> </ol>

Source: FGD Result

In regards the weightage score which addressed the two dimensions and ten variables of zakat literacy index, in average, the experts of zakat agreed to give score 0.65 out of 1 for the first dimension of zakat literacy index and 0.35 out of 1 for the second dimensions. Furthermore, the five variables of the first dimension are obtained score 0.23, 0.20, 0.18, 0.23 and 0.18 accordingly. Subsequently, the five variables of the second dimension of zakat literacy index are obtained score 0.23, 0.21, 0.24, 0.16 and

0.16 respectively.

**Table 2**

*The Weightage of the Dimensions and the Variables of Zakat Literacy Index*

No	Dimension	Weightage	Variable	Weightage
1	Basic Knowledge of Zakat	0.65	General knowledge of zakat	0.23
			Knowledge of the obligation to pay zakat	0.20
			Knowledge of 8 groups of zakat recipients	0.18
			Knowledge of zakat calculation	0.23
			Knowledge of zakat object	0.18
			<b>Total</b>	<b>1</b>
2	Advance Knowledge of Zakat	0.35	Knowledge of zakat institution	0.23
			Knowledge of zakat regulation	0.21
			Knowledge of zakat impact	0.24
			Knowledge of the programs of zakat institution	0.16
			Knowledge of digital payment of zakat	0.16
	<b>Total</b>	<b>1</b>	<b>Total</b>	<b>1</b>

*Source: FGD Results*

### **The Result of Validity and Reliability Test**

The validity and reliability test for the constructed variables and the indicators of zakat literacy index are very important in aiming to check the robustness level of the variables and indicators. The study employed the Pearson and Cronbach's Alpha test to determine the level of validity and reliability of the model. The result of the test is can be seen as follows:

**Table 3**

*The Validity and Reliability Test Result of the Variables*

No	Variable	p-value
1	Variable 1	0.255
2	Variable 2	0.090**
3	Variable 3	0.000***
4	Variable 4	0.006***
5	Variable 5	0.006***
6	Variable 6	0.162*
7	Variable 7	0.006***
8	Variable 8	0.005***
9	Variable 9	0.043***
10	Variable 10	0.000***

\*\*\*Significant at 0.05, \*\*significant at 0.10, \*significant at 0.20

**Reliability Statistics**

Cronbach's Alpha	N of Items
.824	10

Source: Author's document

Generally, the result of the test depicts that the variables of zakat literacy index obtained the p-value less than 0.10 which indicates that the validity test of the variables is significant with a confidence level 90%. Furthermore, the reliability test of the variables shows that the value of Cronbach's Alpha test is bigger than 0.60 means that the variables are reliable.

In addition, as can be seen at table 3, the result of the validity and reliability test of the indicators of zakat literacy index is demonstrated. The result of validity test shows that the majority of the p-value of the indicators are less than 0.05 which indicates that the indicators are significant with a confidence level 95%. Subsequently, the result of the reliability test depicts that the value of Cronbach's Alpha is bigger than 0.60 means that the indicators of zakat literacy index are strongly reliable.

**Table 3**

*The Validity and Reliability Test Result of the Variables*

Variable	p-value	Variable	p-value
Indicator 1	0.027***	Indicator 21	0.033***
Indicator 2	0.001***	Indicator 22	0.005***
Indicator 3	0.001***	Indicator 23	0.002***
Indicator 4	0.002***	Indicator 24	0.006***
Indicator 5	0.001***	Indicator 25	0.002***
Indicator 6	0.002***	Indicator 26	0.010***
Indicator 7	0.011***	Indicator 27	0.086**
Indicator 8	0.005***	Indicator 28	0.014***
Indicator 9	0.005***	Indicator 29	0.003***
Indicator 10	0.156*	Indicator 30	0.001***
Indicator 11	0.014***	Indicator 31	0.000***
Indicator 12	0.021***	Indicator 32	0.001***
Indicator 13	0.010***	Indicator 33	0.044***
Indicator 14	0.003***	Indicator 34	0.003***
Indicator 15	0.002***	Indicator 35	0.003***
Indicator 16	0.013***	Indicator 36	0.001***
Indicator 17	0.011***	Indicator 37	0.000***
Indicator 18	0.007***	Indicator 38	0.000***
Indicator 19	0.002***		
Indicator 20	0.017***		

**Reliability Statistics**

Cronbach's Alpha	N of Items
.973	38

*Source: Author's document*

**The Method and Calculation Step for Measuring Zakat Literacy Index**

In the implementation stage of Zakat Literacy Index, this study uses a purposive sampling method to determine the criteria of respondents. Purposive sampling technique is a method used to select respondents' samples based on consideration of suitable characteristics in answering research objectives (Juanda, 2009). Furthermore,

at the stage of calculating the Zakat Literacy Index this study uses the Simple Weighted Index method as performed by Lusardi *et al.*, (2011). In the Simple Weighted Index approach, each indicator will be given the same weight value. Mathematically, the calculation of a simple weighted index on the Zakat Literacy Index (ZLI) can be seen as follows:

$$ZLI = ((\bar{X} \sum_{i=1}^N (Score_{ibsc} \times Smp\ bsc\ W_i \times 100)) \times W_{vi\ bsc}) \times W_{d\ bsc} + ((\bar{X} \sum_{i=1}^N (Score_{iadv} \times Smp\ Adv\ W_i \times 100)) \times W_{vi\ Adv}) \times W_{d\ Adv}$$

Whereby:

ZLI	Score of Zakat Literacy Index
$Score_{ibsc}$	Score that obtained from indicator $i$ in basic knowledge dimension.
$Smp\ bsc\ W_i$	The weightage value of indicator $i$ in basic knowledge dimension.
$Score_{iadv}$	Score that obtained from indicator $i$ in advance knowledge dimension.
$Smp\ Adv\ W_i$	The weightage value of indicator $i$ in advance knowledge dimension.
$W_{vi\ bsc}$	The weightage value of variable $i$ in basic knowledge dimension.
$W_{vi\ Adv}$	The weightage value of variable $i$ in advance knowledge dimension.
$W_{d\ bsc}$	The weightage value of the basic knowledge dimension.
$W_{d\ Adv}$	The weightage value of the advance knowledge dimension.

The stages of ZLI calculation using the Simple Weighted Index method systematically consists of three stages. The first stage, the weighting of the value of each indicator on the ZLI variable will be calculated. In the second stage, ZLI values will be calculated for each variable to get ZLI values at the dimension level. At the last stage, ZLI values in each dimension will be added to get the overall ZLI value.

At the first stage, the calculation of zakat literacy index will be started from the weighting of each indicator which mathematically can be seen as follows:

$$Smp\ bsc\ W_i = \frac{1}{N}$$

Whereby:

$Smp\ bsc\ W_i$	The weightage score of indicator $i$ in the basic knowledge dimension
$N$	Number of indicators in the basic knowledge dimension

$$Smp\ adv\ W_i = \frac{1}{M}$$

Whereby:

$Smp\ adv\ W_i$	The weightage score of indicator $i$ in the advance knowledge dimension
$N$	Number of indicators in the advance knowledge dimension

Furthermore, in the next step, the calculation of zakat literacy index will be done at the dimension level both the basic and the advance knowledge dimension. The calculation formula is demonstrated as follows:

$$Basic\ ZLI = (\bar{X} \sum_{i=1}^N (Score_i \times Smp\ bsc\ W_i \times 100)) \times W_{vi} bsc$$

Whereby:

$Basic\ ZLI$	The score of zakat literacy index at the basic knowledge dimension
$Score\ i$	Score obtained by indicator $i$ in the basic knowledge dimension
$Smp\ bsc\ W_i$	The weightage score of indicator $i$ in the basic knowledge dimension
$W_{vi} bsc$	The weightage value of the basic knowledge dimension

$$Advance\ ZLI = (\bar{X} \sum_{i=1}^N (Score_i \times Smp\ Adv\ W_i \times 100)) \times W_{vi}\ Adv$$

Whereby:

<i>Advance ZLI</i>	The score of zakat literacy index at the advance knowledge dimension
<i>Score i</i>	Score obtained by indicator <i>i</i> in the advance knowledge dimension
<i>Smp Adv Wi</i>	The weightage score of indicator <i>i</i> in the advance knowledge dimension
<i>W<sub>vi</sub>Adv</i>	The weightage value of the advance knowledge dimension

Nevertheless, at the last step, the total calculation of the Zakat Literacy Index will be obtained by adding up the score on the dimensions of basic knowledge and the advanced knowledge which mathematically can be formulated as follows:

$$Total\ ILZ = Basic\ ILZ \times W_b + Advance\ ILZ \times W_a$$

Whereby:

<i>Total ILZ</i>	Total score of zakat literacy index
<i>Basic ILZ</i>	Total score of zakat literacy index at the basic knowledge dimension
<i>Advance ILZ</i>	Total score of zakat literacy index at the advance knowledge dimension
<i>W<sub>b</sub></i>	The weightage value for the basic knowledge dimension
<i>W<sub>a</sub></i>	The weightage value for the advance knowledge dimension

The total score of zakat literacy index will be classified further to determine the literacy level of the zakat knowledge. The classification of zakat literacy level is presented at table 4. The classification of zakat literacy level consists of three classifications. The score obtained within the first classification (0% - < 60%) will be considered as low literacy level. The obtained score within 60% - < 80% is determined as moderate literacy level and the score that bigger than 80% is classified as high literacy level.

**Table 4***The Classification of Zakat Literacy Level*

Score Obtained	Description
0% - < 60%	Low Literacy
60% - < 80%	Moderate Literacy
> 80%	High Literacy

*Source: FGD Result, Lusardi et al (2011), OJK (2013)*

## CONCLUSION

Several studies show that Illiteracy become one of the origin of low zakat collection. Hence, it is important for zakat stakeholders to measure the zakat literacy level of the community. However, there is no a standard measurement to assess the zakat literacy level. Thus, the study aims to construct the indicator model of zakat literacy index and its calculation steps systematically and comprehensively.

The indicator model of zakat literacy index consists of 2 main dimensions, namely the Basic Knowledge of Zakat and the Advanced Knowledge of Zakat. Both dimensions are divided into 10 variables and 38 indicators. Hence, through these two dimensions, variables and indicators the understanding of zakat of community notably potential muzaki will be assessed. The results of the assessment will become a recommendation for zakat stakeholders both for the government, zakat authority and also for zakat institutions for further formulate proper policies in aiming to unlock the potential of zakat collection in their community.

## ACKNOWLEDGEMENT

This material of the study is part of the research project of BAZNAS Centre of Strategies Studies (Puskas BAZNAS) namely The Zakat Literacy Index: Theory and its Concept which has been launched 19 July 2019.



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## **HIGH DEPENDENCY OF UNDERPRIVILEGED MUSLIMS ON ZAKAT ASSISTANCE IN THE STATE OF SELANGOR**

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### **ABSTRACT**

This paper aims to explore the high dependency of underprivileged Muslims on zakat assistance in the state of Selangor. By the end of the year 2019, Selangor is one of the most prosperous states in Malaysia, distribution of zakat assistance is expected to reach to more than 50,000 families in the category of poor and needy 'asnaf fakir and miskin'. Over one billion Ringgit Malaysia is being allocated by the state zakat corporation. However, over the years the trend of number recipients of zakat is ever increasing. This paper also looks into issues related to the management of collection and distribution of zakat and also the reasons behind the increasing trend. Knowledge of underprivileged Muslim is of concern especially on the ability to raise themselves above poverty and not continuously seeking alms from zakat. Their religious belief takes an unprecedented stand that their dependence as their birth right as Muslim. On top of these issues, a situational factor which is deemed important is also being investigated. Twenty-five (25) respondents were interviewed among the 'asnaf fakir and miskin'. The finding indicated that the most important reason for the increasing number of underprivileged Muslim in Selangor is due to the situational factor. The increase in the cost of living standard is also the reason for the increase of alms seekers from zakat. From this study, it was found the Lembaga Zakat Selangor as the sole body in managing zakat collection and distribution have carried out their duty in a responsible manner but can further elevate their management effectiveness to a more highly systematic manner to be one of the best zakat managing body in the world.

**Keywords:** Alms, High Dependency, Muslim, Poverty, Selangor.

## INTRODUCTION

Zakat is an Islamic instrument to regulate and bridge the gap between the rich and poor. It is a privilege for Muslim to assert zakat. It is also exclusively for Islam and nowhere comparable to the word tithe or almsgiving as in other non- Islamic tradition. Zakat has become compulsory for those who can effort being one of the five tenets of Rukun Islam. It is proven in the history that zakat is an effective tool to alleviate poverty among poor and needy during the rule Caliph Umar bin Al Khatab and Umar bin Abdul Aziz (Hidayati and Tohirin, 2010). For a Muslim zakat to transcend beyond obligation, it is also a means of purification (Al-Qaradawi, 1999). Allah has clearly underlined the responsibility of the rich and resourceful to help the poor and needy to relieve their poverty level and enhance them to be in a better life. (Surah Al-Taubah verse 9:103).

In the teaching of Islam, zakat is a tool be used to augment the lives of people falling under the eight categories of recipients namely; the poor, the needy, alms administrator, the reverts 'muallaf', the slaves (to free them from slavery), the debtors, who walks in the path of almighty and the travellers (Al-Quran, verse 9.6). The core principle of agents or those responsible to collect the alms is to utilize the funded money to alleviate poverty by assisting the poor and the needy through financial support (Md. Hassan and Mohd Noor, 2007).

Starting from the year 2006, by orders of state of Selangor royalty, zakat collection and distributions have been placed under an independent body known as Lembaga Zakat Selangor (LZS). The main intention is to hoist it into a professional body guided by the highest standard of good governance. (Annual Report Lembaga Zakat Selangor, 2016). Current record shows LZS stands as a visionary zakat institution has to a total of 25 branches and it is supported by more than 400 employees throughout the state of Selangor (Annual Report Lembaga Zakat Selangor, 2018).

The collection of zakat in the state of Selangor showed a great progression in the collection from RM13.8 million in 1991 to RM336.8 million in 2010. In the year 2012 to 2016, for a period of 5 years, the collection indicated higher increment up to

RM2,851,845,247.00. (Annual Report Lembaga Zakat Selangor 2012-2016). Statistics in the year 2014 and 2015 shows about 25% of zakat collection in Malaysia is from Selangor alone. (Maqasid Al Syariah, 2016). In terms of expenditure, LZS spend close to RM1,147,832,428.00 from the year 2012 to 2016 (Annual Report Lembaga Zakat Selangor, 2012-2016). Through the effective distribution of zakat to the recipients in Selangor, many viable entrepreneurs were born, recipient's children could pursue higher education, families have comfortable shelter and the burden of high medical costs has also been alleviated. Although there was a tremendous increase in collection, it is proven that dependency on zakat from LZS is ever increasing from year to year. Even though LZS tried their very best in the distribution and collection but there is still adverse publicity on the organisation.

Nonetheless, this study will focus on only the two core needy groups categorized as underprivileged; the poor and needy. They are either living under the poverty line or maybe slightly above poverty index but are not able to sustain a living standard as per 'haddul-kifayah'. A total of 40% of total alms collected by LZS spent on this group of people. Though assistance was done to evaluate these group from the poverty line, however, LZS is not able to find the root cause of the ever-increasing number of muslims seeking alms from zakat. This study intends to find out why are these two group of core needy people are ever-increasing in numbers seeking alms from LZS and was LZS effective in the distribution?. What are the causes/reasons for the increase in poor and needy recipients 'asnaf fakir miskin' in Selangor?

In Malaysia, the collection of zakat is institutionalized to the respective state authorities involved in zakat administration. Their responsibilities in the zakat management through means such as promotion, collection and distribution of zakat, organized assistance to the poor and needy, including other 'asnaf' in accordance to guidelines prescribed by the Shariah law. This, in turn, will hopefully help to alleviate poverty (Ahmad, Othman and Salleh, 2015). Past study by Kahf (2007), postulate that zakat acts as a charity organisation as part of an economic mechanism providing several important purposes found in the modern finance, such as social safety nets, assistance in social interests in the form of subsidized food, children's health, education assistance, subsidized health care, housing, and public transport for public

welfare. Another study by Harun, Hassan, Jasni and Rahman (2010), stated that three of the major goals of zakat are guaranteed the fulfilment of basic needs for all, reduce inequalities in income and wealth, and purify the donor's inner self and wealth. Thus, zakat as a body that may assist in eradicating poverty among Muslim and having a fair distribution of income nation.

It is a proven fact in history that poverty has been completely eradicated during the government of Umar Bin Khattab (r.a.), who is the second caliph of Khulafa Ar-Rasyiddin and Umar bin Abdul Aziz. The condition of people during that time was prosperous that there were no eligible recipients of zakat (Hudayati andTohirin 2010). History suggests that many economies in different parts of the world have successfully implemented the zakat system and have accomplished benefits of zakat, one of which is poverty reduction (Ibrahim, 2016).

Zakat was to develop social and economic security within a respective community and brings all its members closer together. Thus, it creates love and brotherhood between the rich and poor, minimizing social tensions and bridges the gap between the poor and rich (Hossain, 2012). However, the study discovered the poor and needy recipients 'asnaf fakir miskin' continues to increase from one year to another despite various monetary and other forms of effort made to elevate their livelihood but it seems unsuccessful. This increase is also prevalent in recent years. Table 1 below indicates that there the increase of 'asnaf fakir miskin' in Selangor for the Year 2012-2018, from 26,069 to 50,052 is almost 100 per cent increase.

**Table 1**

*Number of Asnaf Fakir Miskin in Selangor for the Year 2012-2018 (Nov)*

Year	2012	2013	2014	2015	2016	2017	2018 (Nov)
No.	26,069	30,950	43,661	44,293	46,500	45,471	50,052

*(Source: Lembaga Zakat Selangor)*

Therefore, it is pertinent that research should be done in examining the reason for this increase. A past study done was mainly on the effectiveness and the efficiency of zakat assistance to recipients (Johari, Aziz, Ibrahim and Ali, 2013). Consequently, a little study is done on understanding the cause behind the prolonged dependency of

'asnaf' on zakat assistance especially in the state of Selangor. The question raised here, what is the reasons for this? Is the attitude of poor and needy 'asnaf', or their inadequacy on knowledge to lift themselves or their staunch religious believe he odd to be helped or the benevolent policy of zakat administrator or an economic situational reason that due to rising cost of living? Where the selection of 'asnaf' in the distribution of zakat assistance to recipients were effective? Therefore, this study is to establish the basis behind poor and needy 'asnaf' remain forever in the receiving zone. Hence, to establish what could be the barrier hurdling them from leaving poverty life. If the former is the result, then it would defeat the most important tenets of zakat to help improve economy and living condition as to lift them from permanency of poverty.

### **LITERATURE REVIEW**

Selangor being the top state with the highest percentage of economic income in comparison to other states in Malaysia, it is baffling that the number of 'asnaf' is soaring. According to Jaelani (2016), "Poverty is a complex and multi-dimensional phenomenon, which could not be defined reliably". In the year 2016, the state of Selangor had collected more than 0.7 billion and expected to increase to one billion in the year 2020 (Annual Report Lembaga Zakat Selangor, 2017). Teh, Zainab and Sarifah (2014) confirmed that LZS is the leading zakat institution in Malaysia and can be translated as having a well-established funding system to eradicate poverty and the needy in the state of Selangor. Unfortunately, though the number of zakat payers has been increasing, the number of poor and needy 'asnaf' too increasing correspondingly. With regard to the typology of zakat assistance, Marhaini (2012) had group them as follows:

1. Monthly financial (cash) and food assistance
2. Health Treatment Assistance
3. Death Management Assistance
4. Home Purchase, Construction and Repair Assistance
5. Schooling Assistance
6. Home Rental Assistance

In terms of effectiveness in zakat collection, Johari, Aziz, Ibrahim and Ali (2013)

expressed that the claims that the majority of Muslims asnaf especially the Mualaff were neglected was not true. Zakat authority has been assisting the poor in sustaining asnaf cost of living, education, medical support and other means of assistance. Though zakat as an obligatory in nature but rather giving alms is not a form of mercy but the right of the poor on the wealth of the rich (Hossain 2012). This could be the cause of ever-increasing Muslim dependency for alms in Selangor.

It is evident the attitude too plays an important role in the increase in financial aid dependent zakat. Attitude towards receiving zakat money is becoming part and parcel of poor and needy group. Attitude is defined by Brief (1998) that attitude as "one's belief, feeling or behaviour intentions towards people, object and things". LZS attempts to change 'asnaf's' attitude from that as receiver to self-sustainable and to manage effectively. Decentralisation of some of the activities might overcome some severe limitations of centrally controlled national planning. This can be done through delegating greater authority for development planning and management to officials who are working in the field Rondinelli and Cheema (1983). However, several of 'asnaf's' activities need to be localised. Activities for asnaf organised by mosque can enhance their participation (Raudha, Hairunnizam, Sanep and Farra, 2011).

As cited by Muhammad (2011), Horace Man in the year 1848 said, *'Education then, beyond all other devices of human origin is the great equalizer of the condition of man, the balance wheel of the social machinery. Knowledge plays an important part in changing views of the person on certain issue. In Islam, the definition of knowledge is not confined to only epistemological concerns but also includes ethical truthfulness and other dimensions of knowledge objectives'*. The incidents of increase in Muslim heading towards zakat for financial may be contributed due to knowledge on zakat assistance. Siti, Haliyana, Nor, Azharuddin (2015) further elaborates, knowledge of customer on the zakat institution is from the dissemination of knowledge from the public and promotional and marketing effort played by LZS is evident.

Lack of awareness of religious understanding also plays an important role in shaping the thinking of 'asnaf' towards continuous dependency on zakat assistance. Kim, Sharma and Newaz (2016) noted that *'Religious believe play a significant part in*

*sculpting social behaviour and further stressed that in this is a fact in an ever-changing globalized world. The divine acceptance of alms as obligatory and a must is far more reaching than knowledge dissemination that receiving or asking for alms is like the birthright'. This could be the reason for the ever-increasing application for zakat's financial assistance from the poor and needy group. Studies on other belief and religion found that the almsgiving is practised but it may not concur with the unquestionable obligatory duty such as required by Islam (Sharada 2001, Eva, 2016 and David, 2018).*

Situation factors such as the total set of physical, social, and psych cultural factors may contribute to the need for receiving alms, especially in a critical situation. This can be defined as a stressful time in an individual's life when they experience a breakdown or disruption in their usual or normal daily activities or family functioning. According to Janell (2015), three elements that must be present when deeming situation that is critical namely: it must be stressful; there is time for intervention; there is a period in which an individual is having a hard time coping with a situation. This crisis could be due to loss of job, debilitating disease, severe accident, the demise of a wage earner, natural disaster and any other unexpected events that prompt him or her to reach LZS assistance. However, a study in Malaysia is still lacking in the investigation the reason why there is ever-increasing asnaf seeking zakat assistance.

## **METHODOLOGY**

The aim of this study is to find the reason for high dependency by the underprivileged Muslim in the state on the zakat's assistance. The qualitative research approach was undertaken since it is a primarily fundamental approach that induces more readying elements to find answers to the question raised. The qualitative approach also used to gain more understanding of the background to reason, opinion and motivation that leads into answering the research questions. The method used interviews via a semi-structured questionnaire. 25 chosen respondents from poor and needy 'fakir miskin' group from various part of Selangor representing every district were chosen. This group of respondents is selected conveniently from their visits to LZS seeking zakat assistance. The interview was done once the respondent (asnaf) have completed their reasons for seeking visit, and were asked for voluntary participation in this study.

The interview questions were divided into two sections consist of ten questions in section one and twenty questions for section two. The question on section one is the demography of the respondent. Section two which requires them to be more alert and to get appropriate answers which is much relevant to the study. Most of the question on section one needs no thinking and the answer are already there without much ado. Similarly, section two of the questionnaire, semi-structured and structured questions with close and open-ended answers which requires the respondent to answered either 'YES' or 'NO' questions. This type of question requires less thinking from respondents but generally leads to higher response and accurate data.

## FINDINGS

From the survey, various attributes were found on the reason for the high dependency of underprivileged Muslims on zakat assistance in the state of Selangor. Table 2 is the summary on the demographics of the respondent answering to section A of the questionnaires

**Table 2**

*Summary of Demographic of Respondents.*

Items		No of Respondents	Frequency (%)
Respondent	Single parents	6	24
	Normal family	19	76
Age	22- 54	23	92
	55 and above	2	8
State of Health	Physically handicapped	5	20
	Severe disease – heart and diabetics	3	12
	Normal	17	68
Education	Primary	5	20
	Lower secondary	10	40
	Secondary	10	40
Occupation	Odd jobs	5	20
	Petty traders	4	16
	Stall operators	4	16
	Labourer	4	16



	Drivers	3	12
	Security guard	3	12
	Clerk	2	8
Rental /instalment cost	400	20	80
	900	5	20
Status area	Semi urban	15	60
	Rural	10	40

Single parents form 24% of the respondent and 12% are single mothers below the age of 25 indicates one single income earner and also probably married and divorced. It also points out that 8% of the respondents are of age above 58 having family responsibilities. About 20% of the respondents are physically handicapped and among them 12% are with severe disease, receiving medical aid apart from other assistance. The study also shows that 64% of the respondents have only up to 'form three education' and 36% have completed up to form five. The survey also indicates the salary of respondents is between RM700 to RM2,000. Further analysis indicates almost all of them are holding lower rank occupation such as, labourer, driver and petty traders which is of no guarantee of sustainability in the time of crisis. The study also found that almost all the respondents are living in the urban and semi-urban locality. This vouch for Selangor being the most developed states among all states in Malaysia and its monthly house rental are between RM400.00 to RM900.00.

Result of section two (2) of the questionnaire indicates that all the selected respondents are the genuine poor and needy receiver of zakat aid, in cash and non-cash aid. They received monthly cash aid ranging from Three Hundred Ringgit Malaysia (RM300.00) to Seven Hundred Ringgit Malaysia (RM700.00). This financial aid dwarfed the average monthly allowance given by the Welfare Department which is not more than Three Hundred Ringgit Malaysia (RM300.00). It is pertinent to note that this is not inclusive of other forms of aids such as rental payment. The zakat receivers have also indicated that they received the various form of aids including cash such as food hampers, schooling uniform, school fee, transport money to commute to school and workplace, festival clothing and food buying, medical aid and so forth.

Almost all of the respondent acknowledge themselves as poor and in need of aid even though few do not understand the Arabic word 'fakir miskin' stands for poor and needy. Most of them come to know of the alms from the religious teacher or 'ustaz and ustazah' at the mosque that they frequented. This signifies the importance of the mosque and religious teachers who also take a function as propagators. As to date, Lembaga Zakat Selangor has appointed 2,800 Assistant 'Amil' from 420 mosques in Selangor for the above purposes. It also noted that only two respondents got to know about zakat financial help through their relatives and friends which likely from them being the receivers of zakat aid as well. Whatever the perception it is accepted that both mosque and religious teachers and propagators are the dynamic factors in the expansion of understanding of Islam today. Seven respondents (7) acknowledged that they knew that they have the right and knowledge that they should be helped by zakat in the time of need. Others were wary to express their opinion.

Fifty (50) per cent of the respondent prefer to deal with the zakat office directly which they believe would hasten the process of getting aid in their vicinity. However, more than 75 per cent of the respondents stated that it is not easy to get done things even at the zakat office or mosque. Consequently, more than 80 per cent voiced up that due to an increase in the cost of living is the reason for seeking financial aid which is not enough to sustain today's living.

Forty-five (45) per cent of the respondent would tell others on alms given by zakat to them whereas the remaining 5% would be too embarrassed to tell others. This could be due to social stigma among Malay and Muslim culture that getting financial aid from zakat is akin to begging for money from others. With regards to the question whether the assistance from zakat is able to assist in meeting their basic needs. Almost 60 per cent agreed whereas the others felt that with the lament price of things such as food items and other basic need have increased tremendously they felt the amount of alms should be increased. They gave example such as mackerel price costing previously at RM7.00 now is more than RM10.00. Few even said prices of vegetables too 'killing' translates to a higher price. Almost all of the respondent cannot imagine life without aids, except three who believes they would get into more trouble if their aids are being cut off.

All respondents answered synonymously that they prefer not to depend on aid from zakat if given the choice. This truly an epitome answers by individuals when questions probe into their integrity. But, is it the practical truth on the ground? Studies by Raudah, et., al., (2011) shows although many recipients 'asnaf' become a successful entrepreneur with the aid provided but many more recipients 'asnaf' felt that they don't have the confidence to change their lives. It is expected that they will stop themselves from continuously asking financial aid from zakat. In response to their experience asking for aids due to financial pressure emergency, more than 80 per cent answered they never approached 'LZS' but 20 per cent of the respondents stated that they did go to 'LZS' for emergency such as settling medical bill and education fee for children especially the ones enrolled in higher education.

When asked about what are the alternative occupation they were to choose instead of receiving alms from zakat, 85 percent of the respondents were keen to start business generally in food, handicraft and sundry business. The rest would like some financial support to expand their existing farming and agriculture business. The answer indicates that most of them are eager to lift-up their livelihood. If given business venture capital, they need real-business guidance and monitoring by zakat authority. Many complains that zakat didn't do enough in this department. They state that although cash given by 'LZS' is to be lauded it won't change their life. One respondent even said in an idiomatic phrase, '*Apa guna beri ikan, ajarlah kami macam mana nak tangkap ikan*' If translated it means, don't give the fish but teach me how to fish then I will survive. This is a very clear indication for LZS to transform more of their zakat activity from giving cash to assist them to build business since this comes from the horse mouth.

## CONCLUSION

From the finding shows that Lembaga Zakat Selangor is pertinent through its media and other communication arm may play an important role in making muslim society in Selangor understand the important of zakat in community development and eradication of poverty. However, the ever-increasing number of the asnaf is most likely due to the high living cost of living in Selangor. From the answers given, they

stated that they hardly can meet the basic needs in living such as food, clothing, rental, transportation have increased tremendously. The surprising outcome emerged from the interview was the application forms for the alms seems to be too comprehensive which requires a recommendation from an identified authority. This makes the process more complicated. They prefer if the application should be made easier or simplified.

Though the ultimate aim of zakat is to reduce major socio-economic problems in the society and reduce poverty either directly or by giving capital to poor as well as needy to support their businesses, surprisingly a small number of the recipient claimed that there is no significant change to their living condition. The recipients perceived that probably zakat is a temporary measure in the elimination of poverty and inequality. It is also hope that from this study it will assist LZS management in enhancing their services in designing more innovative products to realize the socioeconomics needs of the recipients. It also expected that LZS management will able to appraise the wealth factor of the two groups of needy who highly dependent on zakat assistant and thus being independent instead of being the victim of the economic challenges. This study hopes to add new knowledge in zakat theory and practices especially towards the development of socio-economic of the Muslims community in Selangor. Since the study was exploratory, it needs further investigation on the reasons for the ever-increasing number of 'asnaf' in Selangor.

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## **JCA: AN APPLICATION MODEL FOR ASNAF IDENTIFICATION AND REPORTING**

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### **ABSTRACT**

Proactive mechanism in identifying and reporting genuine asnaf cases is very crucial in contributing to effective zakat distribution. There were many viral cases which had portrayed badly the reputation of the zakat authority. All these have led to low trust from the public or zakat payer which consequently discourage them to pay the zakat properly. Jom Cari Asnaf (JCA) app is carefully designed to leverage the current available information technology in modernizing the asnaf identification and reporting, where public can involve in the processes. It has been equipped with tools for managing and monitoring the management of asnaf identification and reporting. It also takes consideration of the newly-creatively created zakat distribution structure where the involvement of "Penolong Amil". Penolong Amil are the zakat distribution agents appointed at region (kariah) level to become the front end where they are in better position to assess the genuineness of the case and be able to process or to propose it quickly. JCA has been successfully developed to enable community or concern individual to report immediately any potential asnaf and it has been linked with Penolong Amil and other division of of zakat distribution to increase efficiency and effectiveness of the zakat distribution.

**Keywords:** Asnaf Tracking System, Zakat Management, Rapid Application Development, Mobile Applications, Software Engineering

## INTRODUCTION

Zakat is an important instrument in the economic management of Muslims in helping the “asnaf”. However, there were many viral cases regarding “asnaf” who were portrayed as unfortunate people, and Zakat institution were not be able to assist them in dire needed of requirements for living. Although some of the cases were not genuine or they were occurred without local Zakat institution knowledge, those viral cases had made a lot of damages to the reputation of the Zakat institution in particular and Islamic governance as a whole (Zainala, Bakara and Saada, 2016). This bad reputation has led towards losing trust from the zakat payers. Thus, providing an efficient and effective platform is very crucial in order to minimize optimally those uncontrolled cases. Zakat is a superb system from Allah Himself. However its beautiful system can only be realized when it is implemented accordingly to “syariah” perfectly. All importance processes in zakat especially in distribution and collection have to be managed professionally. Weaknesses in zakat distribution system, including in terms of “asnaf” identification and reporting need to allow involvement of various people and organization who are concern those in needy.

## PROBLEM STATEMENT

Current study show that the main reasons for zakat payer’s dissatisfaction are because of the ineffective distribution methods and insufficient dissemination of information on zakat distribution (Wahid, Ahmad and Kader, 2009). Information of zakat distribution is quite related to the implementation of computer-based system, especially for the application of tracking asnaf. Currently, this type of applications are still in the process of research and development (Ismail and Hussain, 2017). Most of the authorities conducting asnaf searches in their respective areas use a manual method to identify an asnaf eligibility. Based on the observation of the current asnaf application system, there are many weaknesses identified, which among the weaknesses are as follows:

- i. No flow of the process of identifying and reporting a person accurately and effectively.
- ii. No function to revise the registration asnaf has been made.



- iii. No reports can be issued by users of the system including asnaf, “penolong amil” and zakat officer.
- iv. No clear procedure for registration and reporting of asnaf to the zakat office.
- v. No centralized monitoring that allows the zakat office to identify and provide zakat.
- vi. No system dedicated to “penolong amil” in the area that dedicated to the handling of asnaf validation.
- vii. No centralized maintenance to ensure that the applications used are constantly updated.

In order to overcome these problems, the new system of JCA needs to tackle these issues by using a comprehensive application development technology.

## **RESEARCH METHODOLOGY**

This research will use a qualitative approach that identifies the need for users to develop JCA system through discussion and interviews with zakat management (especially with LZNK) and other domain experts such as “penolong amil”, and designing JCA application system to perform the asnaf tracking process effectively (Hamid, 2018). In order to achieve the specified objectives of this research, the research methodology is divided into three (3) phases as shown in Figure 1.

### **Phase 1: Identify JCA model**

Asnaf are those group who are given the right to receive alms (At-Taubah: 60). The eight (8) groups were *fakir*, *poor*, *amil*, *muallaf*, *riqab*, *gharimin*, *fisabilillah*, and *ibnus sabil*. This phase will identify all asnafs through the method of implementing asnaf, which has been carried out by the zakat authorities. The research method is based on literature review and discussion with domain experts, such as Islamic scholar and zakat center (e.g., LZNK). Based on the findings, the study will determine the most appropriate method of implementation of the asnaf trail. Finally, the study will produce a model of tracking asnaf for development JCA application.

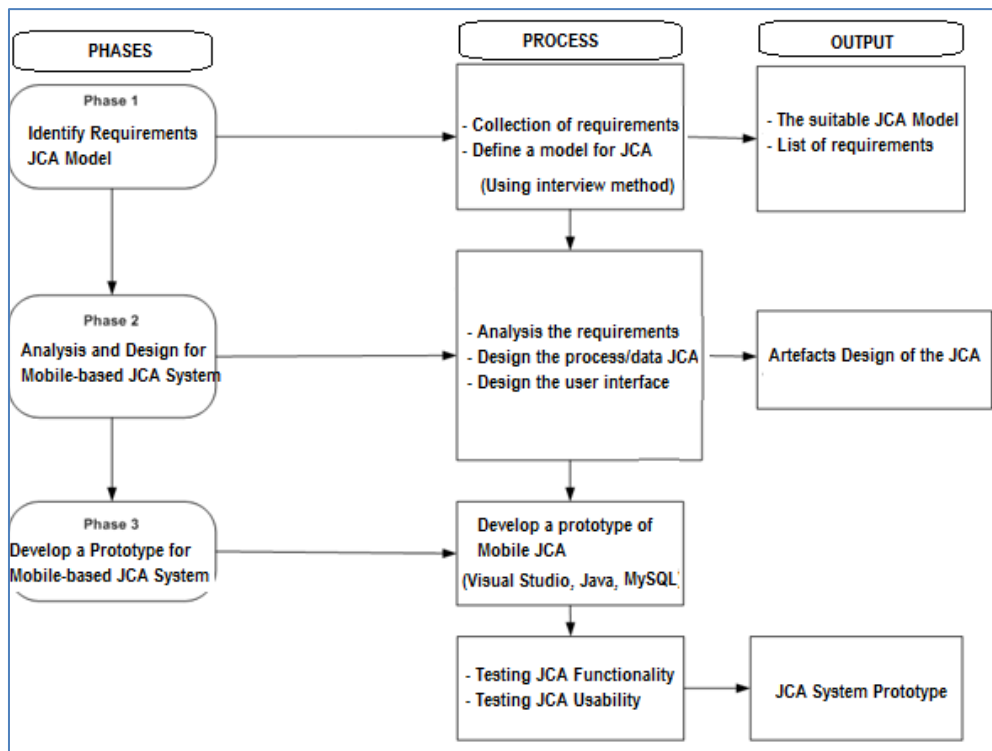


Figure 1 Research Methodology

### Phase 2: Analysis and Design of Mobile-based JCA System

In phase 2, the study will determine the requirements and specifications for performing the task of tracking the most effective group through JCA application. Therefore, this study will collect, analyze, design, make specifications, and confirm the need for asnaf tracking. This research is tailored to the system requirements analysis methodology called Requirements Management Control (RMC) [6]. According to [6], RMC consists of three main tasks namely Management Planning Requirements, Specification Requirements and Verification Requirements. Methodology is a set of general principles that guides a system developer to choose the method that suits a specific task or project.

### Phase 3: Assessing Consumer Needs

After completing all of phase 1 and phase 2, some misunderstandings about the effectiveness of the JCA should be reviewed. Occasionally, studies done are not enough to confirm the findings. During the review process, the necessary information as well as the specifications of the JCA requirements will be presented to all

stakeholders for approval. This study will use the expert review method to get feedback from the users. Subsequently improvements will be made to obtain effective implementation of the JCA system for implementation by the relevant authorities (e.g. Zakat office, mosque). Furthermore, tests on usability of mobile applications will be conducted through two (2) methods: 1) System function tests performed by developers, 2) Usability tests performed by users.

### Jom Cari Asnaf (JCA) Model

The JCA model has been developed to explain the process of identifying and reporting asnaf in the negeri Kedah Darul Aman. This model has been adopted by the Zakat Office Negeri Kedah (LNZK) in managing and processing complaints and reports from the asnaf with the involvement of four parties: 1) Reporters, Regional Zakat offices, 3) Regional “Penolong Amil”, and 4) Zakat Office Kedah (LNZK). The JCA model is shown in Figure 2.

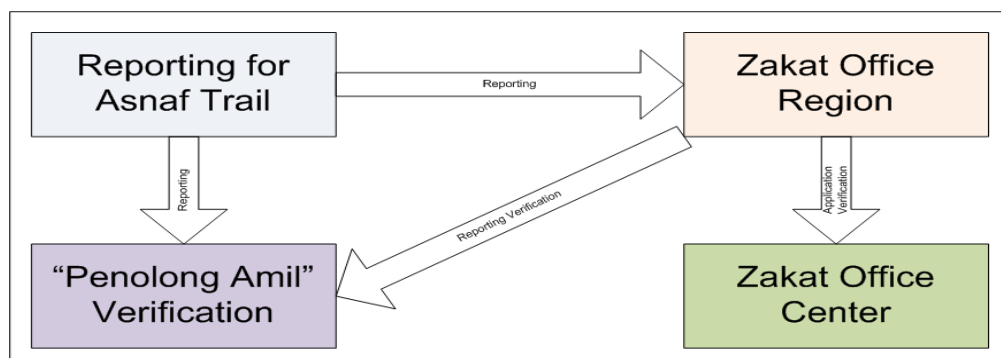


Figure 2 Model JCA

Based on Figure 2, the reporter (normally is public people) will report about the asnaf through the system with basic information of the asnaf profile. Then, the asnaf information will be channeled to the “penolong amil” for further clarification and validation. After verification, the asnaf information will be channeled to region zakat office for further checking and determine for suitable zakat contribution. After clearance at the region zakat office, the application will be forwarded to the LNZK for further actions. At the LNZK office, the Zakat contribution will be determined and distributed accordingly.

### JCA Prototype Development

The development of the JCA prototype was conducted using Rapid Application Development (RAD) approach, which consist of these steps: requirements analysis, process design, database design, interface design (reports or query), testing, and implementation (Williams and Cockburn, 2003; Shahbani and Ta'a, 2014). In the requirements analysis, the requirements were identified as asnaf profile, reporter profile, "penolong amil" profile, asnaf reporting, reporting status, and others.

### Requirement Analysis

Requirement for JCA is collected from LZNK. The analysis of the requirements has been carried out with the respected officer of LNZNK, which have well information and knowledge about the collection and distribution of zakat. A part of the detailed requirements of JCA implementation is shown in Table 1.

**Table 1**

*Detail Requirements for JCA*

Category	Attribute	Data Description	Analysis Description
Asnaf Profile	Name ID TelNo_Asnaf TelNo_Reporter Type_Zakat Region ID_Penolong Amil	Full name of Asnaf ID number of Asnaf Telephone number of Asnaf Telephone number reporter Type of zakat contribution Region Who is the "Penolong Amil"	Discussion with Zakat Officer and Islamic Scholar about the Asnaf definition.
Reporter Profile	Name ID TelNo_Reporter Organization Email Password	Full name of Reporter ID number of Reporter Telephone number reporter Name of organization for reporter Email address Password reporter for login	Discussion with Zakat Officer about the Reporter Profile.

Based on Table 1, the database was designed and developed to store and process the data for JCA system. However, the data types need to be analyzed as a function, which only focuses on the functions of the mobile-based JCA.

### Database Design

Based on requirement analysis, database design starts with identifying the entities, attributes and relationships with other entities. The representation of entities and their relationship is presented in class diagram as shown in Figure 3. The data structures required to support JCA system is needed by LZNK. The main entities are Asnaf Profile, Reporter Profile, Asnaf Reporting, Approve Reporting, “Penolong Amil” Profile and LZNK Officer. The design strategy is based on the attributes that exist for every entity generated from the requirements analysis. It is ready to be adjusted at any time according to the requirement changes. The relationship between entities was normalized to ensure the database design was in optimal condition. The database design can be shown in Figure 3.

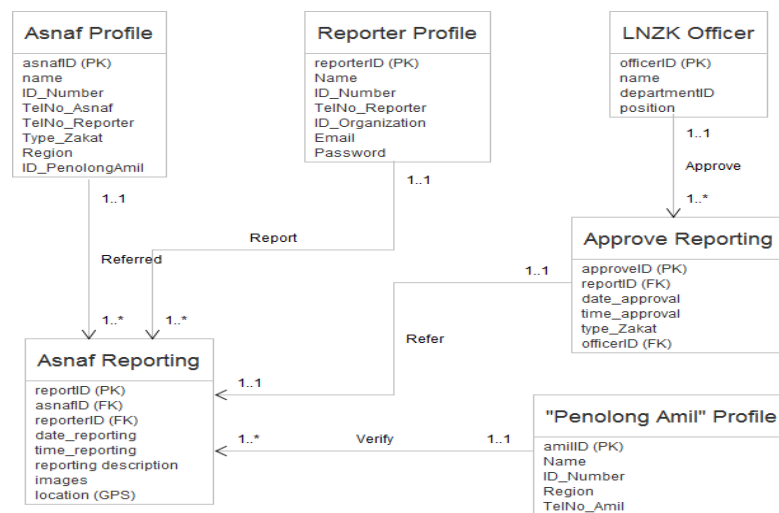


Figure 3 Database Design for JCA

### Interface and Report Design

The interface design is based on the flow of reporting process until application submitted to the LNZNK office. Additionally, the data structures that support each transaction executed in the system will determine the complexity of the interfaces. The interface design strategy classifies the design into four parts: i) main/login interface; ii) reporting interface; iii) profile interface; and iv) verification interfaces. The reports or views are vary according to user types. The types of reports can be classified as public or official. The main user like LZNK, requires information that focuses on detail application for asnaf. The “penolong amil” needs more information

about the asnaf in complete. While public user like the asnaf itself needs information about application status. Examples of these design interfaces and reports are shown in Figure 4, Figure 5, Figure 6, and Figure 7.



Figure 4. Skrin 1

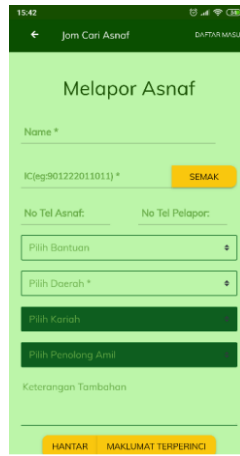


Figure 5. Skrin 2

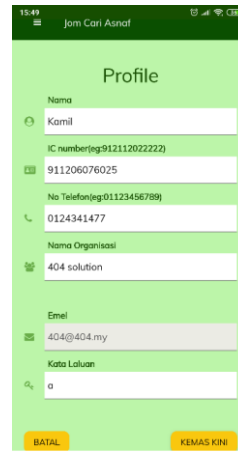


Figure 6. Skrin 3

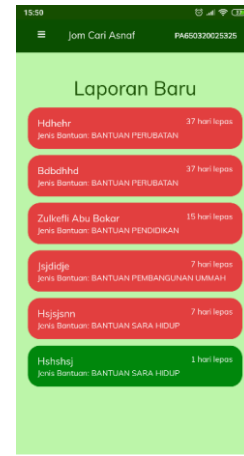


Figure 7. Skrin 4

## FINDINGS AND DISCUSSION

The success of the JCA system implementation depends on the flow of the process from the reporting to the submission of application to the LNZK. The basics effectiveness of the JCA system are transparency in identifying the true potential of asnaf through “penolong amil” review and verification. The findings of this study show that the JCA system has been able to function accordingly based on the asnaf trail model. Examination of system function by system developer found that asnaf reports were successfully transmitted to LZNK after verification process by the “penolong amil”. Verification from a “penolong amil” is essential to assure the authenticity of the confidential information that may be tempered by irresponsible reporters.

A significant challenge is to determine the type of zakat contribution that can be determined by the reporter. This is because the reporters are civilians who do not understand the form of zakat contribution provided by the LZNK. The JCA system does not have the ability to automatically determine the type of zakat contribution. Moreover, the internet facilities and mobile networks that may be limited to certain areas will discourage the implementation of the JCA systems that rely entirely on mobile devices and the internet. However, tests on user usefulness and usability need

to be done to ensure that the system's functions and processes flow run smoothly.

### **ACKNOWLEDGMENTS**

This work was supported by the Institut Penyelidikan dan Inovasi Zakat (IPIZ), Universiti Utara Malaysia (UUM). The authors wish to thank the Lembaga Zakat Negeri Kedah (LZNK) for providing the opportunities to perform this interesting research.

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## **DIGNOSTIK FAKTOR MEMPENGARUHI PRESTASI GOLONGAN ASNAF DALAM MENJALANKAN PERNIAGAAN DI KEDAH: BERJAYA ATAU GAGAL**

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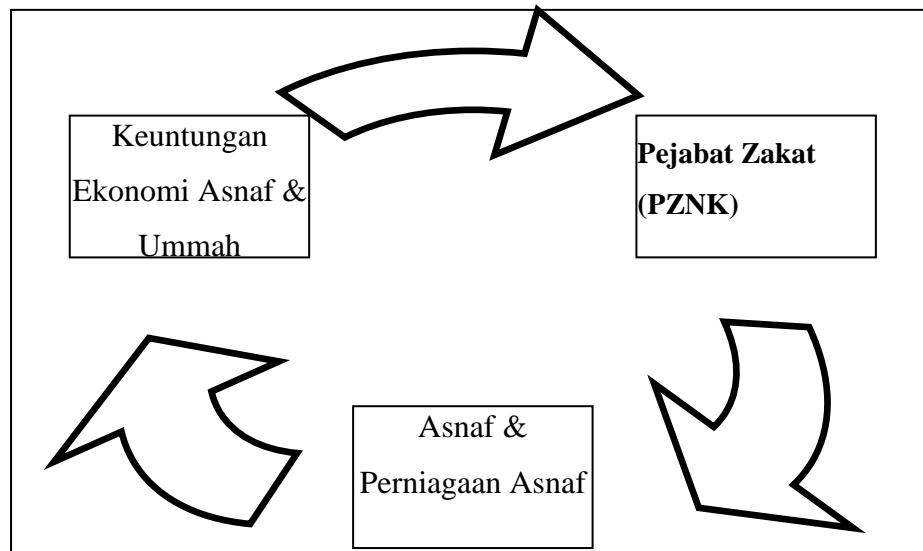
### **ABSTRAK**

Objektif pemberian zakat kepada asnaf adalah untuk meringankan beban serta membantu meningkatkan taraf ekonomi asnaf. Salah satu bantuan daripada pihak zakat adalah dengan memberikan zakat dalam bentuk bantuan modal perniagaan secara kecil-kecilan atau secara komersial. Walaubagaimanapun, terdapat beberapa laporan serta kajian lepas yang mendapati ada sesetengah isu yang mana penerima asnaf modal perniagaan ini gagal dalam mengubah status mereka sebagai penerima zakat kepada pembayar zakat. Terdapat beberapa faktor yang mempengaruhi kejayaan dan kegagalan mereka ini telah dikenal pasti oleh kajian lepas seperti masalah modal, pengurusan kewangan, dan pemantauan dari pihak zakat. Walaupun faktor-faktor ini telah dikenal pasti, namun masalah kegagalan dalam perniagaan ini masih lagi terjadi sehingga ke hari ini. Oleh itu, kertas konsep ini bertujuan untuk mengkaji beberapa faktor-faktor lain yang berkemungkinan mempunyai kaitan dengan isu kejayaan dan kegagalan asnaf di dalam perniagaan ini. Justeru itu, kertas konsep ini bertujuan untuk meneroka berkenaan faktor luaran dan dalaman asnaf yang dapat mempengaruhi prestasi asnaf dalam menjalankan perniagaan.

**Kata Kunci:** Dignostik, Perniagaan Asnaf, Bantuan Jaya

## PENGENALAN

Zakat merupakan salah satu daripada rukun Islam yang wajib dilaksanakan oleh setiap Muslim terhadap orang-orang yang memerlukan. Berbeza dengan agama lain, agama Islam mewajibkan setiap Muslim yang berkemampuan untuk mengeluarkan zakat kepada lapan kumpulan asnaf. Asnaf-asnaf ini terdiri daripada (i) fakir, (ii) miskin, (iii) amil, (iv) muallaf, (v) untuk memerdekakan hamba, (vi) orang-orang yang berhutang, (vii) berjihad ke jalan Allah, dan (viii) musafir. Perintah melaksanakan zakat dan kelebihan zakat ini telah banyak kali disebut di dalam Al-Quran dan Hadis. Kekkerapan ini menunjukkan betapa pentingnya zakat di dalam sistem ekonomi Islam. Kepentingan perniagaan sebagai satu cara bagunkan ekonomi ummah ini dapat ditunjukkan dalam Rajah 1 berikut:



Rajah 1 Kitaran Zakat Dalam Sistem Ekonomi Islam (Sumber: Dibangunkan Untuk Kajian Ini)

Rajah 1 menjelaskan bahawa ada aliran dana dari pejabat zakat kepada kumpulan asnaf dan asnaf menggunakan dana tersebut sebagai wang saraan hidup atau modal untuk perniagaan. Sekiranya perniagaan ini berjaya, asnaf yang terlibat akan merasai peningkatan pendapatan serta peningkatan taraf ekonomi. Mereka dapat keluar daripada kepompong kemiskinan. Mereka juga akhirnya mampu menjadi seorang pembayar zakat dan dapat menyumbang kepada ekonomi ummah. Disamping itu juga, jumlah kutipan zakat akan semakin bertambah dan dapat mencapai kejayaan ekonomi Islam yang lebih mantap.

Antara pusat zakat yang telah berusaha dan berjaya untuk membantu meningkatkan taraf ekonomi asnaf ialah seperti Lembaga Zakat Negeri Kedah (LZNK). Seperti pusat-pusat zakat yang lain, Lembaga Zakat Negeri Kedah (LZNK) telah berjaya mengumpul sebanyak RM140,448,128.00 pada tahun 2016. Jumlah ini menunjukkan peningkatan daripada tahun 2012 seperti dalam Jadual 1.

### Jadual 1

*Kutipan Lembaga Zakat Negeri Kedah (2012-2016)*

#### KUTIPAN ZAKAT MENGIKUT JENIS BAGI TAHUN 2012 - 2016\*

JENIS ZAKAT	TAHUN	TAHUN	TAHUN	TAHUN	TAHUN
	2012	2013	2014	2015	2016*
PERKARA	RM	RM	RM	RM	RM
ZAKAT PADI	4,072,243.00	4,467,662.00	5,207,133.00	4,650,469.00	5,158,554.00
ZAKAT TERNAKAN	32,151.00	14,375.00	19,614.00	21,882.00	14,423.00
ZAKAT PENDAPATAN	60,076,880.00	64,278,424.00	78,020,786.00	82,589,365.00	86,614,805.00
ZAKAT PERNIAGAAN	19,640,392.00	29,642,222.00	24,898,851.00	25,946,191.00	26,098,086.00
ZAKAT WANG SIMPANAN	8,084,777.00	8,948,060.00	9,653,087.00	10,138,380.00	10,959,679.00
ZAKAT SAHAM	256,992.00	240,289.00	251,387.00	279,691.00	331,055.00
ZAKAT KWSP	827,056.00	804,473.00	896,025.00	1,200,840.00	1,508,994.00
ZAKAT EMAS	591,937.00	739,895.00	726,595.00	846,755.00	918,729.00
ZAKAT PERAK	2,996.00	3,012.00	4,474.00	2,786.00	5,976.00
ZAKAT GALIAN	-	12,750.00	2,177.00	202.00	-
ZAKAT FITRAH	71,750.00	7,459,571.00	7,837,361.00	8,127,304.00	8,733,793.00
QADHA ZAKAT	6,903,480.00	45,346.00	76,317.00	55,685.00	104,034.00
<b>JUMLAH ZAKAT</b>	<b>100,560,654.00</b>	<b>116,456,079.00</b>	<b>127,593,807.00</b>	<b>133,859,550.00</b>	<b>140,448,128.00</b>

Nota : Maklumat bagi tahun 2016 masih belum diaudit. Pihak Lembaga Zakat Negeri Kedah tidak bertanggungjawab terhadap maklumat ini.

Sumber: <https://www.zakatkedah.com.my/statistik-kutipan/>.

Daripada jumlah ini, LZNK telah mengagihkan wang zakat kepada asnaf dalam tujuh kategori iaitu (i) bantuan kepada individu seperti bantuan saradiri, (ii) perubatan, (iii) perumahan, (iv) perniagaan atau jaya diri, (v) musibah alam, (vi) pembangunan ummah dan (vii) pendidikan (LZNK, 2018). Jadual 2 dibawah menunjukkan jumlah keseluruhan agihan pada tahun 2016 ialah RM144 juta berbanding pada tahun 2015 sebanyak RM133 juta. Ini menunjukkan peningkatan agihan sebanyak RM11 juta.

**Jadual 2***Agihan Zakat Mengikut Asnaf Tahun 2011-2016*AGIHAN ZAKAT MENGIKUT ASNAF  
TAHUN 2011 - 2016\*

Seperti yang dinyatakan didalam penyata kewangan yang diaudit oleh Pejabat Audit Negara

JENIS ASNAF	TAHUN					
	2011	2012	2013	2014	2015	2016*
<b>JUMLAH AGIHAN ZAKAT (RM)</b>						
FAKIR	3,297,817.00	5,253,430.00	4,753,087.00	5,451,228.00	8,065,104.00	11,791,594.00
MISKIN	31,669,233.00	38,352,132.00	38,545,882.00	46,644,664.00	60,350,677.00	67,608,579.00
MUALLAF	1,454,300.00	1,393,320.00	1,399,220.00	144,670.00	1,902,430.00	1,680,590.00
AR-RIQAB	-	-	-	-	-	-
AL-GHARIMIN	20,636.00	2,000.00	40,265.00	18,420.00	32,100.00	38,098.00
FISABILILLAH	32,500,636.00	41,315,968.00	45,651,800.00	50,326,243.00	62,585,716.00	63,466,777.00
IBNU SABIL	751,865.00	199,665.00	153,480.00	211,390.00	189,050.00	245,840.00
<b>JUMLAH KESELURUHAN</b>	<b>69,694,487.00</b>	<b>86,516,515.00</b>	<b>90,543,734.00</b>	<b>102,796,615.00</b>	<b>133,125,077.00</b>	<b>144,831,478.00</b>

\*Nota: Maklumat bagi tahun 2016 masih belum diaudit.

Sumber: <https://www.zakatkedah.com.my/statistik-agihan/>

Justeru itu, data agihan ini telah menunjukkan bahawa jumlah penerima zakat telah meningkat pada tahun 2016 berbanding dengan tahun-tahun yang sebelumnya. Antara bantuan yang telah diberikan oleh LZNK untuk meningkatkan taraf ekonomi asnaf ialah Bantuan Jaya Diri. Bantuan Jaya Diri atau bantuan perniagaan ini diberikan dalam dua bentuk, iaitu samada dalam bentuk modal wang atau barangan dan alatan perniagaan. Usaha ini dilihat sebagai satu tindakan yang sangat baik untuk membantu asnaf memperbaiki taraf hidup mereka.

Walaubagaimanapun, terdapat persoalan yang perlu dijawab dalam memastikan Bantuan Jaya Diri ini mencapai objektif yang diharapkan. Antara persoalannya, adakah asnaf yang menerima modal perniagaan masih lagi memegang status sebagai asnaf? Jika mereka ini masih menerima zakat, adakah ini bermaksud perniagaan mereka tidak dapat mengubah taraf ekonomi mereka? Dan apakah sebab utama kegagalan perniagaan yang dijalankan? Ini antara persoalan yang perlu dilihat secara mendalam dan diatasi dengan sewajarnya. Jika keadaan ini tidak diselesaikan, maka hikmah zakat di dalam meningkatkan ekonomi umat Islam dilihat tidak mencapai objektifnya. Justeru itu, kertas konsep ini bertujuan untuk melihat faktor luaran dan faktor dalaman yang mempengaruhi kejayaan dan kegagalan asnaf zakat dalam perniagaan.

## LATAR BELAKANG DAN JUSTIFIKASI KAJIAN

Jika di lihat daripada jumlah kutipan dan agihan dana zakat, hampir kesemuanya telah di mobilisasikan kepada kumpulan-kumpulan asnaf yang di perlukan dalam pelbagai bentuk sumbangan. Menurut Lembaga Zakat Negeri Kedah (Website, 2019), sebelum ini, bantuan zakat kebanyakannya diberi terus kepada asnaf fakir miskin. Namun, usaha ini dilihat tidak begitu efektif untuk memperbaiki kehidupan para asnaf. Justeru itu, LZNK berpandangan bahawa bidang perniagaan adalah satu bidang yang strategik untuk memperbaiki taraf hidup asnaf. Dengan itu, LZNK telah merangka dua bantuan perniagaan kepada golongan asnaf iaitu, Bantuan Jaya Diri atau bantuan perniagaan dan mewujudkan Pusat Kemahiran Jahitan. Pihak LZNK telah menyediakan pelbagai bentuk bantuan untuk kategori bantuan perniagaan atau jayadiri. Antaranya berbentuk kelengkapan yang diperlukan untuk menjalankan perniagaan seperti mesin kompresor dan mesin jek kereta untuk usahawan bengkel kereta.

Selain itu, LZNK juga menyediakan bantuan berupa petrol generator kepada usahawan santan segar. Bermula 1 Ogos 2010, mesyuarat khas jawatankuasa zakat bersetuju untuk menubuhkan Bengkel Jahitan Asnaf dan kemudiannya ditukar kepada Pusat Jahitan Asnaf di Aras Tanah, Menara Zakat, Alor Setar, Kedah. Di awal penubuhannya, Bengkel Jahitan ini mempunyai 10 orang pelajar terdiri daripada kalangan asnaf yang di pilih sendiri oleh LZNK menerusi proses temuduga. Mereka yang terpilih akan diajar oleh seorang tenaga pengajar yang mempunyai pengalaman yang luas dalam bidang ini. Bermula dengan 10 unit mesin jahit lurus, 2 mesin jahit tepi, 1 mesin jahit tepi halus dan 1 mesin jahit butang, para pelajar diberi latihan secara praktikal selama 3 bulan dan diberikan elaun sebanyak RM 450.00 sebulan. Sehingga tahun 2014, mesin jahit lurus telah ditambah menjadi sebanyak 18 unit, begitu juga dengan mesin-mesin jahitan yang lain. Selaiin itu, LZNK telah membuka cawangan Bengkel Jahitan Asnaf di Kuala Muda pada tahun 2014 ini dan bermula April 2014, pekerja (asnaf) mula menerima tempahan baju untuk dibekalkan kepada sekolah-sekolah yang layak menerimanya. Setelah tamat latihan, pekerja (asnaf) akan bekerja di Pusat Jahitan Asnaf dengan kadar upah mengikut tempahan yang diterima.

Dari segi agihan, pada tahun 2014, sebanyak RM 975, 128.20 telah diperuntukan untuk program pusat jahitan. Jumlahnya semakin meningkat pada tahun 2015 iaitu sebanyak RM 1029, 808.60. Walaubagaimanapun, jumlah agihan pada tahun 2016 telah berkurang iaitu sebanyak RM 930, 366.40 (Laporan tahunan, 2015and2016). Manakala untuk bantuan jaya diri, laporan tahunan daripada LZNK dari tahun 2014 sehingga 2016 melaporkan jumlah agihan zakat kepada asnaf untuk bantuan jaya diri telah meningkat dari tahun ke tahun. Pada tahun 2014, LNZK telah mengagihkan sejumlah RM 347, 953 kepada 165 orang asnaf, manakala pada tahun 2015 jumlah pengagihan telah meningkat kepada 244 individu dengan jumlah sebanyak RM 572, 571.48. Pada tahun 2016, jumlah pengagihan kepada individu untuk bantuan jaya diri semakin meningkat kepada RM 776,770. 10 kepada 388 orang asnaf (Laporan tahunan, 2015and2016). Adakah ini bermaksud semakin ramai asnaf berminat untuk memajukan diri dengan aktiviti perniagaan? Dan adakah penerima bantuan jaya diri ini telah berjaya seperti yang diharapkan oleh LZNK?

Seperti yang dijelaskan dan dibincangkan diatas, LZNK telah melakukan satu proses transformasi dalam mengagihkan wang zakat ke dalam bentuk bantuan yang lebih efektif iaitu melalui bantuan jaya diri dan pusat jahitan. Ini menunjukkan usaha-usaha yang baik daripada LZNK untuk menggalakkan penglibatan asnaf dalam perniagaan sekaligus akan meningkatkan ekonomi mereka. Walau bagaimanapun, untuk masa kini, pihak LZNK masih lagi tidak mempunyai data yang spesifik berkenaan dengan jumlah asnaf yang menerima bantuan dana jaya diri dan status kejayaan perniagaan mereka iaitu samada mereka masih lagi memegang status sebagai penerima zakat atau sudah maju ke hadapan sebagai pembayar zakat. Jadi, amatlah penting untuk LZNK sentiasa memantau dan merekod status asnaf-asnaf sama ada mereka berjaya atau gagal dalam mengendalikan sesebuah perniagaan. Justeru itu, ada beberapa justifikasi mengapa satu kajian diagnostic terhadap perniagaan asnaf ini perlu di jalankan. Di antara justifikasi mengapa kajian diagnostik perlu di adakan ialah:

- i. Untuk mengenal pasti masalah yang berkaitan dengan penggunaan modal yang di beri dan prestasi perniagaan asnaf-asnaf terlibat.
- ii. Untuk membantu LZNK membuat diagnosis ke atas masalah tersebut dengan sistem yang lebih efisien dan efektif.

- iii. Untuk menyediakan input-input strategik supaya LZNK dapat membentuk polisi kewangan dalaman yang dapat mengukuhkan pengaliran dana dari pemberi-pemberi zakat kepada penerima-penerima zakat (asnaf) yang terlibat dalam perniagaan bagi mencipta kekayaan (*wealth creation*) dan pulangan yang memuaskan kepada semua pihak berkepentingan.
- iv. Untuk mengumpul data berkaitan dengan pembangunan dan perkembangan asnaf dana perniagaan ini.

### **PENYATAAN MASALAH KAJIAN**

Membantu kumpulan asnaf adalah fardhu kifayah. Sekiranya golongan ini tidak di bantu, memang sukar untuk mereka keluar dari kepompong kemiskinan. Hal ini kerana mereka ketiadaan modal untuk menjalankan perniagaan dan faktor itu menjadi penghalang utama untuk berniaga. Justeru, langkah-langkah seperti pemberian modal dari kutipan zakat untuk asnaf memulakan perniagaan adalah fardhu kifayah dalam usaha memperbaiki taraf ekonomi para asnaf. Antara objektif utama pemberi modal iaitu LZNK khususnya, dan pemberi-pemberi zakat amnya samada melalui bantuan sara diri atau bantuan jaya diri (perniagaan) khususnya, adalah untuk asnaf-asnaf ini berjaya dalam mengendalikan perniagaan yang di usahakan. Namun begitu, persoalan yang perlu dijawab dan perlu diterokai ialah adakah objektif ini telah dapat dicapai dengan jayanya?

Persoalan ini tidak dapat dijawab dengan lebih efisien kerana kurangnya kajian dianostik yang dapat menjawab soalan ini secara lengkap dengan data dan analisis prestasi perniagaan asnaf terutamanya asnaf di negeri Kedah. Kegagalan ini membantut usaha LZNK untuk merancang dan melaksanakan langkah-langkah strategik dan solusi-solusi yang tepat dan bersesuaian kepada masaalah perniagaan yang timbul. Yang lebih penting ialah isu akauntabiliti usahawan asnaf kepada pihak pengurusan dan akauntabiliti pihak pengurusan kepada lembaga zakat. Tanpa maklumat yang tepat dan data yang boleh dipercayai, banyak masalah akan timbul dalam proses membuat keputusan untuk menentukan pihak mana yang bertanggung jawab untuk mencapai satu-satu sasaran. Oleh sebab itu, kajian daignostik yang selama ini tidak diberi perhatian perlu di lakukan segera.

Proses penilaian dianostik bermula dengan menganalisa data dan maklumat mengenai usahawan asnaf dan prestasi perniagaan mereka. Walau bagaimanapun, terdapat kekangan dalam mendapatkan maklumat asnaf disebabkan oleh tiada pengkalan data (*data base*) yang lengkap, bersepadu (*integrated*) dan terkini mengenai usahawan asnaf di LZNK. Data-data dan maklumat yang ada berkemungkinan tidak disusun dan disimpan secara sistematik yang mana proses pencarian tidak mudah di lakukan untuk membuat penilaian dan pemantauan. Rintihan dari kurangnya maklumat mengenai aktiviti perniagaan dan prestasi perniagaan tersebut yang sistematik dan berkala telah menimbulkan permasalahan untuk membuat pemantauan yang rapi supaya tindakan atau langkah-langkah pemantauan dapat di ambil dengan segera untuk membantu perniagaan asnaf ini daripada kegagalan.

Oleh yang demikian, prestasi perniagaan asnaf ini dapat dihubungkan dengan penentuan faktor-faktor yang mempengaruhi prestasi perniagaan tersebut, sama ada ianya berjaya atau gagal atau tidak mampu bertahan lama. Walaupun banyak kajian lepas yang telah mengenal pasti faktor-faktor yang mempengaruhi prestasi perniagaan, namun ianya mungkin tidak bertepatan dengan perniagaan asnaf. Hal ini kerana ciri-ciri asnaf yang berbeza berbanding dengan usahawan yang lain. Kajian untuk mengenalpasti faktor-faktor mempengaruhi prestasi perniagaan asnaf (didalam pengetahuan penyelidik), belum pernah lagi di lakukan. Berdasarkan latar belakang asnaf yang berbeza seperti ilmu pengetahuan, kemahiran, status sosio-ekonomi dan sebagainya, di jangka kajian diagnostik ini akan menghasilkan dapatan yang sangat relevan untuk LZNK membuat keputusan yang strategik dan efektif dalam usaha menolong membangunkan perniagaan asnaf yang menguntungkan. Dari segi ekonomi dan kewangan, kita perlu menilai kejayaan sesuatu perniagaan itu dari aspek pulangan pelaburan berserta penguasaan pasaran.

Hasil kajian ini akan membantu LZNK dalam menilai keberkesanan penyelesaian masalah atau langkah-langkah yang telah di beri kepada kumpulan usahawan asnaf sebelum ini. Keberkesanan yang akan di ukur dari segi kos efisien (*cost efficiency*) and hasil yang efektif (*effectiveness*). Penilaian dan pemantauan yang berasaskan kepada beberapa kayu pengukur (*yardstick*) empirikal mungkin masih di tahap rendah atau tidak ada. Kesangsian ini mendorong untuk kajian ini di lakukan kerana tanpa ada



alat-alat empirical seperti nisbah-nisbah kewangan, *payback period*, sukar bagi LZNK untuk menentukan tahap kejayaan atau kegagalan dalam sesebuah perniagaan asnaf ini.

Dari pemerhatian secara kasar, asnaf-asnaf yang mendapat bantuan LZNK berkemungkinan juga memerlukan ilmu pengurusan perniagaan serta ilmu kemahiran mengendalikan diri. Namun, ini hanyalah dari pemerhatian yang faktanya tidak tepat seperti hasil dari satu kajian empirikal. Keperluan sendiri asnaf-asnaf ini masih belum di kenalpasti. Andainya kajian dilakukan untuk mengenalpasti keperluan sendiri asnaf seperti latihan-latihan berunsurkan pengurusan modal kerja, aliran tunai, dokumentasi transaksi perniagaan, pemasaran dan kualiti servis, akan ada kemungkinan masalah-masalah perniagaan yang kritikal yang di hadapi oleh asnaf ini dapat di beri jalan penyelesaiannya. Disamping itu, modul-modul latihan yang berkala spesifik kepada asnaf pilihan juga masih belum diterbitkan.

Justeru itu, penyelidik merasakan adalah perlu untuk kajian ini dilakukan untuk memastikan usaha LZNK untuk membangunkan ekonomi asnaf-asnaf di Kedah dapat dilaksanakan dengan janyanya. Kajian ini dijalankan untuk membantu LZNK mengetahui status terkini asnaf-asnaf dalam kategori bantuan jaya diri. Dapatan daripada kajian ini dapat membantu LZNK untuk mendapatkan data terkini berkenaan jumlah asnaf yang berjaya dan gagal dalam perniagaan hasil daripada bantuan agihan wang zakat. Kajian ini juga dapat menunjukkan faktor-faktor yang mempengaruhi asnaf-asnaf terbabit dalam mempengaruhi tingkahlaku mereka sehingga mereka berjaya ataupun gagal dalam mengendalikan sesebuah perniagaan. Seterusnya asnaf-asnaf ini akan berjaya mentransformasikan diri mereka daripada penerima zakat kepada penyumbang zakat yang lebih besar kepada pusat-pusat zakat.

### **SOROTAN KARYA**

Sesuatu perniagaan itu dilihat berjaya dan mempunyai prestasi yang baik apabila mampu memperolehi dan mengekalkan tahap keuntungan yang maksima (Lussier, 1995). Gagal untuk mengekalkan keuntungan perniagaan akan memberi impak yang negatif kepada prestasi perniagaan iaitu sam ada ianya terus berjaya atau akan

mengalami kegagalan. Matlamat utama kajian ini adalah untuk mengkaji faktor yang mempengaruhi prestasi perniagaan iaitu kejayaan dan kegagalan di dalam perniagaan. Kajian berkaitan dengan faktor yang mempengaruhi prestasi perniagaan iaitu kejayaan dan kegagalan di dalam aktiviti perniagaan telah banyak dibangunkan oleh penyelidik yang lepas.

Faktor luaran dan dalaman seperti semangat dalam berniaga, pengetahuan perniagaan, penguasaan teknologi, kemahiran perancangan, kemahiran komunikasi, dan berani mengambil dan menghadapi risiko merupakan antara faktor yang menyumbang kepada kejayaan dan kegagalan perniagaan (Rozell et al. 2010). Faktor-faktor yang disebut ini walaupun dikaji di dalam persekitaran yang berbeza, namun hasil kajian lain juga menunjukkan hasil yang hampir sama iaitu faktor luaran dan dalaman merupakan menyumbang utama dalam pembentukn prestasi perniagaan. Ini dapat dibuktikan dengan kajian oleh Teng, Bhatia, dan Anwar (2011) yang menyatakan bahawa faktor dalaman organisasi seperti pengurusan sumber manusia, latihan kepada pekerja, produk dan perkhidmatan yang bagus, kepimpinan yang cemerlang dari pihak majikan, hubungan sosial yang baik dengan pelanggan merupakan teras utama dalam menentukan kejayaan dan kegagalan dalam perniagaan kecil dan sederhana. Selain itu, faktor dalaman yang lain seperti pengalaman dan pengurusan yang cekap di dalam berniaga, ilmu perniagaan (Rosli, 2011 dan Manaf, Omar, dan Yee, 2012), modal yang mencukupi, pengurusan kewangan yang cekap, dan membuat perancangan perniagaan (Baidoun, Lussier, Burbar, dan Awashra, 2018) merupakan antara faktor yang menyumbang kepada kejayaan dan kegagalan di dalam perniagaan.

Selain itu, untuk faktor kegagalan di dalam perniagaan, kajian lepas mendapati terdapat beberapa faktor utama yang menyumbang kepada isu kegagalan di dalam perniagaan seperti kurang pengalaman (Mahamid, 2012), faktor kewangan, pengurusan organisasi, aktiviti pemasaran, dan persekitaran luaran (Pardo and Alfonso, 2017), sokongan yang tidak stabil dari pihak lain seperti pembekal dan pekerja, (Priego, Lizano, dan Madrid, 2014). Ini menunjukkan bahawa faktor dalaman dan luaran merupakan aspek utama yang menyumbang kepada kejayaan atau kegagalan sesebuah perniagaan. Dalam isu prestasi perniagaan dikalangan asnaf zakat (peniaga), kajian lepas menunjukkan faktor seperti pengamalan syariah Islam yang

baik, amalan pengurusan, pekerja yang bagus, sumber modal yang mencukupi, ciri-ciri usahawan di dalam diri peniaga, dan sokongan dari masyarakat sekeliling merupakan faktor yang mempengaruhi kejayaan asnaf zakat (peniaga) di Selangor (Hadi and Borhan, 2013).

Walaupun bagaimanapun, kajian ini mendapati faktor sumber modal, pekerja yang baik, dan sokongan dari masyarakat sekeliling menjadi faktor yang kurang penting dalam kejayaan asnaf zakat didalam aktiviti perniagaan. Ini menunjukkan bahawa, asnaf mampu berjaya jika mereka mempraktikkan nilai-nilai Islam di dalam kehidupan dan perniagaan mereka, mempunyai semangat keusahawan yang tinggi, serta mempunyai kemahiran pengurusan yang sangat baik (Hadi and Borhan, 2013). Melalui dapatan ini, dapat disimpulkan disini, terdapat kemungkinan asnaf yang tidak berjaya didalam aktiviti perniagaan yang telah disuntik modalnya oleh pihak zakat adalah kerana kurangnya ilmu pengetahuan tentang perniagaan, tidak bersungguh-sungguh di dalam melaksanakan perniagaan, serta kurang mempraktik nilai-nilai murni didalam kehidupan dan perniagaan seperti yang disarankan didalam agama Islam.

Jadi, penulis melihat faktor-faktor ini sebagai sebahagian daripada faktor yang berkemungkinan menjadi sebab yang menyumbang kepada prestasi perniagaan dikalangan asnaf zakat iaitu berjaya atau gagal. Justeru itu, untuk membuktikan tanggapan ini, kajian ini dilaksanakan dengan menjadikan faktor luaran (sokongan keluarga, lokasi, promosi, latihan dan bimbingan) dan faktor dalaman (ilmu pengetahuan, semangat, kepatuhan kepada agama, kemahiran mengurus) sebagai faktor yang mempengaruhi prestasi perniagaan di kalangan asnaf.

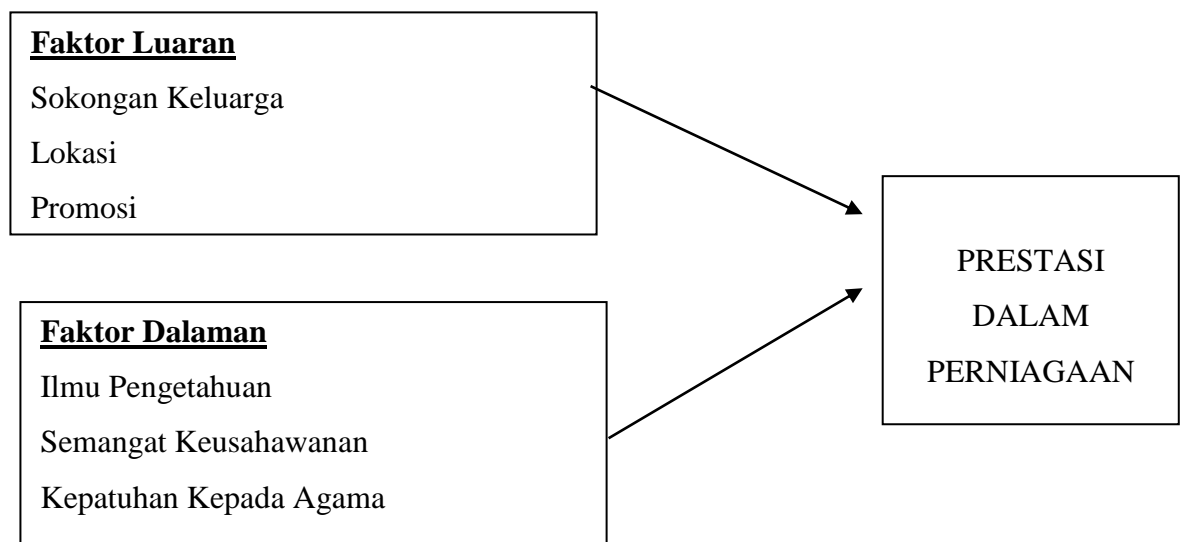
### **KAEDAH KAJIAN**

Tujuan kajian ini dijalankan adalah untuk mengkaji faktor yang mempengaruhi kegagalan asnaf zakat dalam perniagaan yang dijalankan. Dua pemboleh ubah bebas yang utama iaitu faktor luaran (sokongan keluarga, lokasi, promosi, latihan dan bimbingan) dan faktor dalaman (ilmu pengetahuan, semangat, kepatuhan kepada agama, kemahiran mengurus) diuji sama ada ia menjadi penyebab kegagalan asnaf di dalam perniagaan. Untuk menjayakan objektif kajian ini, kaedah campuran (*mix*

*method*) yang mana menggabungkan kaedah kuantitatif dan kualitatif adalah sangat sesuai untuk digunakan sebagai kaedah pengumpulan data kajian. Kajian dijalankan berbentuk kuantitatif dan kualitatif dimana pada peringkat pertama sesi temuramah bersama pegawai zakat untuk mendapat maklumat berkaitan asnaf yang menerima bantuan perniagaan dan peringkat kedua pengagihan soal selidik kepada asnaf-asnaf mengikut daerah yang telah dipilih.

Untuk pengumpulan data kajian ini, lima langkah utama di dalam pengumpulan data boleh dilaksanakan oleh penyelidik untuk memastikan data yang dikehendaki dapat dikumpul dengan berkesan. Lima langkah dalam pengumpulan data adalah sepertimana yang disarankan oleh Churchill and Iacobucci (1979) iaitu mengenal pasti populasi responden, mengenal pasti kaedah persampelan dan analisis unit, menentukan kaedah persampelan, menentukan size sample, dan mendapatkan dan mengumpul data.

#### MODEL KAJIAN



Kajian ini bertujuan untuk mengkaji faktor yang mempengaruhi prestasi perniagaan iaitu kejayaan dan kegagalan asnaf zakat di dalam perniagaan yang dijalankan. Bagi mengkaji persoalan ini dua faktor utama diuji sebagai pembolehubah bebas yang iaitu faktor luaran (sokongan keluarga, lokasi, promosi, latihan dan bimbingan) dan faktor dalaman (ilmu pengetahuan, semangat, kepatuhan kepada agama, kemahiran

mengurus) keatas pembolehubah bergantung iaitu prestasi dalam perniagaan. Rangka kajian ini dibina berdasarkan berdasarkan Teori Atribusi (*Theory of Attribution*) yang mana Teori Atribusi ini banyak digunakan di dalam kajian lepas yang mengkaji faktor kegagalan di dalam perniagaan seperti kajian yang dilakukan oleh Pardo and Alfonso (2017) dan Mantere et al. (2013).

Menurut Teori Atribusi ini, sesuatu perkara itu berlaku disebabkan oleh tiga faktor utama iaitu, penyebab luaran dan dalaman (*locus of control*), penyebab yang stabil atau tidak stabil (*stability*), dan penyebab yang dapat dikawal atau diluar kawalan (*controllability*). Kesemua pemboleh ubah bebas di dalam kajian ini diambil berdasarkan tiga faktor penyebab utama di dalam Teori Atribusi ini. Pemboleh ubah bebas luaran yang merangkumi faktor penyebab luaran iaitu sokongan orang ramai, persaingan, sokongan keluarga, tempat, promosi, pekerja yang cemerlang, serta latihan dan bimbingan merupakan faktor penyebab luaran (*locus of control*) yang mempunyai sifat kestabilan (*stability*) yang tidak tetap, iaitu stabil dan tidak stabil serta merupakan faktor penyebab yang mampu dikawal dan juga tidak mampu dikawal (*controllability*). Begitu juga dengan pemboleh ubah bebas dalaman yang merangkumi faktor penyebab ilmu pengetahuan, semangat, amalan nilai-nilai Islam, kekuatan dalaman, kemahiran mengurus yang mana mempunyai sifat penyebab dalaman (*locus of control*) yang mempunyai kestabilan (*stability*) yang berubah-ubah yang mana mampu dan juga tidak mampu dikawal (*controllability*) oleh individual. Justeru itu, kajian ini menjadikan Teori Atribusi sebagai teori asas di dalam kajian ini.

### SUMBANGAN KAJIAN

Kajian ini semestinya akan menyumbang banyak kebaikan khususnya kepada pihak yang bertanggungjawab dalam mengurus dan mengagihkan dana zakat. Keputusan hasil kajian ini nanti secara tidak langsung akan memudahkan pihak berwajib mengetahui kelemahan yang perlu diatasi dalam usaha untuk membangunkan ekonomi asnaf zakat. Kelebihan kajian ini dapat membantu LZNK dalam mengatur strategi terkini untuk pembangunan usahawan asnaf dan difokuskan dalam jangka waktu yang panjang. Pihak zakat juga dapat menyampaikan maklumat-maklumat berkaitan bantuan perniagaan dengan meluaskan kepada golongan asnaf yang

memerlukan. Disamping itu pusat zakat dapat memastikan pengurusan pentadbirannya dari segi aspek polisi, syarat-syarat prosedur dan staf yang menguruskan bantuan perniagaan sentiasa berada pada tahap yang memuaskan dan terbaik bagi memastikan kejayaan golongan asnaf yang diberi bantuan perniagaan. Selain itu, organisasi-organisasi dan badan NGO yang lain juga dapat memberi peluang kepada golongan yang kurang bernasib baik mempertingkatkan sara hidup mereka. Selain daripada bantuan perniagaan yang diberikan oleh pihak zakat, melalui data senarai asnaf yang berjaya di dalam perniagaan mereka, pusat zakat boleh menggunakan pengalaman mereka sebagai kayu ukur dan motivasi kejayaan untuk asnaf lain. Golongan asnaf yang berjaya dalam perniagaan dapat membantu dan membimbing penerima zakat yang lain berkecimpung dalam dunia perniagaan. Jadi, secara kesimpulannya adalah perlu untuk kajian ini diterokai dalam usaha untuk membangunkan lagi ekonomi asnaf-asnaf serta mempertingkatkan lagi mutu kerja warga zakat dalam membasmi dan mencegah kemiskinan di negara kita ini.

#### **KESIMPULAN**

Pemahaman terhadap faktor kejayaan dan kegagalan asnaf amatlah penting untuk diketahui agar dapat membantu asnaf-asnaf berubah menjadi yang lebih baik di dalam perniagaan mereka dan akhirnya keluar daripada kepompong kemiskinan. Faktor-faktor ini dapat memberi galakan dan motivasi kepada asnaf dalam mengharungi liku-liku dunia perniagaan dan akhirnya berjaya menjadi peniaga yang berjaya.

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## **PERANAN LEMBAGA ZAKAT NEGERI KEDAH (LZNK) DALAM PEMBANGUNAN PENDIDIKAN GOLONGAN ASNAF**

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### **ABSTRAK**

Pendidikan di dalam Islam adalah sangat penting kerana ayat al-Quran yang pertama diwahyukan kepada Rasulullah SAW ialah surah al-'Alaq ayat satu hingga lima. Proses untuk mencapai tahap pendidikan yang baik memerlukan dana kewangan yang tinggi dan bukan semua pihak yang berkemampuan terutama golongan asnaf. Kemiskinan harta ditambah dengan kemiskinan jiwa amat merbahaya kerana ia boleh mendorong individu berkenaan untuk menggadaikan maruah diri dan akidah demi sesuap nasi. Zakat sebagai instrumen yang sifatnya menjamin keadilan sosial dalam masyarakat boleh memainkan peranan yang aktif dan efisien membantu golongan yang miskin. Tidak wajar kita membiarkan golongan yang miskin terus hidup dalam kemiskinan jiwa dan harta kerana sumbangan zakat boleh memberikan harapan kepada mereka untuk mengubah status kehidupan terutamanya melalui bantuan pendidikan. Kertas kerja ini bertujuan untuk melihat dan menilai sejauhmana peranan Lembaga Zakat Negeri Kedah (LZNK) dalam membantu pelajar yang terdiri dari asnaf fakir, miskin dan *fi-sabilillah*. Metodologi kualitatif dilaksanakan dengan menemubual informan yang berkaitan. LZNK telah memainkan peranan yang agak proaktif dalam membantu asnaf melalui pelbagai bantuan pendidikan. Jumlah agihan yang besar disalurkan kepada pendidikan melalui pelbagai program. Bantuan LZNK untuk pendidikan bermula dari sekolah menengah hingga ketahap pendidikan yang lebih tinggi seperti pengajian doktor falsafah. Kajian mendapati ramai penerima bantuan telah berjaya mengubah status hidup mereka dan kini mereka menjadi penyumbang zakat di LZNK. Kajian mencadangkan agar LZNK mengemaskini profail penerima bantuan pendidikan yang berjaya dan membuat penambahbaikan dari kaedah pemantauan penerima dan proses penerimaan wang zakat untuk pelajar

luarnegara serta membuka bantuan kepada anak-anak asnaf dari sekolah rendah.

**Kata kunci:** Asnaf, Lembaga Zakat Negeri Kedah (LZNK), Pembangunan, Pendidikan, Zakat

## PENGENALAN

Di Malaysia, pengurusan zakat terletak di bawah bidang kuasa dan tanggungjawab negeri-negeri. Bagi kebanyakan negeri, pengurusan zakat terletak di bawah Majlis Agama Islam Negeri-negeri (MAIN) dan sesetengah negeri agak tersendiri daripada MAIN. Segala dasar dan kegiatan Majlis Agama Islam di sesebuah negeri dilaksanakan melalui Enakmen Pentadbiran Agama Islam Negeri dan dipertanggungjawabkan kepada MAIN. Ini adalah terletak di bawah Duli Yang Maha Mulia (DYMM) Sultan/Raja atau Yang Dipertuan Agong yang mana ia bertanggungjawab keatas segala urusan berkaitan dengan kegiatan Islam di negeri berkenaan termasuklah dalam pengendalian urusan zakat (Ahmad Shahir Makhtar and Adibah Abdul Wahab, 2010).

Kebanyakan institusi zakat negeri-negeri dan unit baitulmal di bawah Majlis Agama Islam Negeri di Malaysia, mempunyai skim dan bentuk bantuan atau sumbangan pendidikan tertentu kepada golongan asnaf khususnya fakir dan miskin seperti bantuan persekolahan, bantuan melanjutkan pelajaran ke Institut Pengajian Tinggi Tempatan (IPT), biasiswa kecil pelajaran, bantuan kepada sekolah pondok dan juga bantuan pengajian tinggi keluar negara (Dasar Agihan Zakat Majlis Agama Islam dan Adat Istiadat Melayu Kelantan, 1994; HakAsnaf: Asnaf Fakir dan Miskin, Pusat Urus Zakat Pulau Pinang; Bantuan: Pendidikan, Lembaga Zakat Selangor; Skim Bantuan, Jabatan Zakat Negeri Kedah DarulAman; Buku Panduan Skim Agihan Bantuan Zakat, Majlis Agama Islam dan Adat Melayu Terengganu) (Rahman and Anwar, 2014a, 2014b). Impak kepada usaha-usaha seperti ini, ia seharusnya dapat menaikkan lagi martabat, memperbaiki taraf hidup, melahirkan lebih banyak lagi pelajar asnaf yang berjaya di dalam dan luar negara seterusnya menjadikan Malaysia sebagai sebuah negara yang kurang masalah dalam keciciran pelajaran.

Dana zakat hendaklah diagihkan kepada lapan asnaf sebagaimana yang telah ditetapkan dalam firman Allah SWT dalam Surah At-Taubah ayat 60 yang bermaksud:

*“Sesungguhnya zakat itu hanya untuk orang-orang fakir, orang-orang miskin, pengurus zakat (amil), mualaf yang dipujuk hati mereka, untuk memerdekakan hamba, orang-orang yang berhutang, orang-orang yang berjuang di jalan Allah SWT, orang-orang yang sedang dalam perjalanan, sebagai ketetapan yang diwajibkan Allah SWT dan Allah Maha Mengetahui lagi Maha Bijaksana.”*

(Al- Quran, 9:60)

Dari Anas bin Malik r.a., katanya:Rasulullah s.a.w. bersabda:

*"Menuntut ilmu adalah satu fardu yang wajib atas tiap-tiap seorang Islam."*

(Ibnu Majah no. 224).

Berdasarkan pandangan Imam Malik, Imam Shafie dan Imam Ahmad ibn Hanbal, fakir ialah orang yang tidak memiliki harta dan sumber pekerjaan yang halal untuk menampung keperluan asas diri dan tanggungannya seperti makan, minum, tempat penginapan dan persalinan (Tarimin 2005). Sehubungan dengan itu, pelajar sepenuh masa layak dikategorikan sebagai golongan asnaf fakir miskin yang bertaraf penganggur sementara (Qardhawi 2009; Tarimin 2005). Hal ini merujuk kepada golongan penuntut di institusi pengajian tinggi yang menumpukan sepenuh masa pengajian sehingga tidak mempunyai peluang untuk bekerja atau mereka perlu akur kepada peraturan yang tidak membenarkan bekerja. Pelajar-pelajar ini layak menerima agihan zakat sekiranya terbukti memenuhi syarat iaitu pelajar sepenuh masa, telah mencapai umur baligh, tidak berkemampuan menyara diri dan bidang pengajian yang diambil bermanfaat kepada umat (Tarimin 2005, Saruchi, Abdul Rahman, and Wahid, 2015).

Meniti arus kemodenan ini, kecekapan urus tadbir zakat bukan sahaja diukur dari nilai pungutan zakat malah perlu diukur dalam memaksimumkan manfaat dana zakat kepada asnaf. Bantuan pendidikan merupakan salah satu bentuk bantuan terpenting kepada golongan asnaf fakir dan miskin kerana pendidikan merupakan salah satu

kaedah utama yang dapat mengubah kehidupan dan mengeluarkan golongan ini daripada kepompong kemiskinan. Justeru kepentingan pendidikan ini kepada golongan asnaf fakir dan miskin, maka institusi zakat giat memainkan peranan dalam menyalurkan dana zakat dalam bentuk bantuan pendidikan kepada golongan asnaf di Malaysia serta memastikan golongan asnaf fakir miskin ini mendapat peluang pendidikan dan berjaya seperti orang lain (Rahman and Anwar, 2014a).

Sokongan diberikan oleh pengkaji Muda (2014) menyatakan walaupun bilangan asnaf fakir miskin semakin berkurang hasil daripada bantuan dana zakat, tetapi peningkatan minima bagi pendapatan bulanan mereka hanyalah melepasi Pendapatan Garis Kemiskinan (PGK) yang memungkinkan mereka mudah terjerumus kembali kekancah kemiskinan jika berlaku perubahan keadaan ekonomi khususnya bagi mereka yang berada di pinggiran. Pengkaji telah mencadangkan agar program pendidikan dapat dipertingkatkan kepada para asnaf.

### **SOROTAN KARYA**

Pendidikan adalah satu aspek penting dalam kehidupan individu mahupun masyarakat. Tahap pendidikan mampu mempengaruhi status ekonomi seseorang. Contohnya petani yang memiliki latarbelakang pendidikan yang baik mampu memberi hasil pertanian yang lebih baik. Realiti pendidikan kini memerlukan peruntukan kewangan yang besar. Dua keperluan utama pelajar meliputi keperluan sara hidup dan keperluan akademik. Keperluan sara hidup meliputi perbelanjaan makan minum, penginapan, pakaian, perubatan, pengangkutan, peralatan urus diri, komunikasi, air dan elektrik yang diperlukan dalam kehidupan seorang pelajar. Keperluan akademik pula meliputi pembayaran pengajian, buku rujukan, kos percetakan, peralatan kursus, kerja-kerja kursus dan lain-lain (Baharudin, Hanafi and Lutfi Fauzi, 2017).

Pembangunan pendidikan di institusi zakat perlu sentiasa ditingkatkan. Bantuan pendidikan juga perlu dilakukan berterusan dan mantap bertujuan membentuk kaedah bantuan sehingga asnaf berjaya serta dapat mengubah kehidupan mereka dan seterusnya meningkatkan ekonomi negara (Azman and Siti Martiah, 2013). Kebanyakan pengkaji-pengkaji lalu menitikberatkan tentang bantuan dan cara agihan zakat pendidikan. Penulis terpanggil untuk merungkaikan peranan institusi zakat

kepada pendidikan dalam kalangan asnaf. Beberapa artikel telah membincangkan tentang pendidikan dalam kalangan asnaf (Azhar and Kedah, 2017; Hisyam et al., 2018; Karim, 2018; Muda, 2014; Nor Aini, Azizi, and Mohammad Taquiuddin, 2015; Rahman and Anwar, 2014a, 2014b; Rizal, Jalil, and Ahmad, 2017; Wahid and Noor, 2018).

## **METODOLOGI KAJIAN**

Kajian ini menggunakan metodologi kualitatif yang menekankan pembinaan makna, pemahaman konsep atau simbol dan istilah atau penerangan terperinci tentang sesuatu kejadian, objek atau proses (Tuckman, 1999). Menurut Strauss and Corbin (1998), kajian kualitatif ialah sebarang kajian yang menghasilkan keputusan bukan dengan cara prosedur statistik atau cara kuantitatif yang lain. Ia boleh merujuk kepada kajian berkenaan dengan kehidupan seseorang, cerita, tingkahlaku dan juga tentang fungsi organisasi atau perhubungan interaksi. Sesuai dengan metode yang digunakan, kajian ini mengaplikasikan dua teknik pengumpulan data iaitu metode perpustakaan dan juga penyelidikan lapangan yang berdasarkan metode temubual. Metode perpustakaan digunakan oleh penyelidik untuk mengumpul sebanyak mungkin data dan maklumat dalam bentuk tesis, buku, artikel, jurnal, majalah dan kajian ilmiah yang lain berkaitan dengan bidang kajian. Metode temubual digunakan oleh penyelidik untuk menemubual pihak-pihak yang terlibat secara langsung dengan zakat pendidikan dan pakar-pakar kewangan Islam.

## **DAPATAN DAN PERBINCANGAN**

### **LZNK dan Pendidikan di Kedah**

LZNK telah memainkan peranan yang agak proaktif dalam membantu asnaf melalui pelbagai bantuan pendidikan. Jumlah agihan yang besar disalurkan kepada pendidikan melalui pelbagai program. Berikut akan diterangkan bentuk-bentuk bantuan pendidikan yang disediakan oleh LZNK.

### **Bantuan Pendidikan Oleh LZNK**

Bantuan LZNK untuk pendidikan bermula dari sekolah menengah hingga ke tahap pendidikan yang lebih tinggi seperti pengajian doktor falsafah. Jadual 4.1 menunjukkan jenis bantuan dan jumlah yang diperuntukkan dari tahun 2016 sehingga 2019. Berdasarkan jadual, jumlah agihan pada 2016 merupakan yang paling tinggi iaitu sebanyak RM56,308,996.06 manakala jumlah yang paling rendah ialah pada tahun 2018 iaitu sebanyak RM38,432,049.00. Jumlah agihan keseluruhan untuk pendidikan ini dan juga jumlah agihan setiap program bantuan adalah berdasarkan kutipan zakat dan juga kajian terhadap program yang dilakukan dari masa ke semasa.

### **Asnaf yang terlibat dalam bantuan pendidikan LZNK**

Tiga golongan asnaf yang terlibat ialah fakir, miskin dan *fi-sabilillah*. Tafsiran asnaf tersebut adalah berdasarkan Enakmen Agama Islam Negeri Kedah seperti berikut:

#### ***Asnaf fakir***

Adalah orang tiada harta pendapatan yang mencukupi untuknya dan keperluannya. Tidak mempunyai keluarga untuk mencukupkan nafkahnya seperti makanan, pakaian dan tempat tinggal. Contohnya ia memerlukan RM10 sehari tetapi hanya mampu RM3 sahaja.

#### ***Asnaf Miskin***

Mempunyai kemampuan usaha untuk mendapatkan keperluan hidupnya tetapi tidak mencukupi sepenuhnya. Sebagai contoh seseorang miskin memerlukan RM10 tetapi hanya memperolehi RM8.

#### ***Asnaf Fi-Sabilillah***

*Fi-sabilillah* ialah perjuangan, usaha dan aktiviti yang bertujuan untuk menegakkan dan mempertahankan agama Allah

Jadual 1

*Bantuan Pendidikan oleh LZNK*

No.	Jenis Bantuan	2016	2017	2018	2019*
1	Sekolah Agama Nizomi	605,220.00	548,100.00	-	2,500,000.00
2	Yuran peperiksaan Sekolah Agama Nizomi	100,000.00	49,875.00	-	-
3	Yuran makanan asrama Sekolah Agama Nizomi	1,200,000.00	25,000.00	-	-
4	Bantuan pengajian maahad tahfiz	49,625.00	155,200.00	-	-
5	Bantuan penuntut maahad tahfiz	227,400.00	173,600.00	-	-
6	Bantuan yuran makanan maahad tahfiz	265,400.00	184,400.00	-	-
7	Bantuan awal persekolahan	10,049,800.00	8,225,700.00	-	-
8	Maahad Addini	-	-	4,000,843.70	4,300,000.00
9	Binaan masjid, surau and sekolah agama	4,548,249.56	5,914,783.97	3,000,000.00	3,000,000.00
10	Derasiswa (IPT tempatan)	26,604,200.00	20,150,300.00	18,961,200.00	17,700,000.00
11	Derasiswa awal (IPT luar negara)	307,900.00	356,800.00	459,000.00	420,000.00
12	Derasiswa (KUIN)	1,200,000.00	1,200,000.00	-	-
13	Derasiswa (Mesir)	2,662,000.00	3,360,000.00	2,925,000.00	3,040,000.00
14	Derasiswa (Jordan)	861,000.00	329,000.00	188,000.00	950,000.00
15	Derasiswa (Syria)	5,000.00	-	-	-
16	Derasiswa (Yaman)	15,000.00	-	-	50,000.00
17	Derasiswa (Indonesia)	410,000.00	615,000.00	591,000.00	560,000.00
18	Derasiswa (Maghribi)	-	-	24,000.00	70,000.00
19	Derasiswa (Pelajar Cemerlang)	17,700.00	-	-	-
20	Biasiswa pelajar (IPTA)	1,789,800.00	1,994,950.00	2,051,760.00	2,392,500.00
21	Biasiswa pelajar perubatan (Mesir)	4,021,833.82	345,141.14	3,054,345.30	2,745,000.00
22	Biasiswa pelajar (UNISHAM)	-	-	1,200,000.00	2,400,000.00
23	Biasiswa pelajar cemerlang bulanan	-	-	396,900.00	972,000.00
24	Biasiswa mursyid	-	-	100,000.00	100,000.00
25	Program pembangunan pendidikan	1,168,867.68	341,034.00	-	700,000.00
26	Bantuan tambang penuntut yang lulus and tamat pengajian	200,000.00	180,000.00	180,000.00	180,000.00
27	Pondok moden zakat	-	-	1,300,000.00	2,200,000.00
28	Bantuan institusi pondok	-	-	-	1,843,000.00
29	Penajaan ruwaq jawi	-	-	-	300,000.00
	<b>Jumlah keseluruhan</b>	<b>56,308,996.06</b>	<b>44,148,884.11</b>	<b>38,432,049.00</b>	<b>47,602,500.00</b>

\*amaun tahun 2019 merupakan bajet yang akan diagihkan.

## **Maklum balas penerima bantuan zakat pendidikan**

Berasaskan kepada maklum balas responden yang merupakan penerima biasiswa zakat yang ditemubual mereka berpuashati dengan pengurusan LZNK kerana pegawai LZNK melayan setiap masalah mereka dengan baik. Ada yang mengatakan pengurusan LZNK sangat cemerlang.

### **Informan 1**

“Saya graduated from UITM Jasin dalam *Bachelor Degree Plantation Management*. Okay sekarang saya telah bekerja di Kuantan Pahang dengan company Padi Beras Nasional sebagai executive.”

### **Penilaian terhadap perkhidmatan LZNK**

*“Penilaian saya dari segi kebajikannya memang cemerlang la sebab dia bantu pelajar yang..dia nak kata kategori student yang excellent tak la sangat. Cuma dia fokus kepada kebajikan. Maksudnya dia kalau student tu nampak ada potensi untuk sambung belajar tapi mungkin pendapatan keluarga ka yang kurang baik. Ha dia lebih fokus kepada itu mesti akan dapat.”*

### **Informan 2**

“Saya study dekat UTM, tahun 2013 hingga 2017. Saya ambil jurusan Pengurusan Teknologi and then saya punya pengajian pun sebenarnya ditaja oleh Lembaga Zakat Kedah.”

### **Penilaian terhadap perkhidmatan LZNK**

*“Person in charge sangat membantu. Waktu tu memang En. R tu memang betul-betul follow up kitorang. Tapi yelah kita kena email apa semua kan. Bagi saya macam..tak tau la macam mana pulak record untuk Lembaga Zakat kan. Tapi untuk kitorang macam tu la. Memang manual.”*

Selain bantuan dalam bidang akademik LZNK juga membantu anak-anak asnaf



mendalami bidang kemahiran. Sebagai contoh seorang penerima bantuan yang belajar kemahiran di Akademi Binaan Malaysia telah berjaya dalam kerjaya beliau.

*“ Anak asnaf ada yang datang temuduga bantuan zakat dengan motor buruk tetapi kini datang ke LZNK naik kereta Honda untuk membayar zakat. Bila ditanya gaji mereka sebulan RM5000 ja gaji basic.”* (Temubual Pegawai Zakat, 2019)

### **Isu-isu yang berkaitan dengan bantuan zakat**

#### ***Kelewatan Bantuan***

Responden menyatakan masalah akan timbul apabila kelewatan wang bantuan masuk kerana mereka perlu membayar yuran untuk pendaftaran semester baru.

*“Okay, sebelum-sebelum ni memandangkan duit tu masuk lambat jadi timing tu dia akan jadi lebih la. Yelah duit masuk lambat kan, dekat hujung-hujung baru masuk kan. Jadi kita kena buat planning awal la. Maksudnya dia dah masuk dekat hujung, bukan hujung la pertengahan la.”*

#### ***Tiada kursus motivasi***

Pihak LZNK juga perlu mengadakan program motivasi kepada penerima bantuan pendidikan kerana mereka memerlukan suntikan semangat untuk mencapai keputusan yang cemerlang.

*“Tak pernah la. Setahu saya tak pernah. Mungkin batch sekarang ada. Tapi batch saya takda. Sebab saya batch kedua tak silap saya.”*

#### ***Bayaran melalui waris***

Ada responden yang tidak berpuashati kerana bayaran dibuat oleh LZNK kepada waris di Malaysia bukan secara langsung kepada pelajar. Ini menyebabkan ada kes-kes yang waris tidak memberi keseluruhan wang tersebut kepada anak mereka.

*“Kedah ni dia akan bagi by apa ikut waris tu, waris tu kena pi tuntutan cek. Lepas tu ikut la waris tu nak bagi berapa. Kadang-kadang pelajar kita kat sana biasanya waris tak bagi penuh, bagi ikut keperluan je lah.”*

***Pemantuan alumni***

LZNK juga perlu memantau semua penerima bantuan yang telah tamat belajar dengan menubuhkan persatuan kerana banyak faedah yang boleh diambil bila adanya kumpulan alumni kerana mereka telah bekerja dan dapat menyumbang balik kepada masyarakat.

*“Betul, tapi sebenarnya kita takda apa-apa aktiviti ke apa announcement ke takde. Takda la yang kita dapat balik through email. Sebab kita memang selalu contact melalui email kan. Jadi kot la dia ada jelaskan apa yang next, incoming ke alumni ke tapi takda apa-apa.”*

**KESIMPULAN**

Secara keseluruhan, LZNK telah memainkan peranan yang besar dalam membantu golongan pelajar yang kurang berkemampuan untuk mendapatkan pendidikan yang terbaik. Ini dapat dilihat pada jumlah yang telah diperuntukkan kepada pelajar beserta dengan aktiviti-aktiviti yang telah ditaja memberi impak yang besar kepada pembangunan pendidikan asnaf.

Zakat pendidikan sangat penting kerana keperluan hidup seseorang pelajar itu merupakan perkara utama dalam proses pembelajaran seperti keperluan asas dan akademik. Jika keperluan ini tidak dipenuhi ia akan mempengaruhi emosi dan motivasi pelajar serta menjejaskan keputusan peperiksaan mereka. Oleh itu, institusi zakat perlu lebih proaktif dalam memastikan bantuan zakat pendidikan ini lebih efisien dan dapat sampai kepada asnaf yang benar-benar memerlukan seterusnya melahirkan cendekiawan-cendekiawan Islam yang dapat menyumbang semula kepada ummah.

Pengkaji mencadangkan agar LZNK mengemaskini profail penerima bantuan pendidikan yang berjaya dan membuat penambahbaikan dari kaedah pemantauan penerima dan proses penerimaan wang zakat untuk pelajar luar negara dan turut membuka bantuan kepada anak-anak asnaf dari sekolah rendah.

## PENGHARGAAN

Penulis merakamkan penghargaan kepada Universiti Utara Malaysia dan Lembaga Zakat Negeri Kedah kerana membiayai penyelidikan ini menerusi Geran IPIZ. Kertas Kerja ini adalah sebahagian daripada hasil penyelidikan bertajuk ‘Keberkesanan Agihan zakat Dalam Pembangunan Pendidikan Dalam Kalangan Asnaf di Kedah’ di bawah Dana Geran IPIZ, Universiti Utara Malaysia, Kod S/O 14121.

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Temubual bersama Mohd Norhaizzat Naim Mohd Mazlan, Ketua Bahagian Pendidikan, Lembaga Zakat Negeri Kedah. 9 Januari 2019 pada jam 10.00 pagi.

## **KUTIPAN ZAKAT PERTANIAN (PADI) DI NEGERI KEDAH DARUL AMAN: SATU ANALISIS**

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### **ABSTRAK**

Di Malaysia, hasil pertanian yang wajib dikeluarkan zakat ialah yang berbentuk makanan asasi (*qut al-balad*) dan mengenyangkan bagi sesebuah negeri. Pengertian inilah yang diguna pakai oleh kebanyakan pusat pungutan zakat negeri-negeri di Malaysia seperti Kedah (Lembaga Zakat Negeri Kedah), Selangor (Lembaga Zakat Selangor), Melaka (Pusat Zakat Melaka), Pahang (Pusat Kutipan Zakat Pahang) dan lain-lain. Dalam konteks Malaysia adalah dimaklumi bahawa makanan asasi masyarakatnya adalah beras ataupun padi. Oleh sebab itu, zakat tanaman adalah diwajibkan ke atas padi apabila telah sempurna syarat-syaratnya yang tertentu. Kajian ini menganalisis asas pelaksanaan zakat pertanian (padi) di negeri Kedah Darul Aman berdasarkan undang-undang Kedah Tua seperti yang terkandung di dalam fasa 3 Tembera Seri Paduka Tuan (1667 M), undang-undang pentadbiran Negeri Kedah pada ketika itu dan Enakmen Zakat Kedah yang berkuatkuasa sebelum merdeka iaitu pada tahun 1955. Artikel juga menganalisis kaedah kutipan zakat padi yang dilaksanakan pada masa dahulu dan kini di negeri Kedah Darul Aman dan isu-isu yang berkaitan seperti kemerosotan kutipan zakat padi dan lain-lain.

**Kata kunci :** Kutipan, Zakat Pertanian, Kedah Darul Aman.

### **PENDAHULUAN**

Negeri Kedah dan Perlis adalah terkenal dengan kawasan tanaman padi sehinggakan digelar jelapang padi negara. Kawasan yang diuruskan oleh Lembaga Kemajuan Pertanian Muda (MADA) ini adalah seluas 130,282 hektar dimana 100,685 hektar adalah kawasan pabel padi. Keluasan pabel padi ini merangkumi dua (2) buah negeri

iaitu Negeri Kedah (82,968 hektar) dan Negeri Perlis (17,717 hektar). Keluasan pabel tanaman padi Kawasan Muda mewakili 35.13% daripada keluasan pabel padi negara (<http://www.mada.gov.my/orang-awam>, 2.11.2019) . Bagi memastikan perjalanan pengurusan dan pentadbiran MADA berjalan dengan lancar, MADA dibahagikan kepada empat (4) wilayah iaitu, Wilayah I (Perlis), Wilayah II (Jitra), Wilayah III (Pendang) dan Wilayah IV (Kota Sarang Semut). Maklumat terperinci keluasan kawasan MADA adalah seperti berikut:

#### Keluasan Tanaman Padi Mengikut Wilayah MADA

WILAYAH MADA	KELUASAN MENGIKUT WILAYAH MADA (HEKTAR)
	KELUASAN TERKINI MADA
Wilayah I (Perlis)	20,073
<b>JUMLAH NEGERI PERLIS</b>	<b>20,073</b>
Wilayah II (Jitra)	32,595
Wilayah III (Pendang)	22,681
Wilayah IV (Kota Sarang Semut)	25,336
<b>JUMLAH NEGERI KEDAH</b>	<b>80,612</b>
<b>MADA</b>	<b>100,685</b>

Sumber : <http://www.mada.gov.my/orang-awam/keluasan-tanaman-padi/> 2.11.2019

Dalam perbendaharaan fiqh Islam, perbincangan berkaitan zakat pertanian dibahagikan kepada dua bahagian iaitu zakat buah-buahan dan zakat tanaman. Sebagai contoh dalam kitab *al-Muhazzab*, perbincangan tentang zakat buah-buahan (*zakat al-thimar*) didahulukan daripada perbincangan tentang zakat *al-zuru'* (tanaman) (al-Syirazi, 1959). Walaupun perbincangannya terpisah, namun kedua-duanya meliputi zakat pertanian yang dimaksudkan. Perbendaharaan fiqh juga tidak membincangkan secara spesifik pengertian zakat tanaman, namun ia boleh disimpulkan sebagai mengeluarkan kadar yang tertentu daripada hasil tanaman yang tertentu yang mencukupi syarat-syarat yang tertentu untuk diberikan kepada golongan tertentu seperti yang telah ditetapkan oleh syarak.

Jadual di bawah merumuskan jenis-jenis tanaman yang dikenakan zakat oleh negeri-negeri di Malaysia berdasarkan enakmen dan undang-undang zakat negeri-negeri berkenaan.

#### Jadual 1:

*Jenis tanaman yang Dikenakan Zakat Tanaman dalam Enakmen Negeri-negeri di Malaysia*

<b>Negeri</b>	<b>Jenis Tanaman yang dikenakan zakat</b>
<b>Kelantan</b>	Padi dan tanaman-tanaman lain
<b>Terengganu</b>	Padi, jagung dan makanan asas lain
<b>Pulau Pinang</b>	Biji-bijian seperti padi dan jagung serta buah-buahan iaitu kurma dan kismis
<b>Perak</b>	Padi, gandum dan sekoi.
<b>Johor</b>	Padi, gandum, kacang hijau dan kacang soya
<b>Melaka</b>	Padi, gandum, jagung, kacang hijau dan kacang soya
<b>Pahang</b>	Padi
<b>Selangor</b>	Padi
<b>Kedah</b>	Padi
<b>Perlis</b>	Padi

Sumber : Enakmen Negeri and Noraini Ali (2013).

Berdasarkan rumusan di atas, adalah jelas menyatakan bahawa padi merupakan jenis tanaman utama yang wajib dikenakan zakat di setiap negeri di Malaysia.

## **METODOLOGI**

Kajian ini sepenuhnya menggunakan metodologi kualitatif yang menekankan pembinaan makna, pemahaman konsep atau simbol dan istilah atau penerangan terperinci tentang sesuatu kejadian, objek atau proses (Tuckman, B.W., 1999). Sesuai dengan metod yang digunakan, kajian ini mengaplikasikan dua teknik pengumpulan data iaitu kaedah penyelidikan perpustakaan dan juga penyelidikan lapangan yang berdasarkan metod temubual. Penyelidik menemubual pihak-pihak yang terlibat secara langsung dengan kutipan zakat padi iaitu pegawai zakat di daerah-daerah yang terpilih dan pesawah-pesawah di daerah tersebut. Daerah-daerah yang terlibat dalam kajian ini adalah Kota Setar, Kubang Pasu, Yan, Kuala Muda dan Langkawi.

### **LEGALITI ZAKAT PERTANIAN DI KEDAH**

Pengurusan zakat di negeri Kedah adalah tertakluk di bawah peraturan-peraturan zakat yang sudah wujud sejak dahulu lagi. Berdasarkan catatan sejarah, Kedah merupakan negeri yang tertua di Malaysia yang mempunyai sistem pengurusan zakat secara perundangan. Sebahagian sumber menyatakan perundangan zakat di negeri Kedah



telah wujud sejak 3 abad dahulu. Perkara ini dinyatakan di dalam fasa 3 Tembera Seri Paduka Tuan (1667 M) iaitu undang-undang pentadbiran Negeri Kedah pada ketika itu. Pada tahun 1667 M, Sultan Dhiauddin Mukarram Shah I, Sultan Negeri Kedah yang ke 15 telah menitahkan supaya Dato Seri Paduka Tuan bersama Tuan Syeikh Alauddin dan semua pendeta supaya menulis sebuah undang-undang pentadbiran Negeri Kedah. Undang-undang ini ditulis bagi tujuan rujukan Panglima Negeri, Kweng (Penghulu/Ketua Kampung) dan Sambang (Mata-mata) dalam menjalankan tugas mentadbir Negeri Kedah Darul Aman. Undang-undang ini telah memainkan peranan penting dalam menstruktur penyelarasan zakat di Negeri Kedah (Zakaria, Mohd Faisal dan Hafizah, 2019).

Petikan teks asal fasal tiga Tembera Seri Paduka Tuan menyatakan :

*“ Barang siapa berbuat bendang atau huma, maka hendaklah kerasi suroh keluarkan zakat; seperti benar hisab-nya yang diperoleh-nya itu, suroh keluarkan sa-puluh emas zakat-nya itu. Apa-bila tiada mahu mereka itu seperti hisab itu, menurut seperti hukum Allah Taala”.*

Berdasarkan teks asal ini, Sultan Negeri Kedah ketika itu menggunakan sepenuhnya kuasa yang ada pada *ulil amri* (pemerintah) untuk mengarahkan agar rakyat negeri Kedah supaya mengeluarkan zakat. Sekiranya mereka enggan, kuasa diberikan kepada penghulu (kweng) untuk mengambil tindakan tegas terhadap mereka bertujuan untuk memberi pengajaran kepada orang lain.

Selain daripada rekod yang terdapat pada Tembera Seri Paduka Tuan (1667M), terdapat juga undang-undang zakat Kedah versi Ku Din Ku Meh yang ditulis pada 1625-1651 Masehi ketika zaman pemerintahan Sultan Rijaluddin Muhammad Shah yang memerintah Kedah daripada tahun 1625-1651, sultan Kedah yang ke 13. Terdapat undang-undang khusus berkaitan zakat pertanian yang diperincikan dalam Fasal Undang-undang Kedah Versi Ku Din Ku Meh ; 30/101/4-6.

*“...dan memberi fitrah sekaliannya suruh hantar kemasjid dan apakala selesai kerja bendang sudah ambillah padi suruh keluarkan zakatnya hantar kemesjid serahkan pada pegawai masjid, hendaklah pegawai masjid buat tempat terima ambil taruh padi*

*itu jangan bagi rosak binasa...”*

Berdasarkan sumber yang dinyatakan ini, sejarah perundangan zakat pertanian di negeri Kedah dianggarkan telah ditulis dan dipraktikkan hampir 352 Tahun (Tembera Seri Paduka Tuan) oleh *ulil amri* yang dititahkan oleh Sultan Kedah yang memerintah ketika itu. Rang undang-undang dan enakmen khusus berkaitan zakat ini membantu pentadbiran diterajui Sultan Kedah ketika itu dalam memperkasakan pengurusan zakat.

Struktur undang-undang ini diteruskan untuk menguruskan zakat di negeri Kedah. Dalam konteks undang-undang moden, Kedah mempunyai satu set undang-undang khusus yang disebut sebagai Enakmen Zakat Kedah 1955 yang menubuhkan komiti zakat bagi mentadbir dan menjaga urusan zakat. Enakmen ini digubal oleh Dewan Undangan Negeri (DUN) Negeri Kedah sebelum diperkenan oleh KDYMM Sultan Kedah untuk diwartakan sebagai enakmen (Anwarul Yaqin,2007). Beberapa pindaan telah dibuat melalui enakmen ini pada tahun 1962 dan 1982. Ia merupakan satu-satunya enakmen berkaitan *zakat* yang paling lama berkuatkuasa sebelum merdeka sehinggalah dimansuhkan dan digantikan dengan Enakmen Lembaga Zakat Kedah Darul Aman 2015 yang telah diluluskan di Dewan Undangan Negeri Kedah Darul Aman pada 20 Ogos 2015 bersamaan 5 Dzulkaedah 1436H dan diterbitkan dalam Warta Kerajaan pada 3 Disember 2015 (Muhammad Hafiz, Alias dan Che Thalbi, 2017). Undang-undang dan fasal yang khusus tentang zakat pertanian (padi) di Kedah boleh dilihat dalam Fasal 13, Seksyen 9, Undang-undang zakat yang menyatakan:

*“Tiap-tiap penanam padi atau pemilik padi hendaklah membayar zakat atas kadar 10% daripada perolehan kasar padinya bagi satu musim kecuali jika perolehan kasar bagi sesuatu musim yang didapati oleh seorang itu kurang daripada 1300.449 kilogram @ 2 kunca.2 nalih.6 gantang.1 cupak.2 kepul”* (Undang-undang Zakat (Kedah), 1374 (1955), Pindaan 6/1983)

Peraturan 13 di dalam undang-undang lain menyebut hal yang sama:

*“Tiap-tiap penanam padi atau pemilik padi hendaklah mem-bayar zakat atas kadar 10% daripada perolehan kasar padinya bagi satu musim kecuali jika jumlah perolehan kasar bagi sesuatu musim yang didapati oleh seseorang itu kurang daripada 1,300.449 kilogram atau 2 kunca, 2 nalih, 6 gantang, 1 cupak, 2 kepul”*

(Peraturan-peraturan Zakat (Kedah), 1982)

Adalah jelas di sini bahawa negeri Kedah telah sekian lama mempunyai undang-undang berkaitan zakat pertanian, itu sejak 350 tahun yang lalu. Secara logiknya, kewujudan undang-undang yang khusus ini akan memberikan implikasi yang positif terhadap proses pembayaran zakat pertanian dan seterusnya mempertingkatkan perolehan kutipan zakat oleh LZNK.

### FATWA-FATWA ZAKAT PERTANIAN DI KEDAH

Di Kedah, terdapat dua fatwa yang dikeluarkan berkaitan zakat tanaman (padi). Fatwa pertama hanya menyebut kadar zakat tanaman adalah 10 peratus manakala fatwa kedua menyebut kadar zakat tanaman adalah 5 peratus, 7.5 peratus dan 10 peratus dengan menjelaskan jenis pengairan yang digunakan sama ada air hujan, pam atau kedua-duanya. Petikan fatwa tersebut seperti berikut:

*“Kadar zakat yang wajib di atas petani-petani yang menggunakan air terusan yang kena dibayar seperti kadar yang ditetapkan oleh kerajaan sekarang ini ialah satu persepuluh (1/10).”* (Himpunan Fatwa (1), Negeri Kedah Darul Aman, t.t, h.55)

Fatwa kedua menghuraikan dengan lebih terperinci kadar zakat padi di Kedah dengan menegaskan seperti berikut :

- i. “Hukum mengeluarkan zakat padi yang subur hidup dengan air hujan semata-mata adalah zakatnya satu persepuluh”*
- ii. “Jika pokok padi itu hidup dengan diairi (dijirus) seperti menggunakan pam dengan perbelanjaan yang banyak, maka adalah zakatnya setengah daripada se per sepuluh (nisf al-‘usyr)”*.
- iii. Jika tanaman itu hidup dengan kedua-duanya maka diiktibarkan masa hidup tanaman itu dan suburnya, sekiranya adalah masa hidup tanaman itu dan suburnya, sekiranya adalah masa bertanam padi itu hingga mendapat perolehan selama lapan bulan, empat bulan daripadanya menggunakan air hujan dan empat bulan pula dimasukkan air dua kali dengan menggunakan pam dan sebagainya, maka wajiblah dikeluarkan zakat 3/4 daripada 1/10.”* (Himpunan Fatwa (1), Negeri Kedah Darul Aman, t.t, h.62).

Selain itu, terdapat satu lagi fatwa Jabatan Mufti Negeri Kedah berkaitan penolakan kos tanaman zakat padi Kedah yang berdasarkan kepada Projek Penanaman Padi Secara Berkelompok . Fatwa ini dikeluarkan dengan mengambil kira keadaan para petani yang berada dalam golongan berpendapatan rendah yang sekiranya kutipan zakat padi seperti biasa dikekalkan (pandangan mazhab Shafie yang mengenakan zakat atas semua perolehan asal tanpa mengambil kira perbelanjaan dan kos menghasilkan tanaman) akan menjadi bebanan yang berat kepada petani. Fatwa tersebut menyatakan :

*“Zakat dikira berdasarkan perolehan bersih padi setelah ditolak segala hutang perbelanjaan yang ditanggung oleh petani semasa mengusahakan pertanian pada tiap-tiap musim. Kaedah ini dilakukan dengan bertaklid kepada mazhab Abi Hanifah yang mensyaratkan harta yang wajib dizakatkan itu iaitu harta yang bersih dari hutang dan dari keperluan asas pemiliknya umpama nafkah, rumah kediaman dan pakaian dan umpama alat perkakas kerja dan kenderaan. Ini akan meringankan beban yang dipikul oleh petani dan mereka akan mengeluarkan zakat dengan penuh kerelaan dan kutipan zakat akan menjadi bertambah mudah”.* (Himpunan Fatwa (2) Negeri Kedah Darul Aman, t.t, h.8-9)

Pembaharuan dalam proses dan prosedur pengeluaran fatwa serta perkembangan hukum telah mengubah senario pengeluaran fatwa termasuk fatwa yang berkaitan zakat pertanian seperti fatwa di atas. Fatwa-fatwa tersebut dilihat mengalami anjakan dan perubahan bagi tujuan penyesuaian dan memenuhi kemaslahatan masyarakat Islam dan menolak kemudaratan. Perkembangan hukum itu ialah daripada bersandarkan pandangan mazhab Syafii kepada pandangan mazhab-mazhab yang lain serta pandangan ulama kontemporari. Senario ini menggambarkan ruang yang lebih luas diberikan untuk mengambil kira pandangan dan ijtihad daripada mazhab ASWJ yang lain, dan tidak hanya terikat kepada mazhab Syafie di dalam pengeluaran keputusan fatwa zakat di Malaysia.

### **NISAB ZAKAT PERTANIAN DI KEDAH**

Hasil tanaman tidak dikenakan zakat melainkan setelah mencapai nisabnya iaitu lima awsuq (al-Ramli, 1967). Ini adalah berdasarkan hadis nabi S.A.W yang menyatakan :

*“Tidak dikenakan zakat (tanaman dan buah-buahan) yang tidak sampai lima awsuq”*  
(al-Syawkani, t.t)

Mengikut pandangan para ulama, sukatan Madinah harus menjadi asas kepada nisab zakat tanaman kerana Rasulullah SAW sendiri menganjurkan umat Islam merujuk kepada sukatan Madinah dalam menyukat dan merujuk kepada timbangan Makkah dalam menimbang (Ibn Majah, t.t.). Al-Syarbini (1997) telah membandingkan nilai nisab zakat tanaman sebanyak 5 ausuq dengan nilai sukatan yang lain: 1 wasq = 60 gantang, 5 ausuq = 300 gantang, 1 gantang = 4 cupak, 5 ausuq = 1200 cupak.

Di Kedah, Fasal 13, Seksyen 9, Undang-undang Zakat menyebutkan tentang nisab zakat pertanian iaitu:

*“Tiap-tiap penanam padi atau pemilik padi hendaklah membayar zakat atas kadar 10% daripada perolehan kasar padinya bagi satu musim kecuali jika perolehan kasar bagi sesuatu musim yang didapati oleh seorang itu kurang daripada 1300.449 kilogram @ 2 kunca. 2nalih.6 gantang.1 cupak.2 kepul”* (Undang-undang Zakat (Kedah), 1374 (1955), Pindaan 6/1983)

Berdasarkan undang-undang zakat Kedah di atas, jelas menyatakan bahawa nisab bagi zakat pertanian di Kedah ialah dua kunca dua nalih enam gantang satu cupak dua kepul. Kiraan ini menyamai dengan 1300.449 kilogram. Oleh itu, perolehan hasil padi yang kurang daripada had ini tidak dikenakan zakat kerana tidak mencapai nisabnya. Nisab inilah yang sedang diamalkan oleh LZNK dalam urusan zakat padi di negeri Kedah.

### **KADAR BAYARAN ZAKAT PERTANIAN DI KEDAH**

Kadar bayaran zakat tanaman merujuk kepada jumlah tertentu yang wajib dikeluarkan oleh pemilik tanaman yang telah memenuhi syarat-syarat yang mewajibkan zakat dikeluarkan. Nas yang menjadi penentuan kepada kadar zakat pertanian adalah hadis Rasulullah s.a.w :

*“Pada apa yang dijirus oleh langit atau air mata air atau takungan sepuluh peratus, dan apa yang dijirus dengan tenaga, lima peratus”* (Riwayat Ibn Majah, t.t. no.1806).

Di negeri Kedah, amalan yang sedang dipraktiskan ialah berdasarkan Peraturan-peraturan Zakat Tahun 1982, iaitu kadar wajib bagi perolehan kasar padi bagi satu musim yang mencapai nisab dua kunca dua nalih enam gantang satu cupak dua kepul

atau bersamaan 1300.449 kg ialah 10 peratus. Dalam amalan semasa, terdapat dua kaedah pengiraan hasil padi iaitu berdasarkan kepada kaedah penggunaan dan kaedah pukal. Berdasarkan kaedah penggunaan, pengiraan zakat padi mencukupi nisabnya berdasarkan kepada hasil setiap sepuluh guni padi akan dikeluarkan zakatnya iaitu seguni padi ( $1/10$  atau 10%). Kaedah pengiraan sistem pukal pula ialah dengan mengetahui nisab zakat padi tersebut terlebih dahulu setelah dijual. Jumlah hasil yang diperoleh akan dikira zakatnya dengan mengeluarkan  $1/10$  atau 10% daripada hasil jualan tersebut (Alias dan Mohammad Azam, 2017). Kaedah sistem pukal inilah yang diamalkan oleh majoriti petani di Kedah.

### **KAEDAH PENGIRAAN ZAKAT PERTANIAN (PADI) DI KEDAH**

Amalan semasa oleh petani di Kedah menunjukkan bahawa pengurusan tanaman padi telah berkembang maju tanpa perlu mengeluarkan tenaga yang banyak. Selain itu penggunaan masa yang singkat dan aplikasi teknologi moden mampu mempertingkatkan hasil tanaman padi. Terdapat dua kaedah yang digunakan oleh petani di Kedah dalam urusan penjualan hasil padi iaitu sistem penggunaan dan sistem pukal. Berdasarkan sistem penggunaan (kaedah tradisional), padi yang dituai akan dimasukkan ke dalam guni terlebih dahulu dan dibawa ke pusat-pusat pembelian padi. Pengiraan zakat padi mencukupi nisabnya berdasarkan kepada hasil setiap sepuluh guni padi akan dikeluarkan zakatnya iaitu seguni padi ( $1/10$  atau 10%). Kaedah kutipan dan pembayaran zakat melalui kaedah ini berdasarkan jumlah guni padi yang diperolehi.

Sistem pukal diamalkan oleh hampir keseluruhan petani di Kedah sekarang. Berdasarkan sistem ini, padi yang dituai terus dimasukkan ke dalam lori tanpa digunakan terlebih dahulu dan terus dibawa ke pusat-pusat pembelian padi. Menurut Alias dan Mohammad Azam (2017), implikasi penggunaan sistem pukal menyebabkan kaedah yang digunakan untuk menyukat hasil padi turut berubah. Melalui sistem ini, hasil yang diperolehi adalah berdasarkan kepada timbangan padi tersebut secara terus. Ini berbeza dengan kaedah penggunaan yang memerlukan berat setiap guni padi dicampur untuk mengetahui hasil keseluruhan yang diperolehi.

LZNK juga memperkenalkan dua kaedah membayar zakat padi yang mengambil kira

kos-kos pengurusan penanaman padi yang terpaksa dikeluarkan oleh petani di zaman moden ini seperti kos membajak, menabur benih, meracun, menuai dan sebagainya. Kaedah pengiraan zakat padi yang diamalkan oleh LZNK adalah seperti berikut : (<https://www.zakatkedah.com.my/zakat-padi/> 2.11.2019):

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**Kaedah A:**

Harga Semasa (Musim 1/2017)

Harga Padi = 1 Kilogram bersamaan RM 0.75

Harga Subsidi = 1 Kilogram bersamaan RM 0.2481

Harga Padi (RM 0.75) + Subsidi 1Kg (RM 0.2481) = RM 0.9981

RM 0.99 X 1,300.49 kg (nisab zakat padi) = RM 1,287.48

Sekiranya hasil padi bersamaan RM 1,287.48 maka zakatnya ialah :

RM 1,287.48 X 1/10 = RM 128.74

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**Kaedah B :**

Seorang petani mendapat hasil jualan sebanyak RM 1,750.00 semusim, manakala subsidi/insentif sebanyak RM 450.00. Harga jualan padi termasuk subsidi adalah RM 2,200.00

Anggaran penolakan :

1. Sewa Bendang = RM400

2. Membajak = RM200

3. Lori dan mesin padi = RM100

4. Meracun = RM80

5. Menabur benih = RM110

Jumlah Penolakan = RM880

Harga jualan padi (RM 2,200.00) - Anggaran penolakan (RM 880.00) = RM 1,320.00

Sekiranya hasil padi bersamaan RM 1,320.00 maka zakatnya ialah :

RM 1,320.00 X 1/10 = RM 132.00

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Selain itu, bagi petani yang mengusahakan sawah 2 kali setahun, maka diwajibkan zakat jika cukup nisabnya bagi setiap tuaian (musim). Jika nisabnya tidak mencukupi, hendaklah hasil padi itu dicampurkan kepada hasil tuaian musim kedua untuk dikira zakatnya. Berdasarkan Peraturan-Peraturan Zakat Kedah 1982, Seksyen 14, zakat pertanian (padi) yang telah mencukupi nisabnya hendaklah diserahkan kepada amil. Para amil juga dikehendaki membuat bancian terhadap setiap petani pada setiap musim tanah sawahnya diusahakan. Sebelum padi dituai, para amil akan sekali lagi

pergi menemui petani untuk mengikuti perkembangan tanaman padi sama ada menghadapi apa-apa masalah yang boleh menjejaskan hasil mereka. Setelah padi dituai, barulah para amil akan melakukan kutipan zakat.

### **ANALISIS KUTIPAN ZAKAT PERTANIAN (PADI) DI KEDAH**

Berdasarkan kepada statistik kutipan zakat pada tahun 2008 hingga 2015 didapati berlaku peningkatan setiap tahun namun pada tahun 2012, kutipan zakat didapati menurun sebanyak RM1.1 juta. (Hafizah, Azizi dan Ram, 2017). Kutipan zakat pertanian adalah lebih kecil berbanding jumlah kutipan zakat-zakat lain di Malaysia. Sebagai contoh, walaupun hasil pengeluaran padi di Negeri Kedah adalah yang tertinggi di Malaysia, namun jumlah kutipan zakat pertaniannya hanya menyumbang 3.8% daripada jumlah keseluruhan (Nor Laili and Masanita, 2015).

Laporan dari Lembaga Zakat Negeri Kedah (LZNK) mengesahkan hanya menerima 1.045 peratus sahaja daripada jumlah keseluruhan kutipan zakat pertanian (padi) membabitkan nilai RM38 juta semusim. Jumlah itu dikira terlalu kecil berbanding purata RM5.5 juta yang dibayar kira-kira 3,000 pesawah sepanjang tahun, iaitu membabitkan dua musim penanaman (Berita harian, 23 Mei 2016). Sebagai contoh, zakat padi bagi daerah Yan sepatutnya adalah RM3.4 juta bagi keluasan 10,025.25 hektar padi, namun jumlah kutipan zakat padi bagi tahun 2012 hanya RM907,000 dan menunjukkan perbezaan ketara daripada sasaran kutipan yang sebenar. (Sinar Harian, 16 Disember 2012). Jadual di bawah menunjukkan jumlah kutipan zakat pertanian bagi setiap daerah di negeri Kedah darul Aman dari tahun 2014 hingga 2018.



**Jadual 2***Data kutipan zakat padi daerah-daerah di Kedah 2014-2018*

	2014	2015	2016	2017	2018
<b>Kota Setar</b>	1,205,257.46	1,018,709.77	1,032,483.94	785,428.85	795,800.71
<b>Kubang Pasu</b>	1,381,096.65	1,257,912.10	1,382,014.47	1,161,008.30	955,487.50
<b>Yan</b>	1,159,481.41	1,062,243.84	1,155,991.75	984,502.62	787,366.37
<b>Pendang</b>	441,116.00	359,864.10	427,073.00	330,156.40	360,381.70
<b>Kuala Muda</b>	493,661.80	445,926.80	516,704.05	395,531.35	382,071.50
<b>Kulim</b>	74,828.70	62,876.90	74,489.00	68,106.20	43,678.70
<b>Langkawi</b>	191,144.00	140,489.40	159,102.50	106,232.00	36,108.00
<b>Padang Terap</b>	121,284.90	112,686.10	119,209.40	102,563.60	87,799.70
<b>Pokok Sena</b>	-	71,749.00	203,557.00	169,950.00	201,693.00
<b>Baling</b>	22,005.00	19,167.00	17,175.00	13,050.00	10,565.00
<b>Sik</b>	6,317.00	6,120.00	3,580.00	7,867.00	3,570.00
<b>Bandar Baharu</b>	51,615.30	42,068.80	21,827.00	29,801.00	16,115.55
<b>Head Quarters</b>	51,924.53	50,655.67	49,796.22	55,627.30	79,584.55
<b>Total</b>	5,199,731.95	4,650,469.48	5,163,003.33	4,209,824.62	3,760,222.28

Sumber : Lembaga Zakat Negeri Kedah (2019)

Rajah di atas menunjukkan berlakunya kemerosotan dari segi kutipan zakat padi di setiap daerah negeri Kedah yang seterusnya menyumbang kepada kemerosotan di peringkat negeri. Kajian-kajian lepas juga menyatakan yang kutipan zakat pertanian di Kedah adalah tidak selari dengan keluasan tanah pertaniannya (sawah padi). Jumlah kutipan zakat pertanian di Kedah hanya menyumbang 3.8% daripada jumlah keseluruhan kutipan zakat (Nor Laili and Masanita, 2015).

Berdasarkan temu bual penyelidik dengan pihak Lembaga Zakat Negeri Kedah, Pejabat Zakat Daerah dan pesawah-pesawah, dirumuskan faktor-faktor yang menyumbang kepada kemerosotan kutipan zakat padi di negeri Kedah Darul Aman adalah seperti berikut:

***1. Bayaran zakat melalui saluran perseorangan dan tidak rasmi***

Berdasarkan temu bual dengan pihak yang terlibat khususnya petani, mereka lebih cenderung untuk membayar zakat padi secara terus kepada asnaf dan juga kepada

pihak-pihak tertentu tanpa melalui saluran rasmi. Namun begitu, ada juga dalam kalangan petani yang membayar zakat padi mereka kepada amil LZNK, namun jumlahnya adalah kurang berbanding pihak yang membayar terus kepada asnaf. Kesimpulan daripada temu bual yang diadakan, dirumuskan kaedah-kaedah berikut yang diamalkan oleh petani dalam urusan bayaran zakat padi :

- i. Membayar zakat padi secara keseluruhan secara terus (*direct*) kepada asnaf (faqir dan miskin) yang berada di kampung atau kawasan tempat tinggal para petani. Kaedah ini berdasarkan tradisi petani-petani di kawasan berkenaan.
- ii. Membayar zakat padi secara terus kepada asnaf dan selebihnya kepada amil LZNK. Contohnya jumlah zakat padi pada musim berkenaan ialah RM700, maka RM200 dibayar kepada amil LZNK dan selebihnya kepada asnaf zakat di kawasan berkenaan.
- iii. Membayar zakat padi kepada amil LZNK sekiranya amil aktif mengutip zakat di kawasan berkenaan dan membayar terus kepada asnaf jika tiada amil yang bertindak mengutip zakat.

Berdasarkan hasil temu bual dan kaedah-kaedah pembayaran zakat padi di atas, penyelidik merumuskan petani-petani di Kedah lebih cenderung membayar zakat padi mereka secara terus kepada asnaf zakat kerana mereka berasa puas hati dan yakin zakat itu diterima oleh pihak yang sepatutnya. Ini merupakan faktor yang utama yang membawa kepada merosotnya kutipan zakat padi di negeri Kedah.

## ***2. Kurang kesedaran kewajipan berzakat***

Faktor kurangnya kesedaran dalam kalangan petani terhadap kewajipan berzakat atas hasil tanaman mereka menyumbang kepada merosotnya kutipan zakat padi di negeri Kedah. Berdasarkan temu bual yang dijalankan kepada petani, dapat disimpulkan kurang kesedaran ini merujuk kepada tiga keadaan iaitu :

- i. Pengetahuan tentang zakat dan pembayarannya tidak dianggap sesuatu yang penting dan utama. Isu ini berlaku dalam kalangan petani-petani yang masih muda.
- ii. Faham kewajipan berzakat, namun enggan untuk membayar zakat khususnya zakat pertanian. Kebanyakan mereka hanya memahami zakat itu dalam konteks zakat fitrah sahaja.
- iii. Kempen kesedaran membayar zakat pertanian kepada amil LZNK tidak

menyeluruh dan tidak sampai kepada petani-petani kerana ia hanya diadakan di masjid-masjid sahaja.

Oleh itu, penyelidik berpandangan pihak LZNK perlu mempertingkatkan lagi dakwah tentang kewajipan berzakat padi ini melalui saluran-saluran yang lebih luas yang terlibat secara langsung dengan petani seperti MADA, PPK dan sebagainya untuk meningkat lagi kesedaran petani-petani dari segi pembayaran zakat kepada amil LZNK.

### ***3. Hasil tanaman padi yang berkurangan***

Dalam pengiraan dan penentuan kelayakan membayar zakat pertanian (padi), hasil tanaman padi adalah antara elemen yang diambil kira untuk menentukan petani wajib mengeluarkan zakat atau pun tidak. Hasil tanaman padi kebiasannya dipengaruhi oleh beberapa faktor seperti cuaca, baja yang digunakan, penyakit-penyakit tanaman padi, bencana alam dan sebagainya. Faktor-faktor yang telah dinyatakan menyumbang kepada kurangnya hasil padi yang akan menyebabkan petani tidak cukup nisab (dua kunca dua nalih enam gantang satu cupak dua kepol atau bersamaan 1300.449 padi) untuk membayar zakat. Selain itu, faktor usia petani menyebabkan mereka mengupah pihak lain untuk mengerjakan sawah mereka dari peringkat awal hingga akhirnya. Cara ini membabitkan kos tertentu yang membolehkan penolakan dilakukan daripada hasil tuaian padi yang dikenakan zakat. Ini secara tak langsung mengurangkan jumlah zakat padi yang dikenakan ke atas petani yang turut menyumbang kepada merosotnya kutipan zakat padi. Selain itu, kos-kos lain dalam penanaman padi seperti kos membajak, sewaan lori dan mesin padi, meracun, baja dan sebagainya turut ditolak dalam pengiraan zakat padi cara B seperti yang dinyatakan dalam laman web LZNK. Kos-kos yang ditanggung oleh petani ini membolehkan pemotongan dilakukan dalam pengiraan zakat padi.

### ***4. Kurang ilmu tentang zakat pertanian (padi)***

Berdasarkan temu bual yang dijalankan terhadap petani-petani di daerah-daerah yang dinyatakan, didapati kebanyakan daripada mereka mempunyai pengetahuan yang

dangkal berkaitan zakat pertanian (padi) seperti hukum wajib zakat pertanian, nisab zakat, cara membayar zakat dan penerima zakat yang rasmi. Kebanyakan petani hanya membayar zakat kerana mengikut rakan-rakan petani yang membayar zakat tanpa berdasarkan ilmu mengenainya (budaya). Ilmu tentang nisab zakat pertanian amat penting kerana jika hasil padi tidak mencapai nisab yang ditentukan, maka petani tidak diwajibkan membayar zakat. Hasil temu bual mendedahkan bahawa, kebanyakan petani tidak mengetahui kadar nisab zakat yang ditetapkan di negeri Kedah iaitu dua kunca dua nalih enam gantang satu cupak dua kepol atau bersamaan 1300.449 kg padi. Para petani juga masih berpegang kepada kaedah lama pengiraan zakat padi iaitu bagi setiap 10 guni padi, maka satu guni dikeluarkan sebagai zakat. Apabila kaedah pukal dilaksanakan, cara pengiraan zakat padi berubah kepada berat timbangan padi secara keseluruhan (secara kilogram) yang menyebabkan para petani merasa keliru kaedah pengiraan zakat hasil padi mereka. Hal ini menyebabkan para petani membayar zakat pertanian (padi) secara ikut-ikutan sahaja tanpa pengetahuan yang jelas khususnya berkaitan kadar nisab zakat pertanian (padi) di negeri Kedah.

##### ***5. Isu Amil zakat pertanian (padi)***

Amil zakat pertanian juga menyumbang kepada merosotnya kutipan zakat padi di negeri Kedah Darul Aman. Peranan amil amat diperlukan untuk menggalakkan para petani membayar zakat pertanian mereka kepada saluran rasmi iaitu LZNK. Hasil temu bual menyatakan para petani lebih selesa membayar zakat padi kepada amil-amil yang dilantik dalam kalangan pimpinan Pertubuhan Peladang Kawasan (PPK) (praktis terdahulu) berbanding membayar kepada imam atau jawatan kuasa masjid (qaryah) yang dilantik sebagai amil (praktis sekarang). Perlantikan amil dalam kalangan ketua-ketua unit PPK boleh membantu LZNK meningkatkan kutipan zakat pertanian secara rasmi. Hal ini memandangkan ketua-ketua unit PPK ini mempunyai hubungan yang rapat dengan para petani dan mereka boleh menyalurkan maklumat dan informasi yang tepat kepada petani khususnya berkaitan kutipan dan agihan zakat.

Selain itu, terdapat juga amil-amil yang tidak rasmi mengutip zakat daripada petani-petani di Kedah. Mereka termasuklah bekas-bekas amil yang tidak disambung kontrak mereka oleh LZNK, namun para petani selesa membayar zakat kepada mereka.

Sebagai tambahan, ada juga pihak-pihak tertentu yang mengutip zakat pertanian ini untuk kepentingan-kepentingan tertentu seperti pembinaan sekolah tahfiz, kebajikan anak-anak yatim, orang-orang tua dan sebagainya atas dasar mereka juga adalah asnaf yang layak menerima zakat. Faktor-faktor berkaitan amil ini juga menyumbang kepada kemerosotan kutipan zakat pertanian (padi) di Kedah.

#### ***6. Tanah sawah padi sewaan***

Tanah sawah (bendang) yang disewakan kepada pihak lain juga merupakan antara faktor kemerosotan kutipan zakat pertanian di Kedah. Petani-petani yang sudah lanjut usia dan mereka yang menjadi petani secara separuh masa biasanya akan menyewakan tanah sawah mereka kepada pihak lain untuk dikerjakan. Di Malaysia amalan menyewa dan memberi sewa tanah telah lama dipraktikkan, termasuklah amalan menyewa tanah pertanian. Jadi persoalan yang timbul siapakah yang perlu membayar zakat, adakah pemilik tanah kerana pemilikannya terhadap tanah tersebut dan mendapat keuntungan atas sewaan atau orang yang menyewa kerana secara zahir dialah yang mengusahakan tanah dan tanaman dan yang mengeluarkan hasil dari tanah tersebut. Jumhur ulama selain mazhab Hanafi berpendapat bahawa zakat hanya dikenakan ke atas penyewa, oleh kerana zakat diwajibkan ke atas hasil tanaman bukan tanah yang mengeluarkan hasil tanaman itu (Ibn Rusyd, 2009). Ada juga dalam kalangan petani yang menyewa tanah sawah mereka kepada orang bukan Islam yang menyebabkan zakat tidak dibayar oleh penyewa tersebut.

Selain itu, kajian juga mendapati terdapat beberapa faktor lain (minor) yang menyumbang kepada kemerosotan kutipan zakat padi di negeri Kedah iaitu faktor pembangunan tanah pertanian berubah kepada perindustrian, perumahan, perluasan bandar dan sebagainya. Faktor metod kiraan zakat pertanian (kaedah B) yang menolak kos-kos mengerjakan sawah seperti membajak, sewaan traktor, mesin padi, pengairan, pembajaan, lori dan lain-lain menyebabkan kadar layak pembayaran zakat padi berkurangan yang akan membawa kepada kurangnya nilai bayaran zakat atau tidak dikenakan langsung.

## **PENUTUP**

Zakat pertanian di Kedah telah melalui proses pelaksanaan yang amat panjang bermula sejak dari tahun 1667 M hinggalah sekarang iaitu disekitar 350 tahun yang lalu. Bermula dengan fasal 3 Tembera Seri Paduka Tuan sehinggalah kepada Enakmen Lembaga Zakat Kedah Darul Aman 2015, berbagai-bagai perubahan dan anjakan dilakukan untuk meningkatkan urusan pentadbiran zakat di negeri Kedah Darul Aman. Zakat pertanian (padi) juga mengalami beberapa perubahan sesuai dengan arus pemodenan dalam bidang pertanian dan kos sara hidup yang meningkat demi kemaslahatan para petani khususnya. Walaupun negeri Kedah terkenal dengan keluasan tanah sawahnya, namun kutipan zakat pertaniannya (padi) adalah rendah berbanding keluasan tanah sawahnya. Data yang diperolehi dari LZNK bermula dari tahun 2014 hingga tahun 2018 menunjukkan kemerosotan dari segi kutipan zakat pertanian (padi) di negeri Kedah. Beberapa faktor yang dikenalpasti adalah bayaran zakat secara terus kepada asnaf, kesedaran yang rendah atas kewajipan berzakat, hasil padi yang berkurangan, kurang ilmu tentang zakat pertanian khususnya tentang nisab zakat dan pengiraannya, isu-isu yang berkaitan amil zakat dan isu tanah sawah yang disewakan kepada orang lain. Pihak LZNK perlu bertindak segera untuk mengurangkan masalah ini dari terus berlaku sekaligus menyebabkan kutipan zakat pertanian terus merosot di negeri Kedah.

## **PENGHARGAAN**

Artikel ini merupakan sebahagian daripada kutipan dan analisis data Geran Institut Penyelidikan dan Inovasi Zakat (IPIZ) UUM dan Lembaga Zakat Negeri Kedah Kod S/O 14123.

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## **A FRAMEWORK OF INDIRECT TAXATION SYSTEM IN PUBLIC FINANCE FROM SYARIAH PERSPECTIVES**

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### **ABSTRACT**

The subject matter of public finance follows the development in state activities and corresponding economic philosophy. With the passage of time and policies of state, the scope of public finance expanded to cover more areas. The development of new political, economic, social, formulation of fiscal and monetary policies made profound differences in the present as compared to the past public finance problems. The fiscal system practiced by Muslim state in the past was consistent, operational, efficient and worked within the value of an Islamic society perspectives. The scholars of the period expressed practical wisdom and economic insight to bear on fiscal issues as evidenced by contribution of among others by Abu Yusuf Yaqub bin Ibrahim (d. 798 A.D.) which showed enormous economic insights in solving these problems and highlighted the distinctive value-based orientation of the mobilization of the resources of revenue and its disbursement in accordance with the objectives of Islamic Syariah. This article explores the model and wisdom of indirect tax practices as being implemented by past Islamic leaders in fulfilling their obligations towards managing the nation while protecting the people's wellbeing.

**Key words:** Islamic Fiscal System, Islamic Taxation, Islamic Indirect Tax, Abu Yusuf Yaqub bin Ibrahim, Al-Qardhawi, Chapra

## INTRODUCTION

In Islamic Fiscal System, there are several public finance resources mentioned in Al-Quran such as *Zakat* (obligatory charity), *Waqf* (non-obligatory charity) and *Jizyah* to eligible person to contribute some of his/her wealth to the needy. *Zakat* means to clean or to purify one's wealth / earning for the will of Allah SWT and must be conveyed to the *Asnaf* i.e. 8 groups of people entitled to receive the *Zakat*. The proceeds from *Zakat* is for the betterment of the recipients and is not allow to be used for other purpose (Sahih International, The Noble Quran, At-Tawbah 9:60). *Waqf* on the other hand, is defined as "a voluntary, permanent, irrevocable dedication of a portion of one's wealth in cash or kind to Allah to be used for a betterment of Muslim mankind" (Sahih International, The Noble Quran, Ali Imran 3:92). Meanwhile, *Jizyah* is a tax imposed to a non-Muslim who is residing under Muslim rules (Sahih International, The Noble Quran, At-Tawbah 9:29).

*Kharaj* and *Al-Ushr* was introduced later by Khalifah Umar Al-Khattab. Oxford Dictionary defines *Kharaj* as a land tax which is imposed on developed land and *Ushr* is a tax imposed on importation of goods by non-Muslim traders to Muslim country. As cited Johari and Ibrahim, other forms of tax imposed apart from *Zakat*, *Waqf* and *Jizyah* as mentioned in Al-Quran was based on *Ijtihad*. It was imposed on one's wealth and uphold the spirit of justice. *Ijtihad* as define by Britannica Encyclopaedia is "a technical term of Islamic law that describes the process of making legal decision by independent interpretation of legal sources i.e. the Quran and the Sunnah."

In practice, tax is classified into two (2) categories which is direct tax and indirect tax. Britannica Encyclopaedia defined a direct tax as "a form of tax collected directly by the government from the person who bear the tax burden" e.g. corporate tax, income tax etc. Meanwhile, an indirect tax e.g. import duty, goods and services tax etc., is defined as "a form of tax collected by mediators who transfer the amount collected to the government" (Encyclopedia Britannica, global.britannica.com, retrieved 2016). The economists have put forward many theories or principles of taxation at different times to guide the state as to how justice or equity in taxation can be achieved.

Shinkafi and Ali (2017) emphasize that the major thoughtfulness of Islamic economy and finance are human and social welfare, consumption, wealth spending (distribution and management), monetary policies, debts, market exchange, taxation, social security, investment and capital, business and trade, commerce and industry, law of transactions, etc. They further consider Islamic economy as:

*“[...] a field of knowledge that prepares the realisation of human well-being through allocation and distribution of scarce resources that conform with the Islamic point of view without unduly curbing individual freedom or creating continued macroeconomic and ecological imbalances.”*

It has been mentioned early in Al-Quran in verse Q65:7 as follows:

“Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allah has given him. Allah does not charge a soul except [according to] what He has given it. Allah will bring about, after hardship, ease.”

(Sahih International: At-Talaq 65:7)

Islamic scholars agree that economic affairs are to be managed so as to provide social and economic justice to citizens (Zaman A. , 2008). Pertaining to the tax matters, contrasting views on the imposition of tax by the government continue to be debated (Rosman, Mohd Yusof, Abu, & Syed Abdullah, Cukai Barang dan Perkhidmatan (GST) Berdasarkan Perspektif Fiqh Kontemporari, 2015). The first group who consider the act as Haram (forbidden) based on the Quranic verse below:

“And O my people, give full measure and weight in justice and do not deprive the people of their due and do not commit abuse on the earth, spreading corruption.”

(Sahih International: Al-Hud 11:85).

The following hadith and verse of Al-Quran acknowledge the impose of other forms of tax which did not mentioned in Al-Quran or practiced by Prophet Muhammad (Peace Be Upon Him):

“It was reported by Fatimah binti Qais, Prophet Muhammad (Peace Be Upon Him) said: Indeed, there is a due on property other than zakah (Narrated by Al-Tirmidhi, Hadith 659). Then Prophet Muhammad (Peace Be Upon Him) recited the following verses:

Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveller, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfil their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.”

(Sahih International: Al-Baqarah 2:177)

Al Azraq and Ahmad (1980) mentioned that *Siyasah Syariah* is a complete guidance for humankind including a fair and justice manner in wealth management, either in the process of acquiring it or in the process of spending it. Verse Q2:188 in the Quran provides a comprehensive and clear statement on this matter as cited below:

*“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”*

(Sahih International: Al-Baqarah 2:188).

Hence, in fulfilling the state obligations to manage the country and at the same time meeting the basic needs / welfare of its citizens, it is timely to relook at the model and wisdom of past leaders in imposing indirect tax policy.

**CLASSIFICATION ON SOURCES OF REVENUE BY ABU YUSUF YAQUB BIN  
IBRAHIM (D. 798 A.D.)**



*Figure 1* The classification on sources of revenue by Aby Yusuf

Source: Azmi, S. (1995)

In Islam, the primary source of law is the Noble Quran which established the moral and ethical foundation of Muslim community. With its complete guidance for Muslims in fulfilling obligations, The Prophet, Caliphs and exegetes elaborated these obligations and analyse the fundamental issues in Islam. Hadiths of Prophet Muhammad (PBUH) interpret and clarify areas that seem unclear in the Quran during which the Prophet giving guidance about among others property related issues, collection and usage of tax, etc. Jurisprudence is based on divine revelations, independent reasoning or analogical deductions and consultations.

As shown in the graphic above, some of the taxable items are mentioned in the Quran or by Prophet himself, while others have been added or altered in later years by subsequent Caliphs. The customs duties on trade articles classified under Fa'y category, were introduced by Caliph Umar initially towards Harbi traders at certain entry points of goods to reciprocate the same rate imposed on Muslim traders in Harbi's land. It was later imposed on Dhimni and Muslims traders when he observed the increasing trade activities within the Muslim territory and particularly between the Muslim and Harbi lands.

**MODEL OF A GOOD TAX POLICY FROM ABU YUSUF YAQUB BIN IBRAHIM'S  
ECONOMIC THOUGHT**

Abu Yusuf's ideas regarding fiscal issues were based on Islamic principles of equity and justice with primary concern on the maintenance of a healthy treasury and interest of the people (as shown in the Figure 2). For this, he had frequently quoted the verses of Quran, Sunnah of the Prophet and practice of pious Caliphs especially Caliph Umar. He further laid down canons of taxation on which taxes should be collected i.e. fairness, justness, equity, convenience and ability to pay.

The underlying principles emphasized by Abu Yusuf to fulfil the above can be summarized as follows:

- i. Quality of tax administration, honest and just dealing of tax payers and fair distribution of income.
- ii. Defining tax base and tax rate
- iii. Approach to the tax equity
- iv. Flexibility in imposing the taxes; and
- v. Fair distribution of income

The above principles are clear indications that Abu Yusuf main focus pertaining to tax collection and its disbursement was the quality of tax administration and equity as well as justice. Ultimately, these principles would be able to fulfil state obligations with sufficient revenue while protecting the interest of the people at large.

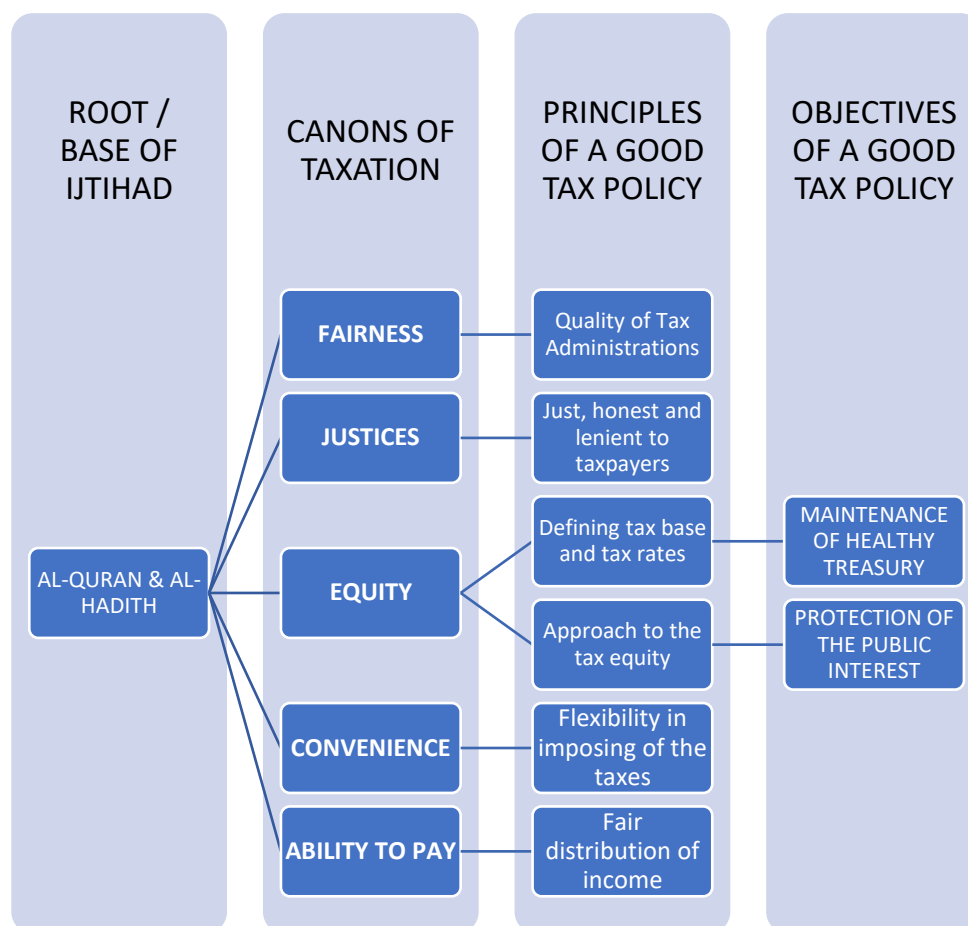


Figure 2 Abu Yusuf Yaqub Bin Ibrahim's Model of A Good Tax Policy

Source: Azmi, S. (1995)

**COMPARISON OF OTHER ISLAMIC SCHOLARS THOUGHT ON THE PRINCIPLES OF A GOOD TAX POLICY BASED ON ABU YUSUF'S FRAMEWORK**

Public Finance is one of the major theme which has been widely discussed in classical Islamic writings. However, it is surprising that Abu Yusuf's economic thought laid out in his Kitab Al-Kharaj missed the attention of researchers. We managed to come across the recent research done by Mauluddin (2015), which reinstate Islamic Scholars thoughts, namely Yusuf Al-Qardhawi and M. Umer Chapra pertaining to the wisdom and principles in imposing the taxes by the state (as shown in Table 1). Al-Qardhawi outlines 4 conditions of just / fair tax and must be supported by all citizens; i.e. tax as a means of income for nation's wealth and there are no other sources available, just and fair burden among taxpayers, income collected is to be used for the wellbeing of the citizens and not for sinful use, and finally consent from Islamic Scholars and experts to be sought before imposing such tax. While Chapra outlines 3 conditions of

just in imposing tax; tax imposed to finance necessity needs for the sake of realising ‘maqasid syariah’, an affordable rate not to burden the citizens and impose equally among eligible taxpayers, and to use the collections diligently.

**Table 1**

*Comparison of Other Islamic Scholars Thought on The Principles Of A Good Tax Policy Based On Abu Yusuf’s Framework*

<b>ABU YUSUF YAQUB BIN IBRAHIM</b>	<b>YUSUF AL-QARDHAWI</b>	<b>M. UMER CHAPRA</b>
Quality of Tax Administrations	Tax as a means of income for nation’s wealth and there are no other sources available.  Consent from Islamic Scholars and experts to be sought	Tax imposed to finance necessity needs for the sake of realising ‘Maqasid Syariah’
Just, honest and lenient to taxpayers  Defining tax base and tax rates  Flexibility in imposing of the taxes  Approach to the tax equity	Just and fair burden among taxpayers	An affordable rate not to burden the citizens and impose equally among eligible taxpayers
Fair distribution of income	Income collected is to be used for the wellbeing of the citizens and not for sinful use	To use the collection diligently

## CONCLUSION

As noted in the introductory chapter of this paper, the fiscal policy and development of Public Finance based on Syariah principles have been practiced by Prophet Muhammad (PBUH) followed by Caliphs and past leaders. However, only in eight century A.D. that the manuscript of the fiscal system being written by Abu Yusuf Yaqub bin Ibrahim, the Chief Justice of Abbasid Caliphate. With active involvement in public life and practical problems, his works represent high degree of pragmatism and practical wisdom. His work outlines the fiscal system which emphasized the economic responsibilities of the Ruler, principles of efficiency, equity and justice in tax administration.

He suggested that the economic life of people is the role of the state which the state



should work for the general prosperity of the people while maintaining growth of the economy. Some of the important functions of the state is to ensure the efficiency and equity of tax collection as well as proper administration of public revenue and expenditure. He stressed the need to preserve the individual interest as well as the requirement of the treasury in suggesting the imposition of different taxes.

His economic thoughts derived from noble source of Al-Quran, practice of the Prophet (As-Sunnah) and Caliphs especially Caliph Umar and laid down the principles of fairness, justices, equity, convenience and ability to pay in outlining / imposing taxes. Ultimately, it fulfil the state obligations to protect the interest of the people and benefit of the treasury.

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## KESESUAIAN AGIHAN ZAKAT *AL-GHARIMIN* DALAM PENYELESAIAN HUTANG PESERTA AMANAH IKHTIAR MALAYSIA (AIM)

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### ABSTRAK

Amanah Ikhtiar Malaysia (AIM) merupakan satu institusi yang menawarkan pembiayaan mikro kepada masyarakat miskin terutamanya di luar bandar bagi menjalani pelbagai aktiviti keusahawan untuk meningkatkan taraf hidup isi rumah yang terlibat. Pembiayaan tersebut perlu dibayar balik secara ansuran mingguan mengikut tempoh yang dipilih oleh peserta AIM. Peserta AIM menganggap pembiayaan mikro ini sebagai satu bentuk hutang yang wajib dibayar setiap minggu. Peserta AIM yang tidak mampu menjelaskan hutang ini boleh digelar sebagai orang yang berhutang untuk keperluan hidup atau *daruriyyah*. Dalam pengurusan zakat, orang yang berhutang untuk tujuan *daruriyyah* ini tergolong dalam asnaf *al-gharimin* yang layak menerima bantuan zakat. Kertas kerja ini cuba meneliti dua objektif utama. Pertama, mengenal pasti masalah bayaran balik hutang AIM dalam kalangan peserta. Kedua, mengenal pasti kesesuaian agihan zakat *al-gharimin* kepada peserta AIM dalam penyelesaian hutang. Metodologi kajian adalah berbentuk kualitatif iaitu data dan maklumat berkaitan diperolehi melalui kaedah temu bual. Maklumat yang diperolehi dianalisis menggunakan kaedah analisis kandungan. Dapatan kajian ini diharap dapat mencadangkan kaedah penyelesaian terhadap masalah bayaran balik hutang peserta AIM dan mewujudkan rangkaian kerjasama antara pihak AIM dengan pihak pengurusan zakat negeri dalam membantu golongan asnaf *al-gharimin*.

**Kata kunci:** Agihan zakat, *al-gharimin*, hutang, pembiayaan mikro, Amanah Ikhtiar Malaysia

## PENGENALAN

Amanah Ikhtiar Malaysia (AIM) merupakan sebuah institusi yang menawarkan pembiayaan mikro untuk membantu golongan fakir dan miskin di Malaysia memperoleh modal kewangan bagi memulakan pelbagai projek yang boleh menambah pendapatan. Menurut Muhammad Yunus (1984), skim pembiayaan mikro ini membolehkan isi rumah mengemblem keusahawanan dan kemahiran hidup ke arah peningkatan dalam pendapatan dan taraf hidup. Skim tersebut juga membuka peluang kepada golongan miskin terutamanya kaum wanita untuk memperoleh pembiayaan bagi memulakan perniagaan mereka (Muhammad Yunus, 2007).

Di Malaysia, AIM bermula dengan pelaksanaan projek Ikhtiar pada tahun 1987 melalui sokongan dan bantuan kewangan daripada Kerajaan Persekutuan, Kerajaan Negeri Selangor dan Yayasan Pembangunan Ekonomi Islam (YaPEIM) (Gibbon dan Sukor, 1990). AIM memainkan peranan yang penting dalam penyediaan pinjaman bagi golongan miskin untuk memulakan perniagaan secara kecil-kecilan terutamanya di kawasan luar Bandar (Chan, 2005). Md. Shahid (1996) turut menyokong bahawa melalui skim pembiayaan kredit mikro AIM, kemiskinan dalam kalangan penduduk luar bandar juga dapat dikurangkan melalui peningkatan pendapatan purata isi rumah yang menceburkan diri dalam bidang perniagaan. AIM juga telah berjaya membantu wanita miskin melalui falsafah, konsep dan pendekatan kredit mikro (Nor Aini Haji Idris, 1999).

Peserta AIM yang juga dikenali sebagai sahabat AIM, boleh membuat pembiayaan daripada AIM melalui borang permohonan pembiayaan dan ianya terbuka kepada semua golongan miskin tanpa mengira kaum, agama dan fahaman politik (AIM, 2006). Peserta yang telah memperoleh pembiayaan dikehendaki membayar balik pembiayaan tersebut mengikut tempoh yang dipilih secara mingguan. Sekiranya mereka tidak dapat menyelesaikannya dalam tempoh tersebut, peserta lain dalam kumpulan yang sama perlu membantu menjelaskannya terlebih dahulu. Peserta juga diberi peluang untuk melanjutkan lagi tempoh bayaran balik sehinggalah kesemua bayaran balik dapat dilangsaikan. Namun begitu, perlanjutan tempoh tersebut akan menyebabkan permohonan peserta lain yang ingin membuat pembiayaan terganggu. Oleh itu, kertas kerja ini cuba meneliti masalah bayaran balik hutang AIM dalam

kalangan peserta dan kesesuaian agihan zakat *al-gharimin* kepada peserta AIM dalam penyelesaian hutang.

### METODOLOGI KAJIAN

Kertas kerja ini membincangkan sebahagian daripada hasil penyelidikan Geran FRGS. Penyelidikan ini merupakan satu kajian kes berbentuk penerokaan. Pemilihan bentuk kajian tersebut adalah untuk menjelaskan persoalan berkaitan masalah bayaran balik pembiayaan (hutang peserta AIM) dan kesesuaian agihan zakat *al-gharimin* kepada peserta AIM dalam penyelesaian hutang. Kajian ini menggunakan kaedah kajian kualitatif. Fasa pertama kajian lapangan dilakukan melalui kaedah temu bual antara penyelidik dengan peserta AIM yang terpilih. Pemilihan peserta AIM dilakukan oleh pengurus AIM di enam buah Cawangan AIM terpilih iaitu:

- i. Kubang Pasu (Zon Utara)
- ii. Shah Alam (Zon Tengah)
- iii. Teluk Intan (Zon Tengah)
- iv. Melaka (Zon Selatan)
- v. Jerantut (Zon Timur)
- vi. Kuala Terengganu (Zon Timur)

Dalam proses temu bual tersebut, dua orang peserta telah ditemu bual di setiap Cawangan. Cawangan Kubang Pasu terdiri daripada peserta AIM Jerlun, Cawangan Shah Alam (peserta AIM Meru), Cawangan Teluk Intan (peserta AIM Teluk Intan), Cawangan Melaka (peserta AIM Melaka), Cawangan Jerantut (peserta AIM Jerantut) dan Cawangan Kuala Terengganu (peserta AIM Kuala Terengganu). Soalan temu bual merangkumi soalan berkaitan maklumat latar belakang peserta, maklumat produk pembiayaan yang dipohon, isu dan masalah yang dihadapi peserta dan penyelesaian terhadap masalah yang dihadapi. Namun kertas kerja ini hanya membincangkan tentang masalah bayaran balik yang dihadapi peserta.

### Masalah Bayaran Balik Hutang Pembiayaan Peserta Aim

Bahagian ini membincangkan masalah berkaitan perniagaan yang dihadapi oleh para peserta yang mempengaruhi proses bayaran balik hutang pembiayaan masing-masing. Perbincangan tersebut memenuhi objektif pertama dalam kertas kerja ini.

Sememangnya setiap pengusaha perniagaan tidak akan terlepas dari menghadapi cabaran dan masalah dalam menjalankan perniagaan. Pengusaha dan peniaga kecil yang bermula dengan modal yang rendah pastinya berhadapan dengan cabaran untuk menstabilkan kedudukan perniagaan mereka. Terdapat cabaran dalam pelbagai peringkat sama ada di peringkat permulaan, kemuncak atau sepanjang tempoh perniagaan tersebut. Perniagaan dan usahawan yang berbeza akan menghadapi masalah yang berbeza. Hal yang demikian dapat ditunjukkan oleh para peserta AIM dalam temu bual mereka. Hasil kajian mendapati terdapat tujuh klasifikasi masalah yang dihadapi oleh peserta AIM dalam menjalankan perniagaan masing-masing. Masalah-masalah tersebut termasuklah kekurangan sumber bekalan, masalah pelanggan, pengurusan kewangan, pengurusan pemasaran, aset niaga rosak, kenaikan harga barang dan masalah kesihatan. Berikut adalah penerangan bagi setiap masalah yang dihadapi oleh para peserta AIM.

### ***Kekurangan Sumber Bekalan***

Masalah kekurangan sumber bekalan di sini merujuk kepada situasi kekurangan sumber bahan mentah oleh peniaga bagi menghasilkan produk akhir perniagaan untuk dijual kepada pengguna. Bagi sesetengah produk di pasaran, sekiranya masalah ini berterusan, kekurangan bekalan bukan hanya dirasai oleh para peniaga, tetapi juga para pengguna akan turut terjejas. Hal ini seperti yang dinyatakan oleh peserta AIM JERL2 dan JER1, masing-masing mempunyai masalah yang sama iaitu kekurangan bahan mentah.

*Masalah macam tu ada lah musim ikan takdak tu. Kak berenti la. Nak p ambik kat tempat lain kak takdak kenderaan-JERL2*

*Masalah yg selalu dihadapi oleh saya sepanjang meniaga adalah kehabisan barang berniaga.-JER1*

### ***Masalah Pelanggan***

Hasil analisis juga mendapati terdapat masalah yang dihadapi oleh peserta AIM merupakan masalah yang berpunca dari kerenah pelanggan. Hal ini dikongsi oleh peserta AIM K.TERG2. Beliau menceritakan pengalaman menerima bayaran tidak



tetap daripada pelanggan walaupun jumlah bayaran yuran atas perkhidmatan yang disediakan telah dimaklumkan lebih awal. Hal ini menyebabkan wujudnya masalah kewangan pada pihaknya.

*Kak ambil bayaran RM40 sebulan, jadi dia rasa nak bayar RM20, dia bayar RM20 walaupun kak dah bagitahu dah bayaran ni tetap RM40 untuk sebulan.*

Kemudian, kehadiran tak tetap. Contohnya bulan ni anak ada periksa, jadi dia tak hantar anak tu. Jadi, bayaran dia tak bayar la..jadi, bila tak bayar, kita jadi masalah kewangan la. K.TERG2

### ***Pengurusan Kewangan***

Pengurusan kewangan adalah salah satu cabang ilmu yang perlu dikuasai oleh setiap usahawan mahupun peniaga kecil-kecilan untuk berjaya dalam bidang perniagaan. Secara umumnya, pengurusan kewangan meliputi pengurusan ke atas modal, belanjawan perniagaan, hasil dan keuntungan perniagaan. Analisis mendapati masalah kewangan yang dihadapi oleh peserta AIM MERU2 dan K.TERG1 adalah berkaitan dengan modal sama ada masalah kekurangan modal atau tidak tahu bagaimana ingin menggunakan modal perniagaan.

*Masalah akak, modal kot, sebab permulaan tu tak pandai macam mana nak besarkan modal. Akak tak pandai sangat guna duit, rasa beban gak kan sbb setiap minggu kena bayar,tapi tak buat apa kan. -MERU2*

*Cuma masalah kurang modal jela.-K.TERG1*

### ***Pengurusan pemasaran***

Pengurusan pemasaran merupakan aktiviti bagi menyampaikan produk atau perkhidmatan dari pengeluar atau peniaga kepada pengguna akhir dalam pasaran. Fungsi pemasaran pula dilaksanakan berdasarkan 4P's dalam perniagaan. 4P's tersebut adalah produk, promosi, tempat dan harga (*product, promotion, place and price*). Berdasarkan analisis temu bual mendapati masalah pemasaran yang dihadapi oleh para peserta AIM adalah berpunca dari produk perniagaan yang kurang jelas

seperti peserta AIM MERU1, dan promosi yang kurang berkesan seperti yang dinyatakan oleh peserta AIM seperti di bawah.

*Memang ada masalah tu, dugaan paling besar saya bila datang bulan puasa. Bukan bulan puasa kita meniaga makanan pagi, untuk puasa saya mati akal nak buat apa. Sebab try buat masak lauk, tak boleh jalan.–MERU1*

*Masalah kuih-kuih akak kurang dapat sambutan. Akak stop dulu. -MERU2*

*Sekarang ni kak hantar 10 bekas, nak habis 1 bekas pun payah dik. K.TERG2*

*Alah..sekali sekala saja buat jual..bukan tetap..-TI2*

*Masa kita letak kuih tu, ada persaingan banyak selalunya kita akan clash dengan kuih yg sama.-MEL1*

*Jumlah jualan yang tak stabil. Kadang-kadang banyak, kadang-kadang sedikit.-JER2*

*Masalah mencari pelanggan la..dengan modal la..-TII*

### ***Aset perniagaan rosak***

Terdapat juga masalah perniagaan yang disebabkan peralatan atau fasiliti perniagaan rosak. Hal ini seperti yang dinyatakan oleh peserta AIM TI1.

*Sekarang mesin rosak, jadi makcik berhenti meniaga buat sementara waktu..jadi kebun sawit jelah yang makcik buat sekarang ni.-TII*

### ***Kenaikan harga barang mentah***

Kedadaan ekonomi yang mendorong kenaikan harga barang mentah kepada penghasilan produk akhir pengguna selalunya menjadi masalah buat peniaga kecil-kecilan seperti peserta AIM. Sasaran pasaran mereka yang kebanyakannya hanya di

kawasan kampung dan terpencil sudah semestinya memerlukan mereka meletakkan harga jualan pada tahap yang sederhana. Hal ini dinyatakan oleh peserta AIM JER3.

*Masalah kak bila ada kenaikan harga barang mentah-JER3*

### ***Kesihatan***

Masalah yang terakhir dalam hasil kajian ini adalah masalah yang berlaku terhadap diri peniaga itu sendiri iaitu masalah kesihatan. Lebih merumitkan lagi jika masalah kesihatan turut berlaku dalam kalangan ahli keluarga peserta itu sendiri. Hal yang demikian dikongsi oleh peserta AIM K.TERG2 yang mempunyai masalah kesihatan.

*dua tahun ni kak bekerja sorang, suami kak sakit, akak sendiri pun sakit. K.TERG2*

### ***Masalah Rakan Ahli Peserta***

Hasil analisis mendapati tiada masalah pembayaran yang dihadapi oleh individu setiap peserta yang ditemubual, tetapi rakan ahli AIM yang mempunyai masalah dalam menjalankan tanggungjawab mereka untuk membayar hutang. Oleh itu, sebagai rakan ahli, peserta AIM yang ditemubual haruslah membayar bagi pihak rakan yang menghadapi masalah tersebut. Hal ini dinyatakan oleh peserta AIM JERL2, K.TERG1, TI1, dan JER3.

*Untuk pusat ni kak besa la alami, dok lama dah kan, sampai ada yg tak bayar, berhenti lagu tu ja.. -JERL2*

*Kadang-kadang ada orang yang tak boleh bayar, kita tolong bayar. K.TERG1*

*orang lain lah bukan saya..kita yang akan bayarkan untuk dia..-TI2*

*Tapi ada juga kawan-kawan lain yang ada masalah bayar balik..ada yang duit lambat sampai ( tak hadir mesyuarat), dan ada yang tak bayar langsung.-JER3*

## **Kesesuaian Agihan Zakat *Al-Gharimin* Kepada Peserta Aim Dalam Penyelesaian Hutang**

Bahagian ini membincangkan tentang kesesuaian agihan zakat *al-gharimin* dalam menyelesaikan masalah bayaran balik hutang dalam kalangan peserta AIM. Sesi temu bual bersama peserta AIM dan informan pakar yang terdiri daripada panel syariah zakat dan ahli akademik dalam bidang zakat dijalankan oleh penyelidik. Pandangan ketiga-tiga informan temu bual dapat dirumuskan seperti berikut.

### ***Pandangan Panel Syariah Zakat (PZ)***

Berdasarkan temu bual dengan panel syariah zakat, secara umumnya pusat zakat berperanan untuk mengutip zakat dan mengagihkan hasil kutipan zakat tersebut kepada yang individu layak atau dipanggil sebagai asnaf zakat. Asnaf *gharimin* merupakan salah satu dari lapan asnaf zakat. Hal ini dinyatakan oleh pegawai syariah zakat yang ditemu bual seperti berikut.

*Zakat berperanan untuk membantu asnaf al-gharimin kerana ia salah satu antara lapan asnaf yang berhak terima zakat. Peranan zakat ni melepaskan asnaf gharimin dari tanggungan hutang.-PS*

Dalam hal yang demikian, peserta AIM yang menghadapi masalah dalam membayar balik hutang pembiayaan adalah layak menerima bantuan zakat di bawah asnaf *al-gharimin* sekiranya mereka berhutang untuk tujuan *daruriyyah*. Berikut merupakan pandangan panel syariah berkaitan definisi asnaf *al-gharimin*.

*Al-gharimin dari segi bahasanya adalah orang yang berhutang. Dari segi istilahnya, ada beberapa perbezaan pandangan lah dalam ulama. Bagi Imam Malik, Shafie dan Ahmad, mereka mengatakan bahawa orang yang menanggung hutang di mana hutangnya itu untuk perkara asas atau perkara daruriyyah bagi diri dan tanggungannya. Jadi dia berhutang dia tidak mampu membayar hutang dan dia tidak memiliki harta lebihan.-PS*

*Bagi Imam Mujahid, orang yang gharimin itu orang yang berhutang kerana untuk*

*kegunaan dirinya atau kerana dia ditimpa oleh musibah seperti banjir, hartanya terbakar dan sebagainya dan dia tidak memiliki harta lagi.-PS*

*Yusuf al Qardawi, ulama kontemporari mendefinisikan gharimin itu lebih luas. Termasuk bukan sahaja orang yang berhutang untuk kemaslahatan diri tapi juga untuk kemaslahatan umat seperti nak bangunkan sekolah, hospital, asrama anak yatim, prasarana utk kegunaan umum jadi mereka ini juga berhak terima zakat.-PS*

*Begitu juga Sheikh Nasib al-Ukhwat bersetuju. Beliau menambah di antara kepentingan peribadi termasuklah nafkah seharian, belanja kahwin, perubatan, tempat tinggal, perabot dan perkakasan rumah dan hutang kerana membayar ganti rugi kepada pihak lain. Kita nampak sini skop hutang tu diperluaskan lagi ikut keadaan semasa.-PS*

#### ***Pandangan Ahli Akademik (PA)***

Ahli akademik yang ditemu bual memberikan pandangan bahawa sekiranya pemohon adalah layak untuk mendapat bantuan zakat berdasarkan tafsiran asnaf *al-gharimin*, peruntukan tersebut sepatutnya diberikan kepada mereka. Pandangan tersebut dapat dilihat seperti mana pernyataan berikut.

*Membela dan memberi peruntukan yang sewajarnya bagi pemohon yang layak.-PA*

Ahli akademik juga turut menyatakan pandangan mengenai definisi asnaf *al-gharimin* menurut ulama silam dan kontemporari seperti berikut.

*..orang yang berhutang untuk dirinya atau tujuan baik sahaja; berhutang untuk membantu orang lain (membantu membayar diyat iaitu gantirugi kepada Jenayah Qisas dan menjadi penjamin bagi pihak yang berhutang).-PA*

*Berhutang untuk memenuhi keperluan asas hidup (daruriyyat). Membeli makanan; menampung kos perubatan; menampung kos pendidikan; mendapat kediaman yang sesuai dengan isirumah dan kos untuk beli pakaian dan menampung kos*

*pengangkutan.-PA*

Terdapat syarat-syarat atau ciri-ciri tertentu yang melayakkan individu mendapat bantuan zakat dengan sebab berhutang. Hasil analisis kajian menunjukkan antara syarat tersebut adalah individu itu mesti seorang yang beragama Islam, berakal, hutang demi keperluan asas dan perbelanjaan yang halal, adakalanya diisytiharkan muflis, yang mana dalam masa yang sama tidak mempunyai harta. Berikut adalah transkrip temu bual bersama PA dan PS.

***Muslim, berakal***

*dia mesti seorang Islam, berakal, waras, baru la dia layak menerima zakat.- PS*

***Berhutang untuk Keperluan Asas dan Halal***

*Hutangnya itu dalam perkara asas. Perkara yang asas tu pula mestilah yang halal dan dibenarkan oleh syarak.-PS*

*Dan hutang tu pula berkaitan dengan keperluan diri dan tanggungannya dan bukan bersifat perkara yg berkaitan dengan agama seperti kifarat atau fidyah.- PS*

*memenuhi syarat asas al-gharimin dan pinjaman untuk hutang perniagaan (mengikut jenis dan keutamaan).-PA*

*Dia berhutang untuk pendidikan ertinya dia layak untuk terima zakat selepas dia bertungkus lumus dan PTPTN dah keluarkan surat senarai hitam (blacklist) dan sebagainya. Penanda aras hutang ni adalah terdesak.-PS*

*Berdasarkan Mazhab Hambali, kita berhutang untuk tolong orang pun boleh dengan syarat orang tu tersepit dengan keperluan asas dia. Kita berhutang nak tolong dia, kita tak boleh bayar dan jatuh bankrap/muflis, kita boleh menerima zakat.-PS*

### ***Muflis***

*Mesti diisytiharkan bankrap dan hartanya telah habis, atau dilelong lah. Jadi dia layak terima zakat.-PS*

*Ya atau pun sekiranya tak disahkan bankrap pun, AIM dah keluarkan surat terakhir yang perlu bayar sekian2, jadi mereka layak terima bantuan.-PS*

### ***Tidak terdapat lebih harta***

*Secara dasarnya tidak boleh. Sebab yang melayakkan mereka terima zakat ni adalah bila mereka dah bankrup dan bukannya sebab mereka tak boleh bayar mingguan. Kira abih dah ,jual abih harta-harta yang ada dan harta yang tinggal tak sampai ke nisab emas.-PS*

*Harta lebih itu diukur berdasarkan nisab zakat emas. Maknanya nisab zakat emas ialah kalau ikut kiraan hari ni dalam RM14,000. Maknanya kalau dia mempunyai harta kurang dari RM14,000 maknanya dia asnaf al-gharimin.-PS*

### ***Pandangan Peserta AIM***

Salah satu soalan yang diajukan kepada peserta AIM ialah “Apakah kegunaan wang zakat yang diperolehi?” Berdasarkan temu bual dengan peserta AIM, wang zakat digunakan atau dibelanjakan bagi lima tujuan utama yang masing-masing yang merupakan keperluan kehidupan (*daruriyyah*). Antaranya termasuklah kegunaan untuk perbelanjaan anak (JERL1), perbelanjaan sara hidup (K.TERG1), perbelanjaan hari raya (T11), bayar hutang (T12) dan kos menjalankan perniagaan (JERL3). Hal ini dinyatakan oleh peserta dalam temu bual seperti berikut. Penemuan analisis yang menyatakan penggunaan wang zakat untuk membayar hutang dalam kalangan peserta AIM telah memenuhi objektif kedua dalam kajian ini. Hal ini dinyatakan oleh peserta TI2. Lebih menarik lagi hasil analisis menemukan penyataan kegunaan wang zakat bagi perbelanjaan kos perniagaan seperti yang dikongsi pengalaman oleh peserta JERL3.

*Duit zakat hanya guna untuk anak ja, makan keluarga, susu, pampers bulan-bulan pun dekat RM300 tu pun tak cukup sebab dia dah besaq. -JERL1*

*Guna belanja makan-K.TERG1*

*Tak...kita ambil duit zakat la juga untuk bayarkan..campur-campur untuk kegunaan dan bayar hutang..-TI2*

*Selalu dok guna untuk keperluan anak-anak la, belanja sikit-sikit, boleh la tampung, berniaga pun boleh kata la, saya berniaga pun bukan besaq mana pun, -JERL3*

*Untuk belanja raya la..macam-macam..RM200 pun tak cukup...-TI1*

Dalam memenuhi kehendak objektif bagi mengenal pasti kesesuaian zakat dalam menyelesaikan masalah hutang dalam kalangan peserta AIM, penyelidik juga mendapatkan pandangan peserta AIM tentang kenyataan tersebut. Hasil analisis menunjukkan terdapat peserta yang bersetuju dengan kenyataan zakat boleh membantu bagi meringankan beban membayar hutang. Hal ini dinyatakan oleh peserta AIM K.TERG2 dan TI1 seperti dalam temu bual. Hasil analisis juga menunjukkan sumbangan zakat bukan sahaja dapat membantu peserta dalam membiayai komitmen perbelanjaan harian, tetapi dapat juga membantu peserta menambah produktiviti perniagaan yang seterusnya meningkatkan hasil pendapatan mereka juga. Ini dibuktikan dengan pernyataan oleh peserta AIM MEL2, JER1 dan MERU2 seperti di bawah. Kebanyakan peserta menyatakan bahawa bantuan zakat dapat meringankan beban kos sara hidup mereka. Hal ini selari dengan tujuan pemberian zakat.

*Bagi akak, memang akak setuju la kalau zakat ni untuk selesaikan masalah hutang ni.-K.TERG2*

*Boleh..kalau kita dah tak ada dah..ada orang bagi duit zakat kita bayar je lah kan..bagi makcik boleh..-TI1*

*Barang-barang yang ambil ni untuk makan ja, tak buat utk bisnes. Jadi kiranya*



*membantu beban belanja dapur. Kiranya tak pikiaq la sangat bab barang dapur ni. Rumah pun mampu nak bayar.-MEL2*

*Sekiranya prosedur tak banyak dan menyusahkan, mungkin zakat boleh mengurangkan beban sara hidup pada masa kini.JERI*

*Kiranya boleh bantu dapat kapasiti yang banyak. Jadi, bila dapat hasil yang banyak, dapatla cover bayaran bulanan. Jadi pendapatan dekat situ dah ada. Ha, macam tu la.-MERU2*

### **KESIMPULAN**

Secara ringkasnya, pembiayaan mikro yang dilakukan oleh peserta AIM merupakan satu bentuk hutang Islam yang wajib dijelaskan bayaran balik setelah cukup tempoh seperti mana yang dipersetujui oleh kedua-dua pihak AIM dengan peserta AIM. Kontrak pembiayaan mikro yang diaplikasikan dalam pembiayaan mikro ini merupakan satu kontrak Islamik yang dikenali sebagai Murabahah Komoditi. Justeru, pembayaran balik pembiayaan dalam kalangan peserta AIM juga seharusnya mematuhi kehendak syarak. Sekiranya peserta AIM mengalami masalah dalam bayaran balik pembiayaan, peserta masih boleh berbincang dengan pihak AIM untuk menjadualkan semula ansuran bayaran balik pembiayaan tersebut. Sekiranya masih gagal berbuat demikian, peserta AIM perlulah memaklumkan kepada pihak AIM dengan kadar segera. Peserta AIM yang benar-benar mengalami kesempitan wang untuk menjelaskan hutang atas sebab daruriyyah boleh menghubungi pihak institusi zakat negeri untuk memohon bantuan zakat asnaf al-gharimin. Hal yang demikian sekaligus dapat meringankan beban hutang peserta AIM dan pihak AIM juga dapat terus menawarkan pembiayaan kepada peserta AIM yang lain dalam membantu golongan tersebut meningkatkan taraf hidup melalui aktiviti perniagaan yang halal di sisi syarak. Di samping itu pihak AIM juga boleh bekerjasama dengan pihak institusi zakat dari aspek menyalurkan maklumat terkini mengenai peserta AIM yang mengalami masalah kritikal dalam membayar balik hutang mereka. Hal yang demikian membolehkan pihak institusi zakat menyiasat latar belakang peserta tersebut sama ada mereka layak atau pun tidak untuk mendapat bantuan zakat di bawah asnaf

al-gharimin. Untuk tujuan tersebut, peserta AIM perlulah mengisi borang permohonan bantuan zakat terlebih dahulu bagi memudahkan urusan agihan zakat oleh pihak institusi zakat kepada golongan yang benar-benar layak menerima bantuan zakat.

### **PENGHARGAAN**

Penulis mengucapkan setinggi-tinggi penghargaan kepada Kementerian Pendidikan Malaysia (DP KPM)-FRGS (Kod s/o: 13026) di atas penawaran Dana Geran sebanyak RM78,900 untuk penyelidikan ini yang bertajuk “Peranan zakat dalam penyelesaian hutang asnaf *al-gharimin* dalam kalangan peserta Amanah Ikhtiar Malaysia”. Kami juga mengucapkan terima kasih kepada semua pihak yang telah menyumbang kepada kejayaan menyempurnakan penyelidikan FRGS ini.

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Temu bual dengan Pihak Pengurusan AIM di Ibu Pejabat Amanah Ikhtiar Malaysia, Damansara Kuala Lumpur pada 5 Mei 2017 jam 3.00 petang.

Temu bual dengan peserta AIM Cawangan Langkawi di Lubuk Setol, Langkawi pada 25 Mac 2016 jam 9.00 pagi.

Temu bual dengan peserta AIM Cawangan Kubang Pasu di Pusat Internet 1Malaysia Jerlun, pada 9 Ogos 2016 jam 10.30 pagi.

Temu bual dengan peserta AIM Cawangan Jerantut, Pahang, secara atas talian pada 14 Februari 2017 jam 2.00 petang.

Temu bual dengan peserta AIM Cawangan Shah Alam di Meru, Klang pada 7 April 2017 jam 2.30 petang.

Temu bual dengan peserta AIM Cawangan Teluk Intan, di Teluk Intan, Perak pada 14 April 2017 jam 10.45 pagi.

Temu bual dengan peserta AIM Cawangan Melaka di Mydin Peringgit, Melaka pada 20 April 2017 jam 10.00 pagi.

Temu bual dengan peserta AIM Cawangan Kuala Terengganu di Kampung Binjai Berambu, Kuala Terengganu pada 28 April 2017 jam 9.15 pagi.

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Damansara secara atas talian pada 27 November 2017 jam 11.57 pagi.

Temu bual dengan Pakar Akademik di Bilik 209, di Kolej Perniagaan, Bangunan SBM, Universiti Utara Malaysia pada 22 November 2017 jam 2.30 petang.

Temu bual dengan Pakar Syariah di Bilik Siswazah, Pusat Pengajian Perniagaan Islam, Universiti Utara Malaysia pada 22 November 2017 jam 10.00 pagi.

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## **TAHAP PENERIMAAN MASYARAKAT TERHADAP ZAKAT MAL MUSTAFAD: KAJIAN DI NEGERI KEDAH**

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### **ABSTRAK**

Potensi zakat mal mustafad adalah tinggi bagi institusi zakat berdasarkan data pekerjaan dan upah setempat. Walaupun kutipan zakat ini tertinggi, masih terdapat kumpulan yang kurang keterlibatan dengan zakat jenis ini. Kertas ini cuba meneroka persepsi masyarakat pekerja terhadap zakat mal mustafad. Pekerja kerajaan dan swasta seluruh Negeri Kedah menjadi sampel kajian ini. Analisis deskriptif dari aspek kefahaman, sikap dan norma sosial digunakan dalam melihat persepsi mereka terhadap zakat ini. Dapatan menunjukkan skor yang tinggi terhadap ketiga-tiga sisi ini. Masyarakat pekerja amat memahami tentang kewajipan zakat ini namun potensi kutipan masih belum mencapai tahap yang diharapkan.

**Kata kunci:** Zakat, Mal Mustafad, Penerimaan

### **PENYATAAN MASALAH**

Zakat Pendapatan dan zakat mal mustafad adalah dua perkara yang berhubungan dan punyai perbezaan. Zakat mal mustafad bersifat lebih luas iaitu merangkumi zakat dari pelbagai sumber termasuklah dari sumber pendapatan. Kajian berkaitan gelagat kepatuhan zakat pendapatan telah dijalankan oleh Md. Idris, Kamil (2009), Hanif Mohamed Nor (2018), Fidlizan (2016), Zainol Bidin (2009), Noor Hashimah Mohd Shafie Amizawati Mohd Amir (2018). Setakat ni kajian tahap penerimaan bertumpu kepada kajian penerimaan golongan tertentu terhadap zakat pendapatan dan zakat perniagaan. Sukar untuk ditemui kajian terhadap penerimaan zakat mal mustafad berbanding zakat pendapatan. Ini kerana walaupun sama, ruang lingkup zakat mal mustafad nampak lebih luas. Justeru sejauhmana penerimaan dan pemahaman masyarakat berkaitan zakat ini.

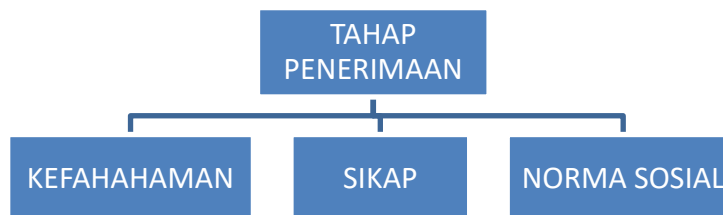
Zakat mal mustafad merujuk kepada zakat yang dikenakan kepada tiga jenis harta

iaitu zakat dari pendapatan dan upah, zakat dari harta kerja bebas dan professional dan zakat dari harta mustaghallat. Termasuk dalam kategori mal mustafad adalah sebarang hasil bebas seperti sewaan, bonus, tuntutan lebih masa, gratuity, pampasan, pencen, komisyen, royalti, keuntungan unit amanah dan seumpamanya. Zakat Mal Mustafad ini menjadi asas kepada sarjana dalam menetapkan kewajipan zakat pendapatan. Turut ddikategori dalam zakat mal mustafad adalah zakat ke atas mana-mana perolehan harta yang bukan disebabkan pelaburan seperti hibah, hadiah, pusaka dan sebagainya mencakupi harta dalam bentuk wang, emas, perak, binatang ternakan dan yang lain.

### OBJEKTIF KAJIAN

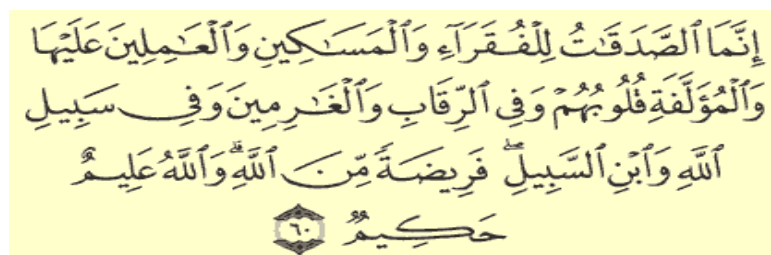
- i. Mengkaji kefahaman masyarakat terhadap zakat mal mustafad
- ii. Mengkaji sikap dan normal sosial masyarakat zakat mal mustafad

### Tahap Penerimaan Masyarakat Di Negeri Kedah Terhadap Mal Mustafad



### SOROTAN LITERATUR

Al-Qaradawi dalam Fiqh Zakat membahaskan tiga jenis mal mustafad. Mal mustafad yang pertama adalah al-amalah iaitu harta yang diperoleh dari gaji dan upah hasil pekerjaan tertentu. Jenis kedua iaitu al athiyyah iaitu harta yang diperoleh dari bonus atau elaun tetap yang diterima secara tetap atau tidak. Jenis mustafad ayg ketiga iala al mazalim iaitu jenis harta yang disiti secara tidak sah oleh penguasa terdahulu dan telah dianggap hilang oleh pemilik asalnya kemudian dikembalikan oleh penguasa baharu (Qardhawi, 2002).



“Sesungguhnya zakat-zakat itu, hanyalah untuk orang-orang fakir, orang-orang miskin, pengurus-pengurus zakat, para muallaf yang dipujuk hatinya, untuk (memerdekakan) budak, orang-orang yang berhutang, untuk jalan Allah dan orang-orang yang sedang dalam perjalanan, sebagai sesuatu ketetapan yang diwajibkan Allah; dan Allah Maha Mengetahui lagi Maha Bijaksana”

Kamil Idris (Kamil and Ahmad Mahdzan, 2002) telah mengkaji berkaitan tahap penerimaan zakat pendapatan. Kemudian terdapat beberapa artikel lanjutan oleh Kamil berkaitan kajian awal beliau. Ram al Jafri (Jaffri Saad, Bidin, Idris, and Md Hussain, 2010) telah mengkaji berkaitan tahap penerimaan zakat perniagaan. Zainol (ZAINOL BIDIN and KAMIL MD. IDRIS, 2009) telah mengkaji berkaitan kepatuhan zakat pendapatan berdasarkan dua gelagat.

Kajian berkaitan penerimaan antaranya oleh (Wahid, Kader, and Ahmad, 2012) berkaitan penerimaan asnaf terhadap penempatan, penerimaan dan tanggapan masyarakat terhadap sumber zakat harta yang diikhtilaf (Sanep Ahmad and Hairunnizam Wahid, 2005).

Kajian ini mengalih tumpuan kajian terdahulu dari skop Universiti Utara Malaysia kepada negeri Kedah. Keduanya skop staf kerajaan dilebarkan kepada staf kerajaan dan swasta. Ketiganya pastinya berkaitan elemen penggunaan terma zakat mal mustafad berbanding penggunaan terma zakat pendapatan dalam kajian terdahulu. Kajian juga berasaskan konsep penyelidikan kontrak iaitu terdapat permintaan institusi untuk menjalankan kajian bagi pihak mereka. Walaupun zakat pendapatan penyumbang tertinggi kutipan, namun potensi zakat mal mustafad ini adalah lebih tinggi sekiranya lebih ramai pembayar berkelayakan melibatkan diri.



## METODOLOGI KAJIAN

Kajian berkaitan penerimaan, gelagat dan persepsi biasanya dijalankan secara kuantitatif. Soalselidik akan diedar dalam mendapatkan jawapan bagi persoalan yang dikaji. Namun kajian begini juga boleh dijalankan secara temubual bersemuka.

Kajian kuantitatif merujuk kepada kaedah kajian yang mendapatkan data dalam bentuk bilangan (kuantiti) sama ada data yang sememangnya berbentuk bilangan mahupun data deskriptif yang diloah dalam bentuk bilangan. Hal ini bagi memudahkan pengkaji membuat analisis dengan alat statistik.

Populasi sebenar kajian perlu dikenalpasti bagi menentukan jumlah soal selidik yang akan diedarkan. Sampel akan dipilih menggunakan kaedah sampel rawak. Soal selidik yang diedarkan biasanya melebihi jumlah sampel yang diperlukan. Soal selidik dibentuk berdasarkan objektif kajian dan juga pembolehubah kajian. Soal selidik akan diuji terlebih dahulu sebelum data sebenar dikumpul. Idea soal selidik diambil dari kajian Hafizah Zainal, Kamil Idris, Zainol Bidin dan Fidlizan Muhammad (ibid). Data yang diperolehi akan di analisis menggunakan aplikasi SPSS dan dianalisis secara deskriptif dalam melihat kefahaman, sikap dan norma sosial masyarakat pekerja terhadap zakat ini.

## DAPATAN

### Jadual 1

#### *Demografi*

<b>Demographic Profile</b>	<b>Sub-Profile</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Jantina	Lelaki	163	47.4
	Perempuan	181	52.6
Umur	15-20 tahun	18	5.2
	21-30 tahun	111	32.3
	31-40 tahun	128	37.2
	41-50 tahun	39	11.3
	51-60 tahun	41	11.9
	61 tahun ke atas	7	2.0
Pendidikan	Ujian Penilaian Sekolah Rendah (UPSR)	13	3.8
	Penilaian Menengah Rendah (PMR)	8	2.3
	Sijil Pelajaran Malaysia (SPM)	93	27.0

	Diploma	94	27.3
	Sarjana Muda	79	23.0
	Sarjana (Masters)	48	14.0
	Doktor Falsafah (PhD)	9	2.6
Status	Bujang	90	26.2
	Berkahwin	239	69.5
	Duda/Janda	15	4.4
Pendapatan	≤ RM2,000	129	37.5
	RM2,001-RM3,000	93	27.0
	RM3,001-RM4,000	46	13.4
	RM4,001-RM5,000	33	9.6
	RM5,001-RM6,000	16	4.7
	≥ RM6,001	27	7.8
Sektor	Awam	172	50.0
	Swasta	172	50.0
Daerah	Kubang Pasu	44	12.8
	Kota Setar	41	11.9
	Pokok Sena	11	3.2
	Padang Terap	12	3.5
	Yan	34	9.9
	Pendang	29	8.4
	Kuala Muda	50	14.5
	Sik	31	9.0
	Baling	22	6.4
	Kulim	40	11.6
	Bandar Baharu	20	5.8
	Langkawi	10	2.9
Bayaran Zakat	Pusat Zakat/Potong Gaji	226	65.7
	Beri Terus kepada Asnaf	74	21.5
	Tidak Bayar	44	12.8

Secara demografi menunjukkan dari segi jantina 163 responden lelaki dan 181 responden pekerja perempuan menjawab soalselidik ini. Umur 31-40 merupakan paling tinggi menjawab soal selidik ini diikuti 21-30 tahun. Umur paling rendah responden adalah dari kumpulan 61 tahun ke atas. Responden berpendidikan SPM, Diploma dan ijazah mendominasi carta yang memberi respon kajian. Purata pendapatan pula ramai yang menjawab berpendapatan di bawah 2000. Temubual di LZNK jua menunjukkan mereka yang bergaji RM1200 sudah mula membuat bayaran zakat di LZNK. Responden dari sektor awam dan swasta adalah sama, sementara responden Kubang Pasu dan Kota Setar paling ramai menjawab soal selidik ini.

**Jadual 2***Sumber Pendapatan*

	N	Minimu m	Maximu m	Mea n	Std. Deviation
Sumber/Jenis Pendapatan (Gaji)	344	0	1	.87	.341
Sumber/Jenis Pendapatan (Elaun)	344	0	1	.33	.469
Sumber/Jenis Pendapatan (Bonus)	344	0	1	.13	.334
Sumber/Jenis Pendapatan (Dividen Pelaburan)	344	0	1	.07	.255
Sumber/Jenis Pendapatan (Hadiah)	344	0	1	.02	.151
Sumber/Jenis Pendapatan (Hasil Sewaan)	344	0	1	.06	.234
Sumber/Jenis Pendapatan (Pusaka)	344	0	1	.05	.211
Sumber/Jenis Pendapatan (Hibah)	344	0	1	.02	.141
Sumber/Jenis Pendapatan (Lain-lain)	344	0	1	.05	.211

Jadual 2 memperincikan berkaitan sumber pendapatan responden. Dari aspek sumber pendapatan respon pula adalah mean paling tinggi adalah berkaitan sumber pendapatan dari gaji, sementara mean paling rendah adalah sumber pendapatan dari hibah dan hadiah.

**Jadual 3***Kefahaman Kewajipan Berzakat*

	N	Mini mum	Maxi mum	Me an	Std. Deviation
Saya tahu bahawa Zakat wajib dibayar jika mencukupi haul (tempoh) dan nisab (timbangan)	344	1	5	4.7 1	.542
Saya tahu bahawa Haul (tempoh) pengiraan zakat adalah setahun	344	1	5	4.5 0	.767
Saya tahu bahawa Nisab (timbangan) pengiraan zakat berdasarkan 85 gram emas	344	1	5	4.0 7	.933
Saya tahu bahawa Kadar zakat yang diwajibkan ialah 2.5%	344	1	5	4.3 2	.839
Saya tahu bahawa Zakat diagih kepada lapan (8) asnaf	344	1	5	4.3 0	.878
Saya tahu bahawa tidak membayar zakat adalah berdosa	344	2	5	4.7 3	.505

Berkaitan kesedaran responden terhadap kewajipan berzakat menunjukkan mean paling tinggi adalah mereka bersetuju bahawa tidak membayar zakat adalah berdosa. Sementara mean paling rendah adalah tentang nisab zakat.

**Jadual 4***Kefahaman Zat Mal Mustafad*

	N	Min	Max	Mean	Std.D
Gaji pokok tahunan saya perlu dikenakan zakat setelah menolak perbelanjaan yang sepatutnya	344	1	5	4.10	.942
Elaun sepanjang setahun yang saya dapat perlu dikenakan zakat setelah menolak perbelanjaan sepatutnya	344	1	5	3.76	1.013
Bonus yang saya dapat perlu dikenakan zakat	344	1	5	3.54	1.032
Hibah yang saya dapat perlu dikenakan zakat	344	1	5	3.52	1.036
Dividen yang saya dapat perlu dikenakan zakat	344	1	5	3.62	1.014
Pendapatan dari sewaan yang saya dapat perlu dikenakan zakat	344	1	5	3.63	1.039
Setahu saya zakat pendapatan (mal mustafad) hanya zakat ke atas gaji dan elaun sahaja	344	1	5	3.62	.988
Setahu saya zakat pendapatan (mal mustafad) turut meliputi bonus, pampasan, VSS, pencen, insentif dll	344	1	5	3.60	.942

Kefahaman responden berkaitan zakat mal mustafad (zakat pendapatan) pula menunjukkan gaji merupakan mean paling tinggi, iaitu mereka setuju gaji adalah perlu dikenakan zakat dan termasuk dalam zakat mal mustafad. Sementara mean paling rendah adalah berkaitan hibah perlu dikenakan zakat.

**Jadual 5***Sikap Terhadap Kewajipan Berzakat*

	N	Min	Max	Mean	Std. D
Saya percaya menunaikan zakat pendapatan (mal mustafad) adalah sesuatu yang baik	344	1	5	4.42	.712
Saya percaya menunaikan zakat pendapatan (mal mustafad) adalah sesuatu yang bermanfaat	344	1	5	4.45	.677
Saya percaya menunaikan zakat pendapatan (mal mustafad) adalah sesuatu yang bernilai	344	1	5	4.48	.657
Saya percaya menunaikan zakat pendapatan (mal mustafad) adalah sesuatu yang membantu orang lain	344	1	5	4.47	.652
Saya akan berasa tenang apabila menunaikan zakat pendapatan (mal mustafad)	344	1	5	4.51	.679
Saya percaya satu kewajipan telah saya laksanakan dengan mengeluarkan zakat pendapatan (mal mustafad)	344	1	5	4.48	.752
Saya memiliki kemampuan untuk menunaikan zakat pendapatan (mal mustafad)	344	1	5	3.97	1.026
Saya juga ragu-ragu bahawa menunaikan zakat pendapatan (mal mustafad) adalah sesuatu yang baik	344	1	5	2.50	1.424

Sikap responden terhadap zakat mal mustafad menunjukkan responden percaya dengan menunaikan zakat mal mustafad mereka telah melaksanakan satu kewajipan. Mereka juga percaya menunaikan zakat ini merupakan sesuatu yang bernilai. Ini ditunjukkan oleh mean tertinggi 4.48. sementara mean yang terendah ditunjuk oleh

soalan negative tentang keraguan responden terhadap zakat mal mustafad.

### Jadual 6

#### *Norma Sosial Kewajipan Berzakat*

	N	Minimum	Maximum	Mean	Std. Deviation
Majikan saya berpendapat saya perlu membayar zakat pendapatan di institusi zakat	344	1	5	3.69	1.037
Pasangan saya berpendapat bahawa saya perlu membayar zakat di institusi zakat	344	1	5	3.76	1.012
Ibu bapa berpendapat bahawa saya perlu membayar zakat di institusi zakat	344	1	5	3.74	.997
Rakan sekerja saya berpendapat bahawa saya perlu membayar zakat di institusi zakat	344	1	5	3.68	1.015
Rakan baik saya berpendapat bahawa saya perlu membayar zakat di institusi zakat	344	1	5	3.72	1.021

Responden secara norma sosial bersetuju bahawa pasangan paling mempengaruhi mereka dalam membayar zakat mal mustafad. Sementara rakan sekerja paling rendah mempengaruhi mereka dalam hal berzakat.

### KESIMPULAN

Masyarakat di Negeri Kedah menunjukkan bahawa mereka mamahami dengan baik berkaitan zakat mal mustafad. Kesedaran responden terhadap kewajipan berzakat menunjukkan mean paling tinggi iaitu mereka bersetuju bahawa tidak membayar zakat adalah berdosa. Sementara mean paling rendah adalah tentang nisab zakat. Kefahaman responden berkaitan zakat mal mustafad (zakat pendapatan) pula menunjukkan gaji merupakan mean paling tinggi, iaitu mereka setuju gaji adalah perlu dikenakan zakat dan termasuk dalam zakat mal mustafad. Sementara mean paling rendah adalah berkaitan hibah perlu dikenakan zakat. Sikap responden terhadap zakat mal mustafad menunjukkan responden percaya dengan menunaikan zakat mal mustafad mereka telah melaksanakan satu kewajipan. Mereka juga percaya menunaikan zakat ini merupakan sesuatu yang bernilai. Ini ditunjukkan oleh mean tertinggi 4.48. sementara mean yang terendah ditunjuk oleh soalan negative tentang keraguan responden terhadap zakat mal mustafad. Responden secara norma sosial bersetuju bahawa pasangan paling mempengaruhi mereka dalam membayar zakat mal mustafad. Sementara rakan sekerja paling rendah mempengaruhi mereka dalam hal berzakat.

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## **ACCOUNTING AND FINANCE REGULATIONS BY STATE ISLAMIC RELIGIOUS COUNCIL AND WAQF, ZAKAT AND BAITULMAL INSTITUTIONS IN MALAYSIA**

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### **ABSTRACT**

This paper discusses legislation adopted by the State Islamic Religious Council (MAIN) and the waqf, zakat and baitulmal institutions (WZB), particularly in relation to accounting and finance. The study involved only the states of Perlis, Kedah, Penang, Perak and Sarawak. The Federal Constitution, the Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240), and several Acts relating to this topic are discussed. Meanwhile, the Administration of Islamic Religious Administration and the Ordinance of each state was also examined to discuss this. The data was obtained through interviews with accountants or financial officers of MAIN and WZB institutions. In addition, research on important documents such as the ACT, financial regulations and annual reports of MAIN and WZB institutions was also undertaken. The results of this study have provided a new input into the legal knowledge used by MAIN and the WZB institutions in accounting and finance. Finally, the findings of this study have also been an important input in the formulation of Islamic accounting standards by the Accounting Department of Malaysia (JANM).

**Keywords:** Zakat; accounting; legislation; MAIN

### **FEDERAL CONSTITUTION**

The Federal Constitution is the highest law in Malaysia (the Federal Constitution, Article 4). It is above all laws, Enactments, and Ordinances in force in this country. The Constitution provides for the governance of the country in accordance with the practice of the democratic system and the Constitution. The Constitution may be amended by the support of at least two-thirds of the Members of Parliament or the support of two-thirds of the Members of Parliament with the consent of the House of

Commons (Federal Constitution, Article 159). Article 3 of the Federal Constitution also establishes that Islam is a Federal religion in addition to other religions freely practiced in the State (Federal Constitution, Article 11).

Returning to the scope of this study, wakaf, zakat, and baitulmal or similar Islamic Religious Outcomes are referred to in the Federal Constitution, Part VII of the Financial Provisions of Article 97 Clause 3, as follows:

*“Any such Zakat, Fitrah, Baitulmal or Islamic Religious proceeds, such proceeds shall be paid into a separate fund and shall not be payable except under the authority of State law or federal law, as the case may be. where applicable. ”*

The provision clearly states that all money related to Islam must be recorded separately and may not be mixed with other funds. The provision also clarifies that money related to Islam is subject to state law, the Enactment or the Ordinance. In certain cases federal law also applies such as the Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240).

Each state has its own legislation known as the Enactment or the Ordinance and the Federal Territory is the only state that has its own statute other than the Federal Constitution. This study examines all of these legislations either federal or state in the context of the laws relating to MAIN and WZB institutions and focuses more on the financial matters of five states namely Perlis, Kedah, Penang, Perak and Sarawak (Zone 2). The objective is to review and identify legislation adopted by the State Islamic Religious Council (MAIN) and the waqf, zakat and baitulmal institutions (WZB), particularly in relation to accounting and finance.

#### **Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240)**

Section 5 (1) of the Statutory Bodies (Accounts and Annual Reports) Act 1980 Act (240) provides for the time limit for the preparation and submission of statements of accounts to the Auditor-General for audit. The section states the following:

*“Every statutory body shall keep other records of its operations in accordance with*



*generally accepted accounting principles and shall cause the preparation of its accounts for each financial year and, within six months after the end of the financial year such or any extension thereof as provided under section 9, shall submit it to the Auditor-General for audit. ”*

This indicates that the application of the Statutory Bodies Act 1980 to MAIN is in the context of accounts and annual reports as the section clearly states that the need for proper records is kept in accordance with generally accepted accounting principles. The term "general" can also be interpreted as the accounting principle applied to it is a principle familiar or unfamiliar to any statutory body. Most MAINs through the provisions of the state Islamic Religious Administration Enactment require the adoption of the Statutory Bodies (Accounts And Annual Reports) Act 1980 (Act 240) in relation to accounts and annual reports. Whereas Section 11 (2) (b) of the same Act relating to the Minister may make rules, stating the following:

*"Sets guidelines for generally recognized accounting principles, accounting policies and other accounting or financial matters in relation to the accounts of a statutory body."*

However, the interpretation of whether MAIN or the WZB institution itself is a statutory body or rather is a question. This is because each MAIN or WZB established under the respective Islamic Religious Administration Enactment or Ordinance. However, there are provisions in most Islamic State Administration Enactments which provide for MAIN to apply to the Statutory Bodies (Accounts and Annual Reports) Act 1980 (Act 240). This provision clearly states that in preparing accounts and annual reports, the MAIN must comply with the provisions of the Statutory Bodies Act. However, this Act provides for general provision of accounts and annual reports as provided in Section 5 (1) of the Act. For statutory bodies in Malaysia, the Treasury of Malaysia issued the Treasury Instructions as the main reference in the preparation of accounts and in connection with finance. The current Treasury Instructions are issued in 2008 or otherwise known as AP 2008.

However, the Treasury Directive applies only to public money while Section 3 of the

Financial Procedure Act 1957 (Act 61) provides that public money is all proceeds, loans, trusts and other money as well as all other bonds, debentures and securities received by the Federal government or State but does not involve zakat, fitrah or Baitulmal. By such provision, the MAIN or the WZB institution is not bound by the Treasury Directive.

### **State Islamic Religious Administration Enactment**

The financial section of the State Administration of Islamic Religious Enactment, in particular, was also released in detail. The topics discussed in this study are about Baitulmal and the Financial Procedure of MAIN, Waqf, Nazr and Trust and Zakat. Matters related to Baitulmal and the MAIN Financial Procedures will be detailed in the context of Baitulmal Establishment, Zakat Fund, Administration and Management Fund, benefits or benefits of general or special purpose, MAIN expenses and the like, Disposal, Cancellation and Calculation and Accounts and Reports Annually. Meanwhile, matters relating to the Waqf, Nazr and the Trust will affect the scope of Income and Broadcasting of Property Listings. Table 1 summarizes the enactments and ordinances adopted by the states.

**Table 1**

*State and Enactment / Ordinance*

<b>State</b>	<b>Enactment / Ordinance</b>
<b>Perlis</b>	Islamic Religious Administration Enactment 2006 The Statutory Bodies Act 1980 (Act 240) applies to the Council
<b>Kedah</b>	Administration of Islamic Law Enactment 2008 Kedah Darul Aman Zakat Board Enactment 2015 (For LZNK) The Statutory Bodies Act 1980 (Act 240) applies to the Council
<b>Pulau Pinang</b>	Islamic Religious Administration Enactment 2004 The Statutory Bodies Act 1980 (Act 240) applies to the Council
<b>Perak</b>	Islamic Religious Administration Enactment 2004 2015 Endowment Enactment The Statutory Bodies Act 1980 (Act 240) applies to the Council
<b>Sarawak</b>	Sarawak Islamic Council Ordinance 2001

### **Establishment of Baitulmal, Zakat Funding, Waqf Fund**

The state enactments and / or Ordinances involved also provide for the establishment of Baitulmal and have been stated as follows "A fund called Baitulmal is hereby

established" [Perlis, Section 81 (1); Kedah, Section 47 (1); Penang, Section 81 (1); Silver, Section 70 (1); Sarawak, Section 45 (1)]. These sections state that Jerusalem is referred to as the Fund and not as an institution. This is supported by the provisions of the Federal Constitution, Article 97 Clauses 2 to 3. This article states that all income and money earned or received by a state including Zakat, Fitrah, Baitulmal or similar proceeds must be paid into and in one group money.

However, the provision also clarifies that the proceeds related to Zakat, Fitrah, Baitulmal or similar religious produce must be paid into a separate fund. Therefore, there is an important question regarding the terms of the Fund, is it possible to apply the Islamic Accounting Standards (PPI) in the conduct of MIAN financial arrangements if the fund is not classified as an institution? The answer to this question can be seen in terms of segregation of funds, this will support the implementation of PPI for WZB institutions. In addition, the Sarawak Islamic Council Ordinance provided for another section, Section 43 (1) on the establishment of the Baitulmal and Wakaf Board acting and empowered to collect and manage the collection of contributions to Baitulmal as well as to utilize and distribute income from special wakaf to the people persons for the purposes specified in the wakaf. It is clear that the Sarawak Islamic Council Ordinance defines the jurisdiction and scope of the Baitulmal and Wakaf Board itself as compared to other states which do not clarify whether it is referred to as a fund or institution. In addition, the use of the Terms of Revenue used in Article 97 of the Federal Constitution to mean all matters pertaining to Zakat, Waqf, Baitulmal and other Islamic Religious money does not conform to the accounting system which refers to the terms of Revenue as income earned. Therefore in designing PPI, the definition of Results should be accurate and consistent with the objectives of this study.

While the Administration of Islamic Religious Administration Enactment 2004 (Amendment 2012) adopted by the Perak Islamic Religious Council has detailed the separate accounts that Baitulmal should have separate accounts such as Zakat Property and Zakat Fitrah, Wakaf and nazr 'am, Source Resources, and Trust- other trusts as well as 'General' Resources. This provision is further defined under Section 70 1 (A) and 1 (B). In addition, under the auspices of the Baitulmal establishment there were

also touches on money and property. The provisions of Baitulmal shall consist of all money and property, movable or immovable, in accordance with Islamic Law; all money and property in the Baitulmal shall be vested in the Council, as well; any investment, asset or fund vested in the Council may be sold, manufactured and disposed of, and the proceeds may be invested in trust fund investments pursuant to Islamic Law. All five states provide the same except for the State of Sarawak which details the details that Baitulmal comprises, not limited to all Islamic property or deceased property; all fees, money, charity and property; any contributions, any donations, contributions, donations, contributions; any property, investment, mortgage, etc. in accordance with Section 45 (2) (a) to (k).

When it is generally stated that any investment in the form of assets and money vested in MAIN can be sold, made and disposed of, the question that may arise is whether the proceeds from zakat and waqf can also be recognized in this category and evaluated and allowed for sale, manufactured and disposed of? These may be implications and limitations in implementing PPI. The provisions of the State Administration of Islamic Religious Enactment should be considered in more detail so that they are not misinterpreted. Therefore, the provision for zakat and waqf funds should be interpreted and excluded for investment purposes. This provision should be amended in the State Administration of Islamic Religious Enactments.

In addition, for the states of Kedah and Perak, there are specific Enactments related to Zakat and Waqf namely the Kedah Darul Aman Zakat Board Enactment 2015 and the Waqf (Perak) Enactment 2015. Section 30 (1) of the Kedah Darul Aman Zakat Board Enactment 2015 states a fund is established known as the "Zakat Fund". Section 31 (1) provides for a fund known as the "Administration and Management Fund" established but without details on sources of income, revenue and collection. It is found only in Section 31 (2) that one-eighth of the Zakat Fund is for administrative and management expenses. In this Enactment, there is no specific provision for Zakat property or money to be sold, manufactured and disposed of, and the proceeds may be invested from time to time as contained in the State Islamic Religious Administration Enactment.

While the Waqf (Perak) Enactment 2015 under Section 34 (1) also provides that the MAIN shall establish a fund known as the Waqf Fund which comprises the wakaf (mawquf) fund and the waqf (Perak) Enactment 2015 , Section 34 (2)). The enactment also states that the waqf fund and benefit accounts must be created separately but no provision for the property and the waqf money can be sold and the like but the mawquf cannot be part of Baitulmal and MAIN can direct that the property be included in the Fund. Waqf as a general waqf (Waqf (Perak) Enactment 2015, Sections 35 (1) - (2)). This provision is in contravention of section 70 (2) of the Perak Islamic Religious Administration Enactment 2004 (Amendment 2012) which states that Baitulmal money is made up of all types of monies in compliance with Islamic Law. Such differences and discrepancies need to be taken seriously by the parties involved in order for the PPI to be formulated in the future. A summary of the establishment of the Baitulmal and the Fund can be found in Table 2.

**Table 2**

*Establishment of Baitulmal and Fund*

<b>State</b>	<b>Establishment of Baitulmal and Fund</b>
<b>Perlis</b>	<b>Islamic Religious Administration Enactment 2006</b> Section 81 (3) All money and property in Jerusalem shall be vested in the Council.
<b>Kedah</b>	<b>Administration of Islamic Law Enactment 2008</b> Section 47 (2) of Baitulmal shall consist of all moneys and property, movable or immovable, in accordance with Islamic Law.  <b>Kedah Darul Aman Zakat Board Enactment 2015</b> Zakat Fund. Section 30 (1) A fund known as the 'Zakat Fund' is established and shall be administered and managed by the Board.  <b>Administration and Management Fund.</b> Section 31 (1) A Fund known as the Administration and Management Fund is established.
<b>Pulau Pinang</b>	<b>Islamic Religious Administration Enactment 2004</b> Section 81 (2) Baitulmal shall consist of all moneys and property, movable or immovable, in accordance with Islamic Law.
<b>Perak</b>	<b>Islamic Religious Administration Enactment 2004</b> Section 70 (2) of Baitulmal shall consist of all moneys and property, movable or immovable, in accordance with Islamic Law.  <b>Endowment Enactment 2015</b> Establishment of Waqf Fund. Section 34 (2) of the Waqf Fund shall consist of waqf fund and waqf benefit.
<b>Sarawak</b>	<b>Sarawak Islamic Council Ordinance 2001</b> Section 43 (2) It shall be the responsibility of the Baitulmal and Wakaf Board, for and on behalf of the Council.

## **CONCLUSION**

The Federal Constitution through Articles 3, 11 and 97 has given Islam the privilege of whether the religion itself is in the constitution as far as the methods and procedures of recording, storing and using money related to Islam. The Federal Constitution also empowers states to administer and administer money related to Islam. Enactments and ordinances of the Islamic Religious Administration States are the main law in each state to administer and administer money related to Islam in addition to the drafting of specific waqf and zakat enactments in certain states. Nevertheless, the Enactments and Ordinances provide for general accounting and financial procedures. There is no clear provision in the Enactment and the Ordinance regarding the basics or accounting standards that should be applied by MAIN and WZB institutions.

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Statutory Bodies Act 1980 (Act 240)

Administration of Islamic Law (Kedah Darul Aman) Enactment 2008

Kedah Darul Aman Zakat Authority Enactment 2015

Islamic Religious Administration (State of Perlis) Enactment 2006

Islamic Religious Administration (State of Penang) Enactment 2004

Islamic Religious Administration (Perak) Enactment 2004

Endowment (Silver) Enactment 2015

Sarawak Islamic Council Ordinance, 2001

Federal Constitution of Malaysia 1957

## **PENGURUSAN AGIHAN ZAKAT KEPADA ASNAF FAKIR DAN MISKIN**

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### **ABSTRAK**

Antara golongan yang berhak menerima zakat adalah golongan fakir dan miskin. Pemberian zakat kepada mereka bukan hanya untuk memenuhi keperluan semasa dari segi makan minum seharian, malah objektif agihan zakat adalah lebih jauh daripada itu. Agihan zakat bermatlamat untuk mengeluarkan golongan ini daripada kemiskinan sehingga akhirnya mereka menjadi pembayar zakat pula. Oleh itu, pengurusan agihan yang berkesan amat perlu. Namun, masih timbul isu ketidakpuasan hati dalam kalangan pembayar zakat terhadap sistem dan pengurusan pengagihan zakat oleh institusi zakat. Ketidakpuasan hati ini amat penting diberi perhatian oleh institusi zakat kerana ia boleh memberi impak dari segi kutipan zakat. Justeru, kertas kerja ini membincangkan pengurusan agihan zakat yang dilaksanakan di Kedah. Di samping itu, kertas kerja ini akan turut memberi cadangan beberapa aspek yang boleh meningkatkan kecekapan pengurusan agihan zakat.

**Kata kunci:** Zakat, Fakir dan miskin, Agihan zakat

### **PENGENALAN**

Zakat merupakan satu ibadah dan salah satu rukun Islam yang wajib dilaksanakan oleh umat Islam yang memenuhi syarat-syaratnya. Pensyariatan zakat dalam Islam bermatlamatkan untuk membantu golongan yang susah, iaitu mereka yang tidak dapat memenuhi keperluan hidup, di samping meningkatkan kekuatan ummah dan menegakkan kalimah Allah'

Pelaksanaan ibadah zakat bukanlah dalam bentuk yang sangat peribadi seperti solat dan puasa, sebaliknya ibadah zakat adalah berbentuk kenegaraan. Pemerintah



bertanggungjawab terhadap urusan zakat sebagaimana yang telah ditunjukkan oleh Baginda Rasul *sallallahu 'alayhi wasallam*. Pengurusan zakat telah dilaksanakan oleh Baginda *sallallahu 'alayhi wasallam* semasa di Madinah setelah zakat difardukan ke atas umat Islam pada tahun ke dua Hijrah. Pelaksanaan pengurusan zakat oleh pemerintah diteruskan sehingga kini.

Di Malaysia, pengurusan zakat adalah tertakluk kepada bidang kuasa negeri. Tanggungjawab mengurus hal ehwal zakat adalah diletakkan di bawah kuasa ketua agama di setiap negeri iaitu Sultan/Raja atau Yang Dipertuan Agong bagi negeri-negeri yang tidak mempunyai Sultan atau Raja. Kesemua negeri kecuali negeri Kedah meletakkan pengurusan zakat di bawah Majlis Agama Islam Negeri-negeri (MAIN). Di Kedah, pengurusan agak tersendiri kerana ia tidak diletakkan di bawah MAIN. Walaupun begitu, segala dasar dan kegiatan pengurusan zakat dilaksanakan melalui Enakmen Pentadbiran Agama Islam Negeri.

Pengurusan zakat meliputi aspek kutipan dan agihan. Zakat yang telah dikutip oleh amil atau yang dibayar kepada amil perlu diagihkan dengan sebaik-baiknya kepada golongan asnaf yang telah ditetapkan. Pengurusan agihan yang berkesan mampu menangani masalah kemiskinan. Beberapa masalah dalam pengurusan agihan telah dikenal pasti menjadi punca kepada kurangkan keberkesanan agihan zakat kepada asnaf. Antaranya kesukaran mencari asnaf, jurang perhubungan, lokasi asnaf di kawasan pedalaman (Muhammad Syukri Salleh, 2006; Hairunnizam Wahid and Sanep Ahmad, 2009; Teh Suhaila Tajuddin, Aza Shahnaz Azman, dan Noraini Shamsuddin, 2016). Oleh itu, tujuan kertas kerja ini adalah untuk membincangkan aspek pengurusan agihan zakat yang dilaksanakan di Kedah.

### **SOROTAN KARYA**

Pengurusan pengagihan zakat merujuk kepada cara, kaedah, proses dan pengurusan pengagihan bantuan zakat kepada asnaf. Ia merangkumi proses mengenal pasti asnaf, proses permohonan bantuan zakat, menentukan bentuk dan jumlah bantuan, program pembangunan asnaf, pengawasan dan laporan. Pengurusan agihan zakat yang dilaksanakan oleh institusi zakat perlu berpandukan prinsip agihan zakat agar objektif agihan zakat dapat dicapai.

Pencapaian objektif pengagihan zakat sangat bergantung kepada pengurusan pengagihan zakat kerana ia akan menjelaskan bagaimana proses pengagihan dibuat bagi mencapai objektif zakat. Proses pengagihan zakat bukan hanya melibat pemberian bantuan semata-mata kepada asnaf, malah ia meliputi seluruh proses agihan bermula daripada aktiviti hebahan bantuan sehingga kepada pemantauan selepas pengagihan bantuan zakat.

Terdapat beberapa kajian berkaitan pengagihan zakat. Antaranya Rahisam Ramli (2013) yang memfokuskan kepada mekanisme agihan zakat kepada asnaf muallaf. Berdasarkan permasalahan yang dihadapi oleh asnaf muallaf, Rahisam Ramli (2013) mendapati institusi zakat memerlukan satu mekanisme agihan zakat yang komprehensif khusus untuk asnaf muallaf. Hal demikian kerana agihan bantuan kewangan semata-mata belum memadai meningkatkan nilai keagamaan asnaf muallaf.

Selain itu, pengagihan zakat didakwa tidak menyeluruh sampai kepada asnaf. Muhammad Syukri Salleh (2006) beranggapan bahawa masalah ini berlaku disebabkan birokrasi dan serakan geografi yang menjadi halangan terhadap agihan zakat sampai kepada asnaf dengan sepatutnya. Hal ini juga disokong oleh Sohaimi dan Mohd Gunawan (2011) yang mendapati Majlis Agama Islam Negeri (MAIN) masih mengagihkan zakat berdasarkan sistem permohonan berbanding pendekatan turun padang. Penemuan Teh Suhaila Tajuddin et al. (2016) juga membuktikan pengagihan zakat tidak menyeluruh. Teh Suhaila Tajuddin, Aza Shahnaz Azman, dan Noraini Shamsuddin (2016) mendapati kawasan penempatan golongan asnaf yang tinggal di kawasan ceruk kampung dan kawasan pedalaman juga menyebabkan pegawai zakat ataupun wakil-wakil yang telah dilantik seperti ketua kampung ataupun ahli jawatankuasa masjid tidak dapat menjejaki mereka.

Dari segi keperluan aspek pemantauan pula, Amirul Afif Muhamat, Norlida Jaafar, Hardi Emrie Rosly, and Hasman Abdul Manan (2011) mendapati perhatian dan pemantauan yang khusus dan pengetahuan dalam perniagaan merupakan aspek penting dalam memastikan objektif menjadikan asnaf sebagai usahawan yang berjaya dapat dicapai. Namun, menurut Othman Sahalan dan Luqman Abdullah (2014), aktiviti pengawasan terhadap pembangunan asnaf belum dilaksanakan secara

menyeluruh disebabkan kekangan di pihak institusi zakat dan seharusnya pihak institusi zakat perlu mengambil perhatian yang serius dalam mengetahui sejauhmana keberkesanan program pembangunan asnaf ini supaya objektif dan matlamat program dapat dicapai dengan berkesan. Oleh itu terdapat keperluan untuk mengkaji amalan pengurusan agihan secara menyeluruh agar penambahbaikan terhadap pengurusan pengagihan zakat dapat dilakukan.

## **METODOLOGI KAJIAN**

Kajian ini menggunakan pendekatan kualitatif berbentuk fenomenologikal bertujuan untuk meneroka pelaksanaan mekanisme agihan zakat kepada fakir dan miskin di Kedah. Pendekatan kualitatif digunakan kerana data yang diperolehi bukan dalam bentuk nombor. Sebaliknya, data kajian ini berbentuk teks iaitu penceritaan pengalaman informan tentang isu yang dikaji. Oleh itu, data dikutip menerusi temu bual mendalam dengan pegawai zakat serta rujukan ke atas laman sesawang LZNK. Pegawai zakat yang dirujuk adalah ketua jabatan agihan selaku informan yang arif berkenaan pengurusan pengagihan zakat yang dilaksanakan oleh LZNK. Soalan-soalan yang ditanya meliputi aspek promosi, bentuk bantuan, proses permohonan, proses pemilihan, dan pemantauan.

## **DAPATAN**

### **Pengurusan Agihan Zakat Kepada Asnaf Fakir dan Miskin di Kedah**

Perbincangan seterusnya adalah hasil dapatan daripada temu bual dengan pegawai zakat berkenaan mekanisme agihan zakat kepada fakir dan miskin. Ia merangkumi promosi, bentuk bantuan, proses permohonan, proses pemilihan dan pemantauan.

### **Kaedah Promosi**

Dapatan kajian menunjukkan bahawa LZNK telah membuat promosi atau hebahan berkaitan bantuan zakat melalui beberapa sumber. Antara sumber tersebut adalah melalui laman sesawang rasmi LZNK, media sosial seperti laman muka buku (facebook), melalui penolong amil ataupun imam qariah dan melalui ceramah-

ceramah serta forum berkaitan agihan zakat.

Laman sesawang rasmi LZNK adalah di [www.zakatkedah.com.my](http://www.zakatkedah.com.my). Pelbagai maklumat dipaparkan dalam laman sesawang ini. Ia meliputi profil organisasi, kutipan, agihan, berita semasa, iklan, aplikasi atas talian, pengiraan zakat, muat turun borang permohonan dan cara menghubungi LZNK. Secara khusus, di bahagian agihan terdapat senarai bantuan-bantuan yang meliputi pembangunan asnaf, program agihan dan pelbagai bantuan lain. Terdapat lebih daripada 63 jenis skim bantuan disediakan kepada golongan asnaf. Penerangan tentang golongan yang layak menerima zakat juga dapat ditemui dalam laman sesawang ini. Borang-borang boleh dimuat turun daripada laman sesawang di samping permohonan secara atas talian (Laman sesawang LZNK, 2019).

Di samping itu, pegawai zakat juga menerangkan tentang peranan media sosial khususnya *facebook*. Setiap pegawai perlu aktif dalam mempromosikan maklumat berkaitan aktiviti LZNK terutamanya aktiviti agihan bantuan, ceramah zakat dan sebagainya menerusi laman sesawang. Di laman sesawang LZNK turut menyediakan pautan untuk pengunjung membuat capaian ke *facebook* LZNK. *Facebook* LZNK turut memuatkan bahan berbentuk audio visual yang memaparkan siaran berita zakat serta *facebook* secara langsung dan siaran menerusi Youtube program ceramah, bual bicara dan program slot CEO zakat di Radio Malaysia Kedah.

Selain itu, masjid juga berperanan menghebahkan maklumat tentang bantuan zakat. LZNK melantik penolong amil di seluruh masjid di negeri Kedah. Tujuan utama adalah sebagai 'duta' LZNK kepada masyarakat setempat terutamanya dalam urusan kutipan dan agihan zakat. Penolong amil yang dilantik dalam kalangan pegawai masjid mampu menjadi 'mata' dan 'telinga' LZNK bagi menjejaki asnaf di kariah masing-masing. LZNK juga meletakkan papan tanda 'Pusat Agihan Makanan Fakir dan Miskin (Food Bank) Lembaga Zakat Negeri Kedah (Terputus makanan? Hubungi Imam Masjid anda)' di semua masjid di seluruh Kedah.

Kaedah promosi yang keempat adalah melalui ceramah dan forum zakat yang telah disampaikan oleh pegawai-pegawai zakat sendiri. Ceramah dan forum tersebut

biasanya dilakukan di masjid, balai raya dan agensi kerajaan. Kesemua aktiviti ini boleh juga diikuti rakamannya di *facebook* LZNK.

### **Bentuk Bantuan**

Dapatan kajian menunjukkan bahawa LZNK telah menyediakan tujuh bentuk bantuan kepada asnaf fakir dan miskin. Antara bantuan yang disediakan oleh pihak LZNK adalah seperti bantuan sara hidup, bantuan perubatan, bantuan perumahan, bantuan perniagaan atau Jayadiri, bantuan pembangunan ummah, dan bantuan pendidikan.

Pertama adalah bantuan sara hidup. Bantuan sara hidup adalah merujuk kepada beberapa jenis bantuan. Kebanyakan bantuan sara hidup ini lebih tertumpu kepada golongan asnaf fakir dan miskin. Antara jenis bantuan sara hidup adalah seperti bantuan kewangan bulanan, bantuan makanan bulanan, bantuan miskin tahunan, bantuan sara hidup sekaligus, bantuan saudara baru permulaan, bantuan kepada orang berhutang, bantuan tambang pulang kepada pelajar tamat pengajian, dan bantuan perkahwinan saudara baru (Laman Sesawang LZNK, 2019). Menurut pegawai zakat (P1) yang ditemu bual, bantuan kewangan bulanan berjumlah dari *RM200-RM500 sebulan*.

Kedua, adalah bantuan perubatan. Pihak LZNK juga menjelaskan bahawa terdapat beberapa bentuk bantuan perubatan. Ia meliputi bantuan rawatan bulanan, bantuan rawatan sekaligus, bantuan rawatan di klinik panel dan bantuan rawatan di pusat haemodialisis. LZNK mempunyai pusat haemodialisis yang dikenali dengan nama Pusat Haemodialisis Zakat Kedah (PHZK). PHZK beroperasi di bangunan ibu pejabat LZNK iaitu di Menara Zakat, Alor Setar. Ia ditubuhkan pada tahun 2011 dengan kos kira-kira RM1.5 juta. Ia memuatkan 18 mesin dialisis dengan kapasiti rawatan yang melibatkan sejumlah 70 pesakit non-hepatitis pada satu-satu masa (Laman Sesawang LZNK, 2019). Asnaf fakir miskin yang mengidap sakit buah pinggang dalam negeri Kedah boleh mendapatkan perkhidmatan rawatan percuma di PHZK. Operasi PHZK menggunakan sepenuhnya peruntukan kutipan zakat negeri Kedah.

Ketiga adalah bantuan perumahan. Bagi bantuan perumahan, pihak LZNK telah

menyediakan bantuan bina rumah dan bantuan baik pulih rumah. Cara yang dilakukan oleh LZNK untuk bantuan perumahan adalah dengan menyediakan kontraktor kepada permohonan asnaf yang berjaya. Rumah yang dibina bagi asnaf yang berjaya adalah mengikut reka bentuk yang disediakan oleh LZNK dengan peruntukan sebanyak RM43000. Semua aktiviti pembinaan diuruskan oleh kontraktor. Asnaf hanya menyediakan tapak rumah. Bagi baik pulih rumah, semua urusan baik pulih juga diurus oleh kontraktor yang dilantik oleh pihak LZNK sendiri. Peruntukan yang disediakan adalah seperti yang diluluskan oleh pihak LZNK.

Keempat adalah bantuan perniagaan. Bantuan perniagaan juga dikenali dengan nama bantuan Jayadiri. Untuk bantuan ini, LZNK telah memberikan bantuan dalam bentuk modal iaitu peralatan seperti mesin jahit, mesin pembuat ais kacang, peralatan gunting rambut, mesin rumput, mesin tebang pokok dan sebagainya bergantung kepada keperluan yang diperlukan oleh asnaf.

Kelima adalah bantuan pendidikan dan latihan kemahiran. LZNK telah menyediakan bantuan pendidikan seperti bantuan persekolahan bulanan, bantuan awal persekolahan, bantuan yuran penuh ke IPT, derma siswa melanjutkan pelajaran ke IPT tempatan, derma siswa melanjutkan pelajaran ke Yaman, derma siswa melanjutkan pelajaran ke Mesir, derma siswa melanjutkan pelajaran ke UniSHAMS, derma siswa melanjutkan pelajaran ke Jordan, derma siswa melanjutkan pelajaran ke Indonesia (IAIN), biasiswa pendidikan dalam negara (IPTA), biasiswa perubatan luar negara (Mesir), dan derma siswa IPT luar negara. Latihan kemahiran yang diberikan kepada asnaf bagi mendapatkan sijil kemahiran adalah seperti Akademi Bina Malaysia (ABM). LZNK juga menubuhkan sekolah asnaf zakat pertama iaitu Maahad Dini Sultan Abdul Halim yang terletak di Jalan Suka Menanti, Alor Setar.

Keenam adalah bantuan musibah alam. Bantuan ini melibatkan asnaf yang ditimpa musibah seperti banjir, ribut dan kebakaran. Bantuan ini terdiri daripada bantuan keperluan asas dan membaiki rumah kediaman.

## **Proses Permohonan**

Dapatan kajian menunjukkan bahawa LZNK telah menyediakan dua bentuk proses permohonan kepada asnaf fakir dan miskin. Antara proses permohonan yang disediakan oleh pihak LZNK adalah secara online dan secara manual. Secara ringkasnya, proses permohonan dapat dijelaskan seperti dalam Rajah 3.

Pertama, proses permohonan bantuan untuk asnaf fakir dan miskin boleh dibuat secara atas talian di laman sesawang LZNK. Menurut pegawai zakat, asnaf boleh memuat turun borang bantuan berserta panduan mengisi borang dan melihat syarat kelayakan daripada laman sesawang LZNK.

Kedua, permohonan bantuan zakat boleh dibuat dengan mengambil borang daripada Ibu Pejabat (LZNK), Pejabat Zakat Daerah, Masjid dan Penolong Amil. Dengan adanya pejabat zakat di setiap daerah, di masjid dan perlantikan penolong amil di setiap masjid telah memudahkan pihak asnaf untuk mendapatkan borang bagi bantuan zakat kerana asnaf tidak perlu pergi ke Pejabat Zakat Cawangan yang mungkin jauh daripada kediaman asnaf.

Penolong amil telah dilantik daripada kalangan jawatankuasa masjid. Pada masa kini LZNK telah melantik Penolong Amil di 576 buah masjid di seluruh negeri Kedah. Peranan Penolong Amil adalah untuk membantu dan memudahkan pencarian asnaf. Penolong amil juga dipertanggungjawabkan oleh LZNK untuk membantu mengisi borang permohonan asnaf. Seterusnya asnaf boleh menyerahkan borang permohonan kepada penolong amil. Borang permohonan mestilah lengkap dan dikembalikan kepada Pejabat Zakat Daerah atau ibu pejabat LZNK. Asnaf perlu mengepilkan dokumen seperti salinan kad pengenalan, borang pengesahan pendapatan atau slip gaji, salinan akaun bank, pengesahan salinan dokumen oleh imam atau penolong amil, surat nikah, bil elektrik dan bil air, dan sebagainya lagi seperti yang dinyatakan dalam borang permohonan.

## **Proses Pemilihan**

Dapatan kajian menunjukkan bahawa LZNK telah menyediakan beberapa panduan pertimbangan bagi meluluskan permohonan bantuan zakat kepada asnaf fakir dan miskin. Untuk asnaf fakir, pihak LZNK telah menetapkan bahawa mereka adalah orang Islam yang tidak mempunyai harta, dan pendapatan tidak sampai 50 peratus dari had kecukupan untuk menanggung diri dan keluarga. Manakala bagi asnaf miskin pula mereka adalah orang Islam yang mempunyai harta, pekerjaan yang hanya dapat menampung keperluan diri sebanyak 50 peratus sahaja. Permohonan bantuan miskin sepenuhnya menggunakan panduan haddul kifayah.

Selain itu dapatan kajian menunjukkan bahawa jumlah tanggungan, pihak asnaf mengepulkan dokumen adalah bertujuan untuk proses pemilihan dilakukan oleh pihak LZNK. Hal ini bertujuan untuk mengelakkan daripada sebarang butiran yang mencurigakan dan tidak benar. Hal ini juga menjadi penentu kepada panduan pertimbangan bagi meluluskan permohonan bantuan zakat kepada asnaf fakir dan miskin. Borang permohonan mengandungi maklumat seperti sumber dan jumlah pendapatan, perbelanjaan, maklumat anak dan tanggungan, maklumat tempat kediaman dan maklumat pemilikan harta. Penolong amail akan melakukan siasatan bagi memastikan maklumat yang diberi adalah tepat. Borang tersebut perlu mendapat pengesahan daripada penolong amil atau pegawai zakat.

Dapatan kajian juga mendapati bahawa bantuan modal perniagaan diluluskan bagi mereka yang berpotensi untuk terus berkembang. Berpotensi untuk berkembang bermaksud mereka yang tergolong dalam kalangan asnaf yang mampu keluar dari kelompok asnaf. Bantuan modal iaitu bantuan peralatan diberikan kepada golongan asnaf yang telah atau sedang menjalankan perniagaan tetapi mungkin mendapat kekakangan semasa menjalankan perniagaan seperti mesin jahit rosak dan kekurangan modal.

## **Kaedah Penyerahan**

Dapatan kajian menunjukkan bahawa LZNK telah menyediakan lapan kaedah



penyerahan bantuan zakat kepada asnaf fakir dan miskin. Antara kaedah penyerahan bantuan zakat yang disediakan oleh pihak LZNK adalah melalui bank, imam atau penolong amil, cek, secara berdepan, baucer, agen, pegawai zakat dan pihak kontraktor.

Pertama, kaedah penyerahan bantuan zakat dibuat melalui bank. Duit akan dimasukkan terus ke dalam akaun bank asnaf. Selain tu, serahan bantuan juga ada dibuat melalui cek. Bantuan zakat juga diserahkan melalui penolong amil di masjid khususnya bantuan makanan *food bank*. Ada juga kes penyerahan bantuan zakat dibuat secara terus seperti melalui Program Berbasikal seperti mana yang dimaklumkan oleh pegawai zakat.

Bantuan zakat juga dilakukan melaui agen kutipan. LZNK telah melantik agen kutipan zakat iaitu, institusi pendidikan, dan sekolah-sekolah agama untuk mengutip zakat. Mereka akan mendapat agihan balik bayaran zakat untuk diagihkan kepada asnaf. Pegawai zakat juga akan melakukan proses penyerahan kepada asnaf seperti bagi penyerahan bantuan peralatan niaga dan bantuan perumahan. LZNK juga telah melantik kontraktor untuk menyerahkan bantuan makanan bulanan. Namun skim bantuan makanan bulanan ini telah ditamatkan dan digantikan dengan pusat bekalan makanan (*food bank*) di masjid.

### **Pemantauan**

Dapatan kajian menunjukkan bahawa LZNK mempunyai beberapa cara pemantauan terhadap bantuan yang diberikan kepada asnaf. Antaranya adalah dengan cara penetapan bantuan secara tahunan. Kelulusan bantuan bulanan hanya untuk tempoh satu tahun. Asnaf perlu membuat permohonan semula untuk tahun berikutnya. Hal ini bertujuan untuk mengelakkan daripada pemberian bantuan zakat kepada yang tidak layak. Berkemungkinan asnaf telah menerima bantuan-bantuan lain, jumlah tanggungan yang telah berubah, anak telah bekerja dan boleh membantu ibu bapanya dan sebagainya. Begitu juga asnaf perlu hadir ke pejabat zakat untuk mengesahkan penerimaan bantuan zakat. Hal ini bagi mengenal pasti jika terdapat kes kematian asnaf.

Penerima bantuan perniagaan Jayadiri turut akan dipantau oleh LZNK. Pihak LZNK akan membuat lawatan ke premis perniagaan atau rumah asnaf bagi memastikan peralatan perniagaan yang diberikan dimanfaatkan oleh asnaf. Begitu juga dengan bantuan rumah. Pihak LZNK meninjau proses pembinaan rumah untuk memastikan proses berjalan lancar.

### KESIMPULAN

Secara umumnya, kajian ini telah mengenal pasti pengurusan agihan zakat yang dilaksanakan oleh LZNK kepada asnaf fakir dan miskin. Pengurusan agihan ini meliputi promosi bantuan, bentuk bantuan, proses permohonan, proses pemilihan dan pemantauan.

Dapatan kajian menunjukkan bahawa LZNK telah membuat promosi atau hebahan berkaitan bantuan zakat melalui beberapa sumber seperti laman sesawang rasmi LZNK, media sosial seperti laman muka buku (*facebook*), melalui penolong amil ataupun imam qariah dan melalui ceramah-ceramah serta forum berkaitan agihan zakat. Namun, promosi bantuan ini boleh diperhebatkan lagi menerusi gantungan 'banner' di lokasi strategik yang menjadi tumpuan masyarakat seperti masjid, pasar dan sekolah. Bentuk bantuan produktif juga boleh dipelbagaikan. Dalam hal ini kerjasama dengan pelbagai agensi boleh ditingkatkan agar bantuan zakat yang diberi dapat menambah dan meningkatkan kemahiran asnaf. Antara yang berpotensi adalah Kolej Komuniti menerusi kursus pendek seperti kursus bakeri dan kuih-muih. Langkah memperkasakan peranan penolong amil dalam proses permohonan amat baik kerana asnaf tidak perlu ke pejabat zakat untuk serahan borang. Langkah ini mungkin dapat mengatasi isu berkenaan penempatan asnaf yang jauh di pedalaman yang dibangkitkan oleh Teh Suhaila Tajuddin, Aza Shahnaz Azman, dan Noraini Shamsuddin (2016). Namun, keperluan asnaf untuk hadir ke pejabat zakat setiap kali menerima bantuan bulanan boleh dipermudahkan lagi dengan adanya penolong amil di setiap kariah. Aspek pemantauan boleh ditingkatkan lagi khususnya dalam pembinaan dan baik pulih rumah tidak timbul sebarang permasalahan kepada asnaf.

## **PENGHARGAAN**

Penulis merakamkan penghargaan kepada Universiti Utara Malaysia dan Lembaga Zakat Negeri Kedah kerana membiayai penyelidikan ini menerusi Geran IPIZ. Kertas Kerja ini adalah sebahagian daripada hasil penyelidikan bertajuk ‘Pelaksanaan Mekanisme zakat dalam kalangan asnaf fakir dan miskin: Kajian di Kedah’ di bawah Dana Geran IPIZ, Universiti Utara Malaysia, Kod S/O 14120

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## **ANALYZING AUDIT COMMITTEE EFFECTIVENESS: THE CASE OF AUDIT COMMITTEE EXPERT**

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### **ABSTRACT**

The need of effective audit committee has been stipulated in various codes of corporate governance around the world. The Malaysian Code of Corporate Governance (MCCG) and Bursa Malaysia Listing Requirements also emphasized for companies to establish audit committee which, among others, consist of financial expert members. Having expert as part of the committee able the committee to effectively monitor auditing and accounting activities of the companies. However, there are various type of expertise that need to be considered by companies in selecting audit committee members. Members may developed their expertise based on prior working experience or academic/professional qualifications. This article discussed two types of audit committee expertise (experience and qualification) and its influence towards financial reporting and audit quality. The article also highlighted some areas that could be investigated in the future particularly in the context of audit committee effectiveness in Malaysia.

**Keywords:** audit committee, effectiveness, experience, expertise, qualification

### **INTRODUCTION**

The Malaysian Securities Commission (SC) declared the necessity for audit committee in a company back in 1993. Bursa Malaysia requirements regarding audit committee include appointing no less than three members for this committee in which most of them are independent directors, at least one of them is a member of the Malaysian Institute of Accountants (MIA), or has enough qualifications and experience in accounting to be called financially literate.

Specifically, based on Bursa Malaysia Listing Requirements paragraph 15.09 Composition of the audit committee, it is stated that:

*(1) A listed issuer must appoint an audit committee from amongst its directors which fulfils the following requirements:*

*(c) at least one member of the audit committee*

*(i) must be a member of the Malaysian Institute of Accountants; or*

*(ii) if he is not a member of the Malaysian Institute of Accountants, he must have at least 3 years' working experience and –*

*(aa) he must have passed the examinations specified in Part I of the First Schedule of the Accountants Act 1967; or*

*(bb) he must be a member of one of the associations of accountants specified in Part II of the First Schedule of the Accountants Act 1967;*

Effectual audit committee (AC) members can ensure focus, independent judgment and transparency required to monitor the process of financial reporting (Malaysian Code on Corporate Governance [MCCG], 2017). The code also states that the suitable level of skills, commitment, knowledge and experience of audit committee members is important to the capability of AC to perform its duties effectively and efficiently. MCCG (2017) proposes that all audit committee members to be financially literate and have enough comprehension of the firm's business. According to the Code in paragraph 8.5:

*Collectively, the Audit Committee should possess a wide range of necessary skills to discharge its duties. All members should be financially literate and are able to understand matters under the purview of the Audit Committee including the financial reporting process.*

With such requirement, this will allow audit committee members to apply a critical view in the firm's transactions, process of financial reporting and other information. It will also allow them to question the manager's assertions on the firm's financials. MCCG (2017) elaborates one of the audit committee main duties which is reviewing and providing recommendations on whether the company's financial statements represent truly and fairly the performance and financial position of the same company.

The definition of audit committee members who is financially literate is the ability to read and understand financial statements and reports, the ability to comprehend and realize the usage of accounting standards and the ability to provide effective criticism and raise questions about the firm's activities on risk management and internal controls (Bursa Malaysia, 2009).

Some of the audit committee responsibilities are to understand the disagreements between external auditor and top management and how to resolve them, assess audit judgements, comprehending auditing issues and procedures, and keep a healthy communication with external and internal auditors (Mohamad-Nor, Shafie and Wan Husin, 2010). According to DeZoort, Hermanson, Archambeault and Reed (2002) an effective audit committee is a committee that encompasses members with resources, power and high qualifications to ensure the protection of shareholders' interests. Audit committee can fulfil this protection by strengthening internal controls, managing risks and ensuring high quality of financial statements.

Audit committee is a party that played as intermediary role between the external auditor and BOD. Audit committee can effectively safeguard the interest of shareholders by guaranteeing effective internal controls, managing risks and financial reporting quality during its overseeing duties. Audit committee independence and expertise are vital elements that can limit audit report lag and thus ensure timeliness (Hashim and Abdul Rahman, 2011). Effective audit committee protects shareholders' interest since it ensures that financial reporting, internal control and external auditing works are performed in-line with owners' interests (Bedard and Gendron, 2010). To be effective, audit committee characteristics should include, among others, audit committee expertise (Xie, Davidson and Dadalt, 2003).

### **Audit Committee Members Expertise**

Two major measurements to indicate audit committee members expertise are their experience and qualifications. Specifically, Nelson and Devi (2013) categorized expertise into four, which are (i) accounting expert, (ii) financial expert, (iii) non-accounting professional expert, and (iv) non-accounting expert. The following sections discuss in details on the type of audit committee expertise.

### **Audit Committee Experience (ACE)**

Audit committee members experience reflects the number of years a member has in the field of accounting, finance, auditing, or any other field. Experienced committee is crucial as it adds credibility to the financial statements (Burrowes and Hendriks, 2005) and reviews the internal audit activities and programs (Read and Raghunandan, 2001).

Naiker and Sharma (2009) found that audit committee members with auditing experience have the ability to decrease internal control issues more effectively. In a similar vein, Iyer, Bamber and Griffin (2012) found that experienced audit committee members in accounting or auditing are considered financial experts, therefore they contribute to limit earnings management. Salleh and Haat (2014) concluded a negative association between audit committee members with accounting experience and earnings management.

Similarly, Dhaliwal, Naiker and Navissi (2010) reported that audit committees which possess accounting expertise have a positive relationship with earnings quality; however, insignificant relationship between members experience in finance and supervisory with earnings quality. On the other hand, Abdul Rahman and Ali (2006); Lin, Li and Yang (2006) reported no relationship between audit committee members accounting and auditing experience and earning quality. Their findings revealed that those members fail to prevent earnings management and improve the quality of earnings.

Raghunandan, Read and Dasaratha (2001) reported that audit committees that comprise with a minimum of one member who possesses accounting or auditing experience are more likely to provide chief internal auditor (CIA) with private access to any necessary data, to review and understand the results and suggestions proposed by internal auditors during their review, and to arrange longer meetings with the person in charge of internal audit function.

In the context of audit report lag, Mohamad-Nor et al. (2010) study covered 628 companies listed on Bursa Malaysia in 2002 and reported a negative but insignificant relationship between audit committee members experience and audit report lag; However, Abernathy, Beyer, Masli and Stefaniak (2014) study covered U.S listed



companies during the period 2006-2008 and reported a significant and negative relationship between AC members accounting experience and audit delay if this experience was gained from public accounting works and not CFO experience. Regarding interaction between audit committee and internal audit, Goodwin (2003) suggested the existence of complementary impact of members accounting experience and independence on the relationship between audit committee and internal audit. While independence is related to process issues, accounting experience is related to the extent of reviews conducted by audit committee on internal auditors' works.

Audit committee members experience was examined in prior literature in the context of internal control, earnings management, earning quality, audit report lag, and interaction between audit committee and internal audit. It was also studied in the context of internal audit budget by Barua, Sharma and Rama (2010) and Al-Dhamari, Almagdoub, A., and Al-Gamrh (2018).

### **Audit Committee Qualifications (ACQ)**

It is significant for audit committee members to possess certain academic and professional qualifications to be able to discharge their duties effectively. Bursa Malaysia requires at least one member of the audit committee to be a member of the MIA or to have a professional qualification in the area of accounting or auditing. Part of the vital factors of audit committee members to be expert are they are professional trained and met professional accounting bodies requirements (e.g. passed professional examination) since these characteristics are important to boost the committee effectiveness.

It is commonly known that the quality of financial reporting is better when the committee includes a financial expert (McDaniel, Martin, and Maines, 2002). Companies with financial issues usually do not have financial expertise in their audit committees, so the open market reacts in a positive way when a qualified or certified accountant is appointed to the committee (Davidson, Xie, and Xu, 2004). Audit committee expertise contribute to less intentional errors and unintentional mistakes in accounts (Dhaliwal et al., 2010), minimize audit effort and risks (Yatim, Kent and Clarkson, 2006) and mitigate auditor-client disputes (Salleh and Stewart, 2012).

According to Saleh, Iskandar and Rahmat (2007); Badolato, Donalson and Ege (2014), knowledgeable committee in accounting, finance or auditing supports in reducing earnings management practices as a proxy of abnormal accruals. It is also consistent with findings revealed by Sharma and Iselin (2012) and Dhaliwal et al. (2010) that audit committee members expertise who are independent are associated with less financial reporting misstatements. However, Lin, Li and Jang (2006) found no association between AC members qualifications and financial reporting restatements. A possible reason for this finding is the study has been examined on 2000 (before the establishment of SOX act). Another possible reason is the small volume of sample size that covered only 106 companies in the U.S over one year.

With regard to audit report lag, Salleh, Baatwah and Ahmad (2017) found no significant relationship between audit report lag and audit committee members academic or professional qualifications. They claimed that committee expertise has a relationship with shorter audit report lag if accompanied with audit committee independence. Prior research also finds a positive relationship between reducing misappropriation of assets and the existence of knowledgeable audit committee (Mustafa and Ben Youssef, 2010).

Prior studies examine audit committee expertise by using different type of expertise measurement. Audit committee members who possess accounting or auditing qualifications have more knowledge about financial accounting, internal control and risk management, so most likely will increase the quality of audit oversight function. As a result, it suggests that audit committee plays as a substitute mechanism for internal control aside with internal audit function. The other perspective looks at the other way; audit committee members with those qualifications require more assurance from other internal governance mechanism, such as inter audit function, due to their desire to have better internal control. This perspective assume that audit committee members will be more cautious in overseeing the preparation of financial reporting to safeguard their reputation.

## CONCLUSION

Audit committee is one of the critical part in internal governance mechanism. Audit committee mainly accountable for company's internal audit, external audit and internal control of the organisation. Prior studies highlighted several factors to be considered in determining audit committee effectiveness. Those studies agreed that audit committee expert must be included in establishing the concept of audit committee effectiveness. It is also consistent with the suggestion offered by accounting and stock exchange regulators that the company must appoint those expert in accounting as their committee member.

Despite appointing expert members can improve the quality of financial reporting as highlighted in numerous auditing literature, what constitute audit committee expert remain an interesting area to be investigated. In general, there are two ways to measure audit committee expert, namely (i) experience and (ii) qualifications.

Experience of the committee could be obtained through their work history. This can be gathered through employment in audit public practices (small or big size audit firms), internal audit function and private/public accounting sector. Meanwhile, the process of becoming an experte through qualification can be separated into some categories, such as academic qualification (e.g. undergraduate, postgraduate degree programme) and professional accounting qualification. Since there are numerous ways for committee members to be considered as an expert, research need to be carried out to idenitfy the quality and the contribution of various type of expert towards accounting audit activities.

Future studies in audit committee effectiveness, particularly audit committee expert, may examine the quality of audit committee expertise based on their professional qualification (either local or international accounting professional bodies) and how this qualification shape the structure of audit market (e.g. auditor choice, audit fee). Apart from that, the contribution of audit commmittee expert on internal audit activities also can be investigated. This might include the contribution of the members on internal audit investment and quality of internal control. Thus, the role of audit

committee expert as a substitute/complement mechanism towards good governance practices can be further explained. It is also suggested for future research to study the preferences among board of directors and shareholders on the type of quality (i.e. expert) of audit committee members.

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## **FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUASAN KERJA DALAM KALANGAN PEKERJA SEKTOR SWASTA**

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### **ABSTRAK**

Kepuasan kerja pada dasarnya adalah merupakan antara isu yang sentiasa diberi perhatian dalam setiap organisasi termasuklah sektor awam mahupun swasta. Kepuasan kerja dilihat sebagai satu perkara yang penting di mana pekerja memberi sumbangan kepada organisasi untuk mencapai matlamat mereka. Kepuasan kerja adalah bersifat individual dan merupakan isu yang sentiasa diperkatakan dan sering menjadi punca permasalahan antara pihak majikan dan pekerja pada masa kini. Secara tidak langsung akan menyebabkan matlamat organisasi tidak tercapai. Isu kepuasan kerja semakin diminati oleh para penyelidik untuk menjalankan penyelidikan dan seterusnya dapat menyumbang idea-idea baru dan merangka strategi yang baru dalam mengurangkan konflik yang berlaku antara pekerja dan pekerja mahupun antara pekerja dan majikan. Oleh yang demikian, kertas kerja ini bertujuan untuk mencadangkan satu model kerangka kerja kajian iaitu untuk menyelidik hubungan antara gaji, penyeliaan, keadaan ditempat kerja dan kepuasan kerja dalam kalangan pekerja sektor swasta di Negeri Kedah. Model kajian ini dibangunkan berdasarkan kepada tinjauan literatur yang telah dilakukan terlebih dahulu. Setelah dikenalpasti, kajian ini mengemukakan satu pembolehubah bebas yang terlibat iaitu gaji, penyeliaan, keadaan ditempat kerja. Seterusnya kajian ini menjadikan kepuasan kerja sebagai pembolehubah bersandar kajian. Rumusan, kesan serta cadangan kajian masa hadapan turut dikemukakan.

**Kata Kunci:** Kepuasan kerja, gaji, penyeliaan, keadaan ditempat kerja.



## PENGENALAN

Kepesatan penyelidikan mengenai kepuasan kerja ini menunjukkan bahawa betapa pentingnya aspek kepuasan kerja terutamanya bagi negara yang sedang mengalami pertumbuhan dari segi ekonomi mahupun perindustrian seperti Malaysia yang ingin mencapai wawasan 2020 tidak lama lagi. Pada dasarnya kepuasan kerja adalah sesuatu sifat yang menyentuh sifat emosi dimana seseorang telah menilai pekerjaannya dan hasil nilai-nilai yang diinginkan dalam pekerjaan tersebut telah dicapai. Tahap kepuasan setiap individu adalah berbeza-beza selari dengan sikap dan tingkah laku seseorang serta kebolehan yang dimiliki.

Mullins (2002) berpendapat sesetengah pandangan menyatakan kepuasan kerja penting kerana ianya merupakan satu aspek utama dalam membentuk pekerja yang bermotivasi dan berprestasi tinggi. Semakin tinggi tahap penilaian dan penerimaan yang dimiliki sesuai dengan keinginannya, maka secara tidak langsung tahap kepuasan juga adalah tinggi dan sebaliknya. Semakin tinggi kepuasan kerja, maka tingkat pusing ganti pekerja juga semakin rendah (Chin, Wafa dan Hassan (2017). Menurut Chen *et al.*, (2006) menyatakan bahawa pihak pengurusan organisasi haruslah menitikberatkan pekerja atau pelanggan dalaman sesebuah organisasi supaya mereka sentiasa berminat dan berpuas hati semasa menjalankan tugas dan tanggungjawab yang diamanahkan dengan sebaik mungkin. Pengurusan dan pentadbiran yang cekap dan telus merupakan salah satu langkah dan stretegi yang digunakan oleh organisasi dan pihak pengurusan atasan dalam memastikan matlamat, visi dan misi organisasi tercapai dengan jayanya.

## PERSOALAN KAJIAN

Persoalan kajian ini adalah seperti berikut:

- i. Adakah terdapat sebarang hubungan antara gaji dan kepuasan kerja?
- ii. Adakah terdapat sebarang hubungan antara penyeliaan dan kepuasan kerja?
- iii. Adakah terdapat sebarang hubungan antara keadaan ditempat kerja dan kepuasan kerja?

## OBJEKTIF KAJIAN

Objektif kajian adalah seperti berikut:

- i. Untuk mengkaji hubungan antara gaji dan kepuasan kerja.
- ii. Untuk mengkaji hubungan antara penyeliaan dan kepuasan kerja.
- iii. Untuk mengkaji hubungan antara keadaan ditempat kerja dan kepuasan kerja.

## **SOROTAN SUSASTERA DAN PEMBANGUNAN HIPOTESIS**

### **Kepuasan kerja**

Kepuasan kerja adalah antara perkara yang penting dalam menentukan kejayaan sesebuah organisasi. Kepuasan kerja sebagai satu respon dan emosi yang efektif terhadap beberapa aspek dalam kerjaya individu (Kreitner dan Irwin, 2000). Hariandja Marihot Tua Efendi (2002) mendefinisikan kepuasan kerja adalah sebagai pengukur sama ada individu tersebut merasa positif atau negatif terhadap pelbagai faktor dan dimensi terhadap tugas-tugas dalam pekerjaannya. Kotler (2003) pula menyatakan bahawa kepuasan boleh diklasifikasikan sebagai perasaan seseorang individu sama ada seronok atau kecewa yang terhasil daripada sesuatu harapan. Mullins (2002) berpandangan kepuasan kerja adalah sebagai satu sikap dan keadaan dalaman sementara menurut Ali dan Mohammad (2006) kepuasan kerja termasuklah perasaan yang dipamerkan oleh pekerja dari segi elemen kerja iaitu intrinsik dan ekstrinsik.

Di samping itu, Mudor dan Tooksoon (2011) melihat kepuasan kerja adalah satu faktor yang akan mendorong pekerja untuk bekerja dalam jangka masa yang panjang. Tanpa kepuasan kerja, organisasi atau firma akan berhadapan dengan masalah pengambilan pekerja disebabkan oleh kadar peralihan kerja yang tinggi. Atas sebab ini, pihak organisasi seharusnya memberi perhatian yang serius terhadap kepuasan kerja dalam kalangan kakitangan supaya masalah peralihan pekerja dapat dikurangkan. Menurut Chin, Wafa dan Hassan (2017), kepuasan kerja dinilai sebagai sejauh manakah seseorang pekerja berpuas hati dengan kerja mereka. Locke (1976) dalam penyelidikannya mengenai kepuasan kerja menyatakan bahawa kepuasan kerja adalah satu perasaan yang menyeronokkan atau beremosi positif akibat daripada

penilaian kerja dan pengalaman kerja seseorang pekerja. Luthans (1989) menyatakan bahawa kepuasan kerja adalah impak daripada persepsi pekerja terhadap kerjanya dalam memperolehi sesuatu yang dianggap penting.

Oleh itu, dapat dirumuskan daripada pendapat dan pandangan beberapa pengkaji mengenai kepuasan kerja yang menyatakan bahawa tingkah laku positif yang dipamerkan oleh pekerja secara tidak langsung dapat menyesuaikan diri dengan berhubungan baik sesama rakan sekerja, penyeliaan dan situasi kerja termasuklah gaji, hubungan sosial yang sihat dapat meningkatkan tahap kepuasan kerja mereka.

### **Pembangunan hipotesis**

Berdasarkan tinjauan literatur yang telah dijalankan, kajian ini mengemukakan satu pembolehubah bebas utama kajian iaitu gaji, penyeliaan dan keadaan ditempat kerja. Manakala pembolehubah bersandar kajian pula adalah kepuasan kerja. Seterusnya kajian ini memperlihatkan hipotesis-hipotesis kajian dibentuk dan diuji dan perbincangan mengenai kesemua pembolehubah dikemukakan berdasarkan kepada kajian-kajian penyelidik lepas.

### **Hubungan antara gaji dan kepuasan kerja**

Setiap organisasi adalah penting untuk menyediakan gaji yang memuaskan kepada setiap pekerja. Jika pekerja menganggap diri mereka dilayan dengan adil dan saksama oleh pihak majikan. Secara tidak langsung akan mengurangkan kebosanan dan ketegangan pekerja. Selain itu, jika bebanan kerja yang diberikan oleh organisasi melebihi output yang ditetapkan dan bebanan kerja yang bertambah dan tidak selaras dengan gaji yang diperolehi, ketidakpuasan kerja akan berlaku. Dalam penyelidikan yang dijalankan oleh Hom dan Kinicki (2001) mengenai kepuasan kerja dan putaran peralihan kerja, didapati bahawa penurunan kasar kepuasan kerja boleh membawa kepada peralihan kerja dalam kalangan pekerja. Menurut Modor dan Tookson (2011) menyatakan bahawa hubungan antara bayaran gaji dan kepuasan kerja juga boleh mempengaruhi motivasi pekerja dalam mencapai peningkatan produktiviti. Dalam penyelidikan oleh Zheng *et al.*, (2009), gaji yang lebih baik dan memuaskan akan

menyumbang kepada tahap kepuasan kerja dan kadar peralihan kerja juga adalah menurun.

*H0: Tidak terdapat hubungan yang positif dan signifikan antara gaji dan kepuasan kerja.*

*H1: Terdapat hubungan yang positif dan signifikan antara gaji dan kepuasan kerja.*

### **Hubungan antara penyeliaan dan kepuasan kerja**

Dierendonck, Schaufeli dan Brunk (2001) menyatakan bahawa hubungan sosial yang kurang baik sesama pekerja dan hubungan yang kurang mesra antara penyelia dan pekerja boleh menyebabkan pekerja akan meninggalkan organisasi. Kadar penurunan pemberhentian kerja akan menurun sekiranya wujudnya hubungan sosial yang baik dan sebaliknya peralihan kerja akan meningkat sekiranya wujud hubungan sosial yang kurang baik antara mereka. Rumusan yang dapat dibuat ialah sekiranya hubungan antara penyelia dan orang bawahannya kurang memuaskan, akan menyebabkan penurunan tahap kepuasan kerja dan seterusnya menyumbang kepada peralihan kerja dalam kalangan pekerja dan sekiranya perhatian penyeliaan yang tinggi diberikan kepada pekerja, tahap prestasi penyelia akan membanggakan.

Okpara (2004) dalam penyelidikannya mengenai ciri-ciri peribadi kepuasan kerja dalam kalangan pengurus IT dengan konteks Nigeria dan mendapati bahawa pengurus berpuas hati dengan kerja mereka, rakan sekerja dan penyeliaan manakala mereka tidak berpuas hati dengan faktor kenaikan pangkat dan gaji. Menurut Zheng *et al.*, (2009) pekerja akan meninggalkan organisasi sekiranya mereka tidak berpuas hati terhadap penyelia. Peralihan kerja adalah bergantung kepada pihak pengurusan yang boleh memberikan tahap motivasi yang baik kepada pekerja. Kunci kepada motivasi pekerja adalah bergantung kepada kemahiran dan pengetahuan majikan yang luas dalam mewujudkan suasana yang kondusif dan keadaan persekitaran yang baik kepada pekerja untuk mencapai matlamat dan objektif mereka. Dalam memastikan untuk mengekalkan motivasi dalam kalangan pekerja dari segi kawalan penyeliaan dan bimbingan, organisasi haruslah memahami tingkah laku pekerja dan peka terhadap

keadaan sekeliling atau iklim tempat kerja bagi memastikan tahap motivasi dalam kalangan pekerja terkawal.

*H0: Tidak terdapat hubungan yang positif dan signifikan antara penyeliaan dan kepuasan kerja.*

*H1: Terdapat hubungan yang positif dan signifikan antara penyeliaan dan kepuasan kerja.*

### **Hubungan antara keadaan ditempat kerja dan kepuasan kerja**

Keadaan ditempat kerja juga adalah merupakan faktor yang penting bagi meningkatkan lagi kerjaya pekerja. Kepuasan kerja yang tinggi akan mengurangkan tekanan kerja dan mewujudkan keadaan ditempat kerja yang positif (Fairbrother dan Warn 2003). Organisasi yang mewujudkan suasana keadaan ditempat kerja yang baik, selesa dan selamat boleh memuaskan hati pekerja dan tahap kepuasan kerja juga adalah tinggi. Menurut Ramlall (2003), adalah penting untuk mewujudkan keperluan keadaan ditempat kerja dengan baik untuk memastikan pekerja komited dalam melaksanakan tugas. Ini boleh membawa kepada tahap kepuasan kerja yang tinggi. Pekerja gagal melaksanakan tugas dengan baik jika pekerjaan itu melibatkan mental dan fizikal sekiranya keadaan persekitaran kurang memuaskan. Keadaan persekitaran yang kurang memuaskan boleh menyebabkan pekerja merasa terganggu dan ini boleh menjejaskan kualiti kerja mereka.

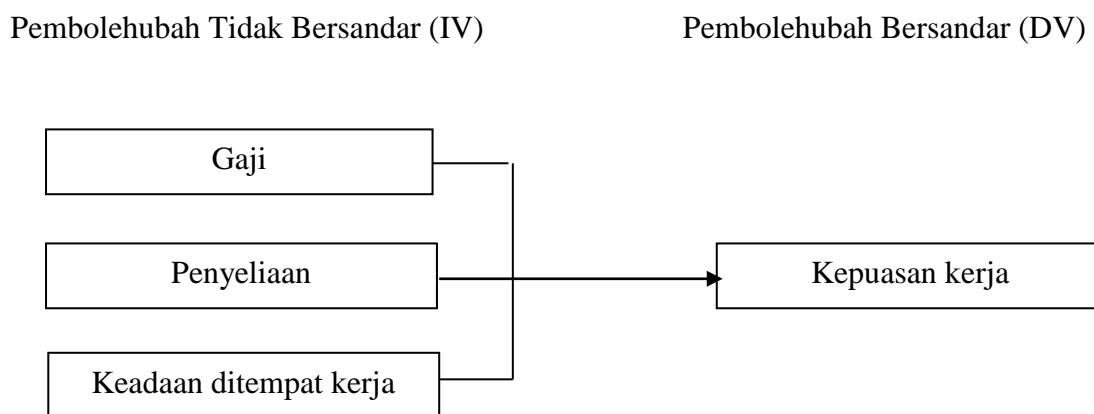
Manakala menurut Robbins *et al.*, (2009), pekerja merasakan usaha dan kerja mereka tidak dihargai oleh pihak pengurusan sekiranya pihak organisasi tidak menyediakan tempat kerja yang memuaskan. Ini akan menyebabkan kualiti kerja mereka akan menurun dan menyumbang kepada tahap kepuasan kerja yang rendah. Pekerja akan gembira sekiranya keadaan ditempat kerja yang disediakan adalah kondusif dan mereka merasa gembira dengan keadaan persekitaran tersebut. Keselesaan yang diberikan oleh organisasi akan membuatkan mereka terus berkhidmat dalam organisasi dan tahap kepuasan mereka juga tinggi dan berusaha bersama-sama menggerakkan organisasi.

*H0: Tidak terdapat hubungan yang positif dan signifikan antara keadaan ditempat kerja dan kepuasan kerja.*

*H1: Terdapat hubungan yang positif dan signifikan antara keadaan ditempat kerja dan kepuasan kerja.*

### MODEL KAJIAN

Berdasarkan kepada pembangunan hipotesis yang telah dikemukakan, model kajian diilustrasikan dalam rajah 1. Setelah dikenalpasti, pembolehubah bebas yang membentuk model kajian adalah gaji, penyeliaan dan keadaan ditempat kerja, pembolehubah bersandar pula ialah kepuasan kerja.



**Rajah 1:** Kerangka Konsep Kajian

### KESIMPULAN

Kepuasan kerja adalah merupakan matlamat dan menjadi faktor utama bagi organisasi dalam mencapai objektif organisasi. Pekerja juga merupakan pelanggan yang penting pada setiap organisasi dan mereka perlu diurus dengan baik. Sekiranya pekerja tidak berpuas hati dengan sistem pengurusan yang disediakan oleh organisasi, maka timbul pelbagai kesan negatif seperti malas, penipuan, malas, ponteng kerja, tekanan perasaan, penyalahgunaan kuasa, rasuah dan lain-lain. Secara tidak langsung, ia akan memberi impak yang negatif kepada keseluruhan organisasi. Pengurusan sumber manusia juga memainkan peranan penting dalam membangunkan sesebuah organisasi. Kepuasan kerja adalah faktor yang amat penting dalam menentukan kejayaan mana-

mana perniagaan. Oleh itu, untuk mengekalkan pekerja untuk terus berkhidmat dalam organisasi, kepuasan kerja haruslah diutamakan. Terdapat pelbagai sebab pekerja kecewa dengan kerja mereka seperti kekurangan pengiktirafan atau peluang yang terhad untuk peningkatan sendiri, tekanan kerja yang tinggi, kekurangan komunikasi dalam organisasi, penyeliaan yang kurang baik dan lain-lain yang akan menyebabkan mereka meletakkan jawatan dan seterusnya meninggalkan organisasi. Pihak pengurusan haruslah melihat secara mendalam akan faktor-faktor kepuasan kerja supaya kadar peralihan kerja dapat dikurangkan dan tahap kepuasan kerja dapat ditingkatkan.

Kertas cadangan ini merupakan cadangan konsep. Oleh itu tiada bukti empirikal disediakan. Cadangan kajian akan datang akan mengesahkan model kajian dengan bukti-bukti hasil dapatan kajian secara empirikal berhubung dengan hubungan yang telah dinyatakan.

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## **THE INFLUENCE OF AGRO BANK SHARI'AH COMPLIANCE FINANCING IN STIMULATING AGRICULTURAL DEVELOPMENT IN MALAYSIA: A LESSON FOR NIGERIA**

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### **ABSTRACT**

The influence of Malaysian financial industry in stimulating economic development and agricultural development, in particular, cannot be under-estimated. Nowadays, the realization of agricultural development is one of the major targets of numerous nations around the globe. The major objective of this study is to explore the influence of Islamic finance in promoting agricultural development in Malaysia with a particular focus on the influence of agro bank Shari'ah approach and derived lessons for Nigeria. The methodology employed for the study is the qualitative approach. The instrument used for gathering the data is the use of documents throughout the study. The authors concentrate on both public materials (such as journals, and textbooks, etc.) and online sources such as official annual reports by the BNM (Malaysia financial sector report), Agro Bank annual reports, etc. The available documents were synthesized according to the demand of this excerpt. This study found evidence that; agro bank Shari'ah archetype has a significant influence on agricultural development in Malaysia. The study recommends that more initiatives and broadening the use of relevant Islamic financing contracts should be available to support the accomplishment of agricultural development in Malaysia, this is an addition to heavily relying on few products such as BBA mode of financing. The data further shows that Nigeria can learn several ideas from the Malaysian efforts for agricultural development in Nigeria.

**Keywords:** Islamic finance, Agricultural development, Agro bank, Malaysia, Nigeria

## INTRODUCTION

The aspiration for agricultural development of many countries made it a global phenomenon. Many bits of evidence from the available studies from the developed and developing nations including the third nations exposed the need for attaining development in the farming sector in these rural areas worldwide. Early studies on agricultural extension programme appeared in India by Moore (1984) as one of the World bank efforts for institutional development. Within the same period, a study on agricultural marketing policy and development appeared in America by Meissner (1987) through the American Development Bank.

In the middle-East, early studies on the subject of agricultural development appeared in Palestinian West-Bank Sahliyah (1982); and other recent efforts such as study made by (Ansari, Hosseini-Yekani, and Mahdavinia, 2012). While in Africa, available studies that indicate the presence of commitment toward agricultural development include countries such as Nigeria (Adebayo and Idowu, 2000; Umeh, 1991); Mali Brondeau (2011); Sub-Saharan Africa Kleemann (2016); and South-Africa Makhura (2008).

Similar studies were noted in Asian countries and its regions such as South-East Asia by (Cuevas, 1990; Regnier, 2009); Indonesia (Purbiati, Supriyanto, and Santoso, 2009); Bangladesh (Khalily, Meyer, Hushak, and Cuevas, 1991); in China (Leng, Huang, and Shen, 2016; Liu and Ge, 2007; Xin and Dou, 2009; Zhang and Zhou, 2011); in Russia (Matyukha, Voigt, and Wolz, 2015); in Pakistan, (Saqib, Zafar, Khan, Roberts, and Zafar, 2015); and, in Malaysia by (Ab Aziz, 2011; Baydar, White, Simkins, and Babakol, 1990).

In European and American continents, studies found available involve a study in Latin America written by (Wittman, Powell, and Corbera, 2015); in Romania (Aggelopoulos, Pavloundi, Tselembis, and Soutsas, 2011); in Brazil (Born, Broglio-Micheletti, Lima, de Araujo, and Delabie, 2009); in Spain (Gomez-Conde, Lopez-Valeiras, Gonzalez-Sanchez, and Rodriguez-Gonzalez, 2012); in Hungary (Szeles, 2007; Szeles and Szabo, 2008); and in Belgium by (Viaene, Gellynck, and Verhelst, 2004).

The grounds of the above studies clearly informed that the aspiration for agricultural development is definitely a worldwide event. There is no doubt that some of these fields are in one style or another interconnected with agricultural development. Most of these studies focus on agricultural marketing, agricultural extension, agricultural production, agribusiness, agricultural enterprises, and agricultural financing through self financing, credit financing, and financing from the banks (such as the World Bank, Central Banks, Banks of Industry, Development Banks, Labour Banks, Islamic Banks, and New generation banks), which are all sources for raising agricultural development globally.

Thus, agricultural development is an important tool that encourages the proper conditions for farming so that planting, harvesting, and processing of crops that can ultimately reduce poverty and save lives. In other words, agricultural development is regarded as a way of supporting crop producers with the help of various agricultural resources, such as employing modern techniques, providing protection, controlling the pest, facilitating diversity and assisting research spheres. Hence, agriculture has multi-dimensional functions in economic development such as agricultural businesses and food production, which have the potential ability to feed the nation, provides jobs, contribute to national income and tax, improve food supply, increase export, and reduce poverty (Lamido, 2014).

Despite the profusion of the reviewed studies, the authors are yet to come across with a study that directly links the agro bank Shari'ah perspective with the agricultural development. Although the study of Ridhwan (2011) shown some kind of substance in its content, however, the author focuses more on signifying opportunities for an agro entrepreneur in developing agro initiatives in Islamic banking in Malaysia, rather than showing the influence of agro bank from Islamic outlook in promoting agricultural development. Thus, the availability of the (Ridhwan, 2011) study could not serve as a barrier to the pursuance of this one.

## **METHOD**

The study is qualitative in style, it intended to present and understand the phenomenon

that relates to the influence of Islamic finance model in stimulating Malaysian agricultural development from the agro bank outlook. This is in line with the view of Creswell (2014) that qualitative research is an instrument for researching and interpreting the meaning individuals or groups ascribe to the social or human problem. The mechanism used for the collection of information is the use of documents during the course of the study. The authors ponder on both public documents; official and annual reports by the BNM (Malaysia financial sector report); Agro Bank annual reports, etc. the documents were synthesized according to the needs of this effort.

## RESULTS

### **Brief History of Agro Bank in Malaysia**

Agrobank is an owned-asset of the Malaysian government earlier known as (Bank Pertanian Malaysia Berhad) under the office of the Finance Minister. The Bank is guided by the established regulations of the Malaysian Ministry of Agriculture and Agro-Based Industry. The legal standard of the Agrobank is under the Act of the Malaysian Parliament No. 9/69 on September 1, 1969.<sup>1</sup> The Malaysian government on December 12, 2007, sent a financial bill that received the endorsement of RM1 billion by the Malaysian lower Parliament to empower the Agrobank for agricultural development, productions, supply and empowerment. The Malaysian government considered the Agrobank as a solution to the agricultural production and supply, handling and marketing of agricultural products to customers.<sup>2</sup> The major objective of the bank is to promote sound agricultural development in the country, through the provision of loans and advances. The main function of the bank is to coordinate, supervises the granting of credit facilities for agricultural purposes, and mobilise savings, particularly from the agricultural sector and community (Agrobank, 2016).

### **Agro Bank Islamic**

Recently, on July 1, 2015, the Malaysian Minister of Agriculture and Agro-Based

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<sup>1</sup> [www.agrobank.com.my](http://www.agrobank.com.my)

<sup>2</sup> Ibid

Industry in the person of Dato Sri Ismail Sabri Yaakob inaugurated the conversion of Agro bank into full-fledge Agro Bank Islamic in Malaysia. The Malaysian government considered the transition as a positive development and a benefit for the Shari'ah Compliant Products, Halal Food Industry, and promoting Shari'ah compliance business transaction for both Muslim and non-Muslim customers. The Malaysian Agro Bank Shari'ah compliant financing intended to provide more confidence to depositors, investors, food operators, entrepreneurs, and customers to drives their relevant transactions in accordance with the Shari'ah principles. This complies with the economic development objectives and in turn support employment, investment, agricultural development, and poverty reduction.

Malaysia's intention of Agro Bank is to boost asset ownership for its Islamic banking sector. The Agro Bank in Malaysia has loans financial records of 32 per cent provided to Malaysia's food production sector and it has managed to convert deposits worth RM352 million equivalent to USD 94.2 million from the conventional system into Islamic (Hamza and Basu, 2015). The Chairman Faizah Mohd Tahir reveal that Malaysia has one of the world's largest Islamic finance sectors and authorities envision the industry accounting for 40 per cent of the country's total banking assets by 2020 compared with 23 per cent last year (Hamza and Basu, 2015).

The Malaysian Agro Bank has been mandated with the special task as one of the Islamic banking institutions in the country. The mission is to ensure that the agricultural sector becomes a well-develop in the nation. The bank has provided several types of banking facilities and services that relate to agricultural financing, and provision of financing models that could cater and satisfy the customer needs with regard to agricultural financing. The bank is also committed to providing financing facilities for developing agricultural initiatives; promoting value-added features for all the banking products and services provided by the bank; and ensure the relevance and suitability of all financing facilities provided by the bank (BNM, 2005).

### **The Objectives of Agro Bank**

The major objectives of Agro bank in Malaysia according to (Agrobank, 2016) are:

- i. To stimulate comprehensive agricultural development;

- ii. To coordinate and supervise the grant of credit from public funds for agricultural purposes by individuals, incorporated and unincorporated companies;
- iii. To provide financing advances and other credit facilities for the development of the agricultural sector and agricultural-related business;
- iv. To mobilise savings with particular emphasis to the agricultural sector and, in furtherance of this objective, to accept savings and time deposits;
- v. To uplift the well-being of the agricultural community;
- vi. To carry on the general business of modern and financial services institution catering to the total financial needs of its customers.

### **Islamic Financing Contracts for Agricultural Financing in Malaysia**

The result from the available sources indicated that in 2008 the Malaysian government opted for the operation of Agro Bank Shari'ah compliant services. Many scholars, investors, experts and the Malaysian government officials considered Islamic mode of financing as one of the viable options for agricultural development. This is ascribable to the specific characteristic features of Islamic financial products.

Bank Islam considered it a Shari'ah financing contract and categorised them into four groups. These groups are known as i) equity participation contracts (*Mudarabah* and *Musharakah*); ii) deferred payment or non-participation contracts, this category include (*Murabahah*, *Istisnah*, *Ijarah*, *Bai Salam*, *Bai Inah*, and *Bai Mu'ajjal*); iii) Immediate payment contract (*Bai Al-Dayn*, *Bai Al-Sarf*); and iv) supporting contracts (*Waqaf*, *Wadiyah*, *Wakalah*, *Hibah*, *Kafalah*, *Qardul-Hasan*, and *Ar-Rahnu*).

However, Agro bank in Malaysia although it has several Islamic financing models, the results indicated that the system focuses more on using *Bay bi thaman ajil* BBA as the most appropriate Islamic financing contract in administering its Shari'ah facilities. The following are some of the Islamic financing products and services offered by Agro bank in Malaysia for effective agricultural development:

**Table 1***Agro Bank Financing Products and Services in Malaysia*

<b>Deposits</b>	Agro Saving; Agro Saving-i (Islamic); Fixed Deposits / Investments; Agro Perdana; Agro Perdana-i
<b>Personal Financing</b>	Hartani-i (Tawarruq); Ar-Rahnu; AgroCash-i; Special Advance for Investment Assets-i (SAFIA-i)
<b>Business Financing</b>	Entrepreneurs capital 1 Malaysia (MUS1M-i); Private: Paddy Cash-I; Replanting SAWIT-i (SAWIT-i); Term Financing-i; Paddy-i (Tawarruq); Ease of Working Capital Financing-i ( <i>Tawarruq</i> ); Machinery and Equipment Financing-i (MAEF-i); Agro Cash Line-i; Strategic Alliance Financing-i (SALF-i); Financing Programmes; Fund For Food (3F); Agro Bakti Financing Programme
<b>Trade Financing</b>	Letter of Credit-i; <i>Murabahah</i> Trust Receipt-i; Trade Working Capital Financing-i (TWCF-i); Bank Guarantee-i; Shipping Guarantee-i (SG-i); Documentary Collection
<b>Electronic Banking</b>	AGRONet (Retail Internet Banking); AGRONetBIZ (Business Internet Banking); SELF-SERVICE TERMINAL (ATM/CDM/CQ./CoDM/Internet Kiosk); AgroAgent (Agent Banking Services); e-Payment Fees and Charges; Agro Visa Debit Card-i; Agro VISA Business Debit Card-i
<b>Services</b>	Bill Payment; Takaful; Wasiat (Letter of Will); Assessment Tax; Zakat (Tithe); SSPN-I; Safe Deposit Box; Rates; Fees and Charges; Interbank GIRO; Interbank Fund Transfer (IBFT); Agro <i>Mabrur</i> -i

**Source:** [www.agrobank.com.my](http://www.agrobank.com.my)

**Agro Bank Facilities for Financing Agriculture in Malaysia**

Establishment of commercial funds essentially for market and profit-focused on normal deposit by the depositor of the Agro bank. Agro bank funds all the accomplishments of the agricultural sector, production, processing and marketing of agricultural products. Besides that, there is the provision of certain special funds and schemes by the Malaysian government that aimed at providing funds for financing the agricultural sector (Ridhwan, 2011). These special funds are incentives with a view to promoting investment and agricultural development.

The facilities provided by Agro bank for financing the agricultural sector are classified into two categories; that is commercial funds and special funds established by the Malaysian government to provide means for the agricultural sector.

The main objective of providing these commercial and special funds is to give working capital for new agricultural enterprises and expanding the existing agro



project. Simultaneously, the Malaysian government established schemes and provided funds for financing the agricultural sector. These funds reflected incentives for promoting investments and give priority to the agricultural sector. These incentives are commonly taken in the form of low-cost financing, longer duration of financing period and higher than the margin of financing. These schemes and funds are open to all Malaysian citizens, institutions, and companies incorporated in Malaysia provided that, the ownership by Malaysians exceeded 50%.

The Ministry of Agriculture and Agro-Based Industry was assigned the task to continue with this social responsibility initiated by the Malaysian government with a view to attaining the strategic policies intended in the Ninth Malaysia Plan and successive ones. The following are some of the funds and facilities provided by Agro Bank in Malaysia:

**a) Agro Bank Fund for Food (3 loans)**

The main objectives of initiating this project are to promote investment in the area of food production, increase in food and animal production, and efficient distribution of food and food products (Aziz, 2012; Borhan and Aziz, 2009). Those who are eligible to enjoy the program are limited to Malaysians residing in Malaysia, and Malaysian institutions with at least 51% of local ownership. The financing availability is between RM10,000-RM10 Million and can finance up to 90% of the project cost. The financing period is up to 10 years through the Islamic financing product known as BBA. The eligible projects for financing include food production, processing, and marketing (Ridhwan, 2011).

**b) Bumiputera Industrial and Business Community Scheme**

The objective of this scheme is to develop Bumiputera entrepreneurs who aspire to excel in the agricultural sector. To provide fixed capital and working capital for Bumiputera agricultural projects and businesses. The beneficiaries are individual entrepreneurs, companies, farmers, and fishing institutions with the paid-up capital exceeding RM100,000 (Aziz, 2012). However, there is a kind of consideration for individual entrepreneurs. The financing limit for the programme ranges between

RM10,000-RM 5 million and can finance up to 90% cost of the project. The financing period is up to 10 years with BBA as the appropriate financing model for the programme. The eligibility focus of financing is limited to the agricultural sector, agricultural manufacturing, services, processing, and marketing (Aziz, 2012).

### **c) Commercial Agriculture Graduate Entrepreneur Scheme**

This is another scheme fund by the Agro bank with a view to producing farming graduates and caters for the unemployment rate among young graduates. Therefore, only unemployed graduates are eligible beneficiaries of the programme with the financing limit of RM50,000-100,000. The financing period is up to 6 years. The Islamic financing instrument applied is BBA. The financing eligibility encompasses all sorts of commercial agricultural production be it short or long term between the period of 1-5years (Aziz, 2012).

### **d) Youth Farmer's Scheme**

The objective of the scheme is to assist the youth for self-reliance and improvement in agriculture and agro-based business. The eligibility of the scheme is limited to the Malaysian citizens on an individual or group basis. The financing limit is between RM15,000-RM50,000 with up to 90% maximum financing of the project cost within the period of 7 years. The Shari'ah financing model used is BBA. All agricultural related projects are eligible for financing with no collateral but a guarantor is required (Aziz, 2012; Borhan and Aziz, 2009).

## **Agricultural Development in the Malaysian Economy**

The available result from the document reveals that agriculture has been a backbone of the Malaysian economy by producing agricultural products for local consumption as well as an earner of foreign exchange. The outcome further indicated that agriculture in Malaysia contributes to the nation's Gross Domestic Products GDP, and provides employment for the masses, particularly in the rural dwellings. In 2013, the Malaysian agricultural sector employs over 1.6 million people or 10.9% of the

employment, contributes 23% of the total export earnings, and adds around 7.2% of the Malaysian GDP (Dardak, 2015).

However, some result of the agricultural sector in Malaysia shows a kind of declining annually. For instance, the outcome of the Malaysian agricultural sector in GDP declined from 29.9% in 1970 to 22.9% in 1980. One decade later, in 1990 the GDP of the agricultural sector dropped to 18.7% and 8.4% in 2000. In the same vein, the share of the Malaysian agricultural sector decline from 7.58% in 2010 to nearly 7.0% in 2014 (Dardak, 2015). This shows that, in spite of an upsurge in absolute value, the share of the Malaysian agricultural sector in GDP is continuously declining. The evidence on increase in absolute value indicated that the contribution of the agricultural sector has increased from 51.3 billion in 2010 to nearly 56.0 billion in 2013 and forecasted to further increase to 58.0 billion in 2014 (MER, 2013).

The accessible result from the documents discloses that three factors were considered as the challenges faced by the agricultural sector in the Malaysian economy. Firstly, there is over-dependent on foreign labour, which led to an increase in the cost of labour. In 2012 alone, Malaysia registered and employed over 750,000 foreign labours. Secondly, there is an increase in the production cost, which contributed to the increase in wages, the price of the agricultural input, and capital cost. Thirdly, there is the existence of low productivity and quality of the agricultural produce. Thus, this sector requires sustainable transformation programs, and this is formulated in the National Agricultural Policy (Dardak, 2015).

### **The Influence of Agro Bank on Agricultural Development in Malaysia**

The outcome from the existing documents supports that the Malaysian financial sector provided 2.5% workforce of the nation's employment between 2001 and 2008. Although little, highly skilled personnel with average wages. The Malaysia financial sector development plan in addition to other documents projected that positive growth in business will lead to new employment opportunities of 229,000 by the year 2020 (including the agri-business activities) (BNM, 2012b; FSDP, 2011; Narayan, 2015). The documents reveal that both foreign and local Islamic banks have an influence in

providing employment, creating investment opportunities, and support for agricultural development. These Islamic banks include and not limited to Al-Rajhi Bank and Investment Corporation Berhad; Asian Finance Bank Berhad; HSBC Amanah Malaysia Berhad; Kuwait Finance House, and local Islamic banks such as BIMB, BMMB, and Agro bank, which in turn reduces poverty, support agro-businesses, small and medium scale enterprises, and promotes economic development (BNM, 2012b; FSDP, 2011).

Specifically, the data gathered from the document reveal that the introduction of Malaysian Agricultural Bank Act, 2008 led to the operation of Agrobank Shari'ah compliant services with employees that are set to offer Islamic Shari'ah compliant services. The results show that, in 2014, the Malaysian Agrobank contributes with the RM 2.6 billion of financing towards food production sector out of overall funding of RM 5.5 Billion. This includes both Agrobank Shari'ah compliant service and conventional system.<sup>3</sup>

Similarly, agro bank indicates a kind of highest achievement in the financial growth of the RM7,484 million in 2015 and RM8,731 million in 2016 or a 16% increase in 2016. Despite the intensely competitive market, the agro bank recorded a deposit growth of RM7,041 million in 2015 and RM8,668 million in 2016 or increase of 23.1 in 2016. However, non-performing financing shows a downfall from 6.6% in 2015 to 5.2% in 2016 with a difference of 1.4% in the area (Agrobank, 2016).

On agricultural development, the financial highlights of the agro bank in 2015 and 2016 indicated that Agro-Food Financing out-performed the previous years with RM2,759 million in 2015 and RM3,148 million or an increase of 14.1% in 2016. Whereas, Agro-Based Industry Financing expanded its foot-print with RM350 million in 2015 and RM543 million or an increase of 55.5% in 2016 respectively (Agrobank, 2016).

The document further divulges that Agro bank currently, brags 167-190 branches throughout Malaysia with over 3400 employees that are set to offer Islamic Shari'ah

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<sup>3</sup> [www.agrobank.com.my](http://www.agrobank.com.my)

compliant services including the agricultural sector (Aziz, 2012). The Agro bank facilitates the SME sector through (agropreneurs, micro, small and medium entrepreneurs), which its contribution to Malaysian economy embraces 39.9% of the GDP growth; 65% of employment; and export 17.8% respectively (BNM, 2012a).

The 2005 census results reported by NSMEDC established that SMEs are the main source of employment. SMEs provides over 3 million jobs or 65.1% of the total employment of these business establishments in Malaysia (BNM, 2005, 2006; SME, 2011). The SMEs services sector alone employed 2.2 million workers, whereas the manufacturing and agricultural sectors employed 740,000 and 131,000 respectively (BNM, 2005). These results are largely due to the support made by the Malaysian financial institutions including Agro Bank, and the Central Bank of Malaysia.

The outcome from the documents indicated that agricultural sector provides development in Malaysia through the presence several initiatives such as Halal Food Industries, Agro banking industry, financing agro-business, agro-enterprises, and individual agro-entrepreneurs, and other initiatives that saw the increase in food production, employment generation, promoting investment and deposits in the agricultural sector, poverty alleviation through the supporting the farmers, and an overall impact on economic development.

### **SUGGESTION AND LESSONS FOR NIGERIA**

Nigeria should redesign its policies and strategies in the agricultural sector that will allow the Shari'ah financing model to thrive into the mainstream of Nigerian agricultural sector for effective economic development. Shari'ah systems for agricultural financing in Nigeria should be utilized by the Nigerian government through Bank of Agriculture and other conventional banks using an Islamic banking window so as to improve farmers deposit and support thereby achieving financial inclusion, boost in agricultural production, and support for agro-business, and agro-entrepreneurs.

Appropriate and relevant Islamic financial products and facilities similar to that of Malaysia could serve as an object lesson for the Nigerian Bank of Agriculture. There

is need for experts to test the reliability and benefits of these Islamic financing contracts thereof, with the particular focus to those that are closely relevant to the agricultural sector (such as *Musharakah*, *Ijarah*, *Bay bi thaman ajil*, *Bai Salam*, *Qard Hasan*, and *Muzara'ah* financing instruments) having potential for agricultural development in Nigeria. For instance, *Muzara'ah* financing model in the Nigerian Islamic banking sector could serve as a financing model based on free-interest, collateral-free and as a means to improve the logistic aspects of agricultural activities.

Islamic Bank of Agriculture with the Shari'ah financing similar to that of agro bank Islamic in Malaysia should be available to provide financial support that will effectively enhance farming production, support agro-businesses, agro-entrepreneurship, and small and medium-scale farmers, and other related agricultural activities in Nigeria.

Using Shari'ah financing for agricultural development in Nigeria by Islamic banks and Islamic banking window by their conventional counterpart can serve as an important opportunity particularly for the rural communities, small and medium-scale farmers, agro-businesses, agro-enterprises and entrepreneurs.

Islamic Shari'ah financing system in the Nigerian banking sector has the potential to support agricultural development, trade and commerce, and development of manufacturing industries that satisfy the needs of people.

## CONCLUSION

The agricultural sector is one of the strengths of every domestic or national economy. It generates employment and livelihood for the people, facilitating foreign earning and exchange, enhancing the rapid growth, infrastructural development, and human well-being of any nation that has accepted its cause. Besides that, the role of agriculture in economic development is multifaceted. It has influence in boosting food production, agricultural businesses, have the potential to feed a nation, generate jobs, and reduce poverty. This is especially when a nation rendered efforts to stimulate agricultural business growth. As stated earlier, the objective of this study is to identify the influence of agro bank Shari'ah financing in promoting agricultural development in Malaysia. The outcome of this study indicated that, the Malaysian government has

shown efforts to grow their agricultural sector through effective agricultural financing policies and support by putting the agro bank in place, which in turn have boosted food production, supports agro-businesses, and enterprises, reduction of poverty, improved food supplies, and increased exports. The result of the study further divulges that the agro bank has several Shari'ah financing facilities that support both individual and corporate agro-business, and agro-entrepreneurs and enterprises. In addition to that, the result indicates that agro bank marked a special influence on Agro-Food Financing, financial growth, support competitive market, recorded a reasonable deposit growth, and Agro-Based Industry financing that out-performed the previous years in 2015 and 2016 respectively. The result from the majority document further indicates that effective use of Shari'ah financing system is good for the agricultural sector due to its ability in supporting the individual small and medium scale farmers, agro-business, agro-enterprises and entrepreneurs, and agricultural development. It also helps in providing food for the populace, raw materials for industries, employment for the unemployed and improves the foreign earnings for the state economy. The separate studies on influence of agro bank Shari'ah financing should be specifically focused on any aspects of agricultural development (such as food production and supplies, agro-enterprises, and its impact on small and medium-scale farmers) in particular, and economic development in general (such as poverty, income generation, financial growth, employment, and its effect on GDP).

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## **CONSUMER OBLIGATORY PRACTICES, KNOWLEDGE AND BEHAVIOUR TOWARDS HALAL CERTIFICATION IN MALAYSIA**

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### **ABSTRACT**

Every Muslim must consume halal products, therefore fulfilling a halal lifestyle which is a mandatory requirement for practising Muslim. Consumption of halal products is an obligation need for the global Muslim. There are several races from various ethnicities, including Malays, Chinese, Indians and others who are not necessarily Muslims; therefore applications of halal certification from Malaysia manufacturers are stated as voluntary. According to statistics from the Department of Statistics of Malaysia as of up to June 2019, 69.3% are Muslim, 22.8% Chinese, 6.9% Indians and 1.0% comprise of others. This study will examine whether voluntary Malaysian halal certification is still relevant today or need to be considered to ensure that the Malaysians have access to halal resources. In order to obtain information on this subject, data collection by questionnaire was conducted during a national halal food seminar organized by USIM on 28<sup>th</sup> September 2019. The target audience is young people aged between 18-30. The feedback from the younger generation is needed in order to raise awareness about halal. The results of this study show that the Muslim’s millennials are educated from Islamic school background; the level of halal awareness was at sufficient level. Indirectly, it shows that Muslim students have a broad knowledge of the concept of halalness, and the determination to obtain halal-certified food was considered fair.

**Keywords:** Halal certificate, religiosity, Muslim obligation, consumer behaviour

## INTRODUCTION

The Holy Qur'an pays particular attention to the Halal definition, where it was stated mentioned eight times, irrespective of the variety of its versions. By His instruction, Allah has already stressed on the selection of the right food categorized as tasty and healthy foods, containing the required and essential elements in the human body, as well as Halal based on Shariah (Islamic law) (Dollah, Ibrahim, Abdullah, and Yusoff, 2012). Halal means "permissible" shall cover the aspects of slaughter, storage, display preparation, hygiene and sanitation and shall not adversely affect health. As Muslims, we believe that eating Halal Food can keep us safer as Islam encourages us to take Halal Food as well as helping us protect our life and mind alongside the *Maqasid Shariah* (Razimi, Romle, and Rashid, 2017). *Halalan Toyyiban* concept, which covers not only the Shariah provision but also the definition of hygiene, sanitation safety dimension, and sustainability, makes Halal food readily appropriate to consumers who are concerned about food safety and healthy lifestyle. (Baharuddin, Kassim, Nordin, and Buyong, 2015). Therefore, as a majority race in Malaysia, Muslims maintain their strength by obtaining halal food as mentioned in the verses of Al-Quran (Al Baqarah: 168; Al Maidah: 3; Al Maidah: 88; Al Maidah: 90; Al Mu'minun: 51). Muslim believes that obedience to Allah and His Messenger is a must and if they are to be considered among the believers as truly Muslims. When consuming illegal or unsafe goods or services, these are perceived as rejection of religious orders, in which such refusal would influence other acts that might be regarded as sinful (Santoso, Hartono, and Wijianto, 2017).

The responsibility to obtain Halal food is obligatory; meanwhile, the policy to obtain the Malaysian Halal Certificate is voluntary. The rule of Muslim in Malaysia is to seek and obtain halal food and products. The onus is on the consumer. This situation happens when the Malaysian government adopts the Malaysian halal certification policy which is voluntary and open for related industries seeking to apply. This policy has been implemented since 1974. This paper is a preliminary study to review whether the policy of voluntary halal certification is still relevant at a minimum level. Thus, this study will get the vote of young people aged 18-30. The voice of the youth is very much essential to get their opinions about the current halal certification policy,

whether they are relevant or not. Young age people were selected for this study as they were the apprentice who will face lots of future challenges in obtaining varieties of halal food in the future as Muslims in Malaysia are among the biggest consumers of local and foreign products.

## LITERATURE REVIEW

### Halal Concept

The word halal is derived from the Arabic word 'halla', 'yahillu', 'hillan', a prefix which is meant or allowed by Islamic law. In the Kitab Munjid, it is defined as something that is allowed by Allah s.w.t.<sup>4</sup>. Halal means law permitting an act to be done (in Islam), allowed (not prohibited by Syariah)<sup>5</sup>. From the standpoint of Islamic law, Yusuf al-Qardawi defined halal as something that was required, which was imposed on Muslims by prohibition, and allowed by Islamic law to do so.<sup>6</sup>

In previous studies, the concept of halal is widely discussed, beginning with halal means and illegal purpose in the introduction and first chapter of the study. (Eliasi and Dwyer, 2002; Harun, 2016; Hasri, Taib, and Ahmad, 2016; Juraseh, 2009; Khattak et al., 2011; Marmaya, Zakaria, and Desa, 2019; Miskam et al., 2015; Omar, Rahman, and Jie, 2015; Rosman and Minhat, 2011; Salindal, 2018; Talib, Hamid, and Chin, 2015) agreed that the definition of halal was legal while haram means illegal, prohibited or unauthorized. According to (Eliasi and Dwyer, 2002), halal foods and products can be divided into four main categories: halal, illegal, *mashbooh*, and *makruh*. *Mashbooh* means doubt and questionable, while *makruh* means not encouraged to use. Every Muslim should know the classification of the food they eat daily. It is fundamental for Muslims to use a product that are allowed in Islam in term of its.

Halal foods must be good (*toyyib*) in terms of nutritional quality which is the basis of

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<sup>4</sup> *Al-Munjid fi al Lughah al-Arabiyah al-Mu'asirah*, Bayrut, hlm. 309.

<sup>5</sup> *Kamus Dewan, (Edisi ke-3)* Kuala Lumpur: DBP, hlm 430

<sup>6</sup> Yusuf Al-Qardhawi (1984), *Al-Halal wal Haram fil Islam, Maktabah al-Islami*, Bayrut, 1414H. page17

good health. According to Jalil and Musa, the meaning of being good, clean, pleasant, delicious, and healthy to the body. The concept of Halal and clean '*toyyib*' when combined become '*halalan toyyiban*' (Jalil and Musa, 2012). According to Mas'ad and Hisham, the concept of '*halalan toyyiban*' focuses on food security. This means that the food that people eat must not be harmful to humans (Mas'ad and Hisham, 2018). Hasan al-Banna Mohamed says that great Muslims are 'pure' people in terms of their diet and behaviour. Those who take food and drink based on such '*halalan toyyiban*' will not endanger their physical and spiritual well-being (Mohamed, 2012). The relationship between the '*halalan toyyiban*' and the halal industry in Malaysia is also discussed in the paper by Othman et al., they stated that the role of the *Maqasid Shariah* is essential in promoting the welfare of the community and protecting it from all obstacles and difficulties (Othman, hamdani, Sulaiman, Mutaliba, and Ramlya, 2018). According to (Alzeer, Rieder, and Hadeeda, 2017), halal is the subject and the *toyyib* is the process, both of which are closely related to achieving Toyyib's primary objective of producing clean and pure food to create a sense of comfort as the ultimate goal, which can be achieved if the food is produced in accordance with Shariah principles

### **Religiosity**

Religion may be generally described as a strong belief in a supernatural power that governs the fate of man or an entity to convey belief in divine power (Johnstone, 1975). Religion is a system of thought and practices that dictate reactions and interpretations of what is supernatural and holiest. Religion is one of the most potent influences in people's lives and acts as an accountant by uniting, separating and combining social groups. (McCullough, 2009). This impact also plays a significant role in influencing the attitude and behaviour of individuals towards manufactured products and services (Fam, Waller, and Erdogan, 2004). Based on the Islamic point of view, religion covers all aspects of human needs, including faith, worship, Islamic finance (*muamalat*), Islamic marriage (*munakahat*), crime (*jinayat*) and morals (*akhlak*). In short, Islam adheres to laws, regulations and laws on all matters that affect human behaviour (Muhammad, Salleh, and Mahmood, 2008).

A firm grip on religion is crucial to ensure that people are not exposed to illegal and harmful things. Religious belief is the degree to which a person dedicates himself to his religion and is then reflected in his or her attitudes and actions (Johnson and Jang, 2001). A study by Ahmad



*et al.* (2015) indicates that in comparison to halal knowledge, religiosity is more critical to actions (Ahmad, Rahman, and Rahman, 2015). (Run, Butt, Fam, and Jong, 2016) Found that religiosity adherence to religion is based on the level of high and low. According to (Alam, Mohd, and Hisham, 2011) religiosity performs a comprehensive mediating role in the relationship between relative and contextual variables and Muslim consumers' purchasing behaviour, they believed religious is one of the most influential components of human behaviour, other than national patriotism, race and geography. Reference (Nor Aini Haji Idris and Mohd Ali Mohd Noor, 2013) found that 96% of their respondents said they understood the concept and basics of Islamic halal concepts and the law of consumption of halal products or foods is mandatory for every Muslim. A study by Abdul Mohani *et al.* also found that religion is the most significant impact of consumer decision making in Malaysia's shopping for halal food (Abdul, Ismail, Hashim, and Johari, 2009). It has been proved that religiosity can affect consumer behaviour, which becomes the basis of the respondent selection are made among Islamic University students with Islamic School backgrounds.

### **Responsibility and Attitude**

According to the Cambridge Dictionary, responsibility refers to something that it is a human job or duty to deal with. Finding something that is lawful to eat or use in daily life is an obligation that Allah SWT accepts on every Muslim because consuming halal food can increase the light of faith and purify the prayer and be accepted, just as eating haram food can prevent prayer and worship from being accepted by Allah Almighty (Alam *et al.*, 2011). Regarding the Muslim attitude and responsibility toward halal food, there are numerous studies which discuss on this. A study by (Nor Aini Haji Idris and Mohd Ali Mohd Noor, 2013) argued that it is the duty of Muslims to refrain from buying products that are in doubt of their halal status and would feel guilty when using products (food) that do not have the halal logo. It is essential for every Muslims to clearly understand the classification of foods they eat and buy (Khalek, 2014). Furthermore, as Muslims are responsible for the use of genuine halal food products, they are concerned about the manufacturing process and the fact that they should be safe from contamination of any non-halal ingredients (Fisher, 2010). The purchase of Halal food is a must for Muslim consumers and is a religious requirement based on Islamic teachings.

### **Halal Young Consumers**

In this analysis, the emphasis is explicitly on the youth group of young adults pursuing higher

education between the ages of 18 to 30. Often known as Generation Y or Millennials, this group of youth were born between 1989 and 2001. Millennials are a crucial foodservice customer category, not only in terms of market size but also in terms of lifestyle and consumer habits. Millennials spend over half their time ordering food for takeovers, spending higher percentage points of their total money on snacks than other generations, and having a higher desire of foods and drinks (NPD Group Millennial Study, 2011). Millennials are also driving the new trend of nutritious and hyperconscious eating.

In this context, millennials were referred to USIM students. University students may develop new eating habits and preferences that would have a long-term effect on the food industry. A recent article on Food Management looked closely at the "Collegiate gen Y eating: culinary trend mapping report" by Packaged Facts, and it seems that college-age Gen Y'ers (18 to 22) are starting to define new food patterns (Facts, 2016). When they are introduced to new foods, according to the food management report, and they expect these patterns will remain because the foodservice industry will have to change once all of these students enter the workforce (Facts, 2016). According to (Khalek, 2014), their research shows that the mindset of millennial consumers towards halal food outlets and the halal certification of JAKIM in Malaysia is positive. Belief in religion, broadcast media and citizens around them may shape their attitude. Halal certification by JAKIM also plays a major role in influencing Muslims' behaviour towards halal food. Halal certification approach implicitly represents Muslim consumers' trust in Malaysia's halal certification. A study by (Muhamad, Ayob, and Latiff, 2019) to Muslim youth in Kelantan found that Muslim's young consumers perceived behavioural, gender, and lifestyle control towards halal labelled products. Thus, people should give Muslim youth the chance to contribute and accessed themselves to halal matters (Idris, Sham, and mohd.hassan, 2018).

### **Malaysian Halal Certification**

The history behind the establishment of the Jabatan Kemajuan Islam Malaysia (JAKIM) began when The Malaysian Council of Rulers (Majlis Raja-Raja) announced on 17<sup>th</sup> October 1968 that there was a need for a body capable of mobilizing Muslims' development and progress in Malaysia (JAKIM, 2019). Realizing the fact, on July 1, 1969, a secretariat was established for Malaysia's National Council of Islamic Affairs. This secretariat was later upgraded to become the Religious Division, the Department of Prime Minister on 1 February 1974, which was subsequently renamed to become the Bahagian Hal Ehwal Islam (BAHEIS) on 21<sup>st</sup> May 1985. In line with the constant Islamic development and progress of the country

in September 1996, the Malaysian Cabinet Meeting decided to set up the Department of Islamic Development Malaysia (JAKIM) to take over the role of BAHEIS, which commenced on 1 January 1997. After 45 years of halal certification was introduced, a variety of development and transformation has been done by the government to ensure Muslim will get their right for halal food. Figure 1 shows that the government has always strived to reinforce halal interests to consumers, especially Muslims and positioned Malaysia as the world's leading halal hub in worldwide. To date, Malaysia's halal certification issued by JAKIM is widely recognized as one of the pioneering countries that initiate and lead halal products (Shariff and Lah, 2014).

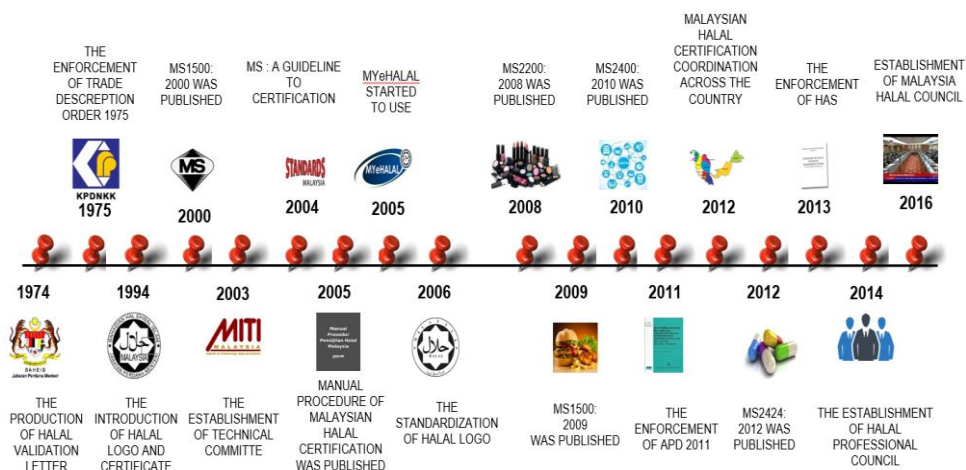


Figure 1 The development of Halal Malaysia from 1974 to present

Source: 5<sup>th</sup> Muzakarah Fiqh And International Fiqh Conference 2019 (MFIFC 2019) on 24 Sept 2019

It is the responsibility of the Malaysia government to establish Islamic affairs such as halal regulation in ensuring that Muslims obtain their right to halal food through the monitoring and implementation of halal certification from JAKIM.<sup>7</sup> Malaysia Halal Standard's purpose is to protect consumers and ensure that halal food producers fulfil their moral obligation to customers to conduct their business equally, honestly, transparently and consumer-friendly (Ramli, 2010). Thus, the Malaysian government, lawmakers, food producers and related organizations must ensure that goods bearing Halal logos are genuinely Halal. A loss of trust in Halal logos can negatively impact consumer confidence in food products, food manufacturers and the overall supply chain in general (Zainalabidin Mohamed, Mad Nasir Shamsudin, and Golnaz Rezai,

<sup>7</sup> Resolution 5<sup>th</sup> Muzakarah Fiqh And International Fiqh Conference 2019 (MFIFC 2019) on 24 September 2019

2013). However, after a long time, the halal certification was introduced, a review of the government's policy of applying for a voluntary Malaysian halal certification application was reviewed as to whether it was relevant or not. This is because the rapid development of science and technology towards modern nutrition has led to too many *syubhah* and illicit foods still rampant in Malaysia. More vigorous and goal-oriented efforts should be made to avoid or at least minimize the use of *syubhah* products. The Malaysian consumer should make their effort to find halal food even though Muslim was the majority races in Malaysia.

### CONCEPTUAL FRAMEWORK

Figure 2 shows the conceptual framework of this study focuses on the relationship between the obligation to obtain halal food and consumers behaviours, the voluntary policy of applying halal certificates result to the difficulties for Muslims to find halal-certified food in Malaysia. Examining the relationship between the roles of young consumers and Malaysia's government and the impact of religiosity and customer purchasing behaviour will contribute to our understanding of their relationships. Thus, the voice of the younger generation's opposition to the halal certification policy is essential as they are the future generation of the country. In addition, the development of the industrial revolution 4.0, which certainly will produce a variety of innovation and the development of modern food that will cause legal conflicts arising on these foods.

On this conceptual framework, the primary aspect that supports the development of global halal itself is the obligation of a Muslim to seek and obtain food from clean ingredients and halal sources. According to (Alam et al., 2011), Islam is the primary reference as ordered in the Quran that influences people's attitudes towards buying and choosing food products among Muslim consumers. This opinion supported by the study of (Nur Aniza Quantaniah, 2013), mentioned that religion is a significant reason in the selection of halal foods as it covers the areas of hygiene, safety and quality assurance. Accordingly, the following hypothesis is proposed:

*H1: Religiosity has a profound and significant effect on the purpose of getting halal food.*

Halal is a religious order that requires the eating of food permitted by the Shari'ah and Muslim should be responsible for finding halal food in their daily life. Muslims should refrain from using products or foods that are not lawful because it is feared that it may affect one's faith

(Nor Aini Haji Idris and Mohd Ali Mohd Noor, 2013). The sustainability of the halal industry depends on the halal ecosystems supporting each other, the government, industry and consumers. A study by (Yunos, Mahmood, and Mansor, 2014) posited that Halal's performance requires coordination and involvement of various stakeholders and strategic marketing strategies in addition to other contributing factors in placing 'Halal' as one of the attributes that consumers consider when buying products and services. In light of this view, we hypothesize that:

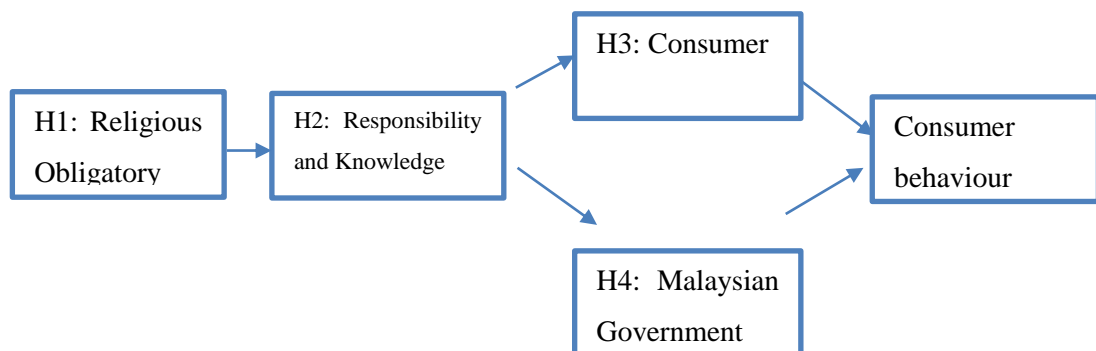
*H2: JAKIM and Muslims consumers have their own role towards halal matters in Malaysia*

Youth generation primarily Muslims was the apprentice for future halal industry in Malaysia. The future development of the halal industry depends on the demand from the younger generation. Therefore, high levels of halal awareness, as well as government support for the compulsory halal policy, should start from now to ensure the halal agenda is a priority in the country. A finding by (Ishak, Said, and Abdullah, 2017) indicates that Muslim youth have the attitude awareness of halal food supported with religious belief and halal food information. (Isa and Ismail, 2015) Found that Muslim and non-Muslim youth understands the halal concepts and practices in Malaysia with regards to their consumerism in halal products. Therefore, we hypothesize that:

*H3: religion is the cause to have a positive attitude and believe in the concept of halalan toyyiban among Muslim youth in Malaysia*

Halal is a religious order that requires the eating of food permitted by the Shari'ah and Muslim should be responsible for finding halal food in their daily life. Muslims should refrain from using products or foods that are not lawful because it is feared that it may affect one's faith (Nor Aini Haji Idris and Mohd Ali Mohd Noor, 2013). Base on this point of view, we hypothesize that:

*H4: High religious practices and strong knowledge about halal will create a positive attitude and a sense of responsibility of Muslim youth towards halal matters.*



**Figure 2** Displays The Relationships Suggested As Advanced In The Above

Literature

## **METHODOLOGY**

### **Sample and Population**

Students from Universiti Sains Islam Malaysia (USIM) were the focus respondents in the report. The recruitment of students from USIM was chosen because, at the secondary level, their educational background was the Islamic religious school basis. A self-administered questionnaire was disseminated in Halal Food Seminar (HAFOS) 2019 held on 28<sup>th</sup> September 2019. The survey was achieved using a technique of convenience sampling. Of the 200 questionnaires distributed a total of 173 representative samples were collected for analysis giving a positive response rate of 86.5 per cent. This estimate is considered sufficient for statistical analysis (Hair et al., 2010; Tabachnick and Fidell, 2007). The questionnaire was designed in three sections. Section A concerns the respondent's demographic information (gender, age, and education level); section B considers aspects of the awareness of halal, the Malaysia Halal Certificate policy, and their preference in choosing food premises; and section C deals with variables such as young consumers perception on halal obligation, halal was consumer's obligation, the responsibility of JAKIM towards halal matter, and Muslims attitude and responsibility.

The measuring instrument consisted of 43 items: five (5) items for halal obligations, six (6) items for consumers' responsibility, six (6) items on JAKIM's responsibility, five (5) items for halal attitude and behaviour and three (3) items for halalan toyyiban. All items were presented on a 4-point Likert scale extending from 1 (strongly agree) to 4 (not sure). Completed data were analyzed using statistical methods such as descriptive statistics and level of frequencies via the Statistical Package for Social Sciences (SPSS) for windows version 24.

## **FINDINGS**

### **Demographic Background**

This study involves 173 students from the Islamic University Science of Malaysia

(USIM). Descriptive analysis has been used to analyze respondents demographic information such as gender, age, education background, and origin. Table 1 shows the profile of respondents. One hundred fifty-seven (173) respondents were female (90.8%), and 16 (9.2%) were male. About three-quarters of the respondents (83.2.3%) were between 18-21 years old. The respondent's education background came from an Islamic religious school in secondary school. Thus, they have sufficient Shariah knowledge and very familiar with halal matters. Eighty-six (86%) of them came from the science stream while the rest was social science students.

**Table 1**

*Demographic data*

Variable (unit)	Category	Frequency	%	Mean	SD
Gender	Male	16	9.2	9.2	9.2
	Female	157	90.8	90.8	100.0
Age	18-21	144	83.2	83.7	83.7
	22-25	26	15.0	15.1	98.8
	26-30	3	1.2	1.2	100.0
	Category of Education	Science	149	86.1	86.1
Education	Social Science	24	13.3	13.3	99.4
Education	Tamhidi/Foundation/Matriculation	103	59.5	59.5	59.5
Backgroud	STPM	3	1.7	1.7	61.3
	STAM	12	6.9	6.9	68.2
	Diploma and Equavalent	16	9.2	9.2	77.5
	Bachelor Degree	39	22.5	22.5	100.0

**Reliability Assesment**

The consistency and validity evaluation were carried out on all concepts consisting of obligatory religious, halal consumer's duty, halal JAKIM's duty, attitude and behaviour and ultimately *halalan toyyiban*. The reliability of the constructs was weighed using Cronbach's Alpha. The Alpha value of a Cronbach of at least 0.75 is generally considered acceptable. According to table 4, the religious obligatory Alpha value of the Cronbach is 0.60; the responsibility of halal customers is 0.70, the responsibility of JAKIM is 0.70; the attitude and behaviour towards halal matters is 0.71, and the dimensions of *halalan toyyiban* are 0.60. All the items in each study construct can be decided to be stable and consistent. The measurements of the study for the entire constructs are therefore acceptable for reliability, as these numerical values are close to the standard or exceed 0.75.

This study used a quantitative research method to assess in the near future the degree of halal understanding and perception of Malaysia voluntary policy among Muslim students in USIM and its impacts on consumer behaviour. The variable data shows that all scores are significant for the items in the obligation of halal, the role of consumer and JAKIM towards halal, attitude and behaviour, and *halalan toyyiban*. All elements in the construction have surpassed 0.70 from the review. It ensures that all variables of independent and dependent variables are stable and have a positive relationship between them. In particular, the results show the relationship between the role of consumer and JAKIM towards halal is equal and significant. In addition, the relationship between the halal knowledge, attitude and behaviour and *halalan toyyiban* give a positive impact on consumer behaviour towards halal food products and selection of food premises in Malaysia. Even though the results obtained from the survey questionnaires, the level of halal awareness and knowledge among USIM's students is very moderate, and there is a hope that Malaysian halal policy of certification shall be considered to mandatory basis in future for the *maslahah* of future generations.

**Table 2**

*Summary of reliability statistics*

Construct	Cronbach's Alpha	Items
Religiosity Obligatory	0.60	5
Halal Consumers' responsibility	0.70	6
Halal JAKIM's responsibility	0.70	6
Attitude and Behaviour	0.71	5
Halal and Toyyib	0.60	3

### **Voluntary Policy and Halal Certification**

The main objective of this study was to examine voluntary Malaysian halal certification is still relevant today or need to be considered to ensure that Malaysians have access to halal resources. Muslims around the world, as we all know, are obliged to buy and use halal products and services in their daily lives (Zainalabidin Mohamed, Juwaidah Sharifuddin, Golnaz Rezai, Amin Mahir Abdullah, and Ismail Abd Latif 2012). Based on the result in table 3, it was found that Muslim consumers have a significant relationship between religious and responsibility of consumers to obtain halal food (Arif and Ahmad, 2011) while JAKIM plays a vital role to assist industry players by providing standards and procedures in halal certification and at the same time to fulfil the Muslim's consumer's needs (Hasri et al., 2016).



The study also garnered their views on the future of the halal industry, including on the policy of halal certification that still maintains a voluntary policy. Table 4 shows that most of the USIM's students still not aware the Malaysian's halal certification was a voluntary basis. 50/50 opinion sharing shows that the basic knowledge of Malaysian Halal Certificates policy is abysmal. We can probably assume that students are less concerned about this because they believe that Malaysia is a country with a Muslim majority and that halal issues have been fully managed by JAKIM. Something exciting when halal logo confidence was at a high percentage (96.5 per cent) as they believed that halal-certified food premises would meet the procedure of halal JAKIM and the requirement of Malaysian Standard. They have high hopes however that sometime the government would re-examine voluntary policies to make the halal agenda a priority in the country's policy.

**Table 3**

*Descriptive statistic for the level of knowledge on JAKIM's voluntary policy*

	<b>Frequencies</b>	<b>Per cent</b>	<b>Std Deviation</b>
The Malaysian halal certification system is?	84	48.6	0.501
1) Compulsory 2) Voluntary	89	51.4	
Malaysian Halal Certificate is issued by	12	6.9	0.255
1) JAIN 2) JAKIM 3) MAIN	161	93.1	
I think the <i>hukum</i> of looking for halal food is?	166	96.0	0.237
1) Compulsory 2) Permissible 3) Not sure	6	3.5	
	1	0.5	
Do I feel confident with the JAKIM's halal logo on every food premises?	17	9.8	0.938
1) Strongly not confident	3	1.7	
2) Not confident	29	16.8	
3) Confident	173	71.7	
4) Strongly confident			
My opinion halal certificate shall compulsory in future	167	96.5	0.184
1)Yes 2) No	6	3.5	

**Level of halal knowledge by sub-construct**

In section III of the questionnaire, twenty-five (25) questions have been divided into five (5) sub-construct categories as above. All questions have been recoded into different variations to find the relationship between variations. From the analysis as shown in table 4, It is shown that 81% of the respondents who came from the background of Islamic studies, their preference for halal-certified food was very high. They do have sufficient halal knowledge and have substantial power in the election of halal food. In the context of responsibility towards halal matters in Malaysia, they

have a decision that is is the duty of Muslims consumer to obtain halal food from halal-certified food premises in Malaysia While JAKIM's function is to promote the halal industry in Malaysia and strengthen the halal policy. Despite Muslim consumers' demands, the Malaysian halal industry is not rising. Regarding USIM's attitude and behaviour towards halal food premises whether halal certified or without any signage of halal logo, USIM's students level of awareness was at moderate level. This means they were concerned with the halal logo and cautious before visiting any food premises. Halalan Toyyiban also a priority in the selection of food premises as they believe that halal-certified food premises should adopt the concept of halal and hygiene in the food preparation process.

**Table 4**

*Level of frequencies on sub-construct question*

	Sub-construct									
	Religiosity Obligatory		Halal Consumers' responsibility		Halal JAKIM's responsibility		Halal and Toyyib		Attitude and Behaviour	
Level	F	%	F	%	F	%	F	%	F	%
<b>High</b>	141	81.5	133	76.9	118	68.2	20	11.6	17	9.8
<b>Medium</b>	24	13.9	28	16.2	41	23.7	121	69.9	123	71.1
<b>Low</b>	8	4.6	12	6.9	14	8.0	32	18.5	33	19.1

**Correlation Analysis**

Table 5 shows that all correlations between all variables were less than one (1) and significant at the  $p < 0.01$  level, denoting a positive correlation pattern among constructs. According to Hair et al., Scores up to 0.6 represent a moderate correlation, a medium correlation between 0.6 and 0.8, and a strong correlation between those above 0.8. Concerning religiosity obligatory has a robust relationship with Muslim's responsibility to obtain halal food, religiosity obligatory ( $r=0.872$ ,  $p < 0.01$ ) turned out to have the strongest correlation, inferring that H1 was supported. Next, religiosity also gives a significant impact on the role of JAKIM to establish Islamic affairs in halal regulation to ensure that Muslims obtain their right to halal food through the monitoring and implementation of halal certification from JAKIM. Thus, the JAKIM's responsibility ( $r=0.848$ ,  $p < 0.01$ ) had a significant and positive association with the obligation of Muslim in halal matters, and H2 was accepted. Nevertheless, the element of religious obligation that seeks halal food does not affect Muslim youth

consumers' attitude and behaviour and has influenced them in halal toyyiban. Therefore, attitude and behaviour ( $r=0.334$ ,  $p<0.01$ ) and halal and toyyib ( $r=0.245$ ,  $p<0.01$ ) shown that religiosity represents a moderate correlation between them. Thus, H3 is unacceptable for this study. H4 was referred to the relationship between religious practices and strong knowledge about halal will produce a positive attitude and a sense of responsibility of Muslim youth towards halal matters. All correlations have once again demonstrated a strong and closely related relationship. Therefore, the H4 has been accepted.

**Table 5***Result of Correlation Analysis*

Variables	1	2	3	4	5
(1)Religiosity Obligatory	1	0.872	0.848	0.334	0.245
(2)Halal Consumers' responsibility	0.872	1	0.850	0.356	0.271
(3)Halal JAKIM's responsibility	0.848	0.850	1	0.357	0.315
(4)Attitude and Behaviour	0.334	0.356	0.357	1	0.322
(5)Halal and Toyyib	0.245	0.271	0.315	0.322	1
Mean	7.832	9.832	11.855	12.369	7.272
Standard Deviation	3.276	4.037	4.3558	2.6505	1.5

**CONCLUSION AND FUTURE DIRECTION**

'Halal is clear, and haram is clear, between them was *syubhah*. Generally, USIM's students understand and have a basic knowledge of the halal concept. However, factors in the development of technology and innovation in the food industry have led to the emergence of a variety of *syubhah* foods. Thus, both consumers and policymakers of the Malaysian government through JAKIM should cooperate in raising awareness among Muslims to give priority to the food premises that have obtained Malaysian halal certification. Food premises that do not receive halal certification do not mean that the premises are *haram* (prohibited), but the cooperation of all parties including consumers, governments and industry players needs to work more closely together so that the primary source of food provided at the food premises is truly halal and toyyib, thus the element of *syubhah* will be eliminated. The younger generation, especially those with religious knowledge, also need to be aware and more knowledgeable about halal by learning more about halal in the context of Islamic perspectives, the development of science and technology, and global economic revolutions so that the millennial generation will not miss the modern-day and well

balance life hereafter.

Studies show that the younger generation of Muslims have high hopes that the government will eventually change the policy of applying for Malaysian halal certification towards compulsory rulings. In addition to the command of Allah to direct Muslims to obtain halal food, this is also important for future generations. However, the multi-racial composition of the community has made this policy irrevocable. Thus, there are some areas of study that still need to be investigated include:

- i. Study on the impacts of the halal industry if halal standards were mandatory to all industry players.
- ii. Research how Industry 4.0 will affect advertising activities/programs/strategies and motivate halal food premises to obtain halal certificate.
- iii. Study on consumers powers through social media network campaign to encourage un-certified food premises to apply the halal certificate.
- iv. Study of the Viable System Model Framework for the halal food industry to provide a guideline of the structure of governance, monitoring by coordinate between all stakeholders, including government agencies, NGO's and consumers.

The above-recommended studies should be taken into consideration by Malaysian governments as they lay the foundation to help policy-makers and industries close the apparent gap and thus enable Malaysia to achieve global halal development goals.

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## **BALANCED SCORECARD FOR WAQF MANAGEMENT AND FUNDRAISING**

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### **ABSTRACT**

Public university waqf management is akin to a non-profit charitable organisations in that its goal is typically to further its mission, which includes generating sufficient funds to continue to operate and serve the beneficiaries and stakeholders. Strategic management in public university waqf involves selecting the organisation's waqf goals, determining the strategic initiatives necessary to achieve specific objectives towards the goals, and establishing the methods necessary to ensure that the policies and activities are effectively implemented. Although the selection of most appropriate strategic management concepts is not so straightforward for the non-profit or charitable organisations, the use of these methods for charitable work in public university waqf and zakat is important to ensure its growth and sustainability. It is suggested that the public university waqf to be managed in a professional way of managing the assets within a modern administrative framework and in particular, the principles of stakeholders to be introduced in the waqf management. The Balanced Scorecard (BSC) is one of the useful strategic planning and management systems that organisations use to identify and improve various internal functions of their core business and their resulting external outcomes. It is used to measure and provide feedback to organisations. The BSC suggests that the organisation develops strategic objectives, measures (KPIs), targets, and initiatives (actions) relative to four perspectives, namely: stewardship, stakeholders, internal process and organizational capacity (or learning and growth). This paper shares an example of how the BSC approach can be adapted to the strategic management of public university waqf under the institutional advancement function.

**Keywords:** waqf, strategic management, fundraising, balanced scorecard, strategy map

## INTRODUCTION

Waqf is an Islamic socio-economic institution which functions as a source of funding for and catalyst to community development in the Muslim society. It has demonstrated diverse and remarkable roles throughout the history of Islamic civilization and where education sector had been one of the biggest recipients of waqf.

Waqf and zakat funds are an important source of income to universities in the light of financial constraints faced by universities worldwide and shrinking government funding, which pressured them to seek alternative diverse revenue sources. University leaders especially the board or trustees, presidents, vice-chancellors, and staff, bursars and chief financial officers should play their roles in creating the right environment and support to ensure the waqf and zakat allows the university to achieve its organisational mission. The role of the Board is crucial in driving fundraising efforts, and providing leadership for the identification and solicitation of significant gifts (waqf, endowment) and zakat to the university [1].

The corporate culture of accountability, prudence and transparency applied in corporate waqf concept is expected to bring new dimension into current waqf practice. It is recommended that higher education waqf management be supported by the modern best practices in professional strategic management framework to ensure its growth and sustainability.

## THE HIGH COST OF HIGHER EDUCATION

Higher education worldwide has been placed at the centre of public debate as a result of the 2008 financial collapse and the ongoing economic crisis. The impact of the economic crisis has somehow changed higher education at both the micro and macro levels. While the immediate shorter-term impact of the economic crisis has been at the institutional micro level, the more important longer-term impact affects higher education macro planning and policy. The crisis also tend to lead to increasingly accepted perception that higher education should be treated the same as any other service in the economy and, hence should be subject to accountability and good managerial practices. Subsequently, higher education has been subject to more intense

public scrutiny with an emphasis on ‘cutting the excess fat’ and ‘balancing the budget’. There are also more debate about students getting ‘value for money’ and a ‘return on their investment’ in a ‘service provider-customer’ model of higher education. As a result, higher education institutions now have to pursue plans to create diversified alternative streams of income more aggressively, while imposing severe cuts on their provision [2].

Financial sustainability will be one of the key challenges for universities in the next decade: only those institutions that have sound financial structures and stable income flows will be able to fulfill their multiple missions and respond to the current and future challenges. Financial sustainability is not an end in itself; it aims to ensure a university’s goals are reached, by guaranteeing that the institution produces sufficient income, to enable it to invest in its future academic, and research activities.

Both public and private higher learning institutions will draw on diverse sources of funding to allow continuous improvement in the quality of their programmes, and be more prudent and innovative in using their resources. There will be more targeted support for socio-economically disadvantaged students to make enrolment more affordable and accessible to everyone who is eligible.

One of the major sources of revenue streams for universities is corporate philanthropy, which is the act of a corporation or business promoting the welfare of others, generally via charitable donations of funds or time (“Defining Corporate Philanthropy”, <https://doublethedonation.com>). Philanthropic income is particularly appealing to universities as it provides a flexible income stream to support the projects and activities that shrinking core funding cannot finance. In addition to funding streams from the government and the private sector, philanthropy or “giving” is a potentially important source of funding for Malaysian public universities, although it is not as well developed as in developed countries, such as in the US. This lower rate of giving is related to the Malaysian institutional context, perhaps associated with its tax system and its tradition of public funding for education and research, and more prominently its culture of giving [1]. Corporate philanthropy can come through a variety of channels—monetary donations or gifts of time and talents (in-kind donations). With corporations contributing in excess of USD17bil per year to non-

profit organisations and charities, corporate philanthropy has become a potential source of income that higher education should exploit.

### **POTENTIAL OF WAQF IN HIGHER EDUCATION**

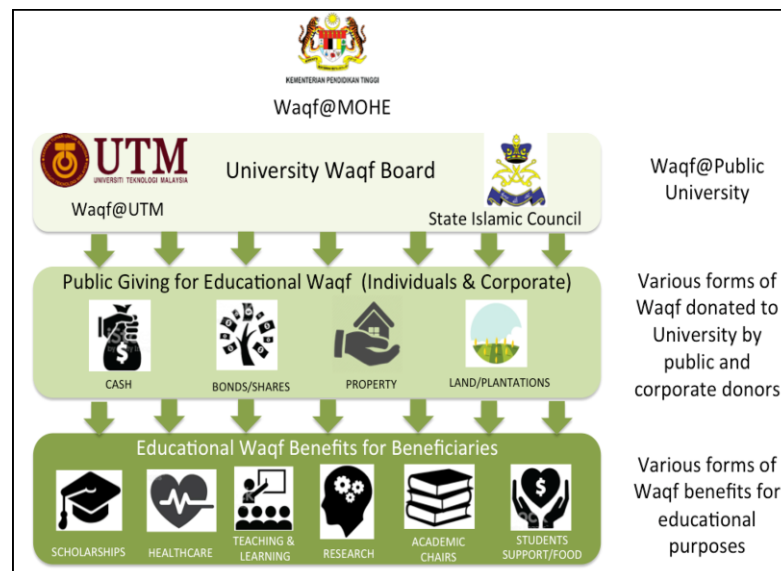
Waqf created by philanthropic giving in Muslim communities remains an underused social development instrument, or dubbed as a ‘sleeping giant’ as it contains significant assets worth in the billions. The Islamic Finance News, September 26, 2012 reported that in 2010 Ernst and Young estimated the global Waqf sector to be worth over US\$105 billion. Although much of these assets are donated and managed privately, making it almost impossible to obtain an accurate total figure, it is suggested however that the real value of the industry could be considerably larger [3]. The Gulf Times, October 4, 2016, reported that experts say waqf as ‘a sleeping giant’ of Islamic finance remain an underused social development instrument. These waqf funds contain significant assets, estimated by some to exceed a value of US\$500 billion annually, capital that in its present form generates low returns and is far from having the desired social impact on the societies it is meant to support [4].

In contrast to the growing acceptance of endowment or trusts by the non-Islamic community, the Muslim society however seems to marginalise this waqf institution. They appear unaware of the actual roles waqf can play in fighting poverty, illiteracy and ignorance, illness and handicap, as well as being a primary redistribution mechanism and provide a source of funding for scientific research in the creation of the necessary structures for the development of the Ummah.

Education sector has been one of the major beneficiaries of waqf fund in many parts of the Muslim World. At the beginning of 20th century, all schools in Jerusalem were waqf and supported by awqaf properties. Some notable examples are well known that, waqf had been supporting the education sector in Turkey and Syria, and similarly, in Egypt, the Al-Azhar University, had been known to be financed by waqf revenues for over 800 years. It was also reported that more than 8000 educational institutions in Bangladesh including universities, colleges and schools were based on waqf [5, 6].

In Malaysia, whilst the awareness of waqf for non-religious education is still new,

there are however, an increasing number of waqf properties donated by the Muslims assigned for educational purposes. In more recent years, there is increasing awareness among Malaysia Higher Education leadership and community to realize that waqf has a very huge potential which can be utilized to facilitate the welfare needs of the Ummah, in higher education sector. The Waqf@UA (Public University) was established in late 2016, by the then Ministry of Higher Education (MOHE), as a strategic initiative to drive the Waqf agenda in public universities. A task force called the *Purple Book on Enhancing University Income Generation, Endowment and Waqf* was commissioned to develop sets of guidelines for establishing Waqf governance and strategic models in public universities [7]. The basic framework of Waqf@Public Uni and the forms of waqf beneficiaries are shown in Figure 1 below.



**Figure 1** The Waqf@Public Uni framework coordinated by the Ministry of Higher Education [7]

The move to establish waqf framework in higher education can be part of the bigger vision of promoting wealth creation through Islamic endowment principles and set to make corporate Islamic endowment Malaysia's third financial force. A well-managed Islamic endowment (waqf) framework would ensure transparency and accountability in managing finance while reducing the reliance on Government funding for higher education. The initiative provides a platform for individuals and the corporate sector to commit financial assets as Islamic endowment with a portion of the profits returning to the principal sum and the remaining channeled to the higher education

beneficiaries.

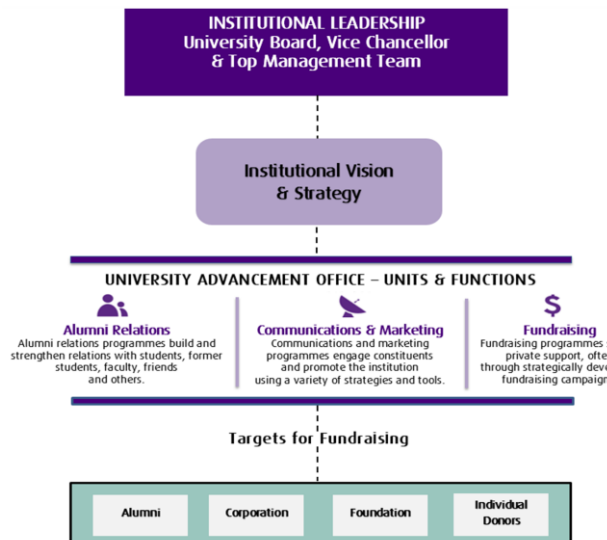
Whilst the majority of beneficiaries in higher education are the students especially the Bottom-40 group from needy families, the waqf also benefits the workers and researchers in the higher education sector. The benefits are provided in the forms of full or partial scholarships, tuition fee waivers or discounts to students, financial assistance in academic studies, campus living and healthcare, financial support for students activities or providing micro-credit for job on campus to support students' entrepreneurship.

### **STRATEGIC MANAGEMENT OF PUBLIC UNIVERSITY WAQF**

Strategic management in non-profit and charitable organisations (NfO) is the process of selecting an organisation's goals, determining the strategic programs necessary to achieve specific objectives in route to the goals, and establishing the methods necessary to assure that the policies and strategic programs are implemented. A strategic plan is used by any organisation -- for-profit or nonprofit -- to establish goals as well as to review operations. These goals are one of the first major differences in for-profit and nonprofit organisations' strategic plans. The goal of a for-profit company is to return dividends to shareholders or profit to owners over time. The goal of a non-profit is to further its mission, which includes making enough money to continue to operate [8].

Waqf funds are raised through various fundraising strategies and approaches and promise great financial benefits to universities. The inherent intricacies and daunting tasks involved in fundraising calls for a more focused attention and commitment from the management. The responsibility to raise funds for institutional support should be under the purview of institutional advancement structure. For this purpose, it is recommended that universities set up University Advancement Office (UAO), which is dedicated for fundraising and directly answerable to the Vice-Chancellor [1]. University advancement functions can be defined as those that engage external audiences to promote the university and its accomplishments. This typically includes fundraising for waqf, alumni relations, data management or advancement services,

communications and marketing, and government relations. The typical set-up of a University Advancement is as depicted in the diagram below



**Figure 2** Basic Framework of a University Advancement [1]

The roles of the University Advancement Office may include but not limited to the following:

secure private financial support from potential donors;

engage alumni in the life of the institution;

market the institution to prospective stakeholders; and

communicate about the institution with those who have a stake in its success.

An example of a public university’s vision and mission statements for advancement can be as follows [9]:

- i. University Advancement Vision Statement: “To be recognised for a leadership role in building University’s advancement enterprise, fostering engagement and philanthropy, in support of the University’s quest for excellence”
- ii. University Advancement Mission Statement: “To contribute to University’s financial sustainability mission by raising philanthropic income of RM XX mil in (20XY year), in support of the University’s strategic priorities”

The philanthropic income will include all kinds of external contributions, in the forms of waqf, zakat, endowment, gifts and donations.

## STRATEGY MAPPING OF PUBLIC UNIVERSITY WAQF

Balanced Scorecard (BSC) is a strategy execution tool that helps organisations/companies to clarify strategies, monitor progress and define and manage action plans. BSCs are used extensively in business and industry, government, and nonprofit organisations worldwide. Gartner Group suggests that more than half of large US firms have adopted the BSC. More than half of major companies in the US, Europe, and Asia are using the BSC, with use growing in those areas as well as in the Middle East and Africa. A global study by Bain and Co listed balanced scorecard as one of the top ten most widely used management tools around the world, a list that includes closely-related strategic planning at number one. BSC has also been selected by the editors of Harvard Business Review as one of the most influential business ideas of the past 75 years [10]

The Balanced Scorecard (BSC) views the organisation from four perspectives, namely:

**Financial:** (alternatively called Stewardship or other more appropriate name in the public sector), views organisational financial performance and the use of financial resources;

**Customer/Stakeholder:** views organisational performance from the point of view its customers or other key stakeholders;

**Internal Process:** views organisational performance through the perspective of the quality and efficiency related to the products or services or other key business processes;

**Learning and Growth:** (alternatively called Organisational Capacity) views organisational performance from the aspects of human capital, infrastructure, technology, culture and other capacities that are key to breakthrough performance.

One of the most powerful elements in the BSC methodology is the use of strategy mapping to visualise and communicate how value is created by the organisation. A strategy map is a simple graphic that shows a logical, cause-and-effect connection between strategic objectives. Generally speaking, improving performance in the objectives found in the Learning and Growth (or Organisational Capacity) perspective enables the organisation to improve its Internal Process perspective, which in turn, enables the organisation to create desirable results



in the Customer and Financial perspectives [10]. The thought process flow used in BSC approach to arrive at the strategy map is shown in Figure 4 as follows.






**Figure 3** Thought process flow for developing a strategy map [10]

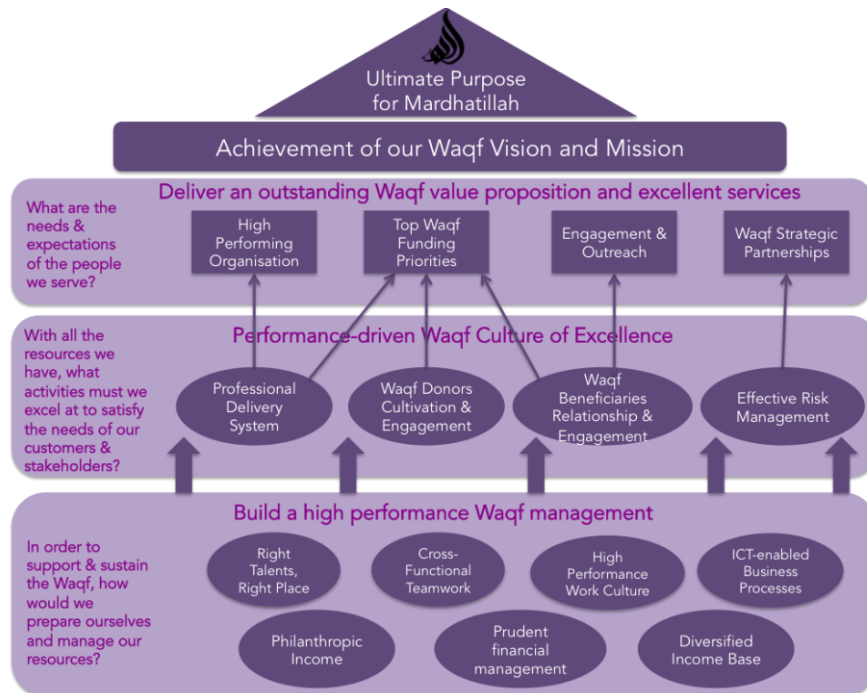
Defining the key stakeholders for waqf institution is one of the most critical first steps in developing the strategy map. The expectations of the key stakeholders need to be clearly identified, as these will define the strategic priorities of the waqf institution. A typical list of key stakeholders and their expectations for public university waqf institution is as shown in Table 1.

**Table 1**

*Typical key stakeholders for public university waqf institutions*

Key Stakeholders	Stakeholders Expectations
Students, Parents and General Public 	<b>Students, parents, and community members</b> expect to have quality access to education opportunities at Malaysian higher education public institutions and opportunities for waqf financial assistance.
Government Agencies and State Councils 	<b>Government agencies and State religious councils</b> expect transparent, accountable, and responsible governance and delivery of public university waqf management and leadership.
Industry, Investors and NGOs 	<b>Industry, investors, and recruiters</b> expect waqf sponsored graduates who are learned, values-driven, and better prepared for work with the right knowledge, skills, behaviour, attitudes, and mindsets that the industry needs.

An example of the strategy map of a waqf organisation is as shown in Figure 4. The Balanced Scorecard (BSC) translates organisational vision and mission into actionable steps. The indicators chosen for a scorecard precisely defines the results expected from the organisational strategies and plans. Each strategic objective from the four perspective (stakeholders, internal process, learning and growth and financial) will be provided with the intended KPIs and followed by the strategic initiatives to carry out the programmes and activities for action.



**Figure 4** Example of Strategy Map for a Waqf organisation [7]

The construct is represented as ‘scorecard’ for each of the perspective. An example of a scorecard for the stakeholders’ perspectives is as shown in Figure 5.

Strategic Objective	KPI	Target	Initiatives
High-Performing Waqf Organisation	<ul style="list-style-type: none"> <li>Tax-Exemption</li> <li>Clean Audit</li> </ul>	<ul style="list-style-type: none"> <li>Date</li> <li>Date</li> </ul>	<ul style="list-style-type: none"> <li>BOT Structure &amp; Statement of Member Responsibilities</li> <li>BOT Code of Conduct</li> <li>Tax-Exemption Status</li> <li>Fundraising Policy</li> <li>Risk Profile</li> </ul>
Waqf Top-Funding Priorities	<ul style="list-style-type: none"> <li>Annual Fund Raised</li> <li>Waqf Scholarship</li> <li>Waqf Benefits</li> <li>Capital Development</li> </ul>	<ul style="list-style-type: none"> <li>RM XX mil</li> <li>RM XX K</li> <li>RM XX K</li> <li>RM XX K</li> </ul>	<ul style="list-style-type: none"> <li>Waqf Scholarship Programme</li> <li>Waqf Benefit Scheme</li> <li>Infrastructure Development</li> </ul>
Engagement and Outreach	<ul style="list-style-type: none"> <li>Nos. of Fundraising Campaigns</li> <li>Nos. of volunteers</li> </ul>	<ul style="list-style-type: none"> <li>2 majors</li> <li>10 minors</li> <li>50</li> </ul>	<ul style="list-style-type: none"> <li>Fundraising Programme</li> <li>Program Rakan Wakaf</li> <li>Social Media Marketing</li> </ul>
Strategic Waqf Partnerships	<ul style="list-style-type: none"> <li>No. of joint fundraising projects</li> <li>No. CSR joint-projects</li> <li>No. of NGOs engagement</li> </ul>	<ul style="list-style-type: none"> <li>2</li> <li>2</li> <li>5</li> </ul>	<ul style="list-style-type: none"> <li>MoU with Strategic Partners</li> <li>CSR Co-Branding (Banks etc)</li> <li>Partnership with NGOs</li> </ul>

Figure 5 Example of Scorecard on Stakeholders Perspective for a public university waqf institution [7]

### CONCLUSION

The present state of waqf institutions must be transformed in order to harness the great potential of waqf for socio-economic development of the Ummah. A more effective management of the waqf institutions would ensure that the vulnerable segments of the community including needy students are covered by the waqf benefits. It is pertinent that the public university waqf institutions be managed into a professional way of managing the assets within a modern administrative framework and in particular, it is suggested that the principles of stakeholders to be introduced in the waqf management. The Balanced Scorecard as a strategic management and strategy execution tool can be conveniently applied to enhance the strategic management of waqf at public universities. The strategy map for waqf fundraising can be developed to effectively strategize the waqf management within the university advancement function.

From the new experience in developing waqf model in public universities, the following recommendations are provided as guideline for improvement in strategic management of waqf in higher education:

- i. Establish a clear governance system for advancement (waqf) and provide a well-resourced advancement office (waqf).
- ii. Develop and enhance the University advancement function. Consolidate all fundraising programmes (waqf) under the University advancement.
- iii. Use modern management tool to develop strategic plan for waqf fundraising and growth to ensure sustainability over long term horizon.
- iv. Adopt professional best practices for management of waqf and its growth strategies. Utilise best practices in financial planning and investment management strategies to ensure sustainable growth of waqf.
- v. Enhance the role and commitment of leadership and top management in focusing on the waqf fundraising strategies and activities. Engagement of University Board in philanthropic waqf fundraising.
- vi. Engage Alumni effectively to get support on fundraising for waqf.
- vii. Develop an effective marketing and networking programe for waqf fundraising. Use creative and new trends in promoting waqf to raise philanthropic giving through crowdfunding.
- viii. Enhance networking for 'friend-raising' to widen the reach to potential waqf Givers. Promote Waqf concept to corporate figures in University's network of partners and clients.

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## MEASUREMENT OF ZAKAT IMPACT THROUGH SUSTAINABLE LIVELIHOOD IMPACT ASSESSMENT ON BALAI TERNAK IN TANAH DATAR

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### ABSTRACT

**Purpose:** This paper measures the impact of zakat on beneficiary mustahiq beneficiaries in Tanah Datar Animal Husbandry programs.

**Design/methodology/approach:** This research uses quantitative methods with a measurement model of Sustainability Livelihood Impact Assessment (SLIA).

**Findings:** The results showed that the Tanah Datar Animal Husbandry program had quite an impact on the increase in Mustahik Community Assets. This is seen from the increase in 5 (five) SLIA assets with a variant value of 1.09 points. The highest increase occurred in Social Assets with a variant value of 1.25. Meanwhile, the lowest increase was in Natural Assets with a variant value of 0.93 points. For Financial Assets, there was an increase in changes with a variant value of 1.19, which shows the high impact of the Tanah Datar Animal Husbandry program on increasing the income of mustahik families. This increase was influenced by the sale of organic fertilizer and compost processed from goat manure. The aspect of vulnerability that can affect the Tanah Datar Livestock Center is a fairly high outbreak of livestock disease which results in the death of the mother and child during childbirth.

**Originality/value:** Originality / value: The authenticity of this study is to assess the impact of zakat on the beneficiary's mustahik. Another new aspect of this research is the methodology that uses Sustainability Livelihood Impact Assessment (SLIA).

**Keywords:** zakat impact, sustainable livelihood impact assessment, balai ternak

## INTRODUCTION

Poverty is a major problem from year to year. To overcome this problem, the National Zakat Board (BAZNAS) provides a solution by utilizing zakat through program Balai Ternak. The program is an effort of BAZNAS in achieving the poverty alleviation target of 1% of the number of poor people in Indonesia. As stated in the 2016-2020 National Zakat Management Roadmap (BAZNAS, 2016).

Utilization of zakat to mustahiq through program Balai Ternak is an implementation of poverty alleviation strategies. This is in line with Qaradhawi's view (Setiadi, 2016) which states there are 4 (four) ways to alleviate poverty, namely: by working, guaranteeing relatives, state guarantees and through zakat. Through the mechanism of zakat, the mustahiq economy as a recipient of zakat is expected to be able to grow and develop.

To find out how far the utilization of zakat can have a positive impact on the beneficiaries' mustahiq, it is necessary to measure and evaluate. It aims to determine the extent to which the objectives of zakat management are achieved. One of the relevant methods for measuring and evaluating the impact of zakat is the Sustainable Livelihood Impact Assessment (SLIA) method. The SLIA method measures and evaluates the sustainability of the program in 5 (five) assets, namely: human, natural, financial, physical and social. These five assets affect the aspect of vulnerability and aspects of policy or regulation so that it influences livelihood strategies to achieve better livelihood outcomes.

Based on the above description, the writer's team conducted a study entitled Measurement of Zakat Impact Through Sustainable Livelihood Impact Assessment on Balai Ternak in Tanah Datar. The purpose of this study was to measure and assess the impact of zakat on program sustainability. The scope of the study is program Balai Ternak in Tanah Datar which is managed by mustahiq as a beneficiary of zakat funds.

## LITERATURE REVIEW

### Utilization of Zakat

Zakat includes worship which has a very strategic position (BAZNAS, 2016, p. 5) both in terms of religious, social, economic, and community welfare. This is as contained in the Qur'an and Hadith, and is manifested in Islamic history. Alms (Amiruddin, 2015, p. 138) is also a religious obligation and is one of the five pillars of Islam. According to Syalthut (Ahmad Satori Ismail, 2018, p. 285), Zakat is part of the wealth spent by rich people for needy brothers and for public purposes which is a vital need for the community.

Zakat collected from muzaki, then distributed to mustahiq through programs both distribution and utilization programs. Utilization comes from the word "guna" which means benefit (Bariadi, 2005:55) in (Tika Widiastuti, 2015, p. 93-94). In terms of sharia, the use of zakat is permitted to improve the economic lives of the mustahiq. (Zalikha, 2016) The purpose of utilizing zakat includes: to increase the welfare of mustahiq in the long run (Ahmad Satori Ismail, 2018, p. 285), increasing mustahiq income, empowerment, is one method to tackle poverty (Tika Widiastuti, 2015, p. 89, 91 and 93), improving the quality of life from mustahiq status to muzaki (Bidol, 2014, p. 3), used for economic activities and empower people (Aibak, 2015, p. 200-201)

While from the aspect of regulation, based on Law No. 23 of 2011 concerning Management of Zakat, empowerment is channeled to productive businesses in the framework of handling the poor and improving the quality of the people (Sintha Dwi Wulansari., 2014) which is done if the basic needs of the mustahiq have been fulfilled. In BAZNAS Regulation No. 3 of 2018 concerning Distribution and Utilization, it is explained that what is meant by utilization is the optimal use of zakat without reducing the value and its usefulness in the form of productive business, so that it is useful to achieve public benefit (BAZNAS, 2018). Thus, zakat becomes an important pillar of development, which includes aspects of improving the quality of the economy, health, education, and diversity (Qomar, 2015, p. 729).

According to Sheikh Muhammad Arsyad Al Banjari, the utilization of zakat for the



empowerment of the ummah's economy can be done by providing facilities or equipment to mustahiq that are tailored to the skills possessed by mustahiq. Meanwhile, those who can develop their productive businesses must be given working capital. (Bidol, 2014, p. 6)

### **Sheep Farm Business**

Animal husbandry is one of the agricultural sub-sectors that experienced an increase in the value of the gross domestic product (GDP) of agriculture from 2005 to 2009 with an average increase in GDP of the livestock subsector per year by 2.88 percent (BPS, 2009). The livestock sub-sector is also an important sub-sector for the fulfillment of food and community nutrition, especially animal protein (BPS, 2007); (Farmayanti, 2011, p. 96).

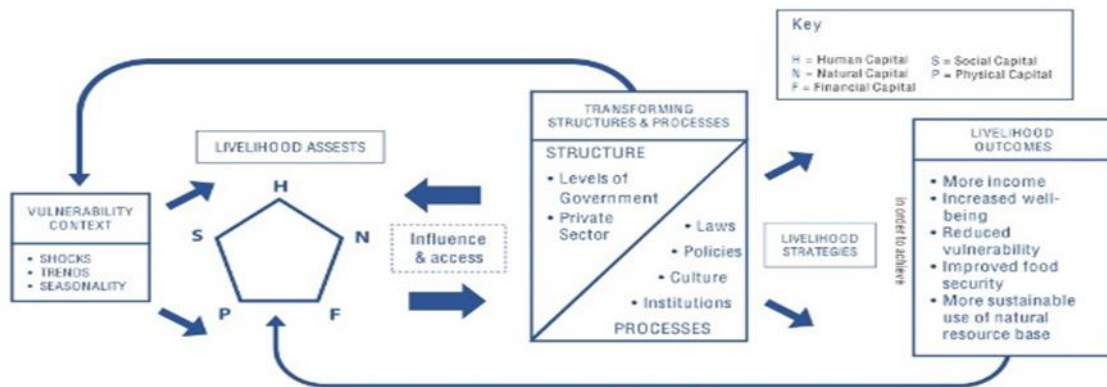
Based on the type, livestock are grouped into large livestock (beef cattle, dairy cows, buffaloes, and horses), small livestock (goats, sheep, and pigs), poultry (free-range chicken, laying hens, broilers, ducks, and ducks) manila), and various livestock (rabbits, quails, and pigeons) (Pertanian, 2018, p. 79). Goats are one type of livestock that are familiar with farming systems in rural areas (Sarwono, 2008, p. 1).

Limitations of business development from breeders with traditional small scale businesses leading to a larger scale of business are access to production input and limited family human resources (Chalid Talib, 2007). The condition of limitations that occur in farmers becomes a need for the great support. In this case, the livestock business becomes the choice to empower mustahiq. This is following the potential of local resources owned by farmers. Thus, zakat funds are expected to be a solution in transforming farmers from mustahiq to muzaki.

### **Sustainable Livelihood Impact Assessment**

The model of the Sustainable Livelihood Impact Assessment (SLIA) method is used to measure changes in community assets before and after the program (Ashley, 2000). Change data is the result of the acknowledgment of the respondents obtained from in-depth interviews (in-depth interview) and Focus Group Discussion (FGD). In general,

the sustainable livelihood framework (Sustainability Framework) with the approach and impact assessment can be seen in the figure below.



**Figure 1:** Sustainable Livelihoods Framework (SLF)

Source: Graph from DFID (1999) (UNDP, 2017, p. 2)

The above framework shows the relationship between the five livelihood assets namely human (human), natural (natural), financial (financial), physical (physical), and social (social). These five assets are very influential on the aspects of vulnerability and policy or regulatory aspects so that it influences livelihood strategies to achieve better livelihood outcomes.

## RESEARCH METHODOLOGY

### Location and Time of Implementation

This research activity was carried out in July 2019 with the location of the program Balai Ternak in Tanah Datar located at three distribution points, namely: Nagari Parambah Limo Kaum Subdistrict, Nagari Andaleh Kec Batipuah and Nagari Lawang Mandailing Salimpaung Subdistrict Tanah Datar District West Sumatra Province.

### Population, Sample, and Data Collection Techniques

The population is a collection of all individuals who constitute all mustahiq as

beneficiaries of Program Balai Ternak in Tanah Datar District, West Sumatra, Program Facilitators, and Related Stakeholders. Meanwhile, sampling was taken by purposive sampling, namely Mustahiq from 3 (three) groups in 3 (three) locations.

### **Pengolahan dan Analisis Data**

The data obtained will be processed through the process of editing, coding, scoring, cleaning, and data analysis. Data will be analyzed using 3 methods, namely: a descriptive, qualitative, and quantitative analysis. Descriptive analysis is used to describe the variables in this study, which consists of program profiles, regional profiles, and beneficiary profiles. Qualitative and quantitative analysis is used to measure and analyze program impacts.

### **Measurement of Change in Community Assets**

The measurement of changes in community assets includes five livelihood assets, namely: human assets, natural (natural), financial (physical), physical (physical), and social (social). These five assets greatly affect the aspects of vulnerability and aspects of policy or regulation that affect livelihood strategies to achieve better livelihood outcomes.

Change data is the result of the acknowledgment of the respondents obtained from in-depth interviews and Focus Group Discussion (FGD). Quantitative results are obtained by comparing the values between before and after the program runs. The range of values used is 0 - 3 with the following categories:

Value 0 = None

Value 1 = Less,

Value 2 = Enough,

Value 3 = Good

Meanwhile, the range of value changes that occur between before and after the program uses Class Interval Technique. The formula is:

**Class Intervals (IK) = Maximum Score (S<sub>man</sub>) - Minimum Score (S<sub>mi</sub>)**

### **Number of categories**

The categories are as follows:

Fixed = S<sub>mi</sub> to (S<sub>mi</sub> + IK);

Less impact =  $(S_{mi} + IK) + 0.01$  to  $(S_{mi} + 2IK)$ ;

Enough impact =  $(S_{mi} + 2IK) + 0.01$  to  $(S_{mi} + 3IK)$ ;

Impact =  $(S_{mi} + 4IK) + 0.01$  to  $S_{ma}$

As for the Range of Changes in SLIA Rating, are as follows:

**Table 1.**

*Range of Value Changes in SLIA Assessment*

<i>Value</i>	<i>The Category</i>
<i>0.00</i>	Fixed
<i>0.01 – 0.76</i>	Less
<i>0.76 – 1.50</i>	Enough
<i>1.56 – 2.25</i>	High
<i>2.26 – 3.00</i>	Vey High

### **Sustainability Analysis**

Furthermore, a descriptive analysis is carried out from the data obtained through in-depth interviews and FGDs about the influence and access to changes in structure and processes carried out as well as aspects of existing vulnerability (outside the control of local stakeholders) on changes in community assets that have occurred, whether it is able to guarantee the sustainability of the source livelihood or not.

### **MSC (Most Significant Change Success Story)**

This method measures the most significant changes seen before and after the program. Most Significant Change is a complementary instrument in uncovering the most influential and recognized changes by the public. The result of using this method is a story of change that is purely felt and agreed upon by the community as the biggest change.

## **RESULT AND DISCUSSION**

### **Program Overview**

Program Balai Ternak is a mustahiq economic empowerment program in the livestock sector. The Livestock Center combines the concepts of livestock breeding and fattening livestock with community empowerment, especially farmers and small farmers. The pilot program A was originally run by the Zakat Community Development Institute (ZCD) since 2017. However, along with the establishment of the Mustahiq Farmers Empowerment Program Institute (LPPM), all current program Balai Ternak that are already running or will be realized will be managed by LPPM. In addition to overseeing livestock production, LPPM also helps mustahiq in terms of marketing, ensuring the achievement of good quality cattle (quality assurance) and institutional assistance for farmers.

The business process program for the livestock center is divided into the process of breeding and fattening cattle which ultimately aims at the independence of beneficiaries. The model applied is economic community development by providing productive assets in the form of sheep, goats or cattle.

### **Scope of Balai Ternak**

The scope of the Balai Ternak program includes Animal Husbandry Centers, Animal Feed Centers, Livestock Auction Centers, Product Processing Centers, and Byproduct Processing Centers.

### **Stages of the Balai Ternak Program**

The Balai Ternak Program is implemented in several stages, namely program preparation, program implementation, and program independence.

### **Distribution of Balai Ternak Areas**

Until now, Balai Ternak is spread over 21 regions in Indonesia. The distribution of

area Balai Ternak can be seen in Table 5.

**Table 2**

*Regional Distribution Balai Ternak*

No	Balai Ternak	The region		Total Mustahiq	Number of Livestock	
		Regency/ City	The Province		Sheep	Cow
1	Baja Farm	Serang	Banten	24	159	-
2	Pusaka Farm	Bekasi	Jawa Barat	63	391	-
3	Cimande	Bogor	Jawa Barat	30	230	-
4	Barokah	Garut	Jawa Barat	20	174	-
5	Banjarnegara	Banjarnegara	Jawa Tengah	22	-	-
6	Banjarnegara ZCD	Banjarnegara	Jawa Tengah	29	120	-
7	Banyumas	Banyumas	Jawa Tengah	8	140	-
8	KTT Alif Bringinsari	Kendal	Jawa Tengah	30	68	-
9	Berkah Makmur	Magelang	Jawa Tengah	20	236	-
10	Semarang	Semarang	Jawa Tengah	12	177	-
11	Malang	Malang	Jawa Timur	22	49	-
12	Pangkalan Batu	Meranti	Riau	15	53	-
13	Centai	Meranti	Riau	26	103	-
14	Tanjung Sari	Meranti	Riau	21	-	40
15	Beting	Meranti	Riau	7	-	15
16	Al-Hikmah	Lombok Barat	Nusa Tenggara Barat	10	-	16
17	Alor	Alor	Nusa Tenggara Timur	18	-	18
18	Enrekang	Enrekang	Sulawesi Selatan	19	-	21
19	Secanggang	Langkat	Sumatera Utara	30	135	-
20	Selotong	Langkat	Sumatera Utara	30	412	-
21	Tanah Datar	Tanah Datar	Sumatera Barat	30	648	-
<b>Total</b>				<b>486</b>	<b>3.095</b>	<b>110</b>

*Indicators of the Success of the Balai Ternak Program*

The Balai Ternak program has several indicators of success that can be used as material for program evaluation. The indicators of the success of the Balai Ternak Program can be seen in Table 6.

**Table 6***Indicators of the Success of the Balai Ternak Program*

No	Aspect	Indicator
1	Business Independence	Production stability (livestock productivity) Market stability (certainty and ease of marketing) Stability of income Ownership of assets (increase in the number of productive assets)
2	Independence of Farmer Groups or Organizations	The ability to finance the organization's operations The functioning of the organizational structure Member participation
3	Independence of Individual or Family Mustahiq	Increased income up to the standard of independence The ethos of Independence: Work ethic, desire, and sincerity to work Not easily discouraged Don't always depend on other people or parties Intellectual-Spiritual: The level of adherence to religious rules The ability to convey attitudes and hold principles Ability to analyze and solve problems

**Results of Assessment of Change in Community Assets**

The 5 (five) assets measured in the impact assessment of the Animal Husbandry Program using the SLIA method are Human Resource Assets, Natural Assets, Financial Assets, Physical Assets, and Social Assets. The results showed that there were an increase in points in 5 (five) aspects studied between before and after the program by 1.09 points. This result can be seen from the pentagonal diagram that is expanding/widening after the presence of the Balai Ternak Program (Figure 1). This means that the Balai Ternak Program has quite an impact on increasing Community Assets (especially mustahiq beneficiaries). Table 7 shows that the highest increase points were in Social Assets with a variance of 1.25. Meanwhile, the lowest increase was in Natural Assets with a variance of 0.93 points.

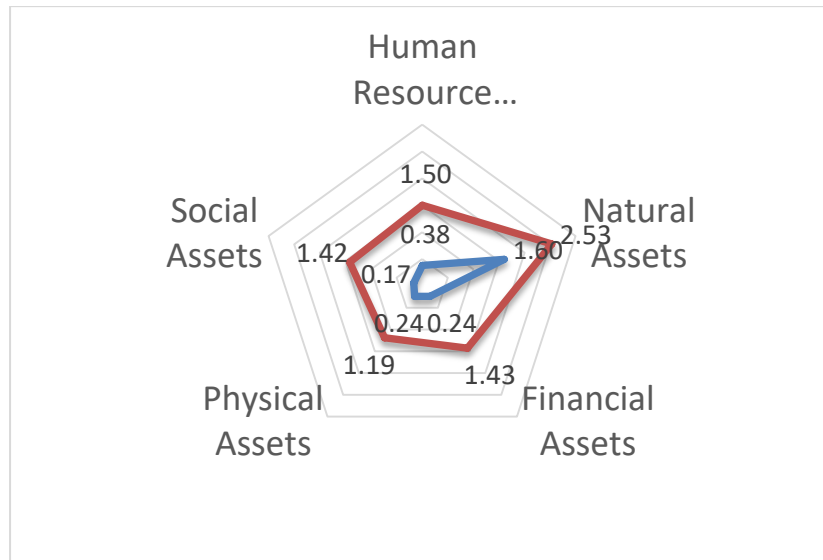


Figure 2. Results of Assessment of Change in Community Assets

Table 7

Change in SLIA Assets

Asset Type	Before the Program	After the Program	Variant	Change Category
Human Resource Assets	0.38	1.50	1.13	High enough
Natural Assets	1.60	2.53	0.93	High enough
Financial Assets	0.24	1.43	1.19	High enough
Physical Assets	0.24	1.19	0.95	High enough
Social Assets	0.17	1.42	1.25	High enough
Average	0.52	1.61	1.09	High enough i

The results of the evaluation of changes in 5 SLIA Assets are as follows: HR Assets increased by 1.13, Natural Assets increased by 0.93, Financial Assets increased by 1.19, Physical Assets increased by 0.95 and Social Assets increased by 1.25.

### Human Resources Assets

Human Resources Assets are measured based on 8 (eight) indicators as shown in Table 8. There is an increase of 1.13 points in this Asset. This means that the Animal Husbandry Program has quite an impact on increasing human resource assets.

The indicator that has the highest increase in points is the Cultivation / Nursing Technical Knowledge and Skills by 2 points. Meanwhile, there was no increase in



points in the Indicators of Knowledge and technical skills in fattening. This is because the mentoring process carried out by the program manager (companion program) is more focused on the knowledge and skills of technical cultivation/breeding but not yet focused on technical fattening.

The results of in-depth interviews with program facilitators obtained information that in the future, there will be special training for Mustahiq on cattle fattening techniques. Indicators of Compost Processing Knowledge and Technical Skills also experienced a significant increase in points. This is proven by the production of derivative products from livestock products in the form of compost which are then marketed / sold by Mustahiq. Of the 3 (three) livestock groups studied, the Aur Family group is the best at making compost. Meanwhile, 2 (two) other groups (Rimbonai and Lawang Mandailing) still do not practice composting.

**Table 8.**

*Value of Changes in Indicators of Human Resource Assets*

No	Indicator	Score		Variant
		Before	After	
1	Knowledge and technical skills cultivation/breeding	1	3	2
2	Fattening technical knowledge and skills	0	0	0
3	Knowledge and technical skills of feed processing	0	1	1
4	Compost processing knowledge and technical skills	0	2	2
5	Business/business management knowledge and skills (financial recording, marketing, profit/loss calculation)	0	1	1
6	Organizational/institutional management skills (a division of tasks and roles of group members)	0	1	1
7	Worship awareness	1	2	1
8	The attitude of the mandate and responsibility (schedule of activities, attitudes, and behavior of the beneficiaries)	1	2	1
	<b>Average Human Resource Assets</b>	<b>0.38</b>	<b>1.50</b>	<b>1.13</b>

### Natural Assets

Table 9 shows the 5 (five) indicators used to measure Natural Assets in SLIA. There is an increase of 0.93 points in this Asset. This means that the Animal Husbandry Program has quite an impact on increasing Natural Assets. The results showed that the Indicator that had the highest change value of 2 points was the Availability of Sheep / Goat Superior Seedlings. This is because the Animal Husbandry Program provides

superior livestock breeds to farmers. And some mustahiq also sell their cattle to other communities so that community access to improved livestock breeds is more open.

Besides, the Environmental Support Indicator for Livestock Cultivation (Green Planting) also has a significant change value. This is because livestock manure that has been processed into compost is also used by farmers for greening the environment such as fertilizing fields, fodder grass, etc. which also impacts on soil fertility. Farmers also began to plant crops to be used as animal feed.

Meanwhile, the indicator that has not changed in value is the availability of quality animal feed. This is because Farmers have not yet processed feed for livestock because animal feed still relies on nature. Likewise, the Indicator of water availability for animal husbandry and cage cleaning due to excellent water access in the target area of the program which is a mountainous area.

**Table 9**

*Change in Value of the Natural Asset Indicator*

No	Indikator	Skor		Varian
		Before	After	
1	Availability of superior sheep/goat breeds	0	2	2
2	Availability of quality animal feed	2	2	0
3	Environmental support for livestock farming (green planting)	1	3	2
4	Increased soil fertility affected by natural compost (sheep/goat droppings)	2	3	1
5	Water availability for animal husbandry and cage cleaning	3	3	0
	<b>Average Natural Assets</b>	<b>1.60</b>	<b>2.53</b>	<b>0.93</b>

### *Financial Assets*

There are 7 (seven) indicators used for evaluating Financial Assets as shown in Table 10. There is an increase of 1.19 points in this Asset. This means that the Animal Husbandry Program has quite an impact on increasing financial assets. The results showed that there was a significant increase in the Indicators of Ownership of assets (livestock, motorcycles, houses, home appliances). The most significantly increased asset ownership is livestock ownership (2-point variant), which previously had no

livestock assets to become owned and breed. There is 1 (one) mustahiq who buys a motorbike from the results of his farming business.

The increase in financial assets was significantly affected by the sales of derivative products (Business Development Indicators in Other Areas Outside Livestock), such as livestock manure, compost, and the reduction in agricultural production costs owned by Mustahiq because they no longer incurred costs for purchasing fertilizers. Chemical fertilizers that Mustahiq usually buys for agriculture are eventually replaced by organic fertilizer from livestock manure or compost produced by Mustahiq. The average increase in Mustahiq's income before and after the program is around Rp 1.5 million / month.

Meanwhile, based on the results of in-depth interviews and Focus Group Discussions (FGD) with Beneficiaries, information was obtained that in general there had not been a significant increase in sales of Mustahiq cattle because cattle were not sold monthly. Livestock can only be sold at least every 6 (six) months following the development of livestock to be appropriate for age for sale. So that livestock becomes productive assets of Mustahiq, because some Mustahiq does not want to sell livestock that has been breeding because they want to be breed even more. However, a small proportion of Mustahiq (less than 10%) routinely sell their livestock and breeding is significant during the program period (2 years), 13 cattle have been breeding to 56 livestock.

The results also showed that Beneficiary Mustahiq had never borrowed capital/money from other financial loan sharks/LK. This can be seen from before and after the program with a 0 point variant. Mustahiq claimed that they were afraid of making loans to other financial loan sharks/LK so they preferred to borrow from relatives/friends.

**Table 10***Change in Value of Financial Asset Indicators*

No	Indicator	Score		Variant
		Before	After	
1	Household income level	0	1	1
2	Total savings / savings / earning assets / education investment	0	1	1
3	Asset ownership (livestock, motorcycles, houses, home appliances)	0	2	2
4	The health of business financial turnover	0	1	1
5	Avoid loans from moneylenders/other financial institutions	2	2	0
6	Business/market chain network (PPKDY/Yogyakarta Sheep Goat Breeders Association)	0	1	1
7	Business development in other fields (excluding livestock)	0	2	2
	<b>Average Financial Assets</b>	<b>0.24</b>	<b>1.43</b>	<b>1.19</b>

*Physical Assets*

Physical Assets are measured based on 7 (seven) indicators as shown in Table 11. There is an increase of 0.76 points in this Asset. This means that the Animal Husbandry Program has quite an impact on improving Physical Assets. Table 11 shows the value of changes in each indicator contained in Physical Assets. The highest point increase/score is found in the Adequate Availability Indicator of Sheep/Goat (Breeding) Cages following the 2-point variant. In addition to providing livestock germs, the Animal Husbandry Program also provides livestock cage development facilities. However, the program has not been focused on fattening activities so there are no cages focused on fattening. Likewise with the feed processing program. This has also not been given to the assistance program. But going forward, program managers will focus on fattening activities and quality food processing.

The results also showed that there was an increase in the Availability Indicator and Access to Public Facilities with a variant of 1 point. This is demonstrated by the Rimbonai Group Beneficiary initiative working together to build a small mosque that can be accessed by the entire community. According to the Beneficiary's statement at the time of the FGD, they established the Musholla with the aim that the Program Beneficiaries and the community could increase their worship. Besides, the Musholla

that was established was also used as a place to hold group meetings which took place at least once a month.

Besides, there is also an increase in the Joint Managed Land Availability Indicator with a 2-point variant. This is indicated by the existence of agricultural land which is managed jointly by the AIB Group Beneficiaries. When the research was conducted, 1 (one) harvest had been done and the results were used as group savings to be used for group activities. Besides, the Rimbonai Group also received a bid from donors to manage the land freely because they saw the spirit of the Beneficiaries in running the Animal Husbandry Program. However, the land has not yet been cultivated as has been done by the Kelompok Serumpun Aur.

**Table 11.**

*Value of Canges in Physical Asset Indicators*

No	Indicator	Score		Variant
		Before	After	
1	Availability and access of public facilities (hardening, asphaltting, construction of houses of worship)	1	2	1
2	Availability of sheep/goat pens for breeding that is adequate according to the standard	1	3	2
3	The availability of sheep/goat pens for fattening is adequate according to the standard	0	0	0
4	Availability of community institutional facilities and infrastructure (group meeting place)	0	1	1
5	The availability of a special place for composting	0	1	1
6	The availability of a special place for processing feed	0	0	0
7	Availability of managed land together	0	2	2
	<b>Average Physical Assets</b>	<b>0.24</b>	<b>1.19</b>	<b>0.95</b>

### *Social Assets*

Table 11 shows the 5 (five) indicators used to measure Social Assets in SLIA. There is an increase of 1.25 points in this Asset. This means that the Animal Husbandry Program has quite an impact on increasing Social Assets. The high increase in Social Assets was also influenced by the social conditions of the community in the program area which were already good before the program was launched. These village communities already have inherited social values and are still attached to this day.

Some notes related to changes before and after the program on social assets, namely:

Indicators of PM Contribution to Surrounding Communities with 2-point variants

Since the program began, Beneficiaries can contribute to the community through donations/charity and group study. The donation/alms provided can be in the form of money or livestock dung/compost which is given voluntarily to the people who ask and need. Besides, the Beneficiary Group of the Aur Family also held a study by inviting the cleric and was attended by the surrounding community.

Indicator of Community Nutrition (Protein) Fulfillment Level. After receiving the Animal Husbandry Program, some of the beneficiaries slaughtered their cattle at major events or deliberately invited the surrounding community to eat together. This did not happen before the Animal Husbandry Program.

**Table 12.**

*Value of Changes in Social Asset Indicators*

No	Indicator	Score		Variant
		Before	After	
1	The spirit of mutual help/mutual assistance / togetherness between members	1	2	1
2	Contribution of the facilitator to the surrounding community (donation/alms/study groups)	0	2	2
3	Fulfillment of community nutrition (protein)	0	1	1
4	Being a reference or other source of information for farmers	0	1	1
5	Participation and role of beneficiaries in village development (construction of prayer rooms and road paving works)	1	2	1
	<b>Average Social Assets</b>	<b>0.17</b>	<b>1.42</b>	<b>1.25</b>

## **Sustainability Analysis Balai Ternak Tanah Datar**

### ***Vulnerability Aspects of External Change***

The condition of community livelihoods is also directly affected by various events that occur outside the reach of the control of the community and local stakeholders. The events or circumstances that have arisen become aspects of vulnerability for the existence of community livelihoods. Vulnerability aspects that can affect Tanah Datar Livestock Centers include Animal outbreaks. High levels of livestock disease cause low rates of livestock breeding. Livestock affected by the disease generally die. The diseases that often attack livestock are bloating and ringworm. This is because Farmers / Beneficiaries do not have good knowledge about the prevention and treatment of livestock diseases.

### ***Community Asset Aspect***

The availability of the five components of community assets is the main capital that is mutually supporting in creating a decent source of livelihood for the community. As for some notes on community assets that need to be a concern of program managers, namely:

Fattening technical knowledge and skills. The low level of knowledge about fattening techniques is one of the vulnerability factors in the livestock raising process. Because livestock breeding is strongly influenced by the knowledge and skills of farmers in the fattening process. This can prevent and reduce livestock mortality, especially knowledge in preventing livestock diseases.

Availability of sheep/ goat pens for adequate fattening according to the standard. The absence of separation between breeding cages and fattening affects breeding livestock. This is because in the process of breeding a special cage is needed to reduce the death of the mother and goat during the birth process. This is the one that becomes the vulnerability factor of Program Balai Ternak.

Availability of a special place for processing feed. Until now, animal feed still relies on resources from natural surroundings. So there is no quality feed from processing results. This also has an impact on the availability of special places for processing feed. If livestock feed is of higher quality, it will increase cattle breeding in the future.

### Story Based Change In The Benefits Of The Most Significant Change

This method measures the most significant changes seen before and after the program. Most Significant Change is a complementary instrument in uncovering the most influential and recognized changes by the public.

**Table 13.**

*The Most Significant Changes Occurred in Pre and Post Program Communities*

No	Pre-program	Post-Program
1	Business capital is very minimal	Increased business capital in the form of livestock assets and breeding. The existence of assets in the form of cattle pens
2	Monthly income is very low	Increase monthly income through products derived from livestock business and reduced agricultural business capital from organic fertilizer/compost produced from livestock
2	Lack of knowledge and skills about the world of animal husbandry	Knowledge about the world of animal husbandry is increasing and good especially about breeding and raising livestock
3	Worship awareness is low	Worship awareness is increasing
4	The lack of contribution to the surrounding community	Contributions to the surrounding community are increasing, for example by giving alms, giving/giving alms, etc.

### *Story of Change*

One of the beneficiaries who felt a significant change was Mr. Jon Masri who was a member of the Rimbonai Nagari Andaleh group, Batipuah Subdistrict, Tanah Datar District. Mr. Jon Masri told me that at first, he got 2 goats which which were help from the Tanah Datar District Baznas in 2016.

Then in 2017 through the ZCD program institute get 1 goat male Etawa (PE) male goat and 10 breeders. Supported by adequate enclosure conditions, the availability of



adequate feed and the tenacity of Mr. Jon and his wife in managing and caring for goats so that goats breed well up to 45 goats and can be sold as expected.

In addition to the sale of goats that began to stabilize as many as 1-2 heads in 2 (two) months, organic fertilizer produced from goat manure also increased his income. From the sale of goats and organic fertilizer, currently, Mr. Mas Masri's wife has a fertile garden/flower garden for sale.

One that makes a flower garden fertile because it is given fertilizer from goat manure. Mr. Jon Masri and his wife are very grateful for the assistance provided by BAZNAS which has delivered the economic independence of the family.

### **CONCLUSIONS AND RECOMMENDATIONS**

The results showed that the Tanah Datar Animal Husbandry program had quite an impact on the increase in Mustahiq Community Assets. This is seen from the increase in 5 (five) SLIA assets with a variant value of 1.09 points. The highest increase occurred in Social Assets with a variant value of 1.25. Meanwhile, the lowest increase was in Natural Assets with a variant value of 0.93 points.

For Financial Assets, there was an increase in changes with a variant value of 1.19, which shows the high impact of the Tanah Datar Animal Husbandry program on increasing the income of mustahiq families. This increase was influenced by the sale of organic fertilizer and compost processed from goat manure. The aspect of vulnerability that can affect the Tanah Datar Livestock Center is a fairly high outbreak of livestock disease which results in the death of the mother and child during childbirth.

Based on the results of the impact assessment of the livestock breeding program above, a number of the following are suggested: To encourage the stability of livestock production, there is a need for intention mentoring by LPPM, LPPM needs to make effort to access the livestock market and to activate group activities.

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## **THE INFLUENCE OF ATTITUDE, REFERENCE GROUP AND TAX REBATE ON ZAKAT COMPLIANCE BEHAVIOR ON SAVINGS**

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### **ABSTRACT**

The collection of zakat on savings is vital in the development of Muslims society in Malaysia. It contributes significantly into zakat collection as the third largest zakat collection after the collection of zakat on employment income and zakat on business. There are limited study was conducted to explain the factors that influence zakat compliance behavior on savings in addressing the problem of zakat collection on savings. Therefore, the objective of this study is to examine the significant factors that influence zakat compliance behavior on savings. This study issued three independent variables which are attitude, reference group and tax rebate towards zakat compliance behavior on savings. From the analysis of this study, it indicates that attitude, reference group and tax rebate were positive and significantly influence zakat compliance behavior on savings. Result also showed that the most important factors was reference group and followed by attitude and tax rebate. This study also highlighted on the implication toward zakat institutions and suggestions for future research.

**Keywords:** Attitude, Reference Group, Tax Rebate, Zakat on Saving

### **INTRODUCTION**

The payment of zakat (Islamic taxation) is among the third pillars of Islam. Zakat is defined as sum of money or kind taken from specific types of wealth when they arrive at a specific level of requirement at a certain period of time that should be given to the specific group of people in specific ways (Zulkifli, 2011). The objective of paying zakat is also to purify the wealth of zakat payers. It is mentioned clearly in Al-Quran,

for example, Allah says (Ali, 1994):

“Of their goods, take alms, that so thou mightiest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who hearth and knoweth” (Surah At- Taubah: 103).

Zakat can be categorized into two namely zakat fitrah and zakat on wealth. Zakat fitrah is compulsory to be paid by an individual, but zakat on wealth should be paid if the individual fulfilled the nisab and haul requirement. There are several types of zakat on wealth which are zakat on employment income, business, savings, gold and silver, bonds, crops and agriculture, Employees Provident Fund (EPF) and natural resources. This study focuses only zakat on saving. Thus, individual is obliged to pay zakat on saving when the amount of money kept either in the form of cash in hand or kept in bank as savings or investment reach the amount of nisab of current value of gold (85 gm) or silver (595 gm) and meet the haul condition of one year (354 days).

The important of zakat collection towards the Muslims society cannot be argued anymore. It will reduce the gap between the rich and the poor since it is paid from the rich person who have surplus to the poor. In the perspective of economic, it will increase purchasing power among the muslim society who are poor because they are affordable to fulfilled their needs and wants (Ahmad, 1977). Currently, there are many studies were conducted to investigate the factors that influence zakat compliance behavior (Farah Mastura and Zainol, 2015; Heikal, Khaddafi, and Falahuddin, 2014; Huda, Rini, Mardoni, and Putra, 2012; Mohd Rahim, Ariffin, and Abd Samad, 2011; Sanep, Nor Ghani, and Zulkiffli, 2011; Yusuf, Mohd Sholeh, Mohd Shahid Azim, and Siti Hafsa, 2017; Zainol, Kamil, and Faridahwati, 2009). The aim of these studies was to increase the amount of zakat collection and attract more zakat payers to pay zakat directly to zakat institutions. The low collection of zakat on wealth is due to the low compliance behavior among Muslim. This issue should be resolved in order to retain the same amount of zakat collection. It is also will reduce the gap between the estimated zakat collection and the current level of zakat compliance behavior among Muslims society in Malaysia. There are many literatures focus on zakat on employment income (Nur Barizah and Hafiz Majdi, 2010; Raedah, Noormala, and

Marziana, 2011; Yusuf et al., 2017; Zainol et al., 2009) and zakat on business (Heikal et al., 2014; Mohd Rahim et al., 2011; Ram Al Jaffri, Kamil, and Zainol, 2009), however limited study had been done in the context of zakat on savings. Thus, this study was conducted to examine the factors that influenced zakat compliance behavior on savings among individual Muslims employees who are working at the public and private sectors in Kedah.

## **LITERATURES REVIEW AND HYPOTHESES**

### **Attitude and Zakat Compliance Behavior on Savings**

Attitude towards behavior is defined as the level of which an individual has positive or negative judgments on that behavior (Ajzen, 1991). The feedback resulting from the behavior is based on the expectations and beliefs on the personal impression that arise. Ajzen (1991) also mentioned that, attitude towards behavior will show the evaluations of that behavior and its outcome. Therefore, it is also called as behavioral belief.

Previous study found a positive and significantly influence on the link between attitude and zakat compliance behavior on savings, but the scope is smaller because only consider the staffs in Universiti Utara Malaysia (Farah Mastura and Zainol, 2015). Therefore, this study will investigate further this relationship by considering the respondents from public and private sectors. In the context of zakat on employment income, previous studies also found a positive and significant influence on the link between attitude and zakat payment (Raedah et al., 2011; Zainol et al., 2009). Similar result was found on the relationship between attitude and intention to pay zakat on business (Heikal et al., 2014). Another study that applied theory of planned behavior also found the same finding when examining zakat payer intention to pay zakat on wealth among zakat payers in Jakarta (Huda et al., 2012). Based on the results highlighted by previous literatures this study suggested a positive and significant influence on the link between attitude and zakat compliance behavior on savings.

### **Reference Group and Zakat Compliance Behavior on Savings**

In the theory of planned behavior, subjective norms are known as the individual's perceptions of the social pressures in conducting or opposing to the behavior (Ajzen, 1991). It is another type of belief which is normative belief. It deals with the belief towards the person who is essential in his or her life such as family, peer, spouse, teachers, employer and any person who is close to the individual. The essential person in someone's life is known as reference group. The execution of the significant behavior is depending on the reference group, if the reference group feels that it is important to perform the behavior, an individual might perform the behavior. An individual will search for encouragement, opinion or advice that acts as the motivation to comply with the desired behavior (Zainol et al., 2009).

In the context of zakat on savings, Farah Mastura and Zainol (2015) found a positive and significant relationship between reference group and zakat compliance behavior on savings, but the respondents involved in the study is only employees working at Universiti Utara Malaysia and the sample size is small. In other area of zakat compliance, previous studies found a positive relationship between reference group and the payment of zakat (Heikal et al., 2014; Yusuf et al., 2017; Zainol et al., 2009). In the tax compliance area, literatures also found a significant relationship on the link between reference group and tax compliance behavior (Mohd Rizal and Ahmad Fariq, 2011; Natrah, 2009; Zainol and Faridahwati, 2013). Based on these empirical finding, this study suggested a positive and significant influence on the link between reference group and zakat compliance behavior on savings.

### **Tax Rebate and Zakat Compliance Behavior on Savings**

Tax rebate is an incentive given by the government to draw interest among zakat payers in paying zakat. Sum of money is subtracted from the total amount of the taxable income when zakat payer shows the receipts of zakat payment. In the area of zakat on employment income, Yusuf et al. (2017) investigated the factors that influence zakat payment by using the qualitative method. Result of their study found that tax rebate is one of the important determinants in paying zakat. Another study also put emphasize on tax rebate in zakat payment, but no further analysis was conducted to investigate the relationship between tax rebate and zakat compliance (Nur Barizah and Hafiz Majdi, 2010).

Other literatures in the area of zakat on business also mentioned that tax rebate is among the main influence in complying with zakat payment (Adibah and Joni, 2014). Similarly, Ram Al Jaffri (2010) also found that tax rebate significantly influence the intention to pay zakat on business by using theory of planned behavior.

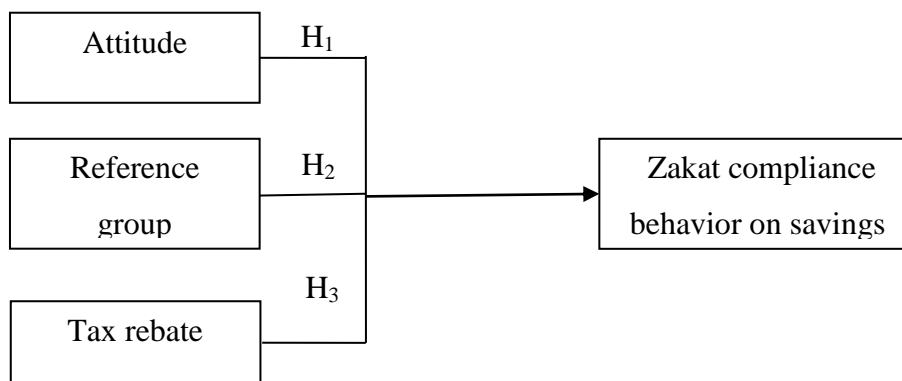
The results of previous studies showed that an individual can be influenced to perform the desired behavior if they think that the inducement given is beneficial for them in executing the behavior. Thus, this study proposed that tax rebate will positively influence zakat compliance behavior on savings.

*H<sub>1</sub>: Attitude will positively influence zakat compliance behavior on savings.*

*H<sub>2</sub>: Referent group will positively influence attitude toward zakat compliance behavior on savings.*

*H<sub>3</sub>: Tax rebate will positively influence zakat compliance behavior on savings.*

The proposed research framework is illustrated as follows:



**Figure 1** Proposed research framework

## METHODS

This study was a cross sectional study because data was collected at one time. The population in this study is all Muslim employees who working at public and private sectors organizations in Kedah. Unit of analysis is individual Muslim employee. The respondent involved was only the person who is legally responsible to pay monthly tax deduction scheme (MTD). Lembaga Hasil Dalam Negeri (2013) stated that an individual is required to pay income tax when the amount reach RM33 000 annually and above. However, the requirement of nisab for the person obliged to pay zakat is

around RM11 499 in a year (Lembaga Zakat Negeri Kedah, 2014). This clearly indicates that individual who is liable to pay income tax is also responsible to pay zakat. Besides, the employees might keep some of the amount from the monthly salary received as their savings in the future. They are obliged to pay zakat on savings when the total amount fulfilled the condition of haul and nisab.

It was not feasible to collect the data from all the respondents. Thus, cluster sampling was chosen. It is suggested to perform cluster sampling when across the groups they share similar characteristics and within the groups they are difference (Sekaran and Bougie, 2012). In this study, the respondents who are working at the public and private sectors possess similar characteristics because they are subject to MTD while the differences across the groups are in terms of the policies and income schemes applied for them. Then, questionnaires were distributed to the respondents randomly at the 30 chosen public and private organizations.

Self-administrative questionnaire was used as the medium of instrument in the data collection. It is preferred in this study because it was answered directly by the selected respondents that have savings and information gather is more valuable. There are two sections in the questionnaires. The first sections contains the demographic information of respondents and the second sections is contains the information on all the variables. Respondents were asked to state their agreement or disagreement on a 5 points scale, ranging from “1” which means strongly disagree to “5” as a strongly agree.

## RESULTS

### **Data Analysis:**

This section presents the results of this study. At first, this study describes on the general information of the respondents and variables. Next, the result of reliability and validity analysis were presented. Finally, the factors that influence zakat compliance behavior on savings from the viewpoints of attitude, referent group and tax rebate were showed.

### **Descriptive analysis:**

A total of 600 questionnaires were distributed to the employees who are working at public and private sectors in Kedah. However, only 377 questionnaires were returned

and 280 questionnaires can be used for further analysis. The respondents consist of 53% female and 47% male. Most of the respondents were in the range of 31-40 years old (37%) while the other respondents were in the range of 20-30 years old (11%) 41-50 years old (28%), and 51 years old and above (24%). Majority of the respondents have an income in the range of RM3000-RM6000 (85%). Other respondents were in the range of RM6001-RM9000 (11%) and RM9001 and above (4%).

#### **Reliability analysis:**

Reliability coefficients for all the variables involved were analyzed. The values were determined based on reliability analysis. It was performed to certify the consistency of the items applied in this study. The value for all the variables namely attitude, reference group, tax rebate, and zakat compliance behavior on savings were 0.91, 0.94, 0.87 and 0.86 accordingly. All the variables indicates the values which were greater than 0.70, show that these are good (Hair, Black, Babin, and Anderson, 2010).

#### **Factor Analysis:**

Factor analysis was performed for all the variables of attitude, reference group, tax rebate, and zakat compliance behavior on savings in order to ensure that these variables were a different construct. All of the items used principle component analysis with varimax rotation. Kaiser-Meyer-Olkin (KMO) values presented for attitude, reference group, tax rebate, and zakat compliance behavior on savings were 0.85, 0.84, 0.81, and 0.71 accordingly. The results showed that the values were greater than the suggested value of 0.70 (Hair, Anderson, Tatham, and Black, 1998). Factor analysis is also suggested to be conducted when the results of Barlett's Test of Sphericity for all the variables were statistically significant at 0.000 levels. The results showed that these variables were a different construct. It is also a unidimensional construct since the items loaded only on the single factor.

#### **Multiple regression analysis:**

Multiple regressions analysis was conducted to analyze the link on the independent variables and dependent variables (refer Table 1). The R<sup>2</sup> value of the regression model presents that all the variables predict 24% of the variance in zakat compliance



behavior on savings, while the remaining of 76% can be predicted by other variables. Based on the results of multiple regression analysis, attitude ( $t = 3.115$ ,  $p < 0.01$ ), reference group ( $t = 3.143$ ,  $p < 0.01$ ) and tax rebate ( $t = 3.220$ ,  $p < 0.01$ ) were found to be positive and significantly influence zakat compliance behavior on savings. Besides, the most important factor that influences zakat compliance behavior on savings is reference group because it obtained the highest beta value (0.229). Thus, this present study accepts the previous hypothesis of H1, H2, and H3.

**Table 1**

*Results of multiple regression analysis*

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	3.712	1.498		2.478	.014
Attitude	.193	.062	.222	0.002	.002*
Reference group	.255	.081	.229	0.002	.002*
Tax rebate	.138	.043	.178		.001*
				0.001	

Notes: \*  $p < 0.01$

Adjusted  $R^2 = 0.244$ , F – statistics = 31.053, Sig at 0.000

## DISCUSSION

This study was performed to examine the factors that influence zakat compliance behavior on savings among individual Muslim employees. There were three suggested independent variables which were attitude, reference group and tax rebate in understanding zakat payers' compliance behavior on zakat on savings. Previous study also examine the relationship between attitude and reference group towards zakat compliance behavior on savings (Farah Mastura and Zainol, 2015). The sample size involved only the employee working at Universiti Utara Malaysia, while this study focus on the wider perspective by including also the respondents from the public and private sectors organizations in Kedah. This study also added another variable which are tax rebate in better understanding zakat payers compliance behavior when there is incentives given by the government.

Results of this study showed that that all the proposed variables were positive and

significantly influences zakat compliance behavior on savings. At first, attitude found to have a significant relationship towards zakat compliance behavior on savings. The positive relationship implies that the employees who have the positive views in paying zakat on savings will commit in paying zakat. This result was parallel with previous studies that investigate this relationship in zakat on savings (Farah Mastura and Zainol, 2015) and other studies in the area of zakat on employment income (Raedah et al., 2011; Zainol et al., 2009) and zakat on business (Heikal et al., 2014). Therefore, zakat institutions should disseminate more information regarding zakat like the information on distributing zakat collection, benefits of paying zakat or as remainder of zakat payment through mobile phone, media or social media to shape the positive attitude among zakat payers that lead to zakat payment in the future.

The next variable which is referent group also found to have a positive and significant influence towards zakat compliance behavior on savings. This showed that the employees always seek for encouragement, advice or any suggestion from the reference group regarding the payment of zakat on savings. The result was congruent with previous studies that also examined on this relationship in zakat on savings (Farah Mastura and Zainol, 2015) and other context of zakat compliance (Sanep et al., 2011; Zainol et al., 2009). This study also proved that this variable really crucial in identifying the factors that influence zakat compliance behavior on saving since it become the most important factors compared to other variables. Thus, it is suggested zakat institutions to become more alert on the feedback given by the society regarding zakat matters because zakat payers will seek their opinion or suggestion in paying zakat in the future.

Besides, result of this study also illustrates that tax rebate to have a positive and significant influence on zakat compliance behavior on savings. This finding also similar with previous study reported in the context of zakat on business (Ram Al Jaffri, 2010). The result shows that employees concern on the incentives given by the government in reducing the obligation of paying income tax. This result shows that zakat institutions can find out other ways which is in the form of giving incentive to attract zakat payers in paying zakat.

The result of this study also give implications towards zakat institutions because they can plan and organize activities to attract more individuals in complying with zakat payment on savings based on the significant factors highlighted before. As a result, it will lead to the increasing of zakat collection in the future.

There are some limitations in this study. This study only considered zakat payers who are working at the public and private organizations in Kedah. Thus, it is suggested that future research to extend this research in order to generalize to the wider population that may include also other states in Malaysia. Other variables also should be examined for the remaining unexplained variables.

### **CONCLUSION**

This study showed that the result presented were similar with the previous studies in explaining zakat compliance behavior on savings. This study outlined several suggestions for zakat institutions in order to maintained and increase zakat collections in the future. In conclusion, the important of zakat on savings as the third largest zakat collection cannot be denied because it has contributed a lot to the development of Muslims society as well as to the country as the whole.

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## UTILIZATION OF INFORMATION SYSTEM TOWARDS RESOLVING TRUST ISSUE IN ZAKAT DISTRIBUTION

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### ABSTRACT

Zakat is considered to be one of the five central pillar of Islam, the only one dealing directly with the social and economic aspect of the Islamic ummah. In order to achieve its intended objectives, it is critically important to ensure that the two major aspects of zakat management – collection and distribution is handled in the most effective way. Furthermore, the effectiveness of collection and distribution is very much dependent on the existence of the element of trust in the implementation of the two aspects. Increment in collection amount of zakat is very much dependent on the level of trust of zakat payer towards the zakat authority. Trust in turn, is very much a result of an effective zakat distribution mechanism. The central pivot of an effective zakat management thus revolves around the level of trust towards zakat implementation mechanism. This study proposes the usage of information technology to improve the implementation of zakat distribution which in turn increase the level of trust towards zakat management in Kedah. The increase level of trust will further trigger more collection from zakat payer. We have developed a model based on the current zakat management structure in Kedah. The model then will be used as the basis to create an information system specifically to simplify the process of asnaf identification and reporting in zakat distribution process.

**Keywords:** amil zakat, asnaf, trust, zakat collection, zakat distribution,

### INTRODUCTION

Zakat or compulsory sadaqah (alms) is one of the five main pillar of Islam. Zakah is taken from the rich and the able to be delivered to the needy and the poor. Al-Quran has emphasized time and again on the importance of zakat to the wellbeing and development of

the ummah. Zakat provides the needed protection for the ummah to survive as independent ummah, to stand head high as a free community economically, socially and politically. Zakat is one of the answer to the modern form of colonialism – economic colonialism which often time resulted in social and political dependent on the manipulative capitalist of the world. Amin Ahsan Islahi in his tafsir pointed to the above fact in his explanation on verse 110 of surah alBaqarah (Islahi, 2016, p. 311).

*” This is the remedy suggested to the Muslim to overcome all the ordeals facing them, establish regular prayer and give regular charity (Zakah). This will provide them with moral and spiritual strength, train them and help protect them against the whispering campaign and mould them into a strong and a truly close knit community able to withstand hostile challenges.”*

This conclusion is reached from a pre discussion on verses 104 to 109 which according to Islahi details the ordeals and plan of the Jews community to obviate and provide hindrance to the increasing success of the Prophet endeavor to establish Islam in Madinah in its early stage. Al-Quran concludes this revelation of their hidden intention by emphasizing on solah and zakat as the effective answer towards encountering their many encroachments. Building an effective institution of solah and zakat alone is enough for the Muslim to face them and leave the rest to Allah to deal with them until further commands to be revealed (verse 109). This is so because internally developed strength based on solah and zakah is effective enough to face potential economic backlash from the powerful Jewish community in Madinah who were controlling the economy in Madinah at the time.

Zakah is the most effective tool to eradicate poverty from the neck of the Muslim ummah once regulated properly (Embong, Taha, & Mohd Nor, 2013). Clarke et. al. (1996) rightly pointed out that zakat can effectively reduce the gap between the poor and the rich in society. With the amount of collections of zakat in Malaysia reaching to 1.2 billion ringgits in 2009 alone (with increasing trend all along up to recently) (Embong, Taha, & Mohd Nor, 2013) and further reaching to 2.25 billion ringgit in 2013, (Zaman, Kamarudin, & Asman, 2017) it is very potential to become the very potent solution to eradicate poverty in the Muslim community in Malaysia.

While collection of zakat is ever increasing in amount, there is another important aspect of zakat management which requires a closer look. Zakat distribution has always been important issue which very much determine the performance of zakat collection. Weakness in the distribution aspect will decrease the level of trust of zakat payer and hinder them from paying zakat especially to the state as zakat authority. It is pertinent to maintain the level of trust of the taxpayer to maintain the collection. Zakat distribution however has not been very effectively executed albeit some positive development very recently. In 2013 alone, almost 31 % of zakat collection in the country was not distributed (Zaman, Kamarudin, & Asman, 2017). Zakat distribution aspects has been clearly the important area calling for improvement.

The lower rate in zakat distribution compared to the rate of increment in zakat collection can be attributed to several reasons – one main reason is the lack of knowledge on behalf of the asnaf in the procedure of applying for zakat. The perceive the process as being lengthy and involving complex steps thus keep themselves apart from it (Abd. Rahman & Anwar , 2013). There were other reported problems in the distribution of zakat which was due to either complexity of the process or loophole in the process involving middlemen resulting in asnaf being manipulated and cheated. Lacking of means to check the status of their application is also cited. These scenario is basically pointing to the need for an effective mechanism to provide for a smooth and transparent distribution system which offers an easy means to obtain information directly from zakat authority when needed else the image of zakat authority can be seriously compromised.

In this paper we argue for the case of how technology can be used to improve the zakah distribution status and further provide solutions to different distribution problems. We focus on the need to bring in more asnaf which is left out from the zakah distribution radar. The result of this paper can pave the path towards a conducive tool to tackle the distribution issue related to asnaf handling – i.e. tool to narrow the gap of communication between all potential asnaf to the zakah management hence the zakah itself. The tool should provide for a more direct communication between asnaf and the zakat authority. The usage of technology can also provide for an easy asnaf reporting mechanism simplifying reporting procedures so that more people can report of any needy person without a lot of hassles and red tapes. Utilizing technology also will facilitate ‘asnaf hunting’ approach rather than waiting for themselves to



turn themselves in. In this paper also we argued that utilizing technology, specifically information technology will pave the way to combating misinformation which hurt the image building thus compromise the trust level between the zakah payers and the zakah management authorities.

This paper starts with introduction section stating our intention with this study. The next part explains our problem statement as to what needs to be solved. We then presented different studies from different literatures pertaining to the status of zakat handling in Malaysia and in Kedah especially related to issues in zakat collection and distribution with a focus on the distribution part. In the findings section, we presented our argument as how technology can help resolve the basic trust issue which stands behind all the root of solutions to both zakat collection and distribution issue before concluding the paper with provision of direction of future steps.

### **PROBLEM STATEMENT**

Zakat distribution is one of the main mechanism in developing the ummah (Ismail & Hussein, 2017). Previous studies have found that the public were not satisfied with the zakat distribution in Malaysia, especially in terms of ineffective zakat distribution and the lacking of information related to zakat distribution to the asnaf ( Wahid & Ahmad, 2009). Trust to the zakat authority is very crucial in ensuring zakat contribution from the payers. One of the main factors which can enhance trust in zakat authority is when zakat payers believe that the zakat authority will distribute the zakat fund optimally. It is very important for the zakat authority to be seen as proactive in identifying quickly the potential asnaf.

There are many factors that can lead towards distrust to the zakat authority. One of the main factor is the negative perceptive towards the zakat authority. This perceptive can be the result of wrong information fed to them through social media. In this Internet era, the information spreads out widely in a very short amount of time. One of the very deadly negative perception is that the zakat authority is very inefficient in distributing the collected zakat amount. This impression can result in a very low trust level towards the zakat authority on behalf of the zakat payers (Zainal, Saad, & Abu Bakar, 2016).

Another factor which is attributed to the weaknesses in zakat distribution is the distribution structure. The structure which uses centralize system where all distribution chains are centralized at the zakat headquarters is generally ineffective. Instead, localization is the way to go in handling zakat distribution. Without proper and effective structure, the decision making chain might not be effective which will result in unnecessary delays in zakat applications resolution.

In this era of Internet technology and smart phone, the usage of these kinds of tools should be employed correctly and effectively. With a correct way of leveraging these media, several inherited problems can be addressed. Among the problems that can be addressed are misinformation, whether in terms of asnaf identification, reporting, the availability of various zakat assistance and many others. It can also resolve the issue of information not reachable to public and to the asnafs. To certain extent, it can “democratize” the zakat distribution process chains increase public involvement in helping making the process more effective. At the same time, it can boost the image of zakat authority in the eyes of zakat payers.

## LITERATURE REVIEW

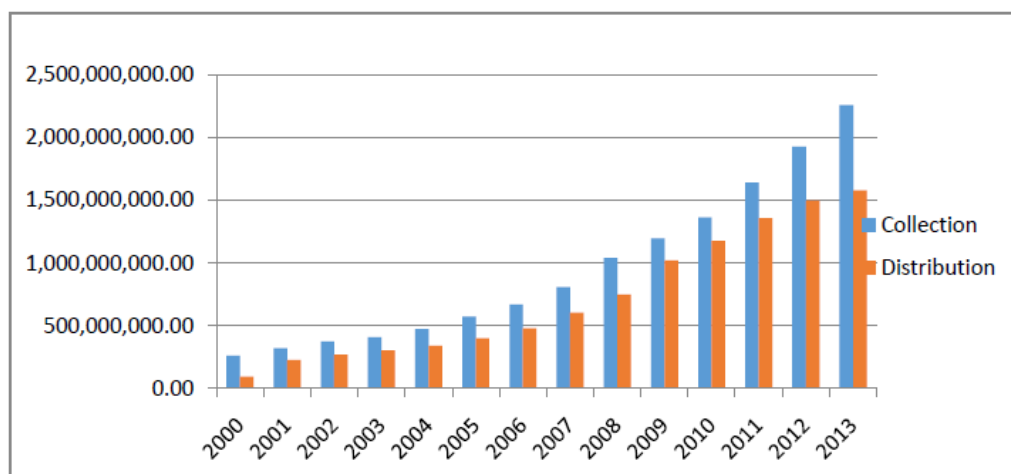
### **The importance of zakat**

The important objectives of zakat in Islam is to eradicate poverty and thus provide for a more just distribution of wealth among the member of the Muslim community. Haron et. Al (2010) specified three main objectives that zakat can help to achieve – fulfilment of all the basic needs (dharuriyat) of all Muslims, reducing gaps in the income of the needy and the well to do in the society and to purify the soul and the capitals of zakat payer. There are wide discussions on the issue of how to distribute the zakat collection to the eight asnaf as specified by al-Quran. It is important to ensure distribution is done strategically to achieve the objective of poverty eradication. A study in the distribution pattern of zakat in Selangor for instance questions the strategic value of providing highest allocation for the ibn Sabil asnaf in achieving the objective of eradicating poverty (Rosli, Salamon, Nur Muhamad, Zulkifli , & Sayed Ahmad, 2017). Embong, Taha, and Mohd Nor,(2013) argued that the first four asnaf as specified by the quranic verse in atTaubah 9:60 (Needy, poor,

‘amil and Muallaf) should be given priority over the next four (ar Riqab, Gharimin FiSabilillah and Ibn Sabil).

### Zakat Collection and Distribution Issue

It seems that Zakat Distribution Issue dominate discussion more than zakat collection issue with the sheer greater number of papers discussing about distribution. This is so because the issue of distribution is seems as contributing more towards building trust between the zakat payer and zakat management authority. (AbdulLatif (2012) ; Al Haq and Abdul Wahab (2019); Embong, Taha, and Mohd Nor (2013); Ismail and Hussein (2017). The trend cited in several statistics related to zakat management has shown imbalance between collection and distribution. Although the trend have shown steady increment in zakat collection amount, the rate of undistributed zakat has also increase during the same time. Figure 1 shows the widening gap between the collected zakat and distributed zakat between 2000 to 2013 (Embong, Taha, and Mohd Nor, 2013 ; Zaman, Kamarudin, and Asman, 2017).



**Figure 1** Collected and Distributed Zakat Amount Between 2000 to 2013

From graph 1, it can be seen that the gap between collection and distribution keeps on increasing throughout the years. This shows that distribution of zakat has not been so efficient. The highest gap recorded in 2013 amounted to RM 679, 580, 651.12 which indicate that close to 31 % of zakat collection was not distributed all over Malaysia. It should be highlighted that zakat collection in Malaysia has long exceeded the psychological level of RM 1 billion in 2008 (Embong, Taha, & Mohd Nor, 2013). In

2013 the value double to about RM 2.25 billion. What contributed more to the decrement of trust on tax payers side is the unaccountability of the undistributed zakat. According to Embong et. al., (2013), no clear explanation has been provided for the total of about RM 1.704 billion undistributed zakat between 1995 to 2007 by the zakat collection centers involved. Embong et. al., (2013) also cited from the data from the Economic Planning Unit that the During the period of 2007 and 2009, while the rate of poverty is said to be declining in Malaysia, the poverty rate of Muslim is increasing.

This trend is not very favorable to the handling of trust issue in zakat management between zakat payers and zakat management. Low level of trust can result in potentially some potential tax payers refraining from paying to the proper authority. At the same time this also affect the image of the zakat management authority.

It is important to try to identify the reason behind the lacking in distribution rate of zakah collected to rectify or at least provide proposal for solutions to the problem. Trust still plays very important roles behind the picture (Al Haq & Abdul Wahab, 2019). Salleh (2006, pp 216-217) for example mentioned different cases in different states in the pass which have frightened away the asnaf from applying for zakat – among them the existence of those who sold zakat forms illegally to asnaf applying for zakat in Kedah; failure of the Majlis Agama Islam in Bachok, Kelantan to identify the asnaf properly has created negative perception among asnaf that zakat is not able to help them in facing their problem, thus some prefers to pay zakat directly. Problem also existed in identifying properly asnaf due to their residential location which is deep in the remote area (Lubis et. al., 2011). Another reason cited for payers shying away from paying through zakat authority is the failure of the authority in imparting news and information about the distribution activities being carried by them. Payers also are not able to verify status of asnaf application which left them in blind about what the authority does (Rosli et. al. 2017).

### **Issues of Trust in Zakat Management**

It seems that the issue of trust played a pivotal role in ensuring efficiency in zakat

management. Takril et. al. (2018) cited a study by Ali and Hatta (2010) showing that corruption and improper managerial body of zakat collection in Malaysia, Indonesia and Bangladesh are the strong reason zakat payers were unwilling to disburse income as zakat. Behind the trust issue is the needs to handle information efficiently, especially in ensuring that proper feedback can reach both sides – the asnaf and the zakat management authority in a timely fashioned. Information manipulation is best achieved with the help of technology. Several initiatives in this direction can be cited. Abral et. al. (2016) propose an information system to map between zakat collection and distribution. Citing the same issue of gap in zakat distribution and amount collected in Indonesia as the same case in Malaysia, the system provides database build using Java Struts technology and MVC architecture based on the J2EE.

Lubis et. al (2011) proposed the use of Geographic Information System (GIS) to locate asnaf especially in remote area. The main concern behind utilizing the GIS is to support the implementation of the principle of localization in zakat management. The main rationale behind this strategy is the argument that localization can bring many benefits and betterment to the zakah management especially in handling of the distribution problem. In terms of effectiveness in distribution, it is pointed out that the smaller the locality of the zakat collection and distribution the more effective it will be. Steps towards localization is taken for instance by Lembaga Zakat Selangor (LZS) by appointing Institution of higher learning as local zakat authority (Takril et. al. (2018).

In view of localization strategy, different state authority also have utilizes web technology towards localizing zakat management. The Pusat Pungutan Zakat (PPZ) of the three federal territories in Malaysia - Kuala Lumpur, Putrajaya and Labuan utilizes portal systems to facilitate more communication with zakat payers. The portal includes module which provides links to different institutions such as MAMPU, ANGKASA, POST Malaysia and Islamic banks.

An important aspect of trust is to create transparency and openness through sharing of zakat collection and distribution information. Development of Zakat based on accounting Information System was introduced in Aceh, Indonesia. The objective is

to ensure that information on management of zakat from the collection, distribution, and utilization of Zakat funds operated by the ‘amils of zakat in Lhokseumawe – the capital city of Aceh should be published regularly to the public (Abrial, Anwar, & Harianto, 2016).

## **FINDINGS AND DISCUSSION**

The use of technology in zakat management can help in improving image of the zakat management authority which resulted in better trust between zakat payer and zakat management. Zakat management is traditionally deemed to be manned and thus dominated by the supposedly more trusted and pious religious background personnel although misappropriation usually surfaced now and then (Haji Ahmad & Ma'in, 2014). The increase usage of technology in zakat field will include more technical personnel in the zakat management hierarchy. In short this is a positive development and a kind of image building measure for zakat management. Lembaga Zakat Kedah for example currently house a sizable information technology (IT) department under its hierarchy.

Information Technology generally is known to increase efficiency in information handling and shorten processing time. In case of zakat management, the call for increase in technology utilization to straighten out the lacking in zakat distribution issues comes at a high time. One of the important area where technology should be utilized is in the ‘democratization of asnaf’ – efforts to reach more asnaf and to include as many as in-need asnaf into the radar. The strategy to achieve this is of two prongs; firstly, is by simplifying asnaf reporting procedure so that anybody can report the existence of an asnaf in need. Secondly, to make information related to zakat application more transparent and readily available to zakat applicants.

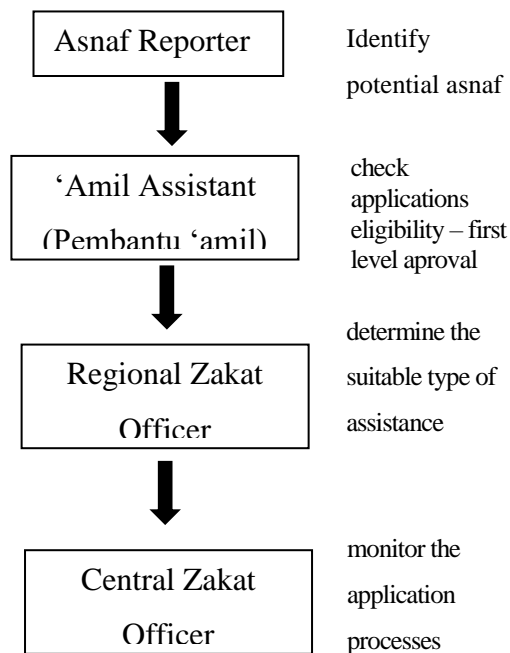
Our proposal for the realization of democratization of asnaf strategy is by the introduction of handy apps for reporting asnaf in needs. The apps should be as simple and as usable to as many users as possible. Hence the selected tag name of ‘Jom Cari Asnaf – JCA’ (literary means ‘Lets find the asnaf’) was selected for the apps. Secondly, to achieve better level of transparency of information handling, the apps should provide tracking functionality which will allow for the reporter to track the

status of their report at the different hierarchy level along the management chain of the zakat management structure. Instance feedback for asnaf application for zakat help is also included in the apps. In the case of zakat Kedah, the management chain includes ‘amil helpers (Pembantu ‘amil), regional zakat officer and central (headquarters) zakat officer (refer to figure 2). The decision making process following an asnaf report / application will trickle along the chain according to particular class of applications. With JCA, potential asnaf or the reporting person will be able to track the status of their plight along the hierarchy level.

In figure 2, the zakat Kedah decision making chains with their specific functionalities at the different levels is depicted. The reporter task is to identify potential asnafs. The application will then be transferred to the ‘amil assistant where the eligibility of the application will be decided. The next level will involve the regional officer determining the suitable type of assistance to be given. The whole process furthermore will be monitored by the central officer. With JCA, the reporter or the applying asnaf him/herself can always check the status of his/her zakat application. He/she can identify at which level his application is currently has reached. By this all application can be carried out in a more transparently manner and any careless or bottleneck can be quickly identified.

**Figure 2**

*Zakat Kedah Zakat Application decision making hierarchy*



**CONCLUSION**

The use of technology to increase trust in zakat management improvement is a critical need in the current situation. Investment in technology has become a critical Success Factor to ensure that objective of zakat can be achieved. The use of technology also is vital in improving trust factor in zakat handling. It helps creating a more positive image of the zakat management in the eyes of the zakat payers which will furthermore increase the amount of the zakat collection. Zakat distribution, being the area critically in need of improvement can benefit from the strategy of increasing asnaf outreach. In line of this scenario, more research and development work should be carried out in the area of technology application in zakat management in the future with more allocation for the endeavors.



## ACKNOWLEDGMENTS

This work was supported by the Institut Penyelidikan dan Inovasi Zakat (IPIZ), Universiti Utara Malaysia (UUM). The authors wish to thank the Lembaga Zakat Negeri Kedah (LZNK) for providing the opportunities to perform this interesting research.

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## **PENGARUH WARGA KOR AGAMA ANGKATAN TENTERA (KAGAT) TERHADAP PENGHAYATAN AGAMA DALAM KALANGAN WARGA ANGKATAN TENTERA MALAYSIA**

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### **ABSTRAK**

Penghayatan Islam merupakan suatu gaya hidup yang diamalkan oleh seseorang muslim dalam kehidupannya. Dalam konteks Anggota Tentera Malaysia (ATM), pihak yang dipertanggungjawab dalam menerapkan penghayatan Islam dalam kalangan anggota ATM dan keluarga mereka adalah Kor Agama Angkatan Tentera (KAGAT). Namun begitu, peranan KAGAT dalam menerapkan penghayatan Islam dalam kalangan anggota ATM sering kali dipertikaikan oleh anggota ATM sendiri dan dilihat kurang berkesan. Oleh itu, kajian ini dijalankan untuk mengenal pasti elemen-elemen keberkesanan peranan warga KAGAT yang memberi pengaruh terhadap penghayatan Islam dalam kalangan anggota ATM. Instrumen kajian yang digunakan adalah berbentuk soal selidik dan sejumlah 120 responden yang terlibat terdiri daripada anggota ATM. Data yang diperoleh dianalisis menggunakan perisian *Smart Partial Least Square (SmartPLS)* versi 3.0. Secara keseluruhan, kajian ini akan memberi impak kepada keberkesanan peranan KAGAT dalam menerapkan penghayatan Islam dalam kalangan anggota ATM di Malaysia.

**Kata kunci:** Kor Agama Angkatan Tentera (KAGAT), *murabbi*, perancangan program, penghayatan Islam

### **PENDAHULUAN**

Angkatan tentera merupakan sebuah organisasi terpenting dalam sesebuah negara dan angkatan ini merupakan aset kepada pertahanan negara dan keutuhan sesebuah ummah (Ismail et al., 2004; Mazli, 2016). Dalam sejarah perjuangan Rasulullah SAW

sebagai ketua angkatan tentera semasa menegakkan kerajaan Islam pertama di Madinah, perkara pertama yang Baginda lakukan adalah membentuk jentera pertahanan serta mengasaskan angkatan tentera yang mampu menjadi benteng kepada negara dan umat Islam (Mazli, 2004). Tanpa kekuatan ketenteraan yang kuat dan mantap, kemakmuran sesebuah negara tidak akan tercapai dengan sepenuhnya (Aznil and Rashidi, 2015; Burhanuddin et al., 2017). Lantaran itu, Malaysia meletakkan keutamaan melindungi keselamatan negara kepada barisan Angkatan Tentera Malaysia (selepas ini dirujuk sebagai ATM) sebagai pemegang amanah sekaligus sentiasa bersiap siaga bagi menyahut seruan jihad (Hamdan et al., 1999; Mazli, 2004; Tirmizi, 2011).

Menurut Burhanuddin (2015), sejak penubuhannya pada 1 Mac 1933, ATM terus berkembang dan menjadi sebuah angkatan tentera yang ampuh dan kuat. Seiring dengan perkembangan negara, ATM telah mengubah haluan pengurusan dari pengurusan model berteraskan kepada fahaman sekularisme hasil peninggalan British kepada sistem pengurusan yang berteraskan ajaran dan nilai-nilai Islam (Mazli, 2004; Redzuan et al., 1999). Walau bagaimanapun, penerapan nilai-nilai ini dilaksanakan dalam skop yang amat terbatas dan tidak secara teratur, selain tidak mendapat pengiktirafan rasmi daripada Majlis Angkatan Tentera (MAT) yang merupakan badan induk kepada ATM (Burhanuddin, 2015).

Okon (2013) dalam kertas kerja beliau telah menekankan kepentingan untuk pergi berperang mempertahankan negara adalah selari dengan seruan jihad sebagaimana yang dianjurkan oleh Islam. Maka Allah SWT telah meletakkan keutamaan khusus untuk individu yang menyertainya sebagaimana yang dinyatakan dalam firman Allah SAW melalui surah al-Hajj:

Terjemahan:

Ayat di atas dengan nyata menjelaskan bahawa janji Allah SWT itu pasti kepada pejuang-pejuang agama-Nya. Justeru itu, Burhanuddin (2015) menyatakan bahawa dalam melahirkan angkatan tentera yang kuat, profesional, berwibawa dan yang paling penting beriman dan bertakwa dalam ajaran Islam, selain memberi penekanan

kepada elemen ketahanan dan kemahiran mempertahankan diri, elemen kerohanian juga menjadi penekanan dalam ATM. Organisasi yang dipertanggungjawabkan memberi pendidikan kerohanian kepada anggota ATM di Malaysia adalah Kor Agama Angkatan Tentera (selepas ini dirujuk sebagai KGAT).

### **PENYATAAN MASALAH**

Kecemerlangan dan penghormatan merupakan matlamat bagi setiap pertubuhan. KAGAT yang merupakan satu institusi dalam jabatan pertahanan Malaysia bertanggungjawab terhadap elemen pembinaan kerohanian bagi anggota ATM termasuk ahli keluarga anggota tersebut. Sebagai seorang yang berperanan sebagai murabbi, warga KAGAT perlu melakukan pelbagai aktiviti dan program yang sesuai dalam mentarbiahkan anggota ATM (Burhanuddin, 2015). Peribadi pegawai KAGAT juga menjadi salah satu elemen utama yang akan mempengaruhi pandangan anggota ATM terhadap imej dan kredibiliti organisasi seperti KAGAT (Tarmizi, 2011).

Walaupun peranan yang dimainkan oleh warga KAGAT begitu penting dalam pembentukan kerohanian anggota ATM, keberkesanan organisasi KAGAT pada masa kini mula menjadi tanda tanya dan pertikaian anggota ATM. Peningkatan dalam masalah disiplin anggota ATM seperti perzinaan, perjudian, pembelian nombor ekor dan penyalahgunaan alkohol dan dadah telah mencalarakan imej dan kredibiliti institusi tersebut (Burhanuddin, 2015a; Mazli, 2004; Tirmizi, 2011). Situasi ini semakin parah apabila terdapatnya beberapa kajian empirikal yang dilakukan oleh penyelidik menunjukkan persepsi negatif anggota ATM terhadap institusi tersebut. Dalam satu kajian yang dilakukan oleh Baharuddin et al., (1998) yang bertajuk “Kor Agama Angkatan Tentera (KAGAT): Penerapan nilai dan keberkesanannya” mendapati tahap keberkesanan peranan anggota KAGAT berbeza dari kaca mata setiap anggota dalam ATM. Seramai 31.3% responden yang terlibat dalam kajian tersebut mengakui mereka dapat menghayati nilai-nilai Islam hasil tarbiah yang dilakukan oleh KAGAT. Selebihnya berpendapat program yang dilakukan KAGAT tidak memberi impak kepada pembentukan spiritual mereka. Dapatan ini dengan jelas telah mencetuskan persoalan akan keberkesanan KAGAT terhadap anggota ATM. Dapatan yang sama juga diperoleh dalam kajian yang dilakukan oleh Sayed Mahussain dan Mahani (2007) yang mendapati responden kajian menilai KAGAT tidak memainkan peranan mereka

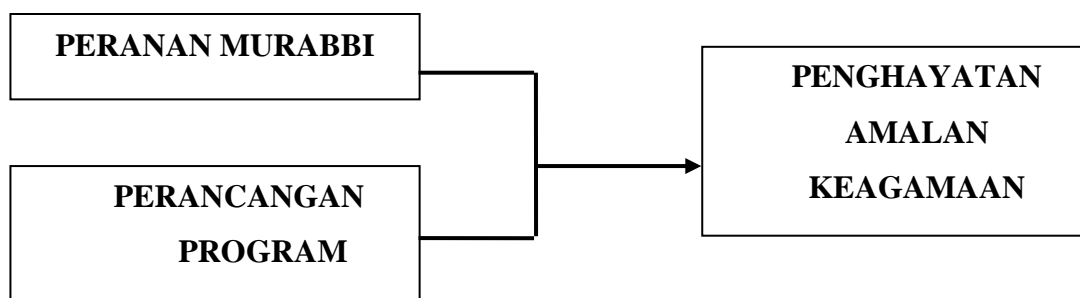
sebagaimana yang sepatutnya.

Selain itu, berdasarkan kajian Tirmizi (2011) mendapati pegawai KAGAT tidak berjaya mendekati anggota ATM kepada agama sehingga menyebabkan ramai anggota ATM semakin lupa identiti seorang Muslim. Tambahan pula, terdapat juga anggota ATM mengakui KAGAT kurang melakukan aktiviti keagamaan dalam pasukan selain aktiviti yang dibuat kurang menarik (Rashidi and Amil, 2015). Berdasarkan dua kajian tersebut, teretusnya persoalan sama ada intipati atau reka bentuk program yang dirancang oleh KAGAT tidak sejajar dengan kehendak atau keperluan anggota ATM dan kajian lanjut perlu dilakukan.

Berdasarkan huraian yang dibuat, jelas menunjukkan wujudnya satu persoalan yang memerlukan kajian secara empirikal dilakukan bagi mengenal pasti keberkesanan warga KAGAT sebagai institusi keagamaan dalam ATM dalam menyemai naluri anggota ATM untuk menghayati Islam serta menjadikan Islam sebagai cara hidup.

#### **KERANGKA KONSEPTUAL KAJIAN**

Berdasarkan sorotan literatur di atas, sebuah kerangka konseptual telah dibentuk seperti berikut:



*Rajah 1* Kerangka Konseptual Peranan Murabbi dan Perancangan Program dan Penghayatan Amalan Keagamaan dalam Kalangan Warga ATM.

Berdasarkan kerangka konseptual tersebut, hipotesis-hipotesis yang akan diuji ialah:

H1a: Peranan KAGAT sebagai murrabbi mempunyai hubungan yang positif dengan penghayatan Islam dalam kalangan warga ATM.

H1b: Perancangan program oleh warga KAGAT mempunyai hubungan yang positif

dengan penghayatan Islam dalam kalangan warga ATM.

## **METODOLOGI KAJIAN**

### **Rekabentuk kajian**

Reka bentuk kajian ini merupakan strategi bagi menerangkan bagaimana menjalankan kajian bermula dari peringkat pemilihan sampel sehinggalah pada peringkat pengutipan data. Kajian ini akan menggunakan kaedah bergabung (mixed method) iaitu gabungan antara kaedah kualitatif dan kuantitatif (Creswell, 2014). Rekabentuk kajian ini membenarkan penyelidik menggunakan kaedah keratan rentas bagi menggabungkan kajian literatur, temu duga terperinci dan soal selidik sebagai prosedur utama pengumpulan data kajian (Said, 2012). kelebihan kaedah ini ialah berupaya membantu pengumpulan data secara tepat, mengelakkan wujudnya bias terhadap dapatan kajian seta diyakini boleh dipercayai untuk mengukur persepsi responden terhadap pemboleh ubah-pemboleh ubah yang hendak dikaji (Creswell, 2014; Hin, 2010.; Jasmi, 2012; Said, 2012)

### **Temu bual terperinci**

Langkah pertama dalam prosedur pengumpulan data ialah mengadakan temu bual secara terperinci (in-depth interview) dengan melibatkan 20 hingga 25 orang pegawai dan anggota ATM yang pernah terlibat atau mempunyai pengalaman dengan aktiviti anjuran KAGAT. Partisipan yang dipilih menggunakan kaedah persampelan rawak kerana berdasarkan pengalaman dalam penglibatan dengan institusi KAGAT. Maklumat yang diperolehi daripada temu bual terperinci ini akan membantu penyelidik membina item instrumen yang berkaitan dengan keberkesanan peranan anggota KAGAT dalam menerapkan penghayatan Islam dalam diri anggota ATM.

### **Soal selidik**

Borang soal selidik akan diedarkan kepada anggota ATM yang merupakan individu yang terlibat secara langsung dengan KAGAT. Menurut Hin (2010) borang soal selidik boleh digunakan untuk mengetahui sikap seseorang dengan menggunakan soalan bebas-jawab (terbuka), senarai semak atau skala kadar. Manakala menurut Said

(2012) kaedah soal selidik ini bertujuan untuk mengumpul data mengenai pemboleh ubah yang berkaitan dengan sesuatu fenomena dan boleh digeneralisasikan untuk mewakili populasi kajian.

### **Unit analisis dan persampelan**

Persampelan kajian adalah proses pemilihan yang merangkumi unsur-unsur dari populasi, umumnya terhadap karakter populasi. Teknik persampelan dalam kajian ini adalah persampelan stratified random sampling. Jumlah sampel kajian adalah berdasarkan data yang dipaparkan dalam wikipedia.org di mana didapati tentera darat mempunyai jumlah keanggotaan melebihi 110,000 orang anggota. Maka, berdasarkan formula persampelan Yamane (1967), pengkaji perlu mengedarkan sebanyak 400 borang soal selidik di mana jumlah ini mengikut jumlah sampel yang ditentukan berdasarkan formula Yamane (1967).

Dalam kajian ini, penyelidik memilih untuk menganalisis data mentah bagi borang kaji selidik menggunakan pakej perisian SmartPLS versi 3.2.7 (<https://www.smartpls.com/>). Pakej ini sesuai digunakan untuk menganalisis kesepadanan model pengukuran. Pakej ini mempunyai beberapa kelebihan dan di antaranya ialah, mampu membuat analisis data secara serentak model pengukuran sama ada reflektif dan formatif dengan menggunakan analisis laluan (path analysis), tidak memerlukan data yang bertaburan normal, berupaya menganalisis data yang mempunyai persampelan kecil. Manakala bagi dapatan data untuk temu bual penyelidik akan menganalisis transkrip temu bual menggunakan kaedah analisis isi kandungan (content analysis).



## DAPATAN KAJIAN

### Analisis Pengesahan Faktor (Confirmatory Factor Analysis)

Jadual 1 menunjukkan keputusan ujian kesahan dan kebolehpercayaan instrumen dan item kajian. Kesemua item di dalam konstruk-onstruk mempunyai pemberat faktor (*factor loadings*) melebihi 0.7 menunjukkan bahawa item-item tersebut telah mencapai tahap yang ditetapkan dalam pemberat faktor (Chin, 1998; Fornell and Larcker, 1981; Gefen and Straub, 2005; Henseler et al., 2009).

Seterusnya, ujian kebolehpercayaan item diuji dengan melihat nilai kebolehpercayaan komposit dan nilai alpha Cronbachs. Nilai yang ditunjukkan adalah melebihi 0.8, menunjukkan bahawa skala pengukuran mempunyai ketekalan dalaman yang tinggi. (Chua, 2006; Henseler et al., 2009; Sekaran and Bougie, 2010). Oleh itu, tahap kesahan dan kebolehpercayaan model pengukuran ini adalah memenuhi kriteria analisis penerokaan faktor yang ditetapkan.

### Jadual 1

*Keputusan Ujian Kesahan dan Kebolehpercayaan Item dan Intrumen Kajian*

Konstruk	Jumlah Item	Pemberat Faktor	Kebolehpercayaan Komposit	Nilai Alpha Cronbachs
Peranan Murabbi	14	0.758 – 0.905	0.972	0.969
Perancangan Program	10	0.880 – 0.935	0.979	0.976
Penghayatan Amalan Keagamaan	36	0.711 – 0.922	0.995	0.985

### Keputusan Pengujian Hipotesis

Pengujian hipotesis dilaksanakan dengan menggunakan kaedah *bootstrapping*. Bagi pengujian hipotesis kesan langsung, hasil pengujian menunjukkan peranan murabbi mempunyai hubungan yang signifikan dengan penghayatan amalan keagamaan ( $\beta = -0.374$ ;  $t > 3.369$ ). Selain itu, hasil pengujian juga menunjukkan perancangan program tidak mempunyai hubungan yang signifikan dengan penghayatan ilmu Islam ( $\beta = -0.258$ ;  $t > 1.040$ ). Oleh itu, hanya H1 sahaja diterima. Dari aspek kekuatan model,

kemasukan peranan murabbi dan perancangan program ke dalam analisis telah menyumbang sebanyak 15 peratus sahaja terhadap penghayatan amalan keagamaan dan pencapaian ini dianggap sebagai lemah (Chin, 1998; Henseler et al., 2009).

### **PERBINCANGAN DAN IMPLIKASI**

Impak kajian ini dapat dibahagikan kepada tiga aspek yang utama; impak kepada teori, pemantapan kaedah penyelidikan dan organisasi. Dari segi impak terhadap teori, adalah dijangkakan bahawa elemen-elemen seperti peranan murabbi, perancangan dan pelaksanaan program/aktiviti serta sikap anggota KAGAT akan memberi kesan kepada penghayatan anggota ATM terhadap Islam.

Dari segi impak kepada pemantapan kaedah penyelidikan, data yang diperoleh melalui literatur berkenaan peranan dan penilaian terhadap program anjuran KAGAT, temu bual, kajian rintis dan pengumpulan data dengan menggunakan borang soal selidik akan menambahkan dimensi kajian terutamanya dalam kajian-kajian lepas yang banyak menggunakan kaedah kuantitatif sahaja.

Impak terhadap organisasi pula, dapatan kajian ini boleh digunakan sebagai panduan oleh pihak pentadbiran dan pengurusan KAGAT untuk penambahbaikan kualiti perkhidmatan kepada anggota ATM.

### **KESIMPULAN**

Secara umum, penubuhan KAGAT sejak 1986 telah menyumbang banyak jasa kepada pembangunan sahsiah dan pendidikan agama dalam kalangan anggota ATM. Walau bagaimanapun, disebabkan jumlah kesalahan disiplin yang dilakukan oleh anggota ATM yang semakin meningkat, keberkesanan program dan peranan KAGAT mula dipersoalkan. Justeru itu, melalui kajian ini diharapkan satu dapatan empirikal dapat dihasilkan dan boleh dijadikan sebagai rujukan pihak tertentu dalam melihat keperluan serta penambah baikkan yang boleh dilakukan dalam meningkatkan imej dan kredibiliti KAGAT dalam meningkatkan penghayatan terhadap agama Islam dalam kalangan anggota ATM.

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## **ANALISIS SISTEM PERWAKILAN DALAM PENGURUSAN ZAKAT DI MALAYSIA: KAJIAN DI NEGERI TERPILIH**

**Representative Policy in Zakat Management System in Malaysia: A Study  
on Its Effectiveness to Improving Existing Management System**

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### **ABSTRAK**

Secara umumnya, institusi zakat telah merangka pelbagai dasar dan program sebagai usaha memartabatkan syariat zakat dalam kalangan umat Islam. Salah satu usaha yang dilaksanakan adalah sistem perwakilan atau program *wakālah*. Sistem perwakilan pada awalnya hanyalah dalam urusan kutipan iaitu menambah saluran pembayaran menerusi ejen-ejen yang dilantik sebagai wakil dengan balasan mendapat upah komisen. Perkembangan terkini menunjukkan telah wujud sistem perwakilan dalam agihan di mana masyarakat menjadi wakil bagi pihak institusi zakat untuk mengagihkan zakat sendiri kepada asnaf. Kajian ini akan cuba menganalisis sejauhmana system perwakilan ini memberi nilai tambah kepada system kutipan dan agihan sedia ada. Kajian ini akan memberikan tunjukan kepada beberapa negeri terpilih yang telah lama mengamalkan system perwakilan ini. Dapatan kajian ini diharap dapat memberikan gambaran ringkas adakah system perwakilan ini merupakan langkah strategik yang perlu diperluaskan oleh institusi zakat atau sebaliknya.

**Kata Kunci:** Zakat, Wakalah, Perwakilan, Kutipan, Agihan

## PENGENALAN

Dasar kewajipan zakat merupakan asas kesempurnaan dan ketaqwaan seorang muslim dalam mencari keredhaan Allah SWT. Kewajipan zakat juga sebagai cara untuk menegakkan salah satu daripada syariat Islam. Walaupun begitu, zakat turut memberi kesan terhadap pembangunan sosial dan ekonomi masyarakat. (Yusuf Qardawi, 1973). Hasil daripada perasaan saling dipunyai dan menjaga satu sama lain di kalangan masyarakat menciptakan sikap saling sayang-menyayangi. Ia juga menjadi manifestasi kepada ketentuan zakat yang hanya diwajibkan ke atas orang-orang yang memiliki kekayaan untuk dipulangkan semula kepada fakir, miskin dan lain-lain asnaf (Abdullah Ibrahim, 1989). Hal ini mampu membangkitkan kemajuan ekonomi dan menjadi penyumbang kepada pengurangan kadar kemiskinan.

Zakat bukanlah semata-mata pemberian ihsan daripada seseorang kepada orang lain bahkan adalah satu peraturan yang perlu diselenggara dan diuruskan dengan baik. Selenggaraan dan urusan ini hendaklah pula di bawah suatu bentuk kuasa, dan kuasa ini lazimnya adalah pemerintah. Tidak dinafikan bahawa pemerintah merupakan seseorang atau sesuatu yang berkuasa, dan dengan kuasa yang ada hendaklah sentiasa berusaha melakukan sesuatu agar urusan pengurusan zakat dapat digerakkan dengan cara teratur dan cekap, supaya dengannya juga dapatlah dihimpunkan dana zakat dan mengagihkan kembali kepada mereka yang berhak menerimanya berpandukan hukum syarak. Walau bagaimanapun, sekiranya urusan zakat ini tidak diselenggarakan oleh pemerintah, maka sudah pasti tujuan syarak ini tidak dapat dipenuhi sebaiknya kerana kekangan kuasa mengurus itu tadi.

Yusuf al-Qaradawi juga telah menyebut bahawa kejayaan menguruskan harta zakat adalah diwajibkan ke atas seluruh umat Islam, ini kerana zakat merupakan salah satu cara untuk merealisasikan sistem jaminan sosial, mengukuhkan nilai keadilan dalam masyarakat dan mencari jalan keluar terhadap masalah kemiskinan yang dihadapi oleh masyarakat. Menyedari tentang kepentingan zakat ini diuruskan dengan baik, maka memperkasa pengurusan zakat juga merupakan satu kewajipan sama ada dalam konteks memaksimumkan potensi kutipan zakat mahupun memastikan agihan dilaksanakan secara menyeluruh dan berkesan. Selain itu, Yusuf al-Qaradawi telah

menggariskan lima syarat untuk memperkasa pengurusan zakat iaitu memperluas ruang kewajipan berzakat; memungut zakat harta sama ada bersifat zahir atau batin; melaksanakan pentadbiran yang baik; melaksanakan pengagihan zakat yang baik; dan memastikan keseluruhan pelaksanaan adalah berpandukan kepada ajaran Islam yang sempurna (Yusuf al-Qaradawi, 2001).

Khususnya dalam konteks di Malaysia, pengurusan zakat amat berpaksikan kepada Perlembagaan Malaysia, yang mana telah menyebut bahawa urusan pentadbiran agama Islam, terletak di bawah urusan negeri-negeri, Raja atau Sultan menjadi ketua Agama Islam bagi sesebuah negeri, dan Yang Dipertuan Agong menjadi ketua agama bagi negeri yang tidak mempunyai Raja atau Sultan (Perlembagaan Persekutuan Malaysia). Sehubungan itu, setiap Ketua Agama di Malaysia menubuhkan Majlis Agama Islam Negeri (MAIN) masing-masing. MAIN merupakan sebuah badan kerajaan peringkat negeri yang berfungsi membuat dasar pentadbiran agama Islam dan melaksanakannya bagi pihak Ketua Agama (Auni Abdullah, 2005).

Selaku badan agama Islam yang tertinggi dalam negeri, MAIN telah mentadbir perjalanan pengurusan zakat mengikut acuannya sendiri. Antara beberapa nama MAIN yang berada di Malaysia adalah Majlis Agama Islam Johor (MAIJ), Majlis Agama Islam Dan Adat Melayu Perak (MAIPk), Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) atau Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPS). Kesemua MAIN yang disebutkan ini menjalankan pengurusan zakatnya sendiri. Namun, sesetengah MAIN di beberapa negeri lain telah menubuh dan mewakilkan institusi khusus (institusi zakat) menjalankan aktiviti zakat bagi pihak MAIN dengan mengguna pakai beberapa nama berbeza misalnya Pusat Pungutan Zakat (PPZ), Lembaga Zakat Selangor (LZS), Zakat Pulau Pinang (ZPP), yang sesetengah daripadanya mempunyai peranan mengutip dan/atau mengagih zakat.

Lazimnya, pelaksanaan perwakilan institusi khusus zakat oleh MAIN dikatakan sebagai cara untuk menambahbaik prestasi pengurusan semasa (PPZ, 2000). Ada juga beranggapan tujuannya bagi memaksimumkan kecekapan kutipan zakat, kerana institusi zakat ini mampu bergerak sepenuhnya dalam membangkitkan kesedaran berzakat dalam masyarakat dan mampu mengutip semua jenis zakat di Malaysia



(Azman Ab Rahman, 2012). Perwakilan institusi zakat ini juga telah menunjukkan kesan yang sangat positif terhadap peningkatan pencapaian kutipan zakat oleh negeri-negeri di Malaysia (Sanep Ahmad, 2006). Tidak terkecuali juga usaha-usaha lain telah berjaya dilaksanakan seperti penambahan saluran pembayaran kutipan zakat yang banyak, kaedah pemasaran atau dakwah berkenaan zakat bertambah jelas dan teratur, serta pemfokusan mereka untuk sentiasa menambahbaik kecekapan pengurusan agihan melalui skim bantuan zakat kepada asnaf. Sebagai sebuah organisasi yang berusaha mengamalkan gaya tadbir urus profesional, institusi zakat dan MAIN perlu menyediakan pelbagai dasar atau mekanisme supaya kutipan zakat dapat ditingkatkan dan sistem agihan zakat bertambah berkesan. Maka salah satu program yang kini hangat diperkatakan, kerana ia kerap diangkat oleh institusi zakat dan MAIN, adalah program *wakālah* atau *al-wakālah*.

### KONSEP WAKĀLAH (PERWAKILAN)

Pada asasnya, istilah '*wakālah*' adalah istilah yang diambil dari bahasa Arab. Definisi *Wakālah* dari sudut bahasa merupakan kata nama am yang berasal daripada kata akar '*wakala*' atau '*yakilu*', yang mempunyai makna yang pelbagai antaranya: untuk mengamanahkan, untuk memberi kuasa, untuk mengalihkan kuasa, atau untuk melantik sebagai wakil atau ejen. Namun istilah *wakālah* itu sendiri merupakan kata jamak yang memberi maksud sebagai perwakilan, timbalan, proksi, kuasa wakil dan agensi; sebagai contoh pada sebutan '*wakālah al-anbā*' bermakna 'agensi berita' atau '*wakālah al-ishār*' bermakna 'agensi pengiklanan' (Hans Wehr, 1976).

Sebagaimana bahasa, konteks syarak turut mendefinisikan *wakālah* dengan pelbagai cara, bergantung kepada sumber definisi itu diambil. Sebagai contoh, *wakālah* menurut ulama *Hanafiyyah* adalah, "seseorang yang meletakkan orang lain di tempatnya untuk menguruskan sesuatu yang harus lagi diketahui, atau penyerahan kuasa mengurus dan menjaga kepada wakil tersebut." (Wahbah Mustafa al-Zuhaili, 1995; dan Mohammad dan Muhammad, 2014). Manakala definisi *wakālah* menurut ulama *Malikiyyah* adalah, "penggantian oleh seseorang terhadap orang lain di dalam haknya di mana ia melakukan tindakan hukum seperti tindakannya, tanpa mengaitkan penggantian tersebut dengan apa yang terjadi setelah kematian." (Amad Wardi Muslich, 2013). Ulama *Syafi'iyah* dan *Hanabalah* pula mendefinisikan

*wakālah* sebagai proses penyerahan sesebuah tugas yang harus dilaksanakan kepada orang lain sebagai penggantinya yang boleh dilakukan yang terdiri daripada perkara yang boleh diwakilkan semasa hayatnya (Mohd Syukri Mohd Noor, 2013). Hal ini merangkumi segala pengendalian dan pengurusan harta dalam bentuk jual beli atau perkara-perkara yang boleh diwakilkan.

*Wakālah* turut diberi takrifan oleh beberapa agensi ternama dunia, yang mana dari sudut ini lebih menghampiri kaedah penggunaannya dalam sistem kewangan Islam. Salah satunya dari Organisasi Perakaunan dan Pengauditan bagi Institusi Kewangan Islam (AAOIFI) dalam Shari'ah Standard No. 23, yang menyebut *wakālah* sebagai, “suatu perbuatan satu pihak yang mewakili pihak lain untuk bertindak bagi pihaknya dalam perkara yang boleh menjadi subjek delegasi (yang boleh diserahkan tugas atau sesuatu perkara)” (ISRA, 2016). Selain itu, Bank Negara Malaysia menjelaskan *wakālah* adalah suatu bentuk kontrak, di mana satu pihak memberi kuasa (*al-muwakkil*) kepada pihak lain sebagai agennya (*al-wakil*) untuk melaksanakan tugas tertentu, dalam perkara yang mungkin diwakilkan, sama ada secara sukarela atau dengan dikenakan biaya (bayaran upah). Disebut juga sifat *wakālah* itu sendiri merupakan kontrak berdasarkan amanah di mana *al-wakil* itu dianggap sebagai pemegang amanah (*amin*) yang akan bertindak dalam lingkungan kuasa yang diberikan kepadanya oleh *muwakkil* (BNM, 2016).

Secara keseluruhan, *wakālah* disisi syarak dapat disimpulkan sebagai, “suatu bentuk kontrak perwakilan antara pihak yang ingin mewakili sesuatu tugas atau perkara (dipanggil sebagai *muwakkil*); dengan pihak yang lain agar dilaksanakan tugas atau perkara tersebut bagi pihak yang mewakili itu (dipanggil sebagai *wakil*), dan wakil tersebut bertindak sebagai pegantinya dalam perbuatan tersebut.” Selain itu, pelantikan wakil juga boleh bersama-sama dengan bayaran atau pun tidak berdasarkan kepada persetujuan antara kedua-dua pihak dalam akad dan kontrak. Maka, seorang wakil dianggap sebagai pengganti dan pemegang amanah kepada *muwakkil*, yakni menjadi pihak yang akan bertindak dalam lingkungan kuasa selagi mana kuasa dan amanah itu diberikan kepadanya.

Tujuan seseorang ‘ber-wakālah’ adalah amat berkait rapat dengan perilaku sosial

masyarakat. Perilaku sosial adalah suasana saling ketergantungan sesama manusia yang merupakan keharusan untuk menjamin kesejahteraan hidup manusia (John Elster, 2004). Sejahtera di sini adalah sentosa, makmur serta baik sama ada dalam bentuk fizikal atau bukan fizikal. Kesejahteraan hidup pada hakikatnya adalah impian setiap manusia, justeru manusia berusaha untuk mengatasi masalah dan meningkatkan kualiti hidup sehingga berada dalam keadaan hidup yang selamat, sihat dan selesa baik secara fizikal, sosial mahu pun psikologi (Muhamad Fadhil Nurdin, 2008).

Amalan *wakālah*, sedar atau tidak, telah dilaksanakan sejak zaman dahulu kala, di mana manusia dalam kehidupan harian perlu mewakilkan banyak urusan dan hal ehwal mereka kepada orang lain. Amalan *wakālah* boleh berlaku sama ada secara sukarela, atau mesti berbuat demikian (secara paksa) atau pun kerana tidak layak melakukannya sendiri (Wahbah Mustafa al-Zuhaili, 1995). Sebagai contoh, perlantikan peguam dalam mengendalikan kes berkaitan undang-undang juga berdasarkan konsep *wakālah*, iaitu mewakilkan orang lain dalam melakukan sesuatu urusan (Mahmood Zuhdi Abd. Majid, 2007). Hasilnya, dengan *wakālah*, perjalanan hidup manusia dapat dipermudahkan, manakala sesuatu tugas dapat disiapkan, dan sekiranya perancangan terperinci dibuat dapat membangunkan diri sendiri serta orang disekelilingnya. Prinsip *wakālah* menjadi bukti bahawa manusia dalam memenuhi keperluan hidupnya, tidak dapat melakukannya sendiri melainkan memerlukan bantuan dari orang lain.

Sehubungan itu, syarak memberikan keharusan atas keabsahan *wakālah* kerana umat manusia memerlukan ia untuk menyelesaikan masalah atau persoalan dalam hidup mereka. Hal ini kerana unsur keterbatasan dan kekangan dalam hidup yang sentiasa melingkari perjalanan seharian menyebabkan manusia memerlukan bantuan daripada pihak lain. Antara dalil al-Quran tentang keharusan *wakālah* terdapat dalam Surah al-Kahf, ayat ke-19:

Maksudnya: *“Dan demikianlah pula Kami bangkitkan mereka (dari tidurnya), supaya mereka bertanya-tanya sesama sendiri. Salah seorang di antaranya bertanya: ‘Berapa lama kamu tidur?’ (sebahagian dari) mereka menjawab: ‘Kita telah tidur selama sehari atau sebahagian dari sehari’. (Sebahagian lagi dari) mereka berkata: ‘Tuhan kamu lebih menengetahui tentang lamanya kamu*

*tidur; sekarang utuslah salah seorang dari kamu, membawa wang perak kamu ini ke bandar; kemudian biarlah dia mencari dan memilih mana-mana jenis makanan yang lebih baik lagi halal (yang dijual di situ); kemudian hendaklah ia membawa untuk kamu sedikit habuan daripadanya; dan hendaklah ia berlemah-lembut dengan bersungguh-sungguh (semasa di bandar); dan janganlah dia melakukan sesuatu yang menyebabkan sesiapa pun menyedari akan hal kamu.'''*

(Surah Al-Kahf [18]: 19)

Ayat di atas menjelaskan kisah yang berlaku terhadap kumpulan *ashab al-Kahfi* yang dibangkitkan selepas daripada tidur yang panjang. Menurut Fakharuddin al-Raziy, kumpulan ini telah memilih dan mewakilkan salah seorang daripada kalangan mereka membawa wang untuk pergi ke kota membeli makanan bagi menyempurnakan kehidupan (Mustafa al-Maraghiy, 2001). Wakil seharusnya bertindak mengikut amanah dan lingkungan kuasa yang diberikan kepadanya, sebagaimana orang ini yang diminta untuk sentiasa berlemah lembut ketika memasuki kota dan tidak sesekali memberitahu kepada sesiapa tentang perihal dirinya. Ayat ini menjadi dalil utama bagi keharusan *wakālah* dalam Islam.

### **PEMAKAIAN KONSEP WAKĀLAH DALAM ZAKAT DI ZAMAN RASULULLAH SAW**

Sebagaimana telah dijelaskan, *wakālah* merupakan satu konsep umum yang digunakan untuk memudahkan urusan manusia. Sungguhpun begitu, konsep *wakālah* sebenarnya sangat jarang diangkat dan dibincangkan dengan mendalam dalam subjek pengoperasian zakat. Lantas, tidak keterlaluan untuk mengandaikan bahawa konsep *wakālah* bukanlah konsep yang dominan dalam zakat (sekurang-kurangnya dari sumber akademik dan literatur terdahulu). Namun begitu, hal ini tidak sama sekali menolak bahawa prinsip *wakālah* sebenarnya telah ada, malah sering digunakan dalam sistem zakat dan kepentingannya juga tidak boleh dinafikan.

Sewaktu zaman Islam masih berkembang, Nabi Muhammad SAW selaku pemimpin, sebenarnya secara tidak langsung telah memperkenalkan dan mempraktikkan *wakālah* khususnya dalam urusan zakat, di mana baginda telah melantik dan mengutus wakil-wakilnya untuk mengumpulkan zakat dan membahagikannya kepada golongan asnaf

(Samiul Hasan, 2007). Wakil-wakil ini dipanggil sebagai ‘*amil*’, iaitu satu jawatan yang telah disebut secara khusus oleh Allah SWT dalam Surah Al-Taubah ayat ke-60. Kapasiti Nabi Muhammad SAW sebagai pemerintah dan melantik wakil-wakil zakat diisyaratkan dalam satu riwayat hadis (yang bermaksud):

*Dari Ibnu As-Saidi, dia berkata: “Umar al-Khatab RA menjadikan aku sebagai amil yang mengumpulkan sedekah (zakat), maka ketika aku menyelesaikan pekerjaan itu dan menyampaikan kepadanya, ia memerintahkan untuk memberikan kepadaku upah, maka aku berkata: ‘Aku mengerjakannya hanya kerana Allah, dan ganjaranku hanya dari Allah’ dia (Umar) berkata: ‘Ambillah apa yang aku berikan kepadamu, kerana sesungguhnya aku telah mengerjakan pekerjaan ini pada zaman Rasulullah SAW, dan beliau memberi kepadaku upah, (waktu itu) aku mengatakan seperti apa yang kamu katakan, Rasulullah SAW bersabda: ‘Apabila kamu diberikan sesuatu tanpa kamu memintanya, maka makanlah dan sedekahkanlah.’” (Hadis riwayat Muslim, hadis no. 1045).*

Secara ringkas, *amil* adalah orang-orang yang dipilih oleh pemimpin atau pemerintah untuk mengutip, meyimpan dan mengagihkan zakat sekaligus sebagai pengawas atas segala aspek seperti membuat perekodan, mengira dan pelaporan kepada pihak pemerintah (Husein Sahata, 2005). Salah satu perkara yang signifikan tentang jawatan ini adalah selain merupakan syariat daripada Allah SWT, ia juga membantu memastikan pelbagai aspek seperti kecekapan kutipan dan agihan zakat, mengawal ketirisan, mengawal risiko pecah amanah dan sebagainya supaya dapatlah zakat diuruskan dengan baik (Abdullah Nasih ‘Ulwan, 2004). Keberadaan *amil* sangat penting kerana antara masyarakat ada yang memiliki harta, tetapi tidak mengetahui kewajipan zakat. Begitu pula ada yang memiliki harta, tetapi bakhil sehingga mesti diambil zakatnya (DR. Anwar, 2014). Praktis Nabi Muhammad SAW sekali lagi boleh digambarkan dalam hadis (yang bermaksud):

*Dari Abu Humaid As-Saidi RA berkata: “Rasulullah SAW mengambil pekerja seorang lelaki untuk mengurus zakat dari Suku Asad menangani berbagai sedekah Bani Sulaim. Lelaki itu dipanggil dengan sebutan Ibnul Lutbiyyah. Tatkala lelaki itu datang, maka beliau pun memeriksa/ mengauditnya.” (Hadis*

Riwayat Bukhari, Hadis No. 1500).

Perlantikan wakil sebagai amil oleh Nabi Muhammad SAW adalah untuk dihantar ke seluruh Tanah Arab untuk mengurus dan mengelola kewajipan zakat daripada orang yang wajib mengeluarkannya. Nabi Muhammad SAW turut memandu wakilnya dengan memberi nasihat dan ajaran dalam rangka bermuamalah dengan pemilik harta. Melalui satu riwayat, baginda memberi nasihat untuk menonjolkan sifat berjaga-jaga tanpa meremehkan hak Allah SWT. Hadis berikut mengisyaratkannya (yang bermaksud):

*Dari Rafi bin Khadij, ia berkata: “Aku mendengar Rasulullah SAW bersabda: ‘Amil (orang yang memungut) zakat dengan benar adalah seperti orang yang berperang dijalan Allah hingga ia kembali ke rumahnya.’” (Hadis hasan riwayat At-Tirmidhi, hadis no. 645).*

Nabi Muhammad SAW sebenarnya melantik ramai sahabat sebagai pegawai zakat, antaranya yang bernama Abu Mas’ud Abu Jahm bin Huzaifah, Wahid bin Uqbah, Uqbah bin Amir, Qais bin Saad, Ibnu Qais, Ubadah ibn Shamit, Uyayinah bin Hisp, Buraidah bin Hasib dan ramai lagi, yang mana kebanyakannya diutus mengambil zakat dari kawasan atau suku kaum tertentu. Perbuatan Nabi Muhammad ini diteruskan oleh Khalifah Abu Bakar RA, Khalifah Umar RA dan khalifah-khalifah seterusnya yang mana turut mempraktikkan *wakālah* dengan menggunakan wakil-wakil untuk mengutip dan membahagi zakat di kawasan atau kaum yang telah diamanahkan (Mohamad Uda Kasim, 2005).

Ternyata konsep *wakālah* telah pun dipraktikkan dalam sejarah sistem pengurusan zakat. Ibnu Hajar al-Asqalani ada menyebut bahawa: “*Pemerintah mempunyai hak mengurus zakat, mengambil dan membahagikannya secara sendiri atau melalui mana-mana wakil yang dilantik*” (Ibnu Hajar al-Asqalanī, t.th). Sememangnya tidak dapat dinafikan bahawa pengalaman petadbiran Islam yang bermula daripada Nabi Muhammad SAW sehingga zaman pemerintahan khalifah-khalifah seterusnya telah mempamerkan suasana yang melazimi konsep *wakālah* dalam pengurusan. Cuma, pada masa itu, ianya tidak dibincangkan dalam bab khusus atau diberi penjenamaan

khas oleh pengamal-pengamalnya.

### **KEKELIRUAN PENGGUNAAN ISTILAH *WAKĀLAH***

Berdasarkan keseluruhan penjelasan di atas, kita dapat nyatakan bahawa konsep *wakālah* sebenarnya adalah suatu konsep umum yang luas. Walau bagaimanapun, konsep *wakālah* dalam pengurusan zakat lazimnya hanya terpakai terhadap dasar pengembalian wang zakat. Dasar ini merupakan program di mana institusi zakat atau MAIN mewakili kuasa kepada pembayar zakat untuk mengagihkan sendiri wang zakat kepada golongan asnaf yang layak melalui pemulangan semula sejumlah wang zakat yang dibayar berdasarkan syarat-syarat yang telah ditetapkan. Konsep *wakālah* ini adalah bukan akad pemilikan yang memberi kebebasan memanipulasi wang zakat, sedangkan sebenarnya pembayar dilantik menjadi wakil kepada MAIN atau institusi zakat untuk melakukan proses agihan zakat bagi pihak berdasarkan syarat dan garis panduan yang telah ditetapkan (MAIWP, 2014). Lazimnya, golongan yang dilantik adalah seperti syarikat korporat, individu dan institusi pengajian tinggi, ia dalam usaha meningkatkan liputan pengagihan di luar dan dalam negeri tersebut (LZS, 2018). Wang zakat ini perlu diagihkan kepada asnaf-asnaf yang layak dalam tempoh setahun dan kemudiannya akan diiktiraf sebagai perbelanjaan agihan di dalam tahun ia terlibat (MAIWP, 2017). Setakat ini (2018) jumlah amaun pengembalian semula wang zakat yang dibenarkan adalah dengan kadar 37.5% kepada syarikat/organisasi, 25% kepada individu dan 37.5% kepada Institusi Pengajian Tinggi Awam atau Swasta.

Atas dasar ini, terdapat kekeliruan dalam penggunaan istilah konsep di institusi zakat, yang mana istilah *wakālah* hanya digunakan dalam dasar pengembalian wang zakat sungguhpun pada asalnya konsep *wakālah* boleh dipakai dalam banyak aspek lagi. Atas penjelasan di atas, kajian ini memilih jalan agar konsep *wakālah* dalam pengurusan zakat diletakkan tidak terhad semata-mata kepada dasar pengembalian semula wang zakat, malah akan turut terpakai dalam bentuk yang lain. Hal ini perlu dinyatakan kerana konsep *wakālah* turut terlihat dalam dasar-dasar pengurusan zakat yang lain seperti perlantikan amil IPT dan khidmat ejen-ejen swasta yang memfokuskan penambahan kutipan zakat.

Sekiranya ditinjau keseluruhan pengoperasian zakat di Malaysia, terdapat tiga bentuk *wakālah* dalam pengurusan zakat iaitu: i) *Wakālah* Dasar Pengembalian Semula Wang Zakat; ii) *Wakālah* Amil IPT; dan iii) *Wakālah* Ejen Kutipan Zakat. Ringkasnya, *Wakālah* Dasar Pengembalian Semula Wang Zakat merupakan satu bentuk perwakilan kepada pembayar di mana wakil hanya diberi kuasa untuk menjalankan kerja-kerja mengenalpasti asnaf dan membantu menyalurkan dana zakat kepada mereka *Wakālah* Amil IPT pula adalah satu bentuk perwakilan yang ditugaskan untuk menjalankan tugas mengagihkan zakat pada masa yang sama menerima zakat di kalangan warga IPT tersebut bagi pihak MAIN atau institusi zakat. Akhir sekali, *Wakālah* Ejen Kutipan Zakat merupakan wakil yang dilantik untuk menjalankan kutipan zakat sahaja, sebagai contoh adalah ejen-ejen firma yang membantu menerima zakat dengan bayaran komisen atas hasil usaha yang dijalankan.

#### **ISU-ISU YANG BERLAKU DALAM PENGOPERASIAN KONSEP WAKĀLAH DALAM SISTEM PENGURUSAN ZAKAT**

Sebagaimana badan yang diamanahkan oleh kerajaan, institusi zakat dan MAIN telah merangka pelbagai dasar dan program sebagai usaha memartabatkan syariat zakat dalam kalangan umat Islam, dengan kata lain, memudahkan masyarakat membayar zakat, dan meningkatkan keberkesanan agihan zakat. Salah satu usaha yang diperkenalkan adalah program pengembalian balik wang zakat atau program *wakālah*. Program *wakālah* secara asasnya, telah membuka peluang kepada masyarakat untuk menjadi wakil bagi pihak institusi zakat dan MAIN, untuk mengagihkan zakat sendiri kepada asnaf menggunakan saluran yang betul. Sebagai contoh berdasarkan tinjauan awal, siaran akhbar pada 17 Jun 2015 telah melaporkan seramai 404 pembayar zakat Wilayah Persekutuan telah menerima watakah *wakālah* oleh Majlis Agama Islam Wilayah Persekutuan (MAIWP), yang mana penerima watakah terdiri daripada 54 syarikat, 338 individu dan 12 institusi pengajian tinggi (IPT) (Utusan Malaysia, 2015). Manakala dalam siaran lain pula, seramai 150 wakil pelbagai syarikat menghadiri bengkel penerangan *wakālah* yang terdiri daripada pembayar zakat korporat, individu dan majikan kakitangan kerajaan dan swasta (LZS, 2018). Hasil dari perlantikan ini, pelbagai bentuk program atau majlis pengagihan zakat dibuat dengan keterlibatak asnaf serta wakil secara langsung. Program semacam ini lazimnya dianjurkan oleh syarikat-syarikat swasta seperti MMC Engineering Services Sdn Bhd (MMCES),



Pengurusan Aset Air Berhad (PAAB), Malakoff Corporation Berhad dan banyak lagi. Berdasarkan maklumat dari Pusat Pungutan Zakat Wilayah Persekutuan (PPZ), jumlah permohonan pengembalian semula wang zakat dari dasar wakālah pada tahun 2017 di Wilayah Persekutuan sahaja mencecah RM69 juta, dan perinciannya adalah seperti berikut:

**Jadual 1:**

*Permohonan Pengembalian Semula Zakat (wakālah) di Wilayah Persekutuan Tahun 2017*

Jenis Pemohon	Amaun Permohonan (RM)	Bilangan Pemohon
Individu	14,911,644	445
Syarikat	52,214,834	249
Institusi Pengajian Tinggi (IPT)	1,915,821	14
Jumlah	69,042,299	708

Sumber: Pusat Pungutan Zakat Wilayah Persekutuan (PPZ).

Disebabkan dari segi teorinya konsep *wakālah* merupakan konsep yang luas, maka boleh dikatakan bahawa program *wakālah* juga telah dijalankan dalam bentuk yang lain. Contohnya yang dijalankan oleh sesetengah negeri iaitu melalui perlantikan amil Institut Pengajian Tinggi (IPT) seperti Universiti Sains Islam Malaysia (USIM), Universiti Teknologi Petronas (UTP), atau Universiti Kebangsaan Malaysia (UKM). Lazimnya amil IPT ini bukan sahaja menjadi wakil agihan zakat, malah turut menjadi wakil kutipan zakat IPT yang biasanya mengutip zakat secara potongan gaji kakitangannya. Sebahagian institusi zakat atau MAIN memberikan insentif kepada IPT dengan mengembalikan sebahagian jumlah kutipan agar IPT dapat mengagihkan kepada pelajar dan juga staf mereka yang memerlukan. Sungguhpun amil IPT tidak dijenamakan dengan produk atau program wakālah oleh institusi zakat dan MAIN, namun realitinya prinsip wakālah (perwakilan) itu tetap ada. Dalam hal ini, IPT menjadi pemudahcara antara institusi zakat dengan golongan asnaf yang menjadi warga IPT tersebut. Dengan kata lain, amil di IPT dilantik kerana ia dikatakan lebih hampir dengan pembayar setempat serta golongan asnaf, dan mengetahui tentang kekurangan yang lebih mustahak untuk dibantu khususnya dalam kalangan asnaf

fakir, miskin, fisabilillah di kalangan warga IPT itu sendiri. Meskipun begitu, kajian mendapati masih terdapat kekurangan dalam pengurusan zakat oleh amil IPT. Pelajar masih kurang berpuashati dengan kewujudan amil IPT dan masih terdapat kelemahan dan tugas yang bertindan antara amil IPT dan institusi zakat atau MAIN. Agihan pula terpaksa mengambil kira penerima daripada pelajar seluruh negara yang belajar di universiti tersebut yang mana sebenarnya membebankan. Oleh yang demikian, strategi melantik amil IPT ini sebenarnya tidak hanya meningkatkan kutipan tetapi juga melibatkan agihan zakat yang lebih besar.

Terdapat satu lagi dasar yang telah dijalankan oleh kebanyakan institusi zakat dan MAIN yang berlandaskan konsep dan teori *wakālah* iaitu penyediaan saluran tambahan pembayaran zakat menerusi ejen-ejen yang dilantik. Saluran bayaran menerusi ejen merupakan kaedah bayaran zakat kepada institusi atau organisasi selain institusi zakat / MAIN yang telah dilantik menjadi wakil dengan balasan mendapat upah komisen. Sebagaimana amil IPT, ejen kutipan zakat tidak dijenamakan dengan program *wakālah* oleh institusi zakat dan MAIN, namun realitinya prinsip *wakālah* (perwakilan) itu tetap juga ada. Lazimnya ejen-ejen ini terdiri daripada institusi kewangan, firma guaman, institusi pengajian tinggi dan lain-lain syarikat swasta yang mempunyai pelanggan tetapnya sendiri. Setiap ejen yang dilantik boleh bertindak sebagai wakil institusi zakat dan MAIN, namun perlu mengikut apa yang telah dipersetujui dalam kontrak perjanjian. Berdasarkan maklumat dari Lembaga Zakat Selangor (LZS), jumlah perolehan zakat yang dicapai dari pelaksanaan konsep *wakālah* (amil IPT dan ejen) telah mencecah angka RM84 juta, dan perinciannya adalah seperti berikut:

## Jadual 2

Jumlah Kutipan dari Amil IPT dan Ejen di Selangor Tahun 2017

Jenis Institusi	Jumlah Kutipan (RM)
Ejen Bank	62,144,372
Ejen Pos	9,291,501
Ejen Institusi Pengajian Islam Swasta	3,102,830
Amil Institusi Pengajian Tinggi (IPT)	9,859,931
Jumlah	84,398,634

Sumber: Laporan Pengurusan Zakat Selangor 2017.

## KESIMPULAN

Konsep *wakālah* sangat jarang diangkat atau dibincangkan dengan lebih mendalam dalam pengurusan atau pengoperasian zakat, lebih-lebih lagi jika pengkaji merujuk kepada literatur atau penulisan kajian lepas. Lantas, tidak keterlaluan untuk kajian ini mengandaikan bahawa konsep *wakālah* bukanlah konsep yang dominan dalam zakat (sekurang-kurangnya dari sumber akademik dan literatur terdahulu). Hal ini amat penting oleh kerana sistem pengurusan kutipan dan agihan zakat memainkan peranan yang penting dalam pengukuhan ekonomi masyarakat, supaya dengannya juga dapatlah ia dimanfaatkan oleh golongan asnaf. Oleh itu diharapkan dengan penulisan kajian ini, dapat memperkenalkan konsep *wakālah* kepada orang ramai serta membuka ruang kepada ramai pihak untuk lebih mendalami tentang *wakālah* dalam pengurusan zakat.

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## **THE ANALYSIS OF OIL, GAS, AND COAL MINING ACTIVITIES AFFECTING SOCIO-ECONOMIC WELFARE: CASE OF INDONESIA**

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### **ABSTRACT**

Indonesia is a country that is rich in natural resources, such as oil, gas, and coal. The three sectors of that mining are also highly demanded in this country. It is the reason why there are many companies want to do mining activities. Law of The Republic of Indonesia No.4/2009 concerning Mineral and Coal Mining has stipulated that natural resource wealth must be optimized for the greatest benefit of the people's prosperity, in line with the substance of Article 33 of the 1945 Constitution. Related to this, Islam also regulates everything aspects of human life, one of which is how our ethics towards the environment such as maintaining resources to remain sustainable by utilizing effectively and efficiently and not causing damage on this earth. Although the government has the right to regulate the company to do Environmental Impact Assessment (AMDAL) and Corporate Social Responsibility (CSR), the control is not strict enough for the mining companies to do the activities. Therefore, this study aims to find out what are the effects of increasing the mining companies and mining production of oil, gas, and coal to the socio-economic welfare in the province of Indonesia. The data that we use is The National Socio-Economic Survey (SUSENAS) 2016 and 2017 by The Ordinary Least Square Regression Method which the dummy already weighted and become a normal numeric number for the dependent variable. This paper contributes to the sustainable development program not only in Indonesia but also can be used as a reference in another country.

**Keywords:** Mining, AMDAL, CSR, Sustainable Development, SUSENAS

## INTRODUCTION

Indonesia is a country that is rich in its natural resources, such as minerals and coal, and petroleum. This is evident from the records of the Directorate General of Mineral and Coal of the Ministry of Energy and Mineral Resources which states that in 2018 coal production managed to reach 528 million tons in several regions of Indonesia. Petroleum production also shows a high number in the same year, which amounted to 778,000 bopd (barrel oil per day). These resources are able to provide a very large contribution to the state budget. Data from August 2018 from the Ministry of Finance noted that as of July 2018 petroleum had contributed Rp72,665.72 billion or around 34% of the realization of National Non-Tax State Revenues.

Law of The Republic of Indonesia No.4/2009 concerning Mineral and Coal Mining has clearly stipulated that natural resource wealth must be optimized for the greatest benefit of the people's prosperity, in line with the substance of Article 33 of the 1945 Constitution. Related to this, Islam regulates everything aspects of human life, one of which is how our ethics towards the environment such as maintaining resources to remain sustainable by utilizing effectively and efficiently and not causing damage on this earth. Existing natural resources may not be exploited by certain interests. In Indonesia, the use of mineral and coal resources is used in various sectors, including the electricity and industrial sectors; such as the cement industry, textile, fertilizer, transportation, and other processing industries.

Current production and production for future projections are expected to increase every year. Good productivity should be able to create benefits for the community so that the creation of sustainable development and does not harm the surrounding community. But unfortunately, there are still many companies that do not care about that. For example, according to The Head of Bengkulu Province Environment and Forestry Service, in Bengkulu, 33 of 38 companies still received the red category in the temporary assessment of the Company's Job Assessment Program in 2018. The companies were dominated by petroleum and coal companies. The red category means that the company has not fully implemented environmental management which includes water management, land damage assessment, air and water pollution control, and also the implementation of Environmental Impact Assessment (EIA). The

company that received the red category has not submitted reports on the implementation of environmental documents, monitoring the quality of waste, and processing hazardous and toxic waste or B3.

This mining production activity causes a lot of negative impacts on the community and the environment. Yusgiantoro's study (as cited in Juniah, Dalimi, Suparmoko, and Moersidik, 2013) found that coal mining activities are capable of causing air pollution which will have an impact on the public health problems. Coal mining activities as an example of forest conversion function result in forests being unable to properly vegetate and release carbon into the air. The further impact that arises is the disruption of health and the external costs of the community, especially those living around coal mining. The most infectious diseases around Muara Enim Regency (coal mining area) are URI (Upper Respiratory Tract Infection) and diarrhea. This disease usually appears during the dry season when the road becomes dustier so it can be inhaled by the community. In addition, the study shows that there is an average of Rp20,794 for the external costs of dependents living in coal mining areas (Juniah, Dalimi, Suparmoko, and Moersidik, 2013). This shows that increasing mining production can increase the negative impact borne by the community. Therefore, this study aims to find out what are the effects of mining production on socio-economic welfare in the province of Indonesia.

## **RESEARCH QUESTION**

What is the effect of producing mining, oil, and gas to socio-economic welfare in Indonesia?

## **LITERATURE REVIEW**

### **Clean Water Availability**

One of the characteristics of the hydrological cycle is that it does not have a beginning and end, the available amount of water in its various forms is fixed, no human action and nature events that can change its quantity (Boisson de Chazournes, 2013), but only a small portion of water is available which can be accessed and used for human

life activity. Clean water is one of the basic needs of human beings. Humans need clean water in almost every sector of their lives, ranging from big industries to household activities such as washing and cooking, and also drinking. Therefore, adequate clean water must be available so that there is no scarcity and crisis that will affect and disrupt human activities as a whole.

According to the United Nation (2018), more than 2 billion people live in countries with high levels of water stress, and 22 countries experiencing a water-stress level at the rate of 70% and above which is a serious problem (WWAP, 2019). With the continuously increasing number of population and limited water resources, there is a potential increase in water scarcity if not managed properly. The increasing level of water-stress indicates the increased use of water resources with a greater impact on the sustainability of resources (WWAP, 2019). According to a study that is done by Miletto et al. (2017) water stress, including lack of access to water and proper sanitation services, is often associated with conflict and violence which leads to increasing trends in migration (WWAP, 2019).

The availability of water is very dependant on water quality. Poor water quality results in unsuitable use of water for a variety of activities which adds to the economic burden of water scarcity. Failure to adequate water supplies to support sectors that are highly dependent on water availability -such as agriculture, forestry, fisheries, mining, resource extraction, and power generation- can cause a lot of work to be lost. There are around 1.4 billion or about 42% of the total active workforce in the world whose work is heavily dependent on water. (WWAP, 2016)

Sustainable Development Goals target 6.1 is to ‘achieve universal and equitable access to safe and affordable drinking water for all’. The condition in 2015, there were 844 million people currently lacked basic drinking water services, 263 million people who spent more than 30 minutes in traveling to get a better source of water, while 159 million people still directly drinking water from the surface water source (WHO; UNICEF, 2017)

### **Proper Sanitation**

Sanitation consists of inside or outside locations for collection, transportation, maintenance and disposal of human waste in safe and hygienic conditions (WWAP, 2019). More broadly, sanitation also includes safe and hygienic management of solid and animal waste processes (WHO, n. d.). Inadequate sanitation services are a major cause of infectious diseases such as cholera, typhus, and dysentery (WHO, n. d.). Poor sanitation caused around 432,000 deaths from diarrhea every year and is a major factor in several diseases such as intestinal worms, schistosomiasis, trachoma, and malnutrition (WHO, 2019).

Sustainable Development Goals target 6.2 calls for ‘adequate and equitable sanitation for all’, which measured by ‘safely managed sanitation service’ indicator. Safely managed sanitation services mean improved sanitation facilities, are not used jointly by other households, and safe management of waste either on-site or off-site (WHO, 2019). The condition in 2015, only 2 out of 5 people had used sanitation services that were safely managed, 2.3 billion people still lacked access to basic sanitation facilities, 600 million people still used limited sanitation services that were used together in the community, and 892 million people still practice defecating in open space (WHO; UNICEF, 2017)

### **Mining Area and Its Impact on Health Conditions**

Human activity can have negative consequences for the environment if it is not managed properly and responsibly. Moersidik’s study (as cited in Juniah, Dalimi, Suparmoko, and Moersidik, 2013) found that environmental sustainability can be threatened due to adverse human activities resulting in reduced or worst environmental functions that can disappear. Mining activities, logging, fishing, and exploitation of other natural resources is one of the direct causes of ecosystem damage (Haeruman, 2005, as cited in Moersidik 2009). This can directly have an impact on public health. Yusgiantoro’s study (as cited in Juniah, Dalimi, Suparmoko, and Moersidik, 2013) found that coal mining activities are a form of negative externalities that can cause air pollution and affect public health. Good health is not possible in the community if the environment around the residence of the community is polluted and

not well managed (Juniah, Dalimi, Suparmoko, and Moersidik, 2013). There is a relation between coal mining, the environment, and public health (Casteleden, 1993, as cited in Juniah, Dalimi, Suparmoko, and Moersidik, 2013). This is based on Casteleden's study on Western Australian Osmington coal mining activities that have an impact on the environment and public health. People who live around the mining area, unfortunately, are often unaware of this and do not understand the meaning of healthy living in a healthy environment, and only realize it when one of them is infected by diseases or health problems, especially when the disease occurs for a long time. Mining activities can threaten health in various ways (Juniah, Dalimi, Suparmoko, and Moersidik, 2013):

- i. Dust, chemical spills, toxic fumes can threaten the health of miners and communities around the mining area
- ii. Loud and constant noise can cause hearing problems so that at worst it can result in loss of hearing ability
- iii. Water pollution and excessive use of water resources can cause health problems
- iv. Land damaged by mining activities cause food difficulties and cause hunger
- v. Air pollution from power plants and smelters in mining areas can cause serious diseases.

In 2010, communities around the Muara Enim Regency coal mining area infected by various health problems such as hives, diarrhea, nausea, dizziness, influenza, coughing, URI (Upper Respiratory Tract Infection) and asthma. URI and diarrhea are diseases that infected many people based on data from the Muara Enim District Health Office (Juniah, Dalimi, Suparmoko, and Moersidik, 2013). The number of sufferers of URI in Muara Enim Regency is the most in the range from July to October in 2010 with the number of sufferers as many as 1119-1450 people. In the same timeframe, the diarrheal disease also shows a high number of 889-1148 people. This range is the period of the dry season where the frequency of raindrops is very small, can't even rain at all. The hot air during the dry season also causes the streets to become dustier so that they can be inhaled by the community and cause health problems.

According to the research results of Halliday, et al, in 1993 (Juniah, Dalimi, Suparmoko, and Moersidik, 2013), asthma or respiratory disorders were a type of public health disorder that arose as a result of coal mining. This is the result of air

pollution around the mining area. In addition, cancer is also a disease that has the potential to occur as a result of coal mining in the area around Mountaintop Appalachia West Virginia coal mining based on the results of research by Michel and Ahem in 2010 (Juniah, Dalimi, Suparmoko, and Moersidik, 2013).

### **Islam and Sustainable Development**

Sustainable development can be concluded in the following three concepts that are closely related to each other (Hasan, 2006):

- i. Maintain long-term economic growth
- ii. Achieve equal distribution between generations in the use of natural resources
- iii. Limiting the extent of possible pollution to maintain current environmental quality

The concept of sustainable development is a concept offered to provide solutions to environmental damage that occur as a negative impact of economic activity and unplanned economic development. In addition, the goal of sustainable development is to bring prosperity to the entire community. The Islamic perspective views sustainable development as a multidimensional matter originating from the teachings of Islam. Islam has established *maqashid syariah* as the way to achieve welfare goals or what is called *falah* in all aspects of human life so that all forms of development activities are oriented to religious teachings such as *tauhid*, justice, and prohibition of usury (Mubarok and Afrizal, 2018).

Islamic Worldview is an important paradigm that is guided by three fundamental concepts namely *tauhid*, *khalifah*, and justice. *Tauhid* is the most important thing from the concepts already mentioned because this is an implication that the universe that has been formed and created is created by Allah SWT. All that He created has its own purpose, thus giving meaning and significance to the existence of the universe, where humans are a part of it. The concept of the *khalifah* or caliph made humans to carry out the mandate and improve what had been done in the past. Finally, the justice concept is a fundamental concept that must be fulfilled in managing the government and managing the environment. Natural resources created by Allah are capital to achieve prosperity or *falah* which must be managed as well as possible.

Al-Qur'an as the main source of Islamic law also explains the prohibition of doing damage on this earth. This is intended to create environmental sustainability and sustainable development. As in surah Ar-rum verse 41 Allah SWT says (which means):

*"Corruption has appeared throughout the land and sea by (reason of) what the hands of people have earned so He may let them taste part of (the consequence of) what they have done that perhaps they will return (to righteousness)"*

According to Sayyid Qutb, Islam has a balanced principle of responsibility in all its forms and scope. Between body and soul, individual and family, individual and social, and a community with other communities (Rahmat, 2017). Social responsibility is something that can be done by companies as managers of activities that have the potential to cause a negative impact on the community and the environment. By paying attention to the environment, companies can participate in environmental preservation efforts to maintain the quality of human life in the long term. The involvement of companies in the maintenance and preservation of the environment means that companies participate in efforts to prevent disasters and minimize the impact of disasters caused by environmental damage. The company is expected to not only pursue short-term profits but also contribute to improving the quality of life of the community and the environment that is sustainable (Siregar, 2015).

### **Environmental Impact Assessment (EIA)**

Environmental Impact Assessment (EIA) is a study of the major and important impacts of a planned activity on the environment (Mukono, 2005). In Indonesia, we usually call EIA as AMDAL (Analisis Mengenai Dampak Lingkungan). EIA is part of the feasibility study of activity. In accordance with PP No. 27/1999, the EIA is a condition that must be fulfilled to get permission to carry out activities. Therefore, EIA must be prepared immediately after it is clear the alternative location of the activity and the alternative technology to be used. The legal basis of the EIA is PP No. 27/1999 supported by a package of Decree of the Minister of Environment No. 17/2001 concerning the type of activity plan that must be completed with an EIA.

The purpose and objective of the EIA are to ensure that a development activity can



run continuously without damaging the environment. Through the EIA study, it is expected that development activities can utilize and manage natural resources efficiently, minimize negative impacts and maximize positive impacts on the environment.

In order for the implementation of the EIA to be effective and be able to achieve the expected targets, its supervision is linked to the activity planning licensing mechanism. Based on PP No. 27/1999 a permit to carry out new activities will be given if the results of the EIA study state that the planned activities are environmentally feasible. Provisions in the Environmental Management and Monitoring Plan are part of the permit conditions. Article 22 PP No. 27/1999 stipulates that the responsible agency (Minister of Environment or Governor) gives a decent decision or not based on the results of the Commission's assessment. The decision must be followed by an agency authorized to issue activity permits. If an official authorized to issue an activity permit does not follow the decision, the authorized official can be the object of a state administrative suit in the State Administrative Court (PTUN).

The EIA process includes the following steps (Mukono, 2005):

- i. Identifying the impact of the plan for an activity.
- ii. Describing the initial description of the environment.
- iii. Predicting important impacts.
- iv. Evaluating important impacts and formulate directions for the Environmental Management and Monitoring Plan

The EIA document consists of 5 sets of documents carried out sequentially, namely:

- i. Community Consultation as the implementation of Decree of the Head of the Environmental Impact Management Agency No. 8/2000
- ii. Terms of Reference for Environmental Impact Assessment Documents
- iii. Document on Environmental Impact Assessment
- iv. Environmental Management Plan Documents
- v. Environmental Monitoring Plan Document

## **Corporate Social Responsibility**

There is a lot of debate regarding the definitions and theories of Corporate Social Responsibility (Dahlsrud, 2008; Garriga and Melé, 2004). According to the Commission of the European Communities (2001), Corporate Social Responsibility is a concept in which companies integrate social and environmental concerns in their business operations with stakeholders in a similar way (Dahlsrud, 2008). Corporate Social Responsibility is a concept where a company is more than profit-seeking but includes protecting and improving people's welfare (Robbins and Coulter, 2016). Companies have greater obligations to the public, not just independent entities that are accountable to shareholders (Robbins and Coulter, 2016).

Garriga and Melé (2004) classify existing theories regarding Corporate Social Responsibility into four groups, namely:

i. Instrumental theories

The theory group assumes that the company is only an instrument to create wealth. Social activity is only accepted if and only if it brings wealth.

ii. Political theories

This group emphasizes the social power of corporations, particularly related to corporate relations with the community and their responsibilities in the political arena related to that power. This encourages corporations to accept social assignments and participate in certain social cooperation.

iii. Integrative theories

This group considers that businesses must integrate social needs. They argue that businesses depend on the community for the existence, sustainability, and growth of the business

iv. Ethical theories

This group argues that business and society have relationships that are embedded in ethical values. Companies must accept social responsibility as an ethical obligation above other considerations.

The Indonesian government regulates matters related to Corporate Social Responsibility in Article 74 of Law No. 40 of 2007 concerning Limited Liability

Companies and Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibilities of Limited Liability Companies. In Law No. 40 of 2007 Article 74 paragraph (1) states that 'Companies that carry out their business activities in the field of and/or related to natural resources must carry out Social and Environmental Responsibility. 'In PP No. 47 of 2012 Article 2 states that as a legal subject each company has social and environmental responsibility. This indicates that the Indonesian government encourages companies to carry out social responsibility in the presence of these regulations

### **Previous Research**

(Suharto, Hilmawan, and Yuzaruddin, 2015)

66 percent of respondents stated that life is now more expensive than before coal mining activities. This is caused by the beginning of the hectic immigrants, both those who live permanently and temporarily. The high cost of living has caused communities around the mining area to switch their livelihoods related to mining activities. The higher cost of living that cannot be sustained by the surrounding population causes them to take practical steps by selling their old land. They think that it is very profitable to sell land at that price, rather than managing land that generally produces not too large returns.

Coal mining activities have significantly caused a reduction in agricultural areas and soil fertility. This is because the coal excavation method is an open pit that damages the quality of the fertile soil layer in the upper structure. The results of the study found that more than 70 percent of the people stated that current environmental conditions were getting worse than before. The quality of water, rivers, land, and air is so polluted. Negative externalities such as decreased air quality due to dust that takes place every day can reduce people's welfare. This can cause various health problems such as URI (Upper Respiratory Tract Infection), radiation that has the potential to trigger cancer, and TB disease.

(Risal, Paranoan, and Djaja, 2013)

The presence of mining companies is a magnet for the entry of new migrations into

Makroman. The presence of migrants in Makroman has caused social jealousy due to the economic disparity between local residents and migrants, this is related to the opportunity to work in a coal mining company. There are a number of opinions from the public that local residents do not feel the positive impact of the existence of coal mining companies, it is precisely the migrants who feel the positive impact.

Based on information obtained from interviews with 30 informants, only 6 people stated that the existence of coal mining companies provided business opportunities, which would have an effect on their income. Most say that it does not provide an opportunity for business, but mining companies turn off their business in the agriculture, plantation and fisheries sectors. Floods of mud, often damaging community crops, both rice, and plantations, thus reducing the level of agricultural production of farmers. The level of income of the community has declined and it is not uncommon for farmers in the Makroman Village area to switch professions to other sectors such as carpentry and other sectors.

(Apriyanto and Harini, 2012)

For opportunities to work in the coal mining sector, only a few local residents work in mining companies. Most of the employees of this company come from outside the region such as from the City of Tenggarong, Loa Kulu, and even from outside the Kalimantan region such as Java, Sumatra, and Sulawesi. Local people themselves are aware of their limitations, this makes most local residents appreciate the difference where quite a lot of mining workers come from outside the area because indeed local residents do not have the expertise to work in mining for certain positions. Many of them only work for companies as unskilled laborers, security guards, and coal transport truck drivers who do not need special skills.

## **RESEARCH METHODOLOGY**

### **Data**

This study is based on a survey from The National Socio-Economic Survey (SUSENAS) 2017. SUSENAS is a proceeding with the cross-sectional socioeconomic survey. It has been done by The Central Bureau of Statistics each year until now. The

survey gathers an extensive variety of information from health, employment, to social aspects on the individual, family unit, and community level. The sample incorporate all regions in Indonesia, containing 300.000 households in all regions.

For this study, we will utilize SUSENAS from the year of 2017, 2016, and the statistics of production and the amount of company which doing mining in each province in Indonesia. Our unit of analysis using SUSENAS 2016 and 2017 are social economic welfare like clean water, good sanitation, water availability for a drink and basic needs, health, and agriculture production. While the unit analysis of coal, gas, and oil mining is using the total company doing involved activities (2016) and the production of gas and oil in the land (2017). This study would see the effect of producing mining goods like oil, natural gas, and to the social economic welfare of individuals and households.

### **Operational Variable: An Explanation**

Essentially, this study has one research question. The research question is the effect of producing mining, oil, and gas to socio-economic welfare. We would form a model of this research question where the socio-economic factor in SUSENAS data becomes the dependent variable and the production and company of oil, gas, and mining coal would become the independent variable.

### **Dependent Variable**

Our dependent variable is a dummy variable where we utilize the availability of sanitation, availability of water for drink, availability of water for basic needs, availability of clean water, and the disease that individuals have in the past one month before the survey started. Because there are 5 dependent variables, there are 5 models in this research.

### **Variable of Interest or Independent Variable**

Our research focused on the effect of mining, oil, and gas production to the socio-economic welfare of people in the area. The independent variable in this research is the amount of gas and oil production in the year 2017 and total company who is doing

the mining for coal, gas, and oil. The data for oil and gas production is from the official website of the ministry of energy and mineral resources. The data for the total company that is doing the mining for coal, gas, and oil are from the economic census from The Central Bureau of Statistics (BPS).

**Method and Model**

In this paper, we use the Ordinary Least Square Regression Method which the dummy already weighted and become a normal numeric number for the dependent variable. The dummy variable in this research is the availability of sanitation, clean water for drink, source of water for drink, basic need water, and the disease that the sample feels in the past month. The availability of data is different in the year 2016 and 2017. So the model is a bit different. The model is:

**Table 1**

<b>Variable</b>	<b>Model (2016)</b>	<b>Model (2017)</b>
Sanitation	$Y_1 = \beta_0 + \beta_1ubl + \beta_2ump + \varepsilon_i$	$Y_1 = \beta_0 + \beta_1pgas + \beta_2pminyak + \varepsilon_i$
Clean water	$Y_2 = \beta_0 + \beta_1ubl + \beta_2ump + \varepsilon_i$	$Y_2 = \beta_0 + \beta_1pgas + \beta_2pminyak + \varepsilon_i$
Source of Water for Drink	$Y_3 = \beta_0 + \beta_1ubl + \beta_2ump + \varepsilon_i$	$Y_3 = \beta_0 + \beta_1pgas + \beta_2pminyak + \varepsilon_i$
Basic Need water	$Y_4 = \beta_0 + \beta_1ubl + \beta_2ump + \varepsilon_i$	$Y_4 = \beta_0 + \beta_1pgas + \beta_2pminyak + \varepsilon_i$
Health	$Y_5 = \beta_0 + \beta_1ubl + \beta_2ump + \varepsilon_i$	$Y_5 = \beta_0 + \beta_1pgas + \beta_2pminyak + \varepsilon_i$

Y1 : The availability of good sanitation, indicated by using a septic tank and wastewater treatment plant (1= have good sanitation, 0 = don't have good sanitation)

Y2 : The availability of clean water for drink, indicated by the source of water is far from sewage (1= have clean water for drink, 0 = don't have clean water for drinking)

Y3 : The availability of drinking water source, indicated by the availability of water pump, well, etc. (1= have a drinking water source, 0 = don't have a drinking water source)

Y4 : The availability of water for basic needs like shower, washing, and toilet (1=

have a source to use water for basic needs, 0 don't have a source to use water for basic needs)

Y5 : The probability of individual in the province are healthy enough (1 = not get sick in the past one month, 0 = get sick in the past month)

Pgas : The production of gas in the year 2017 in each province

Pminyak: The production of oil in the year 2017 in each province

Ubl : The total company of mining and coal in the year 2016 in each province

Ump : The total company of oil, gas, and geothermal in the year 2016 in each province

## FINDINGS

### Regression Result

**Table 2**

Dependent Variable	2017						
	N	R <sup>2</sup>	P > F	Ubl		ump	
				Coef	P >  z	Coef	P >  z
Sanitation	788,167	27.17%	0.0000	-738.0415	0.000	99406.67	0.000
Cleanwater	788,167	24.13%	0.0000	-518.335	0.000	52718.07	0.000
Drinkwater	788,167	26.51%	0.0000	-795.0279	0.000	96748.48	0.000
Basicneedwater	788,167	26.94%	0.0000	-920.7604	0.000	133146.9	0.000
Health	788,167	28.05%	0.0000	-643.812	0.000	102944.9	0.000

**Table 3**

Dependent Variable	2017						
	N	R <sup>2</sup>	P > F	Pminyak		pgas	
				Coef	P >  z	coef	P >  z
Sanitation	623,070	16.27%	0.0000	0.971523	0.000	- 0.0213791	0.000
Cleanwater	623,070	27.47%	0.0000	0.0001577	0.000	-0.0000494	0.000
Drinkwater	623,070	16.19%	0.0000	0.0973607	0.000	-0.0200662	0.000
Basicneedwater	623,070	14.49%	0.0000	0.1271846	0.000	0.0288761	0.000
Health	623,070	14.16%	0.0000	0.0878456	0.000	-0.0194756	0.000

Based on statistical tests for a whole model in the year 2016, the whole model has a significant effect as we can see ( $P > \chi^2 = 0.000$ ) for the total company which

running the coal mining, oil, and gas. From the t-test result for each independent variable, it's expressed significantly if  $P > |z|$  smaller than 0.05 (i.e 0.000).

### **Regression Interpretation**

In table 2 which using the data of SUSENAS 2016, we can conclude that the total company doing mining coal significantly affect the decrease of availability for sanitation, clean water, water for drink, basic needs water, and lastly affect the number of people getting sick in the past one month. But the different effects of oil and gas obtained in this research. The total company doing mining oil and gas affect the increase of availability for sanitation, clean water, water for drink, basic needs water, and lastly affect the number of people getting sick in the past one month.

In table 3 which using the data of SUSENAS 2017, we can conclude that the production of gas has a different effect on the production of oil. The production of gas significantly affects the decrease of availability for sanitation, clean water, water for drink, basic needs water, and lastly affects the number of people getting sick in the past month. While the production of oil affects the increase of availability for sanitation, clean water, water for drink, basic needs water, and lastly affect the number of people getting sick in the past month.

### **Regression Analysis**

In 2016, as we can see that the total company doing the mining of coal affects the decrease of socio-economic welfare. This thing can happen because there are many cases of law violation of company that doing coal mining. With the condition that coal is the primary raw material to form another energy like electricity, the coal has to be cheap and coal is a primary demand so there are so many companies want to produce the coal. But because of this, there are so many violation laws by local official government who receive a bribe in order to give the company permission to produce the coal (Yusyanti, 2016). With this condition, many companies didn't really do the Environmental Impact Assessment, so that the socio-economic welfare in the area would be decreased because of the increase of total coal mining company. But the



socio-economic welfare didn't decrease because of the increasing total oil and gas company. The further reason would be explained below.

In 2017, we can see that the production of a gas decreases the socio-economic welfare category. But the big question is the production of oil on the contrary increasing. The analysis of this result is the different conditions between oil and gas. The production of oil and gas has the same condition in 2017, that most production was done by the foreign company (Prakoswa, 2018). If the foreign company dominates the oil and gas production, it would be more difficult for the government to keep track that their company using Environmental Impact Assessment (AMDAL) while producing. So the condition where oil and gas production is dominated by State-Owned Enterprises, it would have a better Environmental Impact Assessment through strict control.

The increasing of oil production affects the rising of social economic welfare because Pertamina as the biggest oil company as a State-Owned Enterprises are doing their best for the Corporate Social Responsibility (Usman, 2018). As we would know, Pertamina as the State-Owner Enterprises also slowly dominates the production of oil in Indonesia. Because of the increasing production by Pertamina and not by the foreign country, the government can control it better using AMDAL and as mentioned before that Pertamina as the oil company doing their best for Corporate Social Responsibility. That's why there is a positive effect of increasing oil production with social economic welfare in 2017.

### **Analysis of doing the Coal, Oil, and Gas Mining through Islamic Perspective and Sustainable Development Goals**

In Islam, we are allowed to exploit everything in the Earth. Allah creates natural resources in order for the human to use it wisely. But humans often being greedy to exploit natural resources. Because of human doing, the environment could be damaged and would affect another human who is in that society. So because of the small number of people, it can decrease the welfare of many other people. That is why we need an Islamic perspective in order to development.

Producing the coal, oil, and gas mining would rise the economic growth and also rise the welfare of many people, but doing it the wrong way would have the contrary

effect. In order to do the sustainable development goals, and also to reach the real definition of *falah*, we have to consider many things like Environmental Impact Assessment and also the Corporate Social Responsibility to keep the welfare of people who might get the effect of mining activities. As we can see the result, by doing a good Environmental Impact Assessment and Corporate Social Responsibility so the oil mining companies don't have a negative effect on socio-economic welfare.

The natural resource is the things that the human can use for every need, but we can't sacrifice other people's welfare just only because we need it. More importantly, if the natural resource only able to be enjoyed only by several people, and the social cost to produce it certified by people who didn't enjoy it, it's a crime and such a *zhalim* action that has been done by several people. Because Islam prohibits us to do such things, the intermediation of this problem is needed. The establishment of Environmental Impact Assessment and Corporate Social Responsibility might be the answer.

### CONCLUSION

Exploitation in oil, gas, and coal is good to be done, but the government needs to have a better screening of the company that wants to do mining activities. If the company didn't do the AMDAL and CSR, it would have a big effect on the socio-economic welfare of people in the area. Further research needs to be done in order to ensure that the mining companies have done the AMDAL and CSR in a good way. The good example for oil companies in Indonesia which doing AMDAL and CSR would increase socio-economic welfare significantly.

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Linear regression

Number of obs	=	623,070
F(2, 623067)	>	99999.00
Prob > F	=	0.0000
R-squared	=	0.1416
Root MSE	=	9.9e+06

health	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
pminyak	.0878456	.0003842	228.64	0.000	.0870926	.0885986
pgas	-.0194756	.0000425	-458.26	0.000	-.0195589	-.0193923
_cons	1.36e+07	16394.49	831.70	0.000	1.36e+07	1.37e+07

## **INTEGRASI WAKAF DAN IJARAH: ALTERNATIF DALAM KELESTARIAN SEKOLAH TAHFIZ SWASTA DI MALAYSIA**

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### **ABSTRAK**

Permintaan tinggi daripada masyarakat untuk menceburi bidang pengajian Tahfiz menjadi faktor peningkatan jumlah Sekolah Tahfiz Swasta (STS) setiap tahun di Malaysia. Kebanyakan daripada STS ini dibangunkan daripada pelbagai sumber antaranya modal persendirian, badan bukan kerajaan, bantuan masyarakat yang berupa sedekah dan wakaf. Permasalahannya sejauhmanakah institusi ini dapat memastikan kelestariannya dari segi pembiayaan kos pengurusan yang semakin meningkat. Kertas kerja ini akan melihat permasalahan STS dari segi kewangan, mencadangkan instrumen *ijarah* (sewaan) khususnya kepada STS yang kebanyakannya didirikan dengan dana wakaf. Kertas kerja ini merupakan kertas konseptual yang menggunakan kutipan data perpustakaan. Hasil kertas kerja ini akan memaparkan satu cadangan alternatif dalam mengembangkan hasil wakaf melalui kaedah *ijarah* yang telah diaplikasikan oleh badan tertentu di Malaysia. Kaedah tersebut dilihat bermanfaat dan boleh digunapakai dalam kelestarian STS di Malaysia.

**Katakunci:** Alternatif, *ijarah*, kelestarian, Sekolah Tahfiz Swasta, wakaf.

### **PENGENALAN**

Kajian menunjukkan jumlah pertumbuhan Sekolah Tahfiz Swasta (STS) di Malaysia semakin meningkat rentetan permintaan tinggi daripada masyarakat. Walau bagaimanapun, STS menghadapi cabaran dalam memastikan kelestariannya terus utuh khususnya dari segi pembiayaan kewangan yang semakin tinggi setiap tahun.

Kewangan yang stabil akan membantu dari segi tadbir urus, pengurusan, fasiliti, dan tenaga pengajar seterusnya kelestarian STS dapat dipertahankan.

Pengaplikasian instrumen wakaf sebagai mekanisma yang sesuai untuk perkembangan STS di Malaysia dilihat satu yang relevan untuk dibincangkan dalam kajian ini memandangkan kebanyakan STS didirikan dengan kaedah wakaf. Melihat kembali sejarah penubuhan institusi pendidikan dalam Islam juga menerusi kaedah wakaf mampu melahirkan cerdik pandai dan kelestariannya terus utuh sehingga kini seperti Universiti al-Azhar (969M), Universiti Cardova (971), Bait al-Hikmah (975M) dan juga institusi di Nusantara (Siti Mashitoh et.al, 2018).

Pengembangan harta wakaf adalah perlu untuk mendapat manfaat daripada hasil wakaf. Justeru, kertas kerja ini melihat wakaf dengan mengaplikasikan kaedah akad *ijarah*<sup>8</sup> (sewaan) sebagai satu kaedah yang boleh mengembangkan harta wakaf itu sendiri seterusnya bermanfaat dalam pembiayaan pembangunan STS di Malaysia.

## METODOLOGI

Artikel ini adalah kertas konseptual. Metodologi kajian adalah kualitatif dengan menggunakan kaedah kajian perpustakaan. Tinjauan literatur dibuat dengan mengumpul data daripada pelbagai dokumentasi antaranya tesis, artikel jurnal, prosiding dan buku berhubung wakaf, *ijarah* dan STS di Malaysia. Dengan kutipan literatur dapat menguatkan perbincangan yang diketengahkan dalam kertas kerja ini.

## DAPATAN

### **Sekolah Tahfiz di Malaysia**

Islamisasi masyarakat Melayu di Nusantara menjadi pemangkin dalam arena pendidikan awal negara. Perkembangan dan penyebaran ilmu membuktikan tahap perkembangan kemajuan masyarakat dan kesedaran sosial (Tatiana A.Denisova,

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<sup>8</sup> *Ijarah* merujuk kepada perjanjian sewa (pajak) antara dua pihak iaitu institusi wakaf (MAIN) memajakkan tanah kepada kepada pihak lain (kontraktor/pemaju) pada kadar dan tempoh sewa yang telah dipersetujui (Amir Bahari, 2014).

2011). Bermula dengan kewujudan sistem tulisan Jawi dan bacaan al-Quran, masyarakat Melayu telah mula celik huruf (Wan Ali Wan Mamat, 2006). Pada peringkat awal, pengajian al-Quran diajarkan di rumah persendirian untuk menyebarkan ilmu agama. Pengajian ini berkembang dan diajarkan pula di surau, masjid dan istana (Abd Rahman Abd Ghani et.al, 2010). Ia berkembang sebagai institusi pondok dan madrasah yang didirikan di tanah persendirian dan tanah wakaf (Solahudin Ismail, 2018). Hasil dana sedekah dan wakaf institusi ini mampu berkembang dan bertahan sehingga kini. Seiring dengan perkembangannya, kerajaan mengambil inisiatif dengan meletakkan pendidikan Tahfiz di Jabatan Perdana Menteri sejak tahun 1966. Pada tahun 1984, salah satu jabatan di Bahagian Hal Ehwal Islam di Jabatan Perdana Menteri telah diperkembangkan lagi dan dikenali sebagai Maahad Tahfiz al-Quran Wal Qiraat (MTQ). MTQ ini kemudian dinaik taraf sebagai institut dan akhirnya berkembang sebagai Darul Quran yang menawarkan sijil Diploma Tahfiz al-Quran (Murihah Abdullah, 2015).

Di Malaysia, pengajian tahfiz bukan sahaja mendapat tempat diperingkat pengajian tinggi semata-mata sebaliknya di peringkat sekolah lagi. Terdapat dua jenis pemilikan sekolah Tahfiz iaitu i) Pemilikan oleh kerajaan, ii) Pemilikan swasta. Sekolah Tahfiz kerajaan (STK) dibiayai dan diuruskan oleh kerajaan persekutuan melalui Jabatan Kemajuan Islam Malaysia (JAKIM) dan negeri. Manakala STS diuruskan oleh individu, organisasi atau badan korporat (Khairunisa, 2017). STS pula terdapat dua jenis sama ada berdaftar dan tidak berdaftar. Kebiasaan STS yang berdaftar di bawah Jabatan Agama Islam Negeri (JAIN) dan Jabatan Kemajuan Islam Malaysia (JAKIM) akan dipantau dan disalurkan dana bantuan kerajaan mengikut peruntukan belanjawan negara setiap tahun. Peruntukan untuk tahun 2020 adalah sebanyak RM50 juta untuk STK dan STS yang berdaftar.





**Rajah 1** Agihan Peruntukan Belanjawan 2020 Sekolah Agama di Malaysia  
(Sumber : Belanjawan 2020, Kementerian Kewangan Malaysia)

Peruntukan dengan jumlah yang sama juga diberikan pada tahun 2019 (Belanjawan Negara 2019). Walau bagaimanapun, peruntukan tersebut dilihat tidak mencukupi jika dibandingkan dengan jumlah sekolah Tahfiz (ST) khususnya STS berdaftar yang sentiasa meningkat setiap tahun. Peningkatan jumlah STS setiap tahun menunjukkan permintaan tinggi daripada masyarakat sedangkan jumlah STK tidak begitu banyak dan tidak melibatkan kebanyakan negeri di Malaysia.

**Jadual 1**

*Statistik Sekolah Tahfiz Swasta Berdaftar di Malaysia*

NEGERI	2018	2019
Johor	116	135
Kedah	66	75
Kelantan	50	56
Melaka	55	61
Negeri Sembilan	24	41
Pahang	41	46
Pulau Pinang	26	27
Perak	66	77
Perlis	10	11
Selangor	307	377
Sabah	24	42
Sarawak	12	24

Terengganu	Tiada data	26
Wp Kuala Lumpur	15	25
Wp Labuan	2	2
Wp Putrajaya	1	1
<b>Jumlah</b>	<b>815</b>	<b>1,026</b>

(Sumber: Statistik 2019 Kelas al-Quran and Fardu Ain dan Sekolah Agama, Bahagian Pendidikan, JAKIM)

Berdasarkan jadual di atas, STS berdaftar pada tahun 2018 adalah sebanyak 815 buah dan meningkat pada tahun 2019 dengan jumlah 1,026 buah dengan melibatkan 58,707 orang pelajar dan 6,293 orang tenaga pengajar. Jumlah STK pada tahun 2019 pula adalah sebanyak 20 buah sekolah di beberapa negeri di Malaysia dengan jumlah 4,474 orang pelajar dan 710 orang tenaga pengajar (Statistik 2019 JAKIM). Jumlah STK yang terhad untuk menampung permintaan tinggi daripada masyarakat menjadikan salah satu faktor pertambahan STS setiap tahun di Malaysia (Noor Hisham Md Nawi et.al, 2014). Hasil soal selidik yang dibuat di STS mendapati 52.3% adalah disebabkan sokongan ibubapa, 42.2% minat diri sendiri dan 1.9% adalah tidak berminat (Farah Ilyani Zakaria, 2018).

Peningkatan jumlah STS dan tiada pertambahan peruntukan kerajaan dilihat suatu kekangan dalam memastikan kelestarian STS di masa hadapan. Kajian terhadap pengurus dan mudir STS di Selangor mendapati bahawa antara permasalahan yang dihadapi mereka ialah kewangan yang tidak mencukupi selain dari masalah prasarana, prosedur pengajaran dan kaedah pembelajaran. Para pengurus dan mudir STS berpendapat bahawa mereka perlu menghadapi masalah kewangan yang agak besar disebabkan sumber kewangan dari yuran pelajar, derma orang ramai, sumbangan organisasi dan sebagainya tidak mencukupi untuk menampung kos pengurusan STS. Hasil kajian menunjukkan bahawa sumbangan terbesar dalam pembinaan institusi adalah hasil derma masyarakat iaitu melibatkan 19 buah institusi (42.2%) diikuti oleh dana modal persendirian melibatkan sebanyak 13 buah institusi (28.9%), 8 buah institusi (17.7%) adalah dari sumber wakaf dan 5 buah institusi (11.2%) mendapat bantuan daripada organisasi tertentu (Abd Rahman Abd Ghani, 2010).

Kekangan kewangan pasti menjejaskan pengurusan seterusnya menjejaskan kualiti

pendidikan pelajar tahfiz (Mardhiah Yahaya et al, 2018). Masalah kurangnya sumber kewangan akan menjadi lebih serius di era teknologi masa kini. Pentadbir dan guru perlu menguasai teknologi agar pengurusan dan proses pengajaran dan pembelajaran (PandP) menjadi lebih mudah dan berkesan. Ia sudah tentu meningkatkan kos pentadbiran, peralatan dan latihan yang menjadi beban tanggungan STS (Solahuddin Ismail, 2016). Di samping itu, kewangan yang stabil juga diperlukan untuk mewujudkan persekitaran pembelajaran yang harmonis dan sesuai untuk proses hafazan (Abdul Hafiz Abdullah et. al, 2003).

Untuk mendapatkan keselesaan dan memastikan kelestarian sesebuah institusi dalam keadaan ekonomi yang mencabar, adalah perlu untuk difikirkan alternatif untuk menghadapi situasi semasa. Merujuk kepada Pelan Pembangunan Pendidikan Malaysia 2015-2025, kerajaan menyarankan agar institusi pengajian mempelbagaikan sumber pendapatan untuk meningkatkan potensi urus tadbir di institusi masing-masing. Institusi perlu beranjak dari sistem yang sangat bergantung kepada sumber kerajaan kepada keberhasilan seluruh pihak dan mereka disarankan untuk mencari alternatif yang terbaik sebagai sumber dana tanpa terlalu bergantung kepada bantuan kerajaan (Pelan Pembangunan Pendidikan Malaysia). Kebergantungan dana kewangan kepada kerajaan boleh dikurangkan memandangkan kerajaan juga mempunyai keterbatasan untuk terus menyalurkan dana kewangan rentetan keadaan ekonomi semasa ('Ainul Fathiyah Abd Rahim, et.al, 2015).

Dapat dirumuskan:

- i. Saranan kerajaan untuk proaktif dalam mencari dana.
- ii. Permintaan tinggi daripada masyarakat.
- iii. Pertambahan STS di Malaysia.
- iv. Masalah pembiayaan kewangan

Hasil daripada masalah yang dikenalpasti, mekanisma yang dilihat dapat memberi manfaat kepada STS di Malaysia dari segi penjanaan kewangan adalah dengan mengaplikasikan wakaf dan *ijarah*.

**Alternatif Wakaf dan Ijarah Dalam Kelestarian Sekolah Tahfiz Swasta**

Sebuah model yang lengkap dan jelas perlu diwujudkan dalam memperkukuhkan sumber kewangan dalam memastikan institusi Tahfiz dapat bergerak dengan lancar (Mardhiah yahaya et al, 2018). Integrasi wakaf dan *ijarah* dilihat sebagai satu alternatif berkesan untuk kelestarian STS memandangkan kebanyakan institusi ini didirikan dengan dana wakaf.

Wakaf merupakan sumbangan kekal yang mampu menjadi satu instrumen penting untuk pembangunan institusi pendidikan samada di peringkat tinggi atau rendah. Pendekatan ini terbukti berdasarkan kajian yang dijalankan oleh para sarjana tempatan dan luar negara. Kajian yang dijalankan oleh (Farahdina, 2019; Sakinatul Raadiyah, 2018; Surita Hartini, 2018 and Hasan Asya'ari, 2016) bersetuju bahawa wakaf berpotensi tinggi untuk membangunkan ekonomi ummah khususnya dalam bidang pendidikan.

Hasil tinjauan literatur mendapati salah satu kaedah untuk mengembangkan harta wakaf adalah dengan menggunakan instrumen *ijarah*. Kaedah *ijarah* dilihat sesuai untuk menyelesaikan masalah kekangan kewangan pelbagai institusi pendidikan termasuk STS di Malaysia. Contohnya, di Indonesia, kebanyakan pondok (pesantren) memajukan institusi mereka dengan mengembangkan harta wakaf melalui kaedah pembiayaan *ijarah*. Hal ini dilihat melalui Pesantren Walisongo Ngabar (Anita, 2015) dan Pesantren Miftahul Ulum al-Yasari (Hasan Asya'ari, 2016) yang menggunakan pendekatan menyewakan bangunan seperti kedai, bilik mesyuarat, ruang parkir dan sewaan premis dalam usaha menjana pendapatan bagi urusan pesantren. Di Malaysia, terdapat juga STS yang mengaplikasikan kaedah yang sama dan kelestariaannya agak memberangsangkan. Antaranya adalah Yayasan an-Nahdhoh Pulau Pinang yang memiliki hotel dan kompleks sendiri untuk di sewakan dan hasilnya untuk kelestarian STS tersebut (Farahdina Fazial, 2015).

Pendekatan *ijarah* merupakan pendekatan pembiayaan di mana akad *ijarah* dilakukan dengan proses pajakan dan kaedah ini dilihat sebagai alternatif terbaik dalam usaha untuk mengembangkan serta menginovasikan tanah wakaf. Menurut Khalil, Ali, and Shaiban (2014) *ijarah* adalah salah satu alat kewangan Islam paling fleksibel yang

boleh digunakan untuk pelaburan hartanah wakaf. Justeru itu, dalam konteks STS di Malaysia, pendekatan kaedah pembiayaan ini dilihat sesuai dan relevan digunakan bersesuaian dengan kondisi semasa hari ini yang menampakkan pertumbuhan STS semakin bertambah selaras permintaan masyarakat Islam khususnya yang ingin menimba ilmu Islam secara lebih konsisten dan bersistematik.

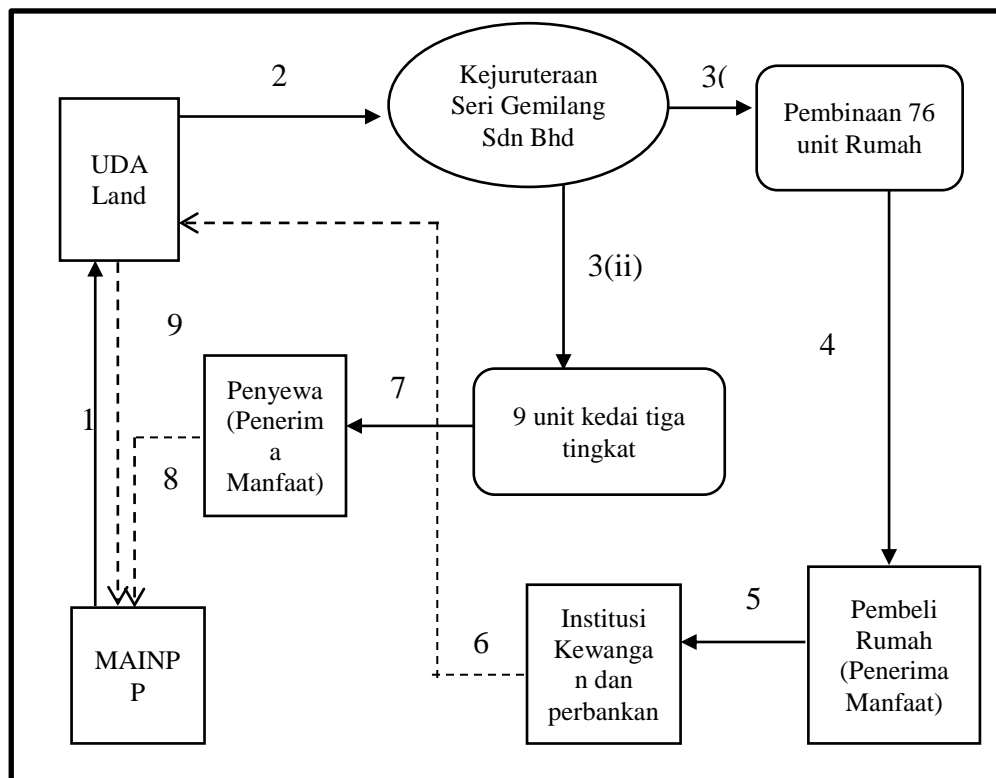
Cadangan alternatif dalam melestarikan pembangunan STS di Malaysia melalui instrumen wakaf dan *ijarah* adalah dengan melihat contoh model pelaksanaan pembiayaan pembangunan tanah wakaf yang diamalkan oleh Majlis Agama Islam Negeri Pulau Pinang (MAINPP) dalam memajukan hartanah wakaf. Dalam usaha ini, contoh pelaksanaan yang digunakan adalah melalui projek pembangunan tanah wakaf Seetee Aisah. Model ini dijadikan rujukan memandangkan usaha ini telah terbukti berjaya dilaksanakan. Usaha ini bermula di mana pihak MAINPP telah mementerai satu perjanjian usaha sama di antara MAINPP dengan UDA Holding Bhd. pada 12 Ogos 2007. Berdasarkan perjanjian, UDA Land akan membangunkan 76 unit Rumah Teres 2 tingkat dan 9 unit kedai Pejabat 3 tingkat dengan kos pembangunan kasar RM24.09 juta (Sakinatul Raadiyah Abdullah, 2018) Oleh hal demikian, dalam merealisasikan pembangunan tersebut, MAINPP sebagai *mutawalli*<sup>9</sup> bertindak sebagai pemberi modal dalam bentuk tanah wakaf kepada rakan kongsi iaitu UDA Land untuk dibangunkan. UDA Land selaku pemaju akan menyediakan modal dalam bentuk pembiayaan kewangan (Sakinatul Raadiyah Abdullah, 2018).

Selanjutnya, dalam proses mendapatkan pembiayaan, UDA Land telah menandatangani perjanjian dengan pihak ketiga iaitu al-Rajhi Bank. Setelah projek siap, UDA Land akan menyerahkan kepada MAINPP secara percuma 9 unit kedai daripada bangunan pejabat 3 tingkat, manakala 76 unit rumah 2 tingkat akan dijual menggunakan kaedah pajakan 99 tahun menerusi Borang 15A KTN (tiada akad jual-beli) (Hydzulkifli Hashim Omar and Asmak Ab Rahman, 2012; Zakaria Bahari and Fakhruddin Abd

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<sup>9</sup> *Mutawalli* adalah orang yang dipertanggungjawabkan untuk mentadbir dan mengurus perkara-perkara yang berkaitan dengan wakaf dan bergantung kepada ketetapan pewakaf pada surat ikatan wakaf (Razali Othman, 2013). *Mutawalli* juga boleh merujuk kepada sesuatu badan atau institusi pelaksana wakaf yang diiktiraf oleh pemerintah. Pelantikan *mutawalli* dibuat sama ada oleh pewakaf sendiri bagi wakaf khas mahupun pihak berkuasa jika wakaf am (Razali Othman, 2013). *Mutawalli* juga dikenali sebagai nazir. Nazir Khas merupakan *mutawalli* yang dilantik sendiri oleh pewakaf. Di Malaysia, pihak berkuasa yang berperanan sebagai *mutawalli* adalah MAIN. Dalam konteks ini, MAIN sebagai *mutawalli* perlu teliti dalam melaksanakan hasrat pewakaf kerana berdepan dengan kepentingan dan hak masyarakat (Siti Mashitoh Mahamood, 2006).

Rahman, 2012). Dalam proses pembelian dan penjualan rumah bagi projek perumahan yang telah dibangunkan di tanah wakaf ini, konsep *tawarruq*<sup>10</sup> turut diaplikasikan di mana pihak bank iaitu Bank Islam Berhad akan menguruskan perkara berkaitan penjualan dan pembelian rumah teres secara pajakan (*lease*) terhadap pembeli rumah dengan mengaplikasikan konsep *ijarah* selama 99 tahun (Zakaria Bahari and Fakhrudin Abd Rahman, 2012). Secara lebih terperinci, susur galur pembangunan tanah wakaf Seetee Aisah ini dapat dirujuk melalui Rajah 2 seperti di bawah:



**Rajah 2** Proses Pelaksanaan Pembangunan Tanah Wakaf Seetee Aisah

(Sumber: Sakinatul Raadiyah Abdullah, 2018)

Rajah 2 menunjukkan proses pembiayaan pembangunan tanah wakaf Seetee Aisah dilaksanakan. Penglibatan kaedah pembiayaan *musyarakah* dengan mengaplikasikan

<sup>10</sup> *Tawarruq* adalah satu perjanjian pembelian dan penjualan yang membolehkan pembiayaan disalurkan kepada pembeli. Pihak yang terlibat adalah antara pembeli, Bursa Malaysia dan Al-Rajhi Bank. Pembeli bersetuju membayar pajakan kepada MAINPP. Pembiayaan bagi pajakan hartanah tersebut dibiayai oleh bank. Bagi memastikan pembeli dapat membayar pajakan tanah, bank telah membeli kelapa sawit dari pasaran komoditi dan jual kepada pembeli. Pembeli bersetuju untuk membeli dan menjual semula di Bursa Malaysia bagi mendapatkan tunai. Tunai yang diperoleh dibayar kepada Bank Islam Berhad. Kemudian, pihak bank akan membayar kepada tuan punya tanah iaitu pemaju (Surita Hartini Mat Hassan & Zakaria Bahari, 2017).

dua mekanisme kewangan iaitu *ijarah* dan *tawarruq* dilihat dapat melahirkan satu bentuk pembangunan yang lestari kerana pemilikan hartanah tersebut masih dapat dikekalkan sebagai hartanah wakaf. Manfaatnya dapat digunakan secara berterusan iaitu selama 99 tahun. Namun, bagi melestarikan lagi bangunan tersebut MAINPP perlu merancang strategi agar generasi seterusnya dapat menikmati manfaat tersebut bukan hanya untuk tempoh 99 tahun malah lebih daripada tempoh tersebut misalnya 198 tahun. Generasi seterusnya sama ada pewaris atau penerima manfaat yang lain juga perlu memahami serta mematuhi peraturan dan perjanjian sebagaimana yang telah ditetapkan agar tidak berlaku sebarang pindah milik dan juga kesalahfahaman terhadap hak dan pemilikan hartanah wakaf tersebut.

Berdasarkan kepada contoh pembiayaan pembangunan tanah wakaf Seetee Aisah di atas, model pelaksanaan tersebut dilihat dapat dijadikan sebagai satu contoh model dalam pengaplikasian pembiayaan *ijarah* dalam konteks kelestarian STS di Malaysia. Justeru itu, dalam usaha ini, pengkaji melihat proses perlaksanaan wakaf dan *Ijarah* dalam kelestarian STS dapat dilakukan dengan melibatkan usaha sama pihak Majlis Agama Islam Negeri (MAIN) selaras dengan bidang kuasa MAIN sebagai pemegang amanah wakaf di Malaysia.

Dalam konteks ini, pengaplikasian wakaf dan *ijarah* akan melibatkan pemodal memberi pembiayaan kepada pengelola STS (Nazir) untuk memajukan tanah wakaf dan setelah selesai akad, pemodal akan memindahkan pemilikan bangunan kepada Nazir. Kaedah ini dilihat selari dengan usaha untuk membangunkan tanah wakaf atas dasar sebuah institusi wakaf dibolehkan membuat perjanjian menyewa tanah wakaf kepada pihak lain pada kadar yang dipersetujui oleh kedua-dua pihak bagi memastikan kelestarian tanah wakaf itu dapat dimanfaatkan (Siti Nadiah Mohd Ali et al., 2016). Menerusi pelaksanaan ini, pemilikan aset tersebut kekal bersama dengan pemberi sewa. Hasil daripada sewaan ini akan digunakan untuk membayar keuntungan kepada pelabur sehingga tamat tempoh yang ditetapkan. Makanya, dengan usaha yang melibatkan pembiayaan pembangunan tanah wakaf melalui alternatif *ijarah* dapat memastikan konsep pengembangan harta wakaf boleh diadaptasikan kepada pengelola STS di Malaysia melalui aset wakaf yang sedia ada sekaligus dengan hasil kajian ini dapat memberi sumbangan dalam pelbagai aspek

seterusnya dapat memastikan kelestarian STS di Malaysia lebih terjamin.

### **KESIMPULAN**

Al-Quran adalah kitab kalam Allah SWT yang dijamin akan terpelihara sepanjang zaman. Justeru, penghafal kitab suci ini akan sentiasa wujud dalam menjamin keaslian kitab ini. Rentetan itu, tertubuhnya institusi Tahfiz yang bermula di peringkat rendah sehinggalah peringkat pengajian tinggi. Permintaan dan minat yang memberangsangkan oleh masyarakat menjadikan institusi Tahfiz Kerajaan tidak mencukupi untuk menampung permintaan. Maka tidak hairanlah, jumlah STS semakin meningkat setiap tahun dengan penambahan jumlah pelajar dan guru.

Kebanyakan STS ini didirikan di atas dana wakaf. Walau bagaimanapun, harta wakaf tersebut sangat kurang untuk dikembangkan hasilnya untuk dimanfaatkan. Justeru, instrumen *ijarah* dikenalpasti boleh diaplikasikan untuk mendapat manfaat dana bagi kelestarian STS di Malaysia.

### **PENGHARGAAN**

Kertas kerja ini dibiayai oleh Kementerian Pendidikan Malaysia (KPM) dibawah skim geran FRGS (FRGS/1/2019/SS103/UITM/02/1, di bawah projek "*Pembinaan Model Integrasi Wakaf Dan Ijarah Dalam Kelestarian Sekolah Tahfiz Swasta Di Malaysia*").



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## **A CONSTRUCTIVE ANALYSIS OF THE USE OF VALIDITY INSTRUMENT IN ZAKAT RESEARCH**

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### **ABSTRACT**

This aim of this paper is twofold. The first is to analyse scholars' views on *daleel* (evidence) pertaining to *zakat* (alms-giving), while the second aim is to summarize the validity instrument used in *zakat* research. Validity is fundamental and important in any research. It determines whether a research could be accepted as meaningful and accurate or not. One of the principles that is used to ensure that validity is attainable is through the use of measurement from the same source. Since *zakat* is an Islamic asset, the validity concept that is considered acceptable to be used in the *zakat* research must derived from *wahy* or divine revelation. This is vital to ensure that there is truth and accuracy in establishing validity in the research. Numerous *daleel* on *zakat* show that the *Rabbani* elements such as piety of Good and purification of sins often emerge in the many discussions pertaining to *zakat*. The question is how do these elements be discussed in terms of validity in *zakat* research. How do we construct validity instrument in *zakat* research? This paper seeks to answer both questions through textual analysis that is conducted on several previous literature. Interviews and personal communication with four *zakat* experts also provide data for the analysis. Three validity indicators were formulated based on the scholars' opinions of the *daleel* pertaining to *zakat*. The paper also recommends the use of validity instrument that has been amplified based on the experts' viewpoints.

**Keywords:** Validity Instrument, *Zakat* Research, Islamic Research Methodology

## INTRODUCTION

*Zakat* as a research field is itself a unique knowledge. Various ideas and discussion emerge as more and more research are carried out on the field of zakat. Allah SWT also decrees that there is blessing in *zakat* since each discussion on *zakat* is closely related to the concept of God. The element of blessing is present in anything that is related to God or *Rabbani*. In fact, anything that is related to Allah SWT will be considered to have a certain weightage of goodness by Allah SWT.

In research, one of the most important elements is the validity of the research. In conventional research, validity is closely associated to the measurement undertaken in the research (Gravetter and Forzano, 2009:75), with the measurement being viewed as empirical (Babbie, 2002:139). Apart from this, the term ‘indicator’ (Sabitha Marican, 2006:179) has often been used in relation to validity. McBurney and White (2009) use ‘test’ and ‘instrument measurement’ to reflect the connection between validity and measurement.

In general, validity refers to the knowledge obtained from a research that reflects reality accurately (Eisner and Peshkin, 1990; Klenke, 2008; Yin, 2011:78). Apart from a true conclusion deduced from a research conducted, validity is also attainable from any research. The truth here refers to actual state of reality (McBurney and White, 2009).

There are also scholars who perceive validity as a level or stage in which a test or instrument measurement is able to measure what it is supposed to measure (Thomas, Nelson, and Silverman, 2010; Yahaya, 2007). Sabitha Marican (2006), in addition, asserts that what needs to be measured is characteristics or constructs. Moreover, validity is also defined as accuracy, truth, meaningfulness, instrument usability that allows data to be inferenced (Fraenkel, Wallen, and Hyun, 2011:153; Ghazali Darusalam, 2008:61-62). Noorzan Mohd Noor (2010: 179) views ability as a measurement’s accuracy and truth. Validity is not measured through statistical testing. The measurement of validity is subjective in nature and depends largely on the researcher’s opinion and evaluation.

Based on the above discussion, it can be deduced that there are scholars who agree that validity in research corresponds to truth and actual nature of reality. When the concept of truth is scrutinized, it is clear that truth is related to the epistemology used in defining truth. Hence, the concept of truth will guide the researcher in his/her quest to obtain validity in his/her research. In Islam, the concept of truth is different from the concept understood in the conventional terms. The definition of truth is extracted from the Islamic sources, which are al-Qur'an and al-Sunnah. In al-Qur'an, it is stated clearly that the truth is divine revelation that is able to differentiate between the truth and falsehood. Since *zakat* is an Islamic asset, any research pertaining to *zakat* must discuss validity that takes into account the truth that is based on the Islamic concept of truth. In other words, validity in *zakat* research must be constructed based on divine revelation sources. Therefore, this paper seeks to analyse scholars' viewpoints on the *zakat*-related *daleel*, specifically in the context of validity in *zakat* research.

### METHODOLOGY

This research employed library research and utilized data that are accessible and obtainable. Data were then analysed using computer without undergoing empirical testing (Sapsford and Jupp, 2006). The resources used to provide data for this research included Islamic scriptures, books, journal articles and conference papers. *Turath* scriptures that are related to interpretations (*tafsir*) were employed to analyse that scholars' views on *zakat*-related *daleel*. TO ensure that data obtained are accurate, the researcher followed the following procedures. Firstly, data were extracted from the original scriptures either in their physical form or in electronic form. Electronic versions of the scriptures in the form of PDF were accepted as authoritative references and their validity is guaranteed as corresponding to those of the original form. The validity of the electronic versions of the scriptures was supported by the Lajnah of the Al-Qur'an and Al-Sunnah Department (AQSA), Islamic Studies Academy, University Malaya. Secondly, data were taken from various sources. The data were also similar to each other and this similarity reinforces the accuracy and validity of the data collected. Thirdly, the research carried out personal communication with authoritative experts to obtain accurate understanding of some of the data which are not clear. Personal communication took place in the form of e-mail interactions, personal interviews and telephone conversations (American Psychological Association, 2010).

To fulfil the research second objective, interviews and personal communication with four experts were conducted. Two of the experts specialize in the field of *zakat*, while the remaining experts are known for their expertise in Islamic research methodology. They were selected based on their long-term engagement and numerous publications on *zakat* and Islamic research methodology. All four of them have been involved in their respective fields for more than five years (Allen, 2017). The experts are Prof. Muhammad Syukri Salleh from Universiti Sains Malaysia (USM), Associate Professor Dr. Muhammad Nasri Bin Md. Hussain (UUM), Prof. Dr. Abdullah bin Haji Abdul Ghani (UUM), and Prof. Madya Dr. Muhamad Noor Habibi b. Hj. Long (UUM)

## FINDINGS

Based on the research objective, this paper analysed two *daleel* taken from the Al-Qur'an pertaining to *zakat*. The first *daleel* is Allah SWT's revelation which states:

*“Take from their wealth, some alms by which you purify them and cause them to multiply and invoke Allah's blessings upon them. Verily, your prayers are a source of reassurance for them. And Allah is All Hearing and Knowing.”* (al-Taubah, 103).

The above verse demonstrates how *zakat* is able to purify. The Prophet (PBUH) invokes peace to those who contribute *zakat*. Alms or *zakat* that is mentioned in this verse is the compulsory *zakat* (Ahmad 'Ajibah al-Husniy, 2002; Muhammad Yusuf Hayyan al-Andalusi, n.d.). The Prophet (PBUH) was aware that Allah SWT forgives those who give *zakat*. The implementation or practice of *zakat* is a symbol of piety or fear of Allah. In fact, those who are pious are those give *zakat* (Muhammad al-Tohir 'Asyur, 1984). There are Islamic scholars who explained that one of the criteria for repentance for a Muslim is to give *zakat* to other Muslims. This incident took place to a group of people who were not able to participate in the war with the Prophet Muhammad (PBUH) and did not disburse their wealth in the war against the enemies (Muhammad al-Tohir 'Asyur, 1984). This group of people asked the Prophet (PBUH) to take their wealth, purify them from their sins and pray that they be forgiven.

In the verse also, *tuzakkihim* which denotes 'to sanctify them', means to purify a person or thing. When something is purified, it will benefit others considerably. The

substantial benefit is also known as ‘blessing’ which is additional goodness (Mahmud Umar al-Zamakhsyariy, 2009). Meanwhile, *tutahhiruhum* in the same verse refers to the cleansing oneself from sins or transgressions or also known as *kaffarah* (expiration of sin). This verse highlights three things, namely of purifying oneself from sins, receiving additional goodness, and being blessed by Allah SWT (Muhammad al-Tohir 'Asyur, 1984).

In this verse, the Prophet Muhammad (PBUH) prays that those who give *zakat* be given calm and peace. Tranquillity comes from the good of paying *zakat* and upon cleansing of one’s sins. Those who feel secured and free from transgression will find solace in their daily activities.

Allah SWT also ordains the Prophet (PBUH) to take the wealth (*zakat*) from among those who have repented from their wrongdoings. *Zakat* purges them from greed, wickedness, cruelty, and oppression towards the poor. *Zakat* also purifies and lifts them up to a higher level and protects them in this world and hereafter. Allah SWT also asks the Prophet (PBUH) to pray for them as it is through the Prophet’s prayers that Allah bestows them blessings and forgiveness (As'ad Mahmud Haumad, 2009).

Abu Bakar al-Jazairiy (1990) notes that the wealth described in this verse will make humans closer to Allah SWT. In fact, those who give *zakat* will obtain tranquillity as a consequence of Allah’s blessings to them. In this verse also Allah SWT orders the Prophet (PBUH) to take the wealth of those who are obliged to give *zakat*. This reflects that Allah SWT has accepted the *zakat* givers’ penitence. Allah, indeed, is all accepting of the believers’ repentance. Allah SWT also urges the believers to be sincere in their obedience since the phrases *tuzakkihim* and *tutahhiruhum* are products of sincerity in obedience. Apart from this, *zakat* also fosters social justice and boosts economic development (Husein Sahata, 2003).

As mentioned earlier, the Prophet’s prayers yield peace to the believers. Scholars assert that Rasulullah’s (PBUH) soul is sanctified. When he prays for goodness, the effects of his prayers are far-reaching to those whom he prayed for. Darkness will be lifted and replaced with blinding light that brightens the soul and peace will prevail



(Muhammad Yusuf Hayyan al-Andalusi, n.d.). There is also another *daleel* pertaining to *zakat* that is discussed in this paper. Allah SWT reveals:

*“And perform prayers and give alms and whatever kindness you send forth for yourself, you will certainly obtain rewards with Allah. Indeed, Allah sees well all that you do.”* (Surah al-Baqarah, 110)

*Zakat* described in this verse refers to *zakat* of wealth (*zakat al-mal*) that is mandatory to Muslims who own a minimum of wealth or property. Paying *zakat* will cleanse the believer's soul and removes all forms of idolatry and purifies human vices. Undoubtedly, performing good deeds will cleanse a person's soul. There are scholars who identify *zakat* as *zakat al-fitr* because *zakat al-fitr* is closely associated to humans. Nevertheless, *zakat* of wealth is part of the *zakat al-fitr* (Muhammad al-Syanqitiy, 1995).

Scholars also agree that giving *zakat* will teach the givers to perform and obey Allah's orders. *Zakat* moulds a person to become grateful to Allah SWT. Allah SWT reminds us to always be thankful to the unquantifiable blessings that we receive. Allah SWT also gives us the ability to enable us to work, live and benefit others. Giving *zakat* is a means in which Muslims demonstrate their gratitude. *Zakat* is not about wealth solely as it makes us obey and offers our servitude to Allah SWT. Those who give *zakat* are more ready in facing Allah SWT as they realize that their contributions of *zakat* will be rewarded and evaluated by Allah SWT in the hereafter (Husein Sahata, 2003).

HAMKA is of the opinion that the obligation to pray and give *zakat* purify our soul. Prayer will produce a person with a pure heart while *zakat* removes misery. The obligation to give *zakat* also makes a person more pious. Hence, those who do not contribute *zakat* is often considered a miser and not pious (Muhammad Yusry Affandy Md Isa, 2015). *Zakat* is a *fard* or religious obligation in the Islamic pillar. A hadith narrated by sahih al-Bukhari (Muin, Hussain, Ahmad, Bakar, and Abdullah, 2015) states the following:

*“For the sake of Allah! I will fight those who differentiate between prayer and zakat because zakat is the right of property. For the sake of Allah! If they hesitated to give me a lamb that they had given to the Prophet, I will fight them as they refused to give*

*the lamb to me.*” (Hadith sahih al-Bukhari, *Kitab al-Zakat, Chapter on Wujub al-Zakat*)

Drawing upon the scholars’ description of both *zakat*-related *daleel*, the following elements that are associated with *zakat* are presented:

**Table 1**

*Description of Elements Pertaining to Zakat based on the Two Qur’anic Verses*

ELEMENTS OF ZAKAT
<ul style="list-style-type: none"> <li>• Allah SWT's forgiveness</li> <li>• Worship of Allah</li> <li>• Expiation of sins</li> <li>• Unquantifiable goodness</li> <li>• Blessing of the Prophet (PBUH)</li> <li>• Payment/Collection of <i>zakat</i></li> <li>• Disbursement of <i>zakat</i></li> <li>• Piety</li> <li>• Prayer</li> <li>• Justice</li> <li>• Well-being of the <i>zakat</i> givers and receivers</li> <li>• Well-being in this world and the hereafter (givers and receivers)</li> <li>• Be grateful</li> </ul>

A concept of *zakat*-related validity can be constructed through three indicators based on the description presented in Table 1. The three indicators are: (1) sources and mechanism; (2) faith and piety, and (3) the wisdom of Islamic ruling. The term ‘indicator’ is used as a sign as well as basis to construct validity instrument. The following is an extensive discussion of the three indicators:

**Sources And Mechanism Indicator**

Sources and mechanism indicator denote that the researcher has to consult al-Qur’an, al-Sunnah, and scholars’ opinions in illustrating the *daleel*. Reference to the al-Qur’an and al-Sunnah together with the scholars’ viewpoints in understanding the meanings of the *daleel* can be used when constructing the background of the study and identifying the problem statement as well as when conducting the data analysis. For example, a research is considered incomplete if a problem statement does not reflect accurately the issue that is being researched (Othman Mohamed, 2012). In order to

obtain the accuracy where statement of problem is concerned, the research has to refer to the divine revelation sources. In fact, from the Islamic perspective, the problem statement has to be both accurate and true. Therefore, the validity in establishing the problem statement will be accurate and true from an Islamic perspective.

In view of this notion, several instruments for this indicator are suggested. The instruments can be tested in the form of survey to researchers who are conducting *zakat*-related research.

INDICATORS	SUGGESTED INSTRUMENTS	ADDITIONAL SUGGESTIONS FROM THE EXPERTS	EXPERTS' CLARIFICATION
SOURCES	Data sourced from the al-Qur'an and al-Sunnah		
	Data do not contradict the al-Qur'an and Sunnah	The researchers have the capability to understand the interpretation ( <i>tafsir</i> ) and the stand of the hadith if they would like to employ <i>daleel</i> from the al-Qur'an and hadith.	<i>"The researchers are capable in understanding the interpretation (tafsir) and understand the position of the hadith, they do not simply collect hadith without knowing the position of the hadith."</i>
	Data do not contradict with the <i>ijma</i>		
		Data that celebrate the scholars' consensus ( <i>jumhur</i> ). The data are still flexible in following various school of thoughts and at the same time are bounded to the needs and arguments. The arguments are related and bounded to current needs, location and appropriate conditions.	<i>"The Islamic rulings are flexible. If one school of thought forbids, we move to a different school of thought that gives us permission. But it depends on the needs and arguments. This is necessary to the syariah people."</i>
MECHANISM	Data sourced from venerable scholars' views	Venerable scriptures must be employed to understand the actual meaning pertaining to the issues and problems of zakat.  <i>Turath</i> scripture is a reference source, not secondary data.	<i>"You must read the turath scripture and refer to the original discussion."</i>  <i>"You must refer to the turath scripture. Our scholars have discussed all this. All have been resolved. The issue and problems of fiqh have been discussed. The current bank terms are not new. All have been mentioned by the</i>

			<i>scholars.”</i>
	Examine data from different perspectives		
	Examine data from various sources	Need to have a second source (to cross-check) if the source used is a translated text.	<i>“Secondary source can be used but it needs to be cross-checked.”</i>
		The aim of <i>zakat</i> is not only to enhance the main stream agenda by violating the rule.	<i>“A Syrian syeikh who came to the zakat office recently made a comment. He said that zakat research must have <b>taqyin fiqh</b>. He also said that fiqh analysis needs to be carried out. These days, most of the zakat research deals with SDG, for instance. We tend to obtain SDG but we went against the law.”</i>
		The research that uses the <i>zakat</i> fund must minimize the use of <i>zakat</i> fund.	<i>“Zakat funding is dissimilar from the conventional research grant. You must use it ethically. Zakat funding is held in trust. You must be careful. As a guide, you must remember that the Prophet (PBUH) forbids himself, his family, his descendants and ahlul bayt from using the fund until the end of the world. What this means is that the fund is not that Good. The best fund is money that we get from our own hard work.”</i>
		Prudent management of <i>zakat</i> fund	<i>“How to you change the mindset of the researchers and the management of zakat that the zakat money is not an endowment and not the best rizq. We should not be overexcited of the zakat fund.”</i>
		The researcher is knowledgeable, able to understand the Islamic law ( <i>syariah</i> ) and has expertise in the field of <i>zakat</i> .	<i>“One of the researchers who obtained the zakat research grant must have Syariah knowledge. He must be able to analyse and give his viewpoints from the Syariah perspective. He must also have a high Syariah understanding to ensure the validity of his research</i>

			<i>findings and recommendations.”</i>
		Selection of main stream mechanism that is in line with the <i>zakat</i> objectives.	<p><i>“We must customize appropriate SDG with the new zakat objective that we employ. For instance, in the case of the food bank at UUM that we implement to fulfil the SDG, we used the zakat funding but are all the students qualified? There are also non-Muslim students”</i></p> <p><i>“Which non-Muslims are we talking about? The new converted Muslims? How do we know that they are newly converted Muslims?”</i></p>
	Improvement of the <i>zakat</i> payment method (more efficient mechanism)		
	Effectiveness of <i>zakat</i> disbursement (more efficient mechanism)		

**Faith And Piety Indicator**

In order to obtain validity in research, an indicator that is related to faith and piety is needed to ensure that truth is attainable in the research. Faith and piety indicator are in line with a daleel pertaining to faith and piety. Allah SWT reveals:

*“therefore, you must be pious to Allah; and (remember), Allah (with this statement) is teaching you; and Allah is all knowing of each matter”* (al-Baqarah, 282).

Allah will bestow knowledge to those who are pious. In Islam, knowledge that comes from Allah is a true knowledge. True knowledge enables the researchers to obtain validity in the research that they conduct.

INDICATORS	SUGGESTED INSTRUMENTS	ADDITIONAL SUGGESTIONS FROM THE EXPERTS	EXPERTS' CLARIFICATION
<p><b>FAITH AND PIETY</b></p>	<p><i>Rabbani</i> elements in the research process</p>	<ul style="list-style-type: none"> <li>-The research aim is to seek Allah SWT's good will</li> <li>- The research is tied to subjective matters that are not measurable</li> <li>- Knowledge comes from Allah SWT</li> </ul>	<p><i>“How did Imam Shafie determine female's menstruation, what methods did he use? His results are valid until today. Unlike us who use SPSS, the Islamic scholars ask Allah first. They lived in seclusion (uzlah) with some food. To these scholars, if you can't control your desire for food, how then could you control your desire for other things. There is no such thing as copyrights. They are so different from us; their validity is higher. Their scriptures ask them to disseminate knowledge as far as possible.”</i></p> <p><i>“We have a lot of limitations. We tend to make assumptions. Our scientific findings are accurate but they are not true. It is accurate because we follow certain methodologies. But it is limited to a context. We do not know beyond that. We measure through scientific method, but in reality, we are bounded to subjective matters.”</i></p> <p><i>“Allah has given us knowledge. We can only discover. We cannot find things without Allah's will.”</i></p>

	Perfect Islamic ruling		<p><i>“Tauhid, fiqh and akhlak must go hand in hand. Validity is with Allah SWT. Scholars who perform total ijtihad, 4 schools of thought, with enough condition to go for ijtihad. If the scholars are wrong, they will get only one. But if they are right, they will get two.”</i></p> <p><i>“The school of thought scholars would worship and beg forgiveness from Allah SWT before they come to any decisions. We, on the other hand, make decisions by drinking coffee and smoking, chat on WhatsApp application. How can we ensure validity in our results this way?”</i></p>
	The element of moral that is often observed		<p><i>“We simply copy what they have written. We do not even know them. They are those who write about Islam but they do not practice Islamic ethics. “</i></p>
	Proactive in research process		

***The Wisdom Of Islamic Ruling Indicator***

*Zakat*-based research must also ensure that the concept of *zakat* contribution and distribution to the *asnaf* forms the basis for each discussion in the research pertaining to *zakat*. Elements of obedience of those who give *zakat* must also be included to ensure that the research is complete.

In addition, the benefits and advantages received by the *asnaf* need to be discussed not only externally but in terms of how *zakat* also increases their piety to Allah SWT.

INDICATORS	SUGGESTED INSTRUMENTS	ADDITIONAL SUGGESTIONS FROM THE EXPERTS	EXPERTS' CLARIFICATION
<b>THE WISDOM OF ISLAMIC RULING INDICATOR</b>			
	Accuracy in collection and issuance of payment		
	Increase of obedience among <i>zakat</i> givers		
	Increase of obedience among <i>zakat</i> receivers		
	The well-being of the <i>asnaf</i> (people who are eligible for the <i>zakat</i> ) receivers in the context of worldly life.		
	Priority to the Muslim <i>asnaf</i> includes Muslims worldwide.		<p><i>“At the global level, the United Nation has suggested that the <i>zakat</i> become liberalised. This is dangerous as this is against the wisdom of the Islamic ruling. <i>Zakat</i> is the rights of the Muslim. It is Islamic funding, Islamic finance, which faces liberalism. Our school of thought says that it is permissible, but in a smaller scope. In the UNA agenda, they intent to take the Muslims’ money through <i>zakat</i>. This is not permissible. This religious worshipping (<i>ibadah</i>) cannot become economical solely. It is the right of the Muslims.”</i></p>
	Priority of the <i>zakat</i> to be distributed to por and need <i>asnaf</i>		
		Transformative research that is able to change one’s mindset to reinforce the wisdom of Islamic ruling of	<p><i>“A research that is transformative in nature which can transform the <i>asnaf</i>. <i>Zakat</i> research that can change the <i>asnaf</i>, for</i></p>



		<p><i>zakat</i> itself</p>	<p><i>example, from being poor to being financially independent. Any aspect of the research that can change the researcher's paradigm where zakat funding is concerned."</i></p>
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### CONCLUDING REMARKS

The discussion above has three key points. Firstly, *zakat* is an Islamic asset that is able to invoke the element of obedience. Secondly, truth refers to validity in research. The principle of validity which is often discussed in research should take into account the concept of God to attain the truth. The truth, in Islamic perspective, is knowing Allah SWT, the Creator of this world. The researchers must observe this notion at all times when they are conducting their research. The concept of God is also related to the element of blessing. Blessing in Islam is continuous goodness. In the context of research, blessing generates sustainability. Thirdly, each researcher must ensure that their *zakat*-based research outcomes are able to increase both the target's and their obedience to Allah SWT.

### ACKNOWLEDGMENT

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## **TAHAP PRESTASI PERNIAGAAN, BANTUAN ZAKAT, SIMPANAN, MOTIVASI, JARINGAN DAN LATIHAN BAGI USAHAWAN ASNAF DALAM PROGRAM BANTUAN JAYADIRI**

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### **ABSTRAK**

Kajian ini meninjau kehidupan usahawan asnaf di negeri Kedah yang menerima bantuan zakat dalam program Bantuan Jayadiri. Kertas ini membincangkan secara deskriptif tentang latar belakang peribadi, latar belakang perniagaan dan juga tahap prestasi perniagaan, bantuan zakat, simpanan, motivasi, jaringan dan latihan usahawan asnaf. Data dikumpul melalui soal selidik dan temu bual ke atas 49 orang usahawan asnaf menggunakan persampalen bertujuan di negeri Kedah. Kebanyakan mereka adalah wanita berbangsa Melayu, berkahwin dan berpendidikan di peringkat sekolah menengah, terlibat dalam perniagaan berasaskan makanan yang sedang berkembang. Prestasi perniagaan, bantuan zakat, motivasi, jaringan berada pada tahap min yang tinggi. Manakala simpanan dan latihan di tahap min sederhana. Dapatan ini menunjukkan usahawan asnaf memerlukan lagi bantuan zakat dan program latihan bagi membantu mereka untuk meningkatkan prestasi perniagaan dan simpanan kewangan seterusnya keluar dari kemelut kemiskinan serta menjadi pembayar zakat pada masa akan datang.

**Kata kunci:** jaringan, latihan, motivasi, prestasi, simpanan,

### **PENGENALAN**

Isu kemiskinan bukanlah satu perkara baharu dalam kehidupan manusia. Dunia berhadapan dengan masalah kemiskinan di mana dianggarkan seramai 8.6 peratus penduduk dunia menghadapi masalah kemiskinan tegar dengan pendapatan harian kurang USD1.9 (RM7.86) pada tahun 2018 dan separuh daripadanya adalah penduduk

di Sub-Sahara Afrika dan Asia Selatan. Oleh itu, dalam ‘Sustainable Development Goal’ (SDG) oleh Pertubuhan Bangsa Bersatu menetapkan bahawa, matlamat pertama adalah pembasmian kemiskinan (United Nation, 2019). Kemelut kemiskinan yang membelenggu kehidupan penduduk Malaysia khususnya di negeri Kedah meletakkan negeri ini di kedudukan tempat kedua akhir negeri termiskin bagi seluruh Malaysia. Kadar purata pendapatan isi rumah di negeri Kedah ialah RM4971 dengan median RM3811, dan kadar purata pendapatan isirumah dalam kategori B40 ialah RM 2848 pada tahun 2016 (Jabatan Statistik Malaysia, 2017). Pelbagai inisiatif dilakukan oleh banyak pihak termasuk agensi kerajaan, swasta, badan bukan kerajaan, dan juga orang perseorangan melalui pelbagai bentuk sokongan untuk mengatasi masalah ini. Usaha membantu golongan miskin di negeri Kedah turut dilakukan oleh Lembaga Zakat Negeri Kedah.

Islam menyediakan penyelesaian bagi mengatasi masalah kemiskinan melalui sistem zakat, infaq dan juga wakaf. Kutipan zakat dan pengagihan zakat di negeri Kedah adalah di bawah pentadbiran Lembaga Zakat Negeri Kedah (LZNK). Objektif LZNK adalah antaranya membantu membangunkan sosio dan ekonomi masyarakat di negeri Kedah. Pengagihan zakat kepada golongan asnaf dalam kategori fakir miskin diberikan dalam pelbagai bentuk sama ada kewangan atau bukan kewangan termasuk golongan usahawan asnaf. Antara inisiatif telah dibuat oleh LZNK untuk pembangunan golongan asnaf ini sama ada untuk membangunkan perniagaan atau mengembangkan perniagaan adalah melalui program khusus yang dinamakan Bantuan Jayadiri. Kertas ini akan membincangkan tahap prestasi perniagaan usahawan asnaf dalam program ini dan juga faktor-faktor berkaitan dengan perniagaan mereka seperti bantuan zakat, simpanan, motivasi, jaringan dan latihan.

### **Tahap Prestasi Perniagaan dan Faktor yang Mempengaruhinya**

Usahawan asnaf menceburi aktiviti keusahawanan bagi tujuan menyara kehidupan dan kelestarian ekonomi keluarga. Oleh itu, prestasi perniagaan perlu diambil perhatian bagi tujuan kesinambungan perniagaan seterusnya dapat membantu kelestarian perniagaan yang diceburi. Penglibatan dalam perniagaan merupakan salah satu kaedah untuk menyara kehidupan keluarga (Hashim, Mohamad and Othman, 2019). Prestasi

perniagaan yang baik boleh membantu usahawan asnaf bukan sahaja menyara kehidupan tetapi menjadi pembayar zakat pada masa akan datang.

Prestasi perniagaan mikro dapat membantu ekonomi isi rumah golongan berpendapatan rendah. Seterusnya mengurangkan kemiskinan dengan peningkatan pendapatan dan aset (Al Mamun and Ekpe, 2016). Kebanyakan kajian lepas menggunakan petunjuk seperti perkembangan dan kejayaan perniagaan sebagai prestasi perniagaan (Wiklund and Sherperd, 2005). Walau bagaimanapun bagi tujuan kajian ini, agak sukar untuk pengkaji menggunakan petunjuk perkembangan kerana usahawan ini bersaiz mikro sahaja iaitu diusahakan oleh seorang usahawan sahaja dan ada yang dibantu oleh pasangan. Oleh itu, pengukuran tradisional bagi prestasi yang sering digunakan ialah secara subjektif daripada perspektif kewangan yang dipengaruhi oleh pelbagai faktor seperti keuntungan, kos pengoperasian, inventori, perkhidmatan, pasaran dan sumber manusia. Bagi perniagaan usahawan asnaf ini, matlamat utama adalah hanya untuk mendapatkan keuntungan bagi menyara kehidupan mereka tanpa mempunyai pelbagai matlamat dan objekif. Mereka menggunakan semua sumber yang ada bagi memastikan pengeluaran produk atau perkhidmatan dilaksanakan dengan berkesan. Kajian ini menggunakan pengukuran kewangan dan bukan kewangan seperti peningkatan jualan, keuntungan, tunai, pelanggan dan kepuasan pelanggan sebagai prestasi perniagaan yang diadaptasi daripada Rahah, (2014).

Seterusnya kajian ini juga melihat sejauh mana sokongan dan bantuan zakat membantu perniagaan usahawan asnaf. Bantuan dan sokongan merupakan sumber yang dapat membantu usahawan mikro sama ada memulakan perniagaan atau mengembangkan perniagaan mereka. Bantuan dan sokongan ini terbahagi kepada dua bentuk iaitu sumber kewangan atau bukan kewangan (Hamawwa, 2018). Menurut United Nation Development Fund/ United nations Development Program (NDF/UNDP, 2003), sumber kewangan berkait dengan servis yang diberikan oleh institusi kewangan mikro bagi membantu kejayaan dan kelestarian kewangan. Walau bagaimanapun pinjaman mikro boleh juga dalam bentuk bukan kewangan seperti yang disumbangkan oleh LZNK (Hashim, Mohamad and Othman, 2019). Menurut Hamawwa (2018), bantuan dalam bentuk capaian kredit dalam bentuk pinjaman tunai

atau barangan/perkhidmatan dalam jumlah yang kecil dapat membantu usahawan kecil menambah baik operasi perniagaan mereka. Di antara faktor atau sumber bukan kewangan adalah seperti perkhidmatan/barangan bukan kewangan yang diberikan sama ada secara formal atau tidak formal bagi membantu golongan miskin (Hamawwa, 2018).

Kajian ini juga ini juga meninjau tentang simpanan yang dilakukan oleh usahawan asnaf. Simpanan merupakan sumber kewangan hasil dari pendapatan yang tidak dibelanjakan. Ianya bertujuan untuk perbelanjaan masa akan datang dan juga bagi tujuan pelaburan untuk mendapat pulangan. Apabila kadar faedah tinggi, isi rumah dijangka meningkatkan simpanan di institusi kewangan dan usahawan meminjam bagi tujuan tertentu (Kenji, 2002). Simpanan merupakan salah satu instrumen yang boleh digunakan untuk mengurangkan kemiskinan (Zeller, 2003). Ramai yang beranggapan bahawa golongan miskin tidak mampu untuk menabung kerana tidak mempunyai lebih pendapatan. Walaubagaimanapun, golongan miskin yang terlibat dalam perniagaan mikro seperti usahawan asnaf ini, turut menyimpan wang bagi membantu aktiviti keusahawanan jika diperlukan. Selain itu, kertas ini, turut membincangkan tentang motivasi keusahawanan sebagai salah satu faktor yang penting dalam perniagaan.

Usahawan mikro memerlukan motivasi bagi meningkatkan prestasi perniagaan. Motivasi keusahawanan merupakan faktor yang mendorong usahawan untuk terlibat dalam bidang keusahawanan. Terdapat banyak kajian awal dalam keusahawanan memfokus kepada persoalan mengapa usahawan memulakan perniagaan sedangkan orang lain tidak. Menurut Kuratko dan Hodgett (2004), motivasi adalah penting untuk memahami faktor psikologi usahawan dalam proses keusahawanan. Motivasi berkait rapat dengan pewujudan sesebuah perniagaan dan juga kelestarian perniagaan tersebut. Seterusnya Kuratko dan Hodgett (2004) menyatakan bahawa faktor dalaman usahawanan iaitu gelagat usahawan, berserta dengan faktor luaran merupakan motivasi keusahawanan. Faktor luaran seperti persekitaran perniagaan dan persekitaran peribadi manakala faktor dalaman ialah ciri-ciri keusahawanan, matlamat peribadi, idea perniagaan merupakan pendorong kepada keputusan untuk menjadi usahawan. Dalam kajian ini, motivasi keusahawanan merujuk kepada dimensi seperti

keperluan kepada pencapaian, berdikari, keperluan ekonomi dan matlamat peribadi (Hamawwa, 2018). Selain itu, faktor jaringan sosial turut memainkan peranan bukan sahaja memberikan dorongan malahan menyokong usahawan dari pelbagai aspek (Abdul Rani, 2018).

Usahawan terlibat dalam proses aktiviti sosialisasi apabila berinteraksi dengan pelbagai pihak seperti pelanggan, pembekal, pihak bank, pegawai kerajaan dan lain-lain. Jaringan keusahawanan merupakan modal social yang sangat diperlukan oleh usahawan. Menurut Abul Hassan (2014), konsep jaringan menerangkan hubungan antara ejen-ejen dalam pelbagai sektor ekonomi. Definisi jaringan keusahawanan ialah sebarang jalinan hubungan oleh usahawan dengan pelbagai pihak bagi kepentingan bersama. Pihak yang berkepentingan sama ada ahli keluarga, rakan, rakan kongsi, pelanggan dan lain-lain. Oleh itu usahawan perlu mempunyai kemahiran “tahu-siapa” selain daripada kemahiran “tahu-bagaimana” bagi tujuan kelestarian perniagaan. Tujuan jaringan keusahawanan ada untuk mendapat maklumat, mencari peluang, memudahkan urusan perniagaan, mendapat khidmat nasihat dan perundingan, menjana idea melalui pergaulan dengan orang lain, meningkatkan imej diri serta meningkatkan reputasi perniagaan (Deraman, et al., 2007). Selain daripada semua faktor yang telah dibincangkan, kertas ini juga meninjau tahap latihan usahawan asnaf.

Latihan merupakan salah satu bantuan bukan kewangan yang sering diberikan kepada usahawan oleh agensi sokongan keusahawanan. Latihan keusahawanan merupakan salah satu proses formal pemindahan maklumat yang relevan untuk memperkayakan modal insan yang terlibat dalam bidang keusahawanan (Yaacob dan Azmi, 2016). Latihan keusahawanan merangkumi pelbagai aspek seperti pengenalan produk baru, kaedah pengeluaran baru, pembukaan pasaran baru, memperolehi sumber bahan mentah baru dan cara baru penstrukturan semula industri. Manakala Nyambura (2014) menyifatkan latihan sebagai aktiviti praktikal dalam suasana sebenar di mana usahawan belajar dan memperolehi kemahiran, pengetahuan dan pengalaman dengan permohonan, melakukan pelbagai aktiviti, melihat contoh, dan belajar daripada kesilapan. Pendidikan dan latihan hendaklah boleh diakses oleh usahawan atau bakal usahawan bagi membantu pertumbuhan dan pengurusan perniagaan mikro mereka



(Alom et al., 2016). Beliau juga berpendapat bahawa sistem pendidikan secara umum kurang memenuhi keperluan khusus usahawan. Oleh itu, program pendidikan dan latihan bagi usahawan mikro dicadangkan untuk diberi secara percuma atau pada kos rendah untuk mencapai hasil yang berkesan. Dalam hal ini, LZNK turut memainkan peranan penting memberi latihan kepada usahawan asnaf dalam bidang berkaitan dengan pengurusan perniagaan mikro.

## METODOLOGI

Kajian ini menggunakan reka bentuk kajian kuantitatif dengan pengumpulan data melalui soal selidik. Kajian keratan rentas melibatkan kutipan data yang dilakukan hanya sekali sahaja sepanjang kajian dilaksanakan bagi memenuhi objektif kajian (Cavana et al., 2001). Jenis rekabentuk ini sesuai bagi kajian di mana pengkaji cuba memeriksa sesuatu fenomena, situasi, masalah, sikap, atau isu-isu dari mana-mana contoh yang diberi bagi elemen populasi pada suatu masa kajian. Kelebihan menggunakan pendekatan keratan rentas ini ialah ia lebih memberi faedah dan tempoh masa yang singkat berbanding dengan pendekatan longitudinal (Sekaran, 2003). Populasi bagi kajian ini adalah merujuk kepada semua usahawan asnaf yang berdaftar dengan LZNK. Sehubungan dengan itu, kajian ini telah mengambil kira senarai 68 orang usahawan (unit analisis kajian) sebagai populasi bagi kajian ini. Sampel adalah keseluruhan populasi kerana bilangan responden yang sedikit. Bagi kajian ini, pengkaji telah menggunakan teknik kutipan data melalui pendekatan mentadbir sendiri borang soal selidik dan menemubual responden bagi memastikan mereka memahami item-item. Menurut Cavana et al. (2001), pendekatan ini sangat sesuai bagi kajian secara geografinya berada di lokasi yang dekat dan responden mudah ditemui seperti dalam kajian ini yang melibatkan responden hanya di sekitar negeri Kedah sahaja.

Borang soal selidik yang telah dibangunkan dalam kajian ini mempunyai 60 item yang dibahagikan kepada lapan bahagian. Bahagian permulaan mengandungi 11 item yang berkaitan dengan latar belakang responden serta latar belakang perkhidmatan responden. Bahagian A mengandungi 4 item yang menyoal mengenai persepsi responden terhadap bantuan dan sokongan oleh LZNK kepada usahawan, manakala bahagian B mengandungi 4 item yang menyoal mengenai pendirian responden

mengenai simpanan mereka. Bahagian C melibatkan 10 item yang memeriksa persepsi motivasi responden. Seterusnya bahagian D yang mengandungi 6 item yang cuba untuk mengenal pasti jaringan rapat, bahagian E tentang latihan yang terdiri 9 item dan akhir sekali bahagian G, tentang prestasi perniagaan yang mengandungi 6 item. Setiap bahagian dalam borang soal selidik tersebut mengandungi arahan yang ringkas dan jelas bagi membantu responden menjawab setiap item soal selidik yang diberi. Analisis deskriptif dijalankan ke atas semua item-item yang mewakili lapan bahagian utama dalam borang soal selidik untuk mengenal pasti ciri-ciri bagi populasi seperti ciri-ciri responden serta perniagaannya. Data yang diperolehi telah dianalisis secara dengan menggunakan perisian SPSS.

kepada analisis deskriptif ke atas semua item-item yang mewakili lapan bahagian utama dalam borang soal selidik. Seterusnya analisis deskriptif juga akan digunakan untuk mengenal pasti ciri-ciri bagi populasi seperti ciri-ciri responden serta perkhidmatannya.

## **DAPATAN**

### **Profil Usahawan Asnaf Zakat Kedah**

Bahagian ini akan membincangkan perihal analisis demografi yang telah dilakukan ke atas 49 responden iaitu penerima bantuan zakat untuk perniagaan. Jadual 1 menunjukkan deskriptif maklumat responden manakala jadual 2 menunjukkan deskriptif maklumat perniagaan responden.

**Jadual 1.***Profil Usahawan Asnaf*

Demografi	Frekuensi (n=215)	Peratus (%)
<u>Jantina</u>		
Lelaki	17	34.7
Perempuan	32	65.3
Jumlah	49	100.0
<u>Umur</u>		
20 – 30 tahun	3	6.1
31 – 40 tahun	16	32.7
41 – 50 tahun	17	34.7
51 – 60 tahun	13	26.5
Jumlah	49	100.0
<u>Bangsa</u>		
Melayu	48	98.0
Cina	1	2.0
Jumlah	49	100.0
<u>Status</u>		
Bujang	4	8.2
Berkahwin	38	77.6
Janda/ Balu	7	14.3
Jumlah	49	100.0
<u>Pasangan</u>		
Seorang	41	83.7
Suami Isteri	8	16.3
Jumlah	49	100.0
<u>Tahap Pendidikan</u>		
PMR	13	26.5
SPM	22	44.9
Sijil	4	8.2
Diploma	9	18.4
Ijazah	1	2.0
Jumlah	49	100.0

Analisis maklumat deskriptif pada jadual 1 menunjukkan majoriti responden adalah perempuan (65.33 %) manakala 17 responden merupakan responden lelaki. Daripada 49 orang responden, 33 daripada mereka berumur diantara 31- 40 tahun (16 responden) dan 41-50 tahun (17 responden). Majoriti responden berbangsa Melayu (98.0 peratus), hanya seorang sahaja yang dikenalpasti sebagai muafak iaitu dari etnik Cina. Seramai 38 responden telah berkahwin bersamaan 77.6 peratus manakala 4 responden masih lagi bujang dan 7 responden merupakan balu atau janda. Majoriti responden mempunyai tahap pendidikan yang agak rendah iaitu seramai 13 responden mempunyai tahap kelayakan PMR dan 22 responden mempunyai kelayakan SPM yang

menjadikan majoriti sebanyak 71.4 peratus. Jadual 2 berikut merupakan analisis maklumat perniagaan responden.

## Jadual 2

### *Profil Perniagaan Usahawan Asnaf*

Demografi	Frekuensi (n=215)	Peratus (%)
<u>Tempoh Niaga</u>		
1 – 5 tahun	22	44.9
6-10 tahun	12	24.5
11- 20 tahun	12	24.5
21 tahun dan ke atas	3	6.1
Jumlah	49	100.0
<u>Jenis Industri</u>		
Makanan	42	85.7
Pertanian	1	2.0
Perkhidmatan	1	2.0
Lain-lain	5	10.2
Jumlah	49	100.0
<u>Peringkat Perniagaan</u>		
Permulaan	7	14.3
Perkembangan	34	69.4
Matang	7	14.3
Merosot	1	2.0
Jumlah	49	100.0
<u>Daftar Niaga</u>		
Ya	27	55.1
Tidak	22	44.9
Jumlah	49	100.0
<u>Pendapatan Bulanan</u>		
Kurang RM1,000	15	30.6
RM1,000 – RM1,500	23	46.9
RM1,500 ke atas	11	22.4
Jumlah	49	100.0
<u>Hak Milik</u>		
Perniagaan Sendiri	43	87.8
Perniagaan Keluarga	6	12.2
Jumlah	49	100.0

Tempoh perniagaan merupakan jangka masa responden dengan memberi komitmen yang biasa sehingga komitmen yang penuh terhadap perniagaan mereka. Berdasarkan hasil dapatan deskriptif maklumat perniagaan responden di jadual 2 di atas, 22 (44.9 peratus) responden telah berniaga dalam jangka masa 1-5 tahun, manakala 12 (24.5 peratus) responden mempunyai perniagaan dalam masa 6-10 tahun dan 11-20 tahun.

Menariknya, terdapat 3 (6.1 peratus) responden yang telah mempunyai perniagaan yang melebihi 20 tahun, dan majoriti perniagaan oleh 49 responden ini adalah perniagaan makanan. Beralih kepada tahap perkembangan perniagaan, sebanyak 7 (14.3 peratus) perniagaan dikenalpasti sebagai perniagaan baru iaitu berada di tahap permulaan, 34 (69.4 peratus) responden berada pada tahap perkembangan dan 7 (14.3 peratus) daripada 49 responden telah pun mempunyai perniagaan yang matang. Namun telah dikenalpati seorang responden dimana perniagaanya mengalami kemerosotan. Sebanyak 27 perniagaan (55.1 peratus) telah berdaftar dengan SSM. Hasil dapatan juga menunjukkan 15 (30.6 peratus) responden mempunyai hasil keuntungan jualan yang tidak melebihi RM1000.00 sebulan, manakala 23 (46.9 peratus) responden menghasilkan keuntungan di antara RM 1,000 sehingga RM 1,500.00 sebulan dan hanya 11 responden yang perniagaan mereka menghasilkan keuntungan lebih daripada RM1,500 sebulan. Berdasarkan maklumat pemilikan perniagaan, 43 (87.8 peratus) responden mempunyai perniagaan sendiri manakala 6 (12.2 peratus) responden merupakan perniagaan keluarga.

#### **Tahap Prestasi Perniagaan, Bantuan Zakat, Simpanan, Motivasi dan Latihan**

Bahagian ini akan menerangkan perihal analisis deskriptif pembolehubah yang telah digunakan dalam kajian ini. Pengiraan data deskriptif di dalam bentuk min dan sisihan piawai telah dilakukan kepada seluruh pembolehubah. Bagi memudahkan interpretasi skala Likert, kajian ini telah mengklasifikasikannya kepada tiga kategori, iaitu rendah, sederhana, dan tinggi dimana yang kurang daripada dua dianggap sebagai rendah, manakala nilai yang melebihi empat dianggap sebagai tinggi dan nilai yang berada antara rendah dan tinggi dianggap sebagai sederhana (Kura, 2014; Sassenberg, Matschke, and Scholl, 2011). Jadual 3 menunjukkan dapatan data deskriptif pembolehubah untuk kajian ini.

**Jadual 3**

*Tahap Prestasi Perniagaan, Bantuan Zakat, Simpanan, Motivasi, Jaringan dan Latihan*

Pembolehubah	N	Min	Sisihan piawai	Tahap
Prestasi Perniagaan	49	4.39	.66	tinggi
Bantuan Zakat	49	4.01	.81	rendah
Simpanan	49	2.55	1.47	sederhana
Motivasi	49	4.74	.41	tinggi
Jaringan	49	4.49	.59	tinggi
Latihan	49	3.23	1.53	sederhana

Bahagian ini akan menerangkan perihal analisis deskriptif pembolehubah yang telah digunakan dalam kajian ini. Kajian ini telah mengklasifikasikannya kepada tiga kategori, iaitu rendah, sederhana, dan tinggi dimana yang kurang daripada dua dianggap sebagai rendah, manakala nilai yang melebihi 4 dianggap sebagai tinggi dan nilai yang berada antara rendah dan tinggi dianggap sebagai sederhana (Kura, 2014; Sassenberg, Matschke, and Scholl, 2011). Dapatan menunjukkan majoriti pembolehubah mempunyai nilai min yang melebihi 4. Dapatan untuk pembolehubah motivasi mempunyai nilai min yang paling tinggi pada 4.74 diikuti pembolehubah jaringan pada nilai 4.49 dan prestasi perniagaan pada nilai min 4.39. Bantuan zakat mempunyai nilai min 4.01. manakala dua lagi pembolehubah mempunyai nilai min yang sederhana iaitu simpanan pada 2.55 diikuti oleh latihan yang mempunyai nilai min pada nilai min 3.23.

**Dapatan Mengikut Item Dalam Soal Selidik****Jadual 4***Item Bantuan Zakat*

	Item Bantuan Zakat	Min	Sisihan Piawai
A1	Jumlah bantuan zakat yang saya terima adalah mencukupi untuk perniagaan	3.33	1.07
A2	Saya mendapat jumlah bantuan zakat yang saya minta	3.92	1.06
A3	Saya tidak menghadapi kesulitan dalam memperolehi bantuan zakat bagi memulakan perniagaan	4.45	.89
A4	Ia mengambil masa yang singkat untuk mendapatkan bantuan zakat	4.33	1.18

Bahagian ini menerangkan tentang perihal item A1 dan A2 bagi jumlah bantuan zakat menunjukkan pada tahap yang sederhana iaitu pada 3.33 dan 3.92. Responden merasakan bahawa bantuan zakat kurang mencukupi bagi memenuhi keperluan perniagaan. Hal ini mungkin disebabkan oleh jumlah dihadkan kepada kurang daripada RM2500 bagi setiap permohonan.

**Jadual 5***Item Simpanan*

	Item	Min	Sisihan Piawai
B1	Saya mempunyai simpanan kewangan.	2.49	1.36
B2	Saya mempunyai simpanan untuk masa depan	2.57	1.59
B3	Saya mempunyai simpanan tetap hasil daripada perniagaan	2.57	1.61
B4	Simpanan saya bertambah hasil daripada perniagaan	2.57	1.62

Daripada jadual 5, didapati bahawa semua item bagi simpanan menunjukkan tahap yang rendah dengan min 2.49 bagi item mempunyai simpanan kewangan. Manakala bagi item simpanan bagi masa depan, mempunyai simpanan tetap dan pertambahan simpanan berada pada min 2.57 setiap satu. Hal ini menunjukkan bahawa responden sangat kurang menyimpan wang untuk masa depan, hasil dari perniagaan mereka. Simpanan adalah lebihan atau bahagian pendapatan yang tidak digunakan oleh seseorang. Ini menunjukkan kebanyakan mereka tidak mempunyai lebihan dan tidak mampu untuk menyimpan.

**Jadual 6***Item Motivasi*

	Item	Min	Sisihan Piawai
C1	Saya hendak memajukan perniagaan saya.	4.82	.64
C2	Saya hendak menjadi bos sendiri.	4.69	.55
C3	Saya sedia menghadapi cabaran dalam menjalankan perniagaan.	4.80	.41
C4	Saya hendak menyumbang sesuatu yang berfaedah kepada masyarakat melalui perniagaan.	4.78	.42
C5	Saya ingin mencapai status sosial yang tinggi.	4.90	.37
C6	Saya ingin diiktiraf.	4.80	.54
C7	Saya ingin menggabungkan pekerjaan saya dan kehidupan keluarga dengan lebih baik.	4.82	.53
C8	Saya ingin memiliki perniagaan agar boleh diwarisi oleh anak-anak.	4.22	1.14
C9	Saya mahukan pendapatan yang lebih baik.	4.90	.51
C10	Saya hendak menjadi usahawan kerana tidak mahu bekerja dengan orang lain.	4.73	.67

Item dalam bahagian jadual 6 menunjukkan bahawa responden mempunyai motivasi yang sangat tinggi untuk terlibat dalam perniagaan motivasi. Mereka ingin mencapai status dan pendapatan yang lebih baik dengan min 4.90 bagi item tersebut. Mereka hendak memajukan perniagaan dan menggabungkan pekerjaan dengan kehidupan keluarga dengan min 4.82. Responden menjalankan perniagaan di rumah dengan dibantu oleh ahli keluarga bagi memudahkan urusan. Responden merasakan bahawa mereka menyumbang sesuatu yang berfaedah kepada masyarakat melalui perniagaan dengan min 4.78. Mereka juga terlibat dalam perniagaan kerana tidak mahu bekerja dengan orang lain dengan min 4.73. Min bagi item menjadi usahawan kerana mahu menjadi bos sendiri dengan min 4.69. Manakala item ingin memiliki perniagaan agar boleh diwarisi oleh anak-anak hanya dengan min 4.22 dengan sisihan piawai 1.141 menunjukkan bahawa terdapat usahawan zakat yang agak setuju atau tidak setuju perniagaan mereka diwarisi oleh anak-anak.



**Jadual 7***Item jaringan*

	Item	Min	Sisihan Piawai
D1	Orang yang terdekat sangat membantu dalam menyelesaikan masalah perniagaan	4.57	.76
D2	Sebagai seorang usahawan, saya dibantu oleh masyarakat	4.29	.96
D3	Orang yang terdekat memberi saya sokongan untuk menghadapi cabaran perniagaan	4.63	.76
D4	Banyak pihak telah membantu saya menjadi seorang usahawan yang berjaya	4.31	.85
D5	Orang yang terdekat bersedia mendengar masalah perniagaan saya	4.65	.75
D6	Ahli keluarga membantu saya dalam menjalankan perniagaan	4.51	.85

Item dalam jadual 7 menunjukkan faktor jaringan keusahawanan. Usahawan asnaf mendapati bahawa orang yang terdekat merupakan jaringan yang banyak membantu mereka mendengar (min 4.65) dan menyelesaikan masalah perniagaan (min 4.57) serta menghadapi cabaran (min 4.63). Ahli keluarga turut membantu menjalankan perniagaan dengan min 4.51. Jaringan masyarakat (min 4.29) dan banyak pihak lain (min 4.31) turut membantu mereka.

**Jadual 8***Item latihan*

	Item	Min	Sisihan Piawai
E1	Latihan yang diterima membantu saya untuk memulakan perniagaan	3.45	1.56
E2	Latihan yang diberikan sangat berkesan	3.47	1.56
E3	Latihan memberikan kesedaran umum tentang perniagaan	3.39	1.53
E4	Saya menerima latihan dengan kerap selepas memperolehi bantuan perniagaan	3.24	1.60
E5	Saya telah menjalani kursus mengenai pengurusan perniagaan setelah memperolehi bantuan perniagaan	3.27	1.69
E6	Latihan memberi saya kemahiran perniagaan	3.14	1.58
E7	Latihan memberi saya pengetahuan untuk menguruskan bantuan kewangan perniagaan dengan berkesan	2.98	1.69
E8	Saya telah diajar bagaimana untuk menyimpan rekod transaksi perniagaan kami	3.06	1.74

E9	Latihan membantu saya untuk bergaul dengan pelanggan	3.08	1.72
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Jadual 8 adalah tentang faktor latihan yang di dijalani oleh usahawan asnaf. Adalah didapati bahawa min keseluruhan adalah berada di tahap sederhana. Responden mendapati bahawa latihan membantu memulakan perniagaan dengan min 3.45, dan merasakannya agak berkesan (min 3.47) serta memberikan kesedaran umum tentang perniagaan (min 3.39). Min item tentang kekerapan menjalani latihan berada di tahap sederhana iaitu 3.24 menunjukkan bahawa responden ini kebanyakannya kurang bersetuju kerana mereka mungkin tidak dapat menghadiri program latihan yang dijalankan atas sebab-sebab yang tidak dapat dielakkan. Mereka mengatakan lokasi agak jauh dan masalah keluarga iaitu bagi ibu-ibu untuk menghadiri latihan. Responden menjalani kursus pengurusan perniagaan dan kemahiran mempunyai min 3.27 dan 3.24. Min bagi item pengurusan bantuan kewangan adalah paling rendah kerana kemungkinan mereka tidak menerima bantuan kewangan (2.98). Manakala min bagi latihan menyimpan rekod adalah 3.06 dan bergaul dengan pelanggan adalah 3.08 sahaja. Jika dilihat sisihan piawai ada lebih daripada nilai 1, menunjukkan ada responden yang tidak hadir atau sangat kurang mengikuti latihan atau kursus. Secara keseluruhan min adalah sederhana.

### Jadual 9

#### *Item Prestasi Perniagaan*

	Item	Min	Sisihan Piawai
G1	Jualan perniagaan saya meningkat	4.31	.87
G2	Untung bersih perniagaan saya meningkat	4.10	.85
G3	Wang tunai saya bertambah sejak berniaga	4.20	.87
G4	Pelanggan saya bertambah	4.57	.74
G5	Pelanggan tetap saya turut bertambah ramai	4.47	.84
G6	Pelanggan berpuas hati dengan produk saya	4.71	.61

Jadual 9 menunjukkan prestasi perniagaan di tahap tinggi dengan pengukuran kewangan dan bukan kewangan secara subjektif. Aspek kewangan yang digunakan ialah peningkatan jualan, untung dan wang tunai. Aspek bukan kewangan adalah peningkatan pelanggan dan kepuasan pelanggan terhadap produk.

## PERBINCANGAN

Kebanyakan usahawan asnaf ini terdiri daripada golongan Melayu, wanita, berkahwin dan yang berusia antara 30-60 tahun. Jika berdasarkan dapatan ini, golongan usahawan wanita mempunyai keunikan sendiri kerana mempunyai pelbagai peranan dalam keluarga, sebagai isteri, ibu dan juga perlu menyara kehidupan. Bagi yang mempunyai suami, boleh terlibat bersama pasangan sebagai usahawan, iaitu seramai 8 orang. Manakala bagi usahawan asnaf ibu tunggal iaitu seramai 7 orang mempunyai lebih bebanan dalam kehidupan mereka. Jelas bahawa, golongan ini memang memerlukan bantuan dan pembelaan bagi membangunkan perniagaan mereka seperti yang dilakukan oleh Amanah Ikhtiar Malaysia di mana penumpuan diberikan kepada usahawan wanita. Majoriti responden mempunyai pendidikan tertinggi hanya sekadar sekolah menengah iaitu SPM atau PMR yang bukan menjadi syarat utama untuk berjaya dalam aktiviti keusahawanan.

Jika dilihat daripada data deskriptif perniagaan usahawan asnaf ini pula, kebanyakan perniagaan makanan dengan jangka perniagaan kurang lima tahun dan berada dalam tahap perkembangan. Hal ini menunjukkan bahawa usahawan ini mempunyai potensi untuk terus berkembang dalam perniagaan jika mendapat intervensi yang berkesan. Kebanyakan usahawan mempunyai pendapatan kurang daripada RM1500 menunjukkan mereka adalah golongan yang berada dalam kelompok miskin yang perlu dibantu bagi keluar dari kemiskinan. Inisiatif dan objektif LZNK melalui program Bantuan Jayadiri ini adalah bertepatan dengan Matlamat Pembangunan Mampan atau SDG (United Nation, 2019) yang mensasarkan tiada kemiskinan. Perniagaan mereka tidak didaftarkan kerana itu adalah ciri-ciri bagi sektor tidak berstruktur ini atau usahawan bersaiz mikro. Kemungkinan mereka tidak mendaftar perniagaan dengan Suruhanjaya Syarikat Malaysia kerana tidak mahu kehilangan bantuan sara hidup yang diberi oleh kerajaan jika mereka berbuat demikian. Dapatan kajian juga menunjukkan bahawa hanya segelintir yang menganggap bahawa ini adalah perniagaan keluarga, tetapi daripada temu bual menunjukkan bahawa kebanyakan perniagaan mereka melibatkan ahli keluarga dan ini merupakan ciri-ciri perniagaan mikro.

Prestasi perniagaan usahawan asnaf berada pada tahap tinggi. Merujuk kepada item prestasi yang digunakan adalah perkembangan perniagaan daripada aspek pelanggan, jualan, untung dan juga wang tunai meningkat. Hal ini menunjukkan bahawa perniagaan usahawan asnaf mempunyai potensi untuk berkembang ke tahap yang lebih baik. Dengan ini, usahawan asnaf ini boleh meningkatkan pendapatan dan keluar dari kemiskinan seterusnya menjadi pembayar zakat pula.

Seterusnya kajian ini melihat kepada faktor yang mempengaruhi prestasi perniagaan. Kertas ini hanya membincangkan secara deskriptif sahaja tahap faktor tersebut. Bantuan zakat, motivasi dan jaringan mempunyai tahap yang tinggi. Bantuan zakat yang diterima dalam bentuk bukan kewangan tetapi tidak melebihi nilai RM2500. Usahawan zakat memerlukan bantuan yang lebih. Walau bagaimanapun pengurusan zakat adalah cekap daripada aspek pengagihan. Manakala jika dirujuk kepada item, menunjukkan bahawa faktor pendorong utama adalah pendapatan, status tinggi, pengiktirafan serta kesediaan menghadapi cabaran. Oleh kerana majoriti usahawan asnaf adalah wanita yang mempunyai pelbagai peranan maka mereka menjadi usahawan kerana mudah menguruskan kehidupan keluarga. Jaringan usahawan yang terdiri daripada jaringan peribadi dan jaringan perniagaan banyak membantu usahawan dalam perniagaan mereka.

Simpanan dan latihan berada pada tahap sederhana menunjukkan usahawan asnaf tidak mampu untuk menabung kerana menggunakan keseluruhan pendapatan bagi menyara kehidupan. Hanya segelintir sahaja yang menabung. Manakala dapatan deskriptif bagi latihan menunjukkan responden tidak atau kurang menghadiri latihan berkaitan keusahawanan. Walaupun LZNK mengadakan pelbagai aktiviti tetapi golongan ini berkemungkinan menghadapi masalah untuk hadir, sedangkan latihan adalah faktor penting untuk membantu kejayaan mereka dalam perniagaan.

### **KESIMPULAN**

Secara kesimpulannya, usahawan asnaf mempunyai potensi untuk berjaya dalam perniagaan yang dijalankan. Faktor bantuan zakat, motivasi dan jaringan dapat membantu usahawan zakat dan berada pada tahap yang baik. Walaubagaimana pun, pihak LZNK perlu meningkatkan usaha seperti, menambah jumlah bantuan dan

memantau perkembangan perniagaan usahawan ini. Mereka perlu diberikan motivasi dan tunjuk ajar bagi membantu prestasi perniagaan mereka. LZNK boleh menggunakan model Amanah Ikhtiar Malaysia sebagai penanda aras. Usahawan juga perlu dibantu untuk menguruskan perniagaan dengan menambahkan simpanan bagi membantu kehidupan mereka pada masa akan datang. Kajian ini terbatas kepada faktor bantuan, motivasi, jaringan dan simpanan dengan responden usahawan asnaf di negeri Kedah. Adalah dicadangkan kajian akan datang melihat kepada faktor lain yang boleh mempengaruhi perniagaan mikro ini. Kajian perbandingan dengan usahawan asnaf di negeri lain yang lebih maju boleh dijalankan.

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## **THE INFLUENCE OF ZAKAT SUPPORT, MOTIVATION, NETWORKING AND TRAINING ON THE BUSINESS PERFORMANCE OF ASNAF ENTREPRENEURS IN KEDAH**

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### **ABSTRACT**

The involvement of asnaf entrepreneurs in micro-size, non-structured entrepreneurial activities, is an effort to support their families. The sustainability and performance of their business is important to generate income and hopefully elevate them from poverty. The objective of this study is to examine the relationship of non-finance resources and the performance of micro-size business, such as zakat support, motivation, networking and training. The study population consist of 73 asnaf entrepreneurs who received business supports from the Kedah Zakat Board only. The questionnaire consists of 31 items distributed to 49 respondents using purposive sampling and self-administration to the respondents' residences. Interview data was also obtained to support the study's findings. Descriptive analysis and Partial Least Squares Structural Equation Modelling were employed to answer the research questions. Qualitative data was analyze manually using excel to triangulate and support the findings. The findings showed that only motivation had significant relationship with performance of this micro-size business. Practical implications towards providing support in the form of motivation and providing entrepreneurial coaching, advice and mentoring are recommended to this group. This research provides insight on how support service could help zakat recipients to improve income earn through entrepreneurship activities.

**Keywords:** Business performance, zakat support, motivation, networking, training.

### **INTRODUCTION**



The first Sustainable Development Goals is “No Poverty” (United Nation, 2019) and already become the focus of many developing countries including Malaysia. The government cannot handle this problem single-handedly, but other parties should join the effort to achieve this goal. For the Muslim country, one of the ways to elevate poverty is through Islamic zakat system. The Malaysian zakat recipients known as asnaf zakat, have an average monthly household income of below RM1,500 and the considered in the bottom of the B40 in the poverty group. While, the average household income for B40 is RM3,860. The Lembaga Zakat Negeri Kedah (LZNK) or State of Kedah Zakat Council, distributes the zakat through many program including special program known as ‘Bantuan Jaya Diri’. Among the objectives of this program is to assist this asnaf group elevate from poverty by becoming entrepreneurs. LZNK give special assistance in terms of financial and non-financial supports. Thus, the purpose of this research is to examine non-financial factors that influence asnaf entrepreneurs’ business performances.

The business performance of this micro enterprise is very crucial and becoming the big challenges for asnaf entrepreneurs. The sustainability of the business is necessary because asnaf entrepreneurs earn their living through these entrepreneurial activities. Thus, LZNK non-financial supports are expected to assist asnaf business performance not only at the business start-up but also at growth level and help asnaf to get out from poverty. Many previous studies by other scholars have shown the relationship of financial and non-financial factors such as saving, supports, motivation, network, training (Hamawwa, 2018) on micro enterprise. This present paper on focus on relationship of non-financial factors on business performance. Therefore, this study is answering following research questions on asnaf entrepreneurs in Kedah. Firstly, is there a positive relationship between the zakat support and the business performance. Secondly, is there a positive relationship between the motivation and business performance. Thirdly, is there a positive relationship between the network and business performance. And lastly, is there a positive relationship between training and the business performance.

This study can contribute significantly in term of practical aspects by understanding

more clearly the issues related to the LZNK entrepreneurship programs. The outcome of the study can be used as guideline for LZNK to respond appropriately and effectively in managing the aid program for asnaf entrepreneurs. It provides input to the LZNK to see a true picture of the response on factors affecting the asnaf business performance. At the same time, the management is also able to review the weaknesses and advantages of the assistance and support given to the participants. It clearly shows that this research helps the management of LZNK to conduct a more effective entrepreneurial development program where they need to consider the various factors that contribute to the effectiveness of the participants' business performance.

## **LITERATURE REVIEW**

### **Business Performance**

The business performance can be measured financially and non-financial. The often use measurement by researchers is growth in sales, profit, returns of investment and overall performance (Dess, Lumpkin and Covin,1997). Whilst in the study by Yusuff, Abu Bakar and Ahmad (2016) measured performance for micro-entrepreneurs under aids of Amanah Ikhtiar Malaysia using the growth of total income, sales goods, savings, products and stock. According to Patricia and Sang (2017), the performance of micro entrepreneurs is measured by increase in sales, profit, product and business growth.

While non-financial performance may refer to the actual performance of the business reflecting the precise business objectives (Dess and Robinson, 1984). The indicator for non-financial performance is source of capital, entrepreneur culture, religious value and entrepreneur characteristics. In this study, the financial and non-financial measurement such as the increase in sales, profit, cash, customer and customer satisfaction as business performance adapted from Rahah (2014).

Business performance can be viewed objectively or subjective. But there are several problems discussed by Hamawwa (2018) if objective and financial measurements used as business performance for micro entrepreneurs due to lack of financial records. Fatimah Salwa et al. (2013) suggests that the subjective measure is used because of

difficulty in obtaining financial record, and reluctant to share confidential document. Therefore, this study used a subjective measurement for the performance of the asnaf of zakat entrepreneurs' business performance.

### ***Zakat Support***

Zakat support is a resource that can help micro-entrepreneurs either to start a business or grow their business. This help and support can be in two forms, namely financial or non-financial resources (Hamawwa, 2018). According to United Nation Development Fund/United Nations Development Programme (NDF/UNDP, 2003), financial resources relating to services rendered by a micro-financial institution to assist in financial success and sustainability. Similarly, assistance and support for micro entrepreneurs is often given in the form of micro loans by responsible parties as in the study of Yusuff, Abu Bakar and Ahmad (2016) and Rahah (2014). However, micro loans may also be in non-financial form as contributed by LZNK (Hashim, Mohamad and Othman, 2019). According to Iganiga (2008) in Hamawwa (2018), the aid in the form of credit access is in the form of cash loans or goods/services in small amounts to help micro entrepreneurs improve their business operations. Among the factors or non-financial resources are similar to the services/non-financial items provided either formally or informal to assist the poor (Hamawwa, 2018). In this study, researchers examined non-financial factors such as help and support of equipment, motivation, training, and network.

Previous researchers found that there was a positive relationship between support and assistance either in financial or non-financial form with business performance. According to Yaacob and Azmi (2016), there was a positive relationship between financial capital support and business performance. Similarly, the research by Al Mamun and Ekpe (2016) stated that, the credit aid facility would help credit access and subsequently contribute to the performance of the business. Business firms have a good performance if financial and non-financial support aspects are given attention. According to the previous research conducted, through the explanation and analysis, it was found that there was a significant positive relationship between microcredits as support and assistance with the performance of micro entrepreneurs (Mahmood and Rosli, 2013). Therefore, this study presents the hypothesis as follows:

H1: Support and assistance of Zakat has a positive relationship with business achievement.

### **Motivation**

Micro entrepreneurs need motivation to improve business performance. Entrepreneurial motivation is a factor that drives entrepreneurs to engage in entrepreneurial field. There are many preliminary studies in entrepreneurship focusing on how entrepreneurs start a business while others are not. According to Kuratko and Hodgett (2001), motivation is important psychological factors of entrepreneurs in the entrepreneurial process. Motivation is closely related to the creation of a business as well as the sustainability of the business. According to Kuratko and Hodgett (2001) internal factors, the entrepreneur's behavior, together with external factors, are entrepreneurial motivation. External factors such as business environment and personal environment while internal factors are entrepreneurial characteristics, personal goals, business ideas are the impetus for the decision to become an entrepreneur. In this study, entrepreneurial motivation refers to dimensions such as the need to achievement, self-reliance, economic needs and personal goals (Hamawwa, 2018). The need for achievement and self-reliance is an important entrepreneurial feature (Deraman et al. 2010). Most entrepreneurs have economic needs as the goal in business, and this become the motivation for them to gain business profit (Hammawa, 2018) and important factor for entrepreneurs to achieve their business performance.

There are many previous studies that show a positive relationship between motivation and business performance. Many researchers found that the performance of micro-entrepreneurs and business developments was determined by the motivation and objectives of the entrepreneur (Hammawa, 2018). Alam, Jani and Omar (2011) studied 194 women entrepreneurs in two states South of Peninsular Malaysia found that motivation has significant impact on business performance. Similarly, studies made by Patrick and Chong (2007) showed motivation had a positive impact on business performance. Therefore, the study tested the hypothesis as follows:

H2: There is a significant relationship between motivation and business performance.

## **Networking**

Entrepreneurs are involved in the process of socialization activities when interacting with various parties such as customers, suppliers, banks, government officials and others. Entrepreneurial networking is a social capital that is essential for entrepreneurs. According to Abul Hassan (2014), the concept of networking describes the relationship between agents in various economic sectors. Networking also helps to overcome the problem of lack of financial resources, human resources, and the process of developing business sustainability (Hassan, 2014).

The definition of entrepreneurial networking is the entrepreneurs' relationship with various parties of mutual interest. Interested parties either family members, partners, customers and others. Therefore, entrepreneurs need to have a "know-who" skill other than "know-how" skills for the purpose of business sustainability. The purpose of entrepreneurial networking also is to obtain information, finding opportunities, facilitating business, advisory and consultancy services, generating ideas through public relations, enhancing self-image and enhancing business reputation.

According to Rosli et al (2010), the entrepreneurship networking is divided into three. The first is a personal networking that is an unofficial personal network such as relationships with family members and friends. At the early stages of the business, many entrepreneurs depend on the personal networking for resources such as business and motivational support capital, advisory services, including information about business opportunities. Secondly, it is a business networking that is an official networking between entrepreneurs and various parties for business dealings. While the third networking type is a common networking where entrepreneurs get information through general printed or electronic media such as the Internet.

Past research shows that the entrepreneurial network provides social capital that helps in influencing micro business performance (Allen, 2000). According to Aftab and Naveed (2013), the performance of micro and small enterprises was significantly influenced by the entrepreneurship networking. The entrepreneurship networking has a positive impact on business performance (Adwin et al., 2016). The impact of social

capital is higher on performance of firms that involved in formal and informal networks. The important resources, support, information, and knowledge can be exchanged through social capital networks and this affects business performance (Mausumi and Sharmistha, 2016). Therefore, the hypothesis of this study is:

H3: There is a positive relationship between entrepreneurship networking and business performance.

### **Training**

Training in entrepreneurship is the formal process of transferring information to enrich the human capital involved in the field of entrepreneurship (Yaacob and Azmi, 2016). Entrepreneurial training includes various aspects such as introduction of new products, new production methods, new marketing, acquiring new sources of raw materials and new industrial restructuring methods (Yaacob et al., 2016; Ahmad Nadzri, 2018). While Nyambura (2014) described training as a practical activity in a real atmosphere where entrepreneurs learn and gain skills, knowledge and experience application, perform various activities, and learn from mistakes. In addition, entrepreneurial training helped entrepreneurs gain knowledge, skills through entrepreneurial opportunities to achieve the desired goal (Ekpe, 2011; Ahmad Nadzri, 2018).

However, sometimes entrepreneurs assume that training is not relevant, costly and poor monitoring quality (Gunto and Alias, 2013). Education and training must be accessible to enable the growth and management of micro enterprise (Alom et al., 2016). He also believes that the education system is generally lacking in fulfilling the specific needs of the entrepreneurs. Therefore, the education and training program for micro entrepreneurs is recommended to be given free or at low cost to achieve effective results.

Training and education are important to improve the performance of a person's work. Research on private companies in Malaysia by Syafiq and Hamza (2018) found that, training has significant relationships with performance and thus influence the business performance. Similarly, entrepreneurs who possess knowledge and skills, through training, will lead to business performance. Alom et al. (2016) conducting a review of

the micro entrepreneurs' performance found that there is a positive impact on business training and performance. It was also supported by the Selvarah et al. (2017) which found that entrepreneurial training has been identified as a significant determinant of business performance and success. Studies on SMEs in Malaysia find that the government's help in providing training such as entrepreneurial courses determine the success of SMEs (Kader, Azid, and Che, 2009). While research by Al Mamun and Ekpe (2016) showed a positive relationship between training and micro enterprise performance. Therefore, the study tests the hypothesis,

H4: Training has a positive relationship with business performance.

### **Underpinning Theory**

This study uses the Resources Base View Theory (RBV) as underpinning theory. This theory focuses on the firm's internal factors or resources as determinant to the performance of a firm (Barney, 1986). RBV theory states that unique resources are competitive advantage for the firm. The existence of valuable, odd (rare) resources, cannot be imitated (inimitable) and non-substitutable by competitors could increase business performance (Barney, 2001). This theory can be used to the state of the entrepreneurs, such as asnaf zakat, which faces limited resources to determine business performance (Wiklund, and Shepherdd, 2011).

According to Penrose (1959), resources are essential to improve the performance of the business. Resources are antecedent to products that generate performance. Previous researchers such as Barney (1991) states that the difference in assets and resources of the firm can explain the differences of performance between firms. The resources of the firm consist of tangible and intangible resources (Galbreath, 2005). Tangible resources are such as finance, physical resources, human resources and technology. Intangible resources are knowledge, skills, reputation, and abilities. The difference between the performance and the uniqueness of a business is influenced by these resources used. The high performance and human capital skills of a firm will lead to a better performance of a business firm. In short, for this current research, RBV theory is the basis for micro enterprise factors such as zakat support, motivation, networking and training contributing to business performance. The resources that

tangible is zakat support and intangible resources in this research framework are motivation, networking, and training.

## METHODOLOGY

This study adopts the quantitative research design to examine the interaction between five variables: four independent variables (zakat support, networking, motivation, training) and one dependent variable (business performance). All variables are measured by 35 statements obtained from previous studies, using 5-point Likert scale. A total of 49 data were collected from asnaf entrepreneur in Kedah, Malaysia. The data were analyzed using Partial Least Square or Smart PLS. Qualitative data was analyze manually using excel to triangulate and support the findings.

## FINDINGS

The descriptive information analysis shows that the majority of respondents were female (65.33%) while 17 respondents were male respondents. Of the 49 respondents, 33 of them were between the ages of 31- 40 (16 respondents) and 41-50 (17 respondents). The majority of respondents are Malays (98.0 per cent), only one person identified as converts from the Chinese race. 38 respondents were married 77.6 per cent while 4 respondents were single, and 7 respondents were widows. The majority of respondents had a relatively low of education level where 13 respondents with PMR qualifications and 22 respondents had SPM qualifications which made up a majority of 71.4 percent.

Meanwhile, the descriptive findings of the respondents' business information indicate 22 (44.9 percent) of the respondents were in the business within 1-5 years, while 12 (24.5 percent) of the respondents were in the business within 6-10 years and 11-20 years. Interestingly, 3 (6.1 percent) of the respondents had been in business for over 20 years, of which 49 of these respondents were in the food business. Moving to the business development stage, 7 (14.3 percent) of the businesses were identified as new start-ups, 34 (69.4 percent) of the respondents were in the development phase, and 7 (14.3 percent) of the 49 respondents already had a mature business. However, there is



one respondent was identified where the business was in decline. A total of 27 businesses (55.1 percent) were registered with SSM. The findings also showed that 15 (30.6 per cent) of respondents had sales profit of not more than RM1000.00 per month, while 23 (46.9 per cent) of respondents earned between RM 1,000 and RM 1,500.00 per month and only 11 respondents whose business made more than RM1,500 a month. Based on business ownership information, 43 (87.8 percent) of the respondents had their own business while 6 (12.2 percent) of the respondents were family businesses.

The data were cleaned from any missing values and outliers were analyzed using smart PLS. Table 1 below represent the measurement items, cross loading and deleted items. 4 items (A4, C2, C9, E4) were deleted as the loadings below 0.5.

**Table 1**

*Constructs, Measurement items, Cross loadings and Deleted items.*

Construct	Items	Loading	Deleted items
Business Performance	G1	0.755	
	G2	0.823	
	G3	0.806	
	G4	0.898	
	G5	0.861	
	G6	0.805	
Zakat Support	A1	0.728	A4
	A2	0.876	
	A3	0.815	
Networking	D1	0.645	
	D2	0.723	
	D3	0.751	
	D4	0.644	
	D5	0.793	
	D6	0.743	
Motivation	C1	0.914	C2, C9
	C3	0.697	
	C4	0.680	
	C5	0.719	
	C6	0.847	
	C7	0.858	
	C8	0.643	
Training	C10	0.858	
	E1	0.920	E4
	E2	0.936	
	E3	0.948	
	E5	0.971	
	E6	0.919	
	E7	0.922	
	E8	0.928	
	E9	0.937	

Findings postulates the lowest mean of the variable is training at 3.23 while the highest mean is motivation at 4.74. these values indicate the level of agreeableness of respondents. The hypothesized model indicates that each variable maintains an acceptable level of composite reliability of above 0.8 (Table 2). Hence the measurement scale utilized has a high level of scale consistency. The result of Average Variance extracted (AVE) also indicate the absence of multi-collinearity (Table 3).

**Table 2**

*Descriptives Statistic and Reliability of Constructs (N=49)*

Variables	No of Items	Mean	SD	Composite Reliability	AVE
Bantuan zakat (BZ)	3	4.01	0.81	0.85	0.65
Networking (N)	6	4.49	0.59	0.86	0.52
Training (T)	8	3.23	1.53	0.98	0.88
Motivation (M)	8	4.74	0.41	0.95	0.76
Business Performance (BP)	6	4.39	0.66	0.93	0.68
<b>Total</b>	<b>31</b>				

**Table 3**

*Correlation among Research Constructs*

	ZA	N	T	M	BP
Zakat Assistance (ZA)	<b>0.81</b>				
Networking (N)	0.17	<b>0.72</b>			
Training (T)	-0.01	0.22	<b>0.94</b>		
Motivation (M)	-0.01	0.08	0.15	<b>0.87</b>	
Business Performance (BP)	0.14	0.28	0.12	0.38	<b>0.82</b>

The hypothesis testing indicated by the direct standardized beta coefficients produced four significant paths: Zakat assistance is not significantly to asnafpreneur’s business performance ( $\beta=0.10$ ;  $t=0.65$ ;  $p < 0.01$ ); Networking is not significantly related to asnafpreneur’s business performance ( $\beta=0.23$ ;  $t=1.37$ ;  $p < 0.01$ ). Similarly, training also not significantly to asnafpreneur’s business performance ( $\beta=-0.01$ ;  $t=0.95$ ;  $p < 0.01$ ). Lastly, motivation significantly influences asnafpreneur’s business performance at ( $\beta=0.36$ ;  $t=2.87$ ;  $p > 0.01$ ) (Table 4). Thus, from 4 hypotheses, only 1 hypothesis is accepted. Figure 1 is the structural model of the asnafpreneur’s business performance.

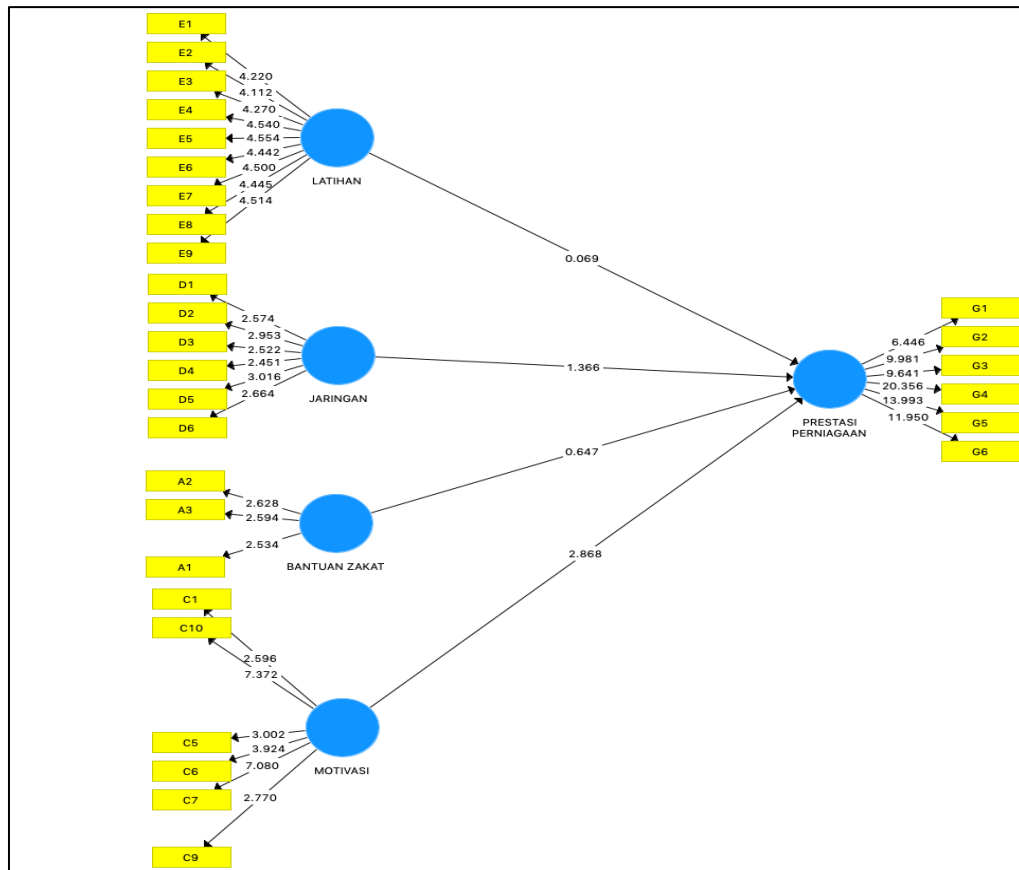


Figure 1: Hypothesized Model of Asnafpreneur business performance

Table 4

Direct Path Coefficients.

Hypotheses	Relationship	Standardized Beta	T Statistics	P Value	Sig Status
H1	Zakat Assistance → BP	0.10	0.65	0.52	Not Sig
H2	Motivation → BP	0.36	2.87	0.00	Sig
H3	Networking → BP	0.23	1.37	0.17	Not Sig
H4	Training → BP	0.01	0.07	0.95	Not Sig

The final model shows that the variables explain 22.0 % variance in business performance.

This reading indicates an acceptable explanatory level for behavioral model study (Table 5).

Table 5

R<sup>2</sup> of Dependent Path

	R Square Value
Business Performance	0.220

## DISCUSSION

Asnafpreneur's business performance is at high level. The business performance measurement items used are growth of customers, sales, profit and cash. It indicates that asnafpreneurs' business has the potential to grow to a better level. With this, asnafpreneurs have the potential to increase their income level and get out of poverty and may become zakat payers.

This paper only discusses the relationship of non-financial factors with business performance and answered 4 research questions and hypotheses. Although zakat support, and networking mean at high level but the relationship with business performance are not significant. This may indicate that, respondents perceived the support as not helping them in business performance. Through interview with respondents, most of them think that the amount of zakat support was not enough for their business. There were cases where equipment received underutilized, not durable and cannot be used. Zakat assistance received in non-financial form but not exceeding the value of RM2500. Asnafpreneurs may need more assistance in order to increase business performance. However, zakat management is efficient from the aspect of distribution.

The highest mean is motivations factor which reflect that most respondents among the asnafpreneurs are motivated to become entrepreneurs. Whereas, if referred to the items, indicates that the main driver factors are income, high status, recognition and the readiness of facing challenges. As the majority of ASNAF entrepreneurs are women who have multiple roles. They become entrepreneurs because not only for living but also because of the flexibility in managing family life. The motivation factor has significant relationship with business performance reflected that, asnafpreneurs are ready to become entrepreneur as referred to Kuratko and Hodgett (2001), motivation is important psychological factors in the entrepreneurial process. This is their strength that can be capitalized to ensure they continuedly motivated in this career as entrepreneur. Thus, LZNK may intervene by giving motivation in the training and mentoring.

A network of entrepreneurs ranging from personal networks and business networks to help entrepreneurs in their business. Although the hypothesis result is not significant, theoretically, networking play vital role in entrepreneurship process. It reflected that their networking not strong enough and need to be strengthen through intervention such as in developing business networking.

Training has the lowest mean compare to other factors and the hypothesis is not supported. Although previous research findings showed training has significant relationship with business performance, this research finding has contradictory result. Through qualitative data, some respondents unable to attend training due to family commitment and could not afford to attend. Most of them live in rural area and far from LZNK headquarters where most of training conducted. A descriptive finding for training shows that some respondents lack of training related to entrepreneurship. Although the LZNK has a variety of training activities but asnafpreneurs unable to attend due to certain reasons which need special attention, while training is an important factor to help their success in the business.

## CONCLUSION

In conclusion, ASNAF entrepreneurs have the potential to success in their business. Zakat support, motivation, networking and training factors can assist zakat entrepreneurs. However, the authority such as LZNK is required to enhance such efforts, by giving more assistances and monitoring the growth of the asnafpreneurs' businesses. Asnafpreneurs are motivated and with coaching and mentoring system would be able to increase their business performance. LZNK can use the Amanah Ikhtiar Malaysia model as a benchmark program for micro entrepreneurs. Entrepreneurs should also be assisted to manage their business through attending and practicing good management practices. This study is limited to the factors of zakat support, motivation, networking and training with the respondent of asnafentrepreneurs in Kedah. It is proposed that future studies examine other factors that can affect this micro business. Comparative studies with asnafpreneurs in other developed states should be carried out.

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## **CORPORATE GOVERNANCE AND EARNINGS MANAGEMENT AMONG SHARIAH COMPLIANT COMPANIES IN MALAYSIA: A REVIEW OF LITERATURE**

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### **ABSTRACT**

Corporate governance is one of the vital parts of any corporation's development, as it plays a role in designing and promoting principles of fairness, accountability and transparency. There has been much debate and discourse on the issue of corporate governance for many years such as earnings management and others. The concept of corporate governance is becoming much more popular since there have been more corporate failures due to ineffective governance. As Islamic businesses are currently gaining worldwide acceptance, Malaysia is becoming a centre for Islamic business activities. The concerns for Shariah-compliance have brought a new dimension of governance which falls under the corporate governance framework called Shariah governance. The main purpose of this paper is to highlight the corporate governance and the occurrence of earnings management among the Shariah-compliant companies as discussed in literature. This paper extends the current literature on corporate governance in Malaysia. This paper should be able to assist the regulators, industrial players, Shariah advisors and researchers regarding the corporate governance and earnings management among Shariah-compliant companies in Malaysia.

**Keywords:** Corporate Governance, Earnings Management, Shariah-compliant, Shariah Governance

## INTRODUCTION

The aim of corporate governance is to promote strong, viable competitive corporations accountable to stakeholders. Good corporate governance improves overall performance and promotes trust among shareholders and other stakeholders. Besides, good corporate governance also provides for sound strategic planning and better risk management. As Islamic businesses are currently gaining worldwide acceptance, Malaysia is becoming a centre for Islamic business activities. The concerns for Shariah-compliance have brought a new dimension of governance which falls under the corporate governance framework. Companies that embrace best practices for governance continually move toward long-term sustainability and Shariah-compliant companies also are not excluded. Good governance prevents litigiousness and provides far-reaching legal protections for Shariah-compliant companies.

The term governance has become an important concept in a variety of different disciplinary and practice arenas including management, public administration, public policy and others. It has its roots in a Latin word meaning to steer or give direction. Although corporate governance has long been in existence, the awareness of it grew in the later half of the 20th Century in the West. And in Malaysia, corporate governance only became an issue during the 1997 economic crisis (Tze, 2003). The Asian Financial Crisis of 1997 particularly affected Malaysia, one of the main contributors being the weak corporate governance practices of Malaysian companies. Some of the weaknesses identified were lack of transparency, disclosure and accountability.

For example, the Asian Financial Crisis that started in 1997, many investors lost their investments in these Asian economies. Johnson et al. (2000) report that these economies were not only weak in their macroeconomic indicators but a major cause of the Asian Financial Crisis was their weak regulatory system. Thus, in order to restore the confidence of the investors, different countries revisited their regulatory environment to protect their investors such as the corporate governance's codes.

## **CORPORATE GOVERNANCE STRUCTURE**

The Malaysian Code of Corporate Governance (MCCG 2000) which sets out the principles and best practices of corporate governance for Malaysian public listed companies was released by the Finance Committee on Corporate Governance in March 2000. In January 2001, the Code was brought into effect with amendments to the Bursa Malaysia's listing requirement. Corporate governance in Malaysia has developed since the enactment of the Malaysian

Companies Act in 1965 which established a governance framework including issues such as corporate structure, disclosure requirement, duties and liabilities of directors, protection of shareholders in general and minority shareholders in particular, as well as the reporting and compliance requirements. Before the Asian financial crisis of 1997, efforts to strengthen aspects of good governance practices in Malaysian corporate sectors had commenced with the introduction of the Securities and Industry Act (SIA) 1983, the Banking and Financial Institution Act in 1989, and the Securities Commission Act in 1993. In addition, the Code of Ethics for Directors had been introduced in 1996 by the Companies Commission of Malaysia as an initiative towards creating better board of directors. The financial crisis in 1997 has provided an impetus for corporate governance reforms in Malaysia.

The Malaysian Securities Commission released a revised Code of Corporate Governance in 2007 which aims to strengthen Malaysia's corporate governance framework, especially the roles and responsibilities of boards of directors and audit committees, and bring it in line with current global best practice. Furthermore, the revised listing requirements required directors of Malaysian listed companies to attend a compulsory training programme (known as the mandatory accreditation of directors) covering matters such as directors' legal rights and responsibilities, operation of the board of directors, listing requirements, risk management and internal control, and relevant securities laws. Moreover, the revised Code details the composition of audit committees, the frequency of meetings and the need for members to attend continuous training in financial and other related development. In order to preserve the

independence of the audit committee, the executive directors will no longer be allowed to become members of the audit committee.

The MCCG 2000 was revised in 2007 with the aim to strengthen the roles and responsibilities of boards of directors, audit committees and internal auditors in the financial reporting process, to assist them in effectively discharging their duties, and bring the code in line with current global best practice (Anwar, 2007). Amongst the recommendations on best practice, is that the nomination committee should have the necessary skills, knowledge, expertise, experience, professionalism and integrity to strengthen the board and ensure the board discharges its roles and responsibilities effectively. Furthermore, the audit committee is required to comprise at least three members (all non-executive directors), a majority of whom are independent. In addition, the revised code recommends all audit committee members be financially literate (able to read, analyse and interpret financial statements) with at least one member being a member of an accounting association or body.

### **EARNINGS MANAGEMENT**

The most common definitions of earnings management in academic writing on accounting are from Schipper (1989) and Healy and Wahlen (1999). Schipper (1989) defines it as, *“an involvement in the process of preparing financial statements, purposely to acquire personal benefits”*. A similar definition of earnings management as an opportunistic behaviour is expressed by Healy and Wahlen (1999) as follows: *“...earnings management occurs when managers use judgment in financial reporting and in structuring transactions to alter financial reports to either mislead some stakeholders about the underlying economic performance of the company or to influence contractual outcomes that depend on reported accounting numbers.”* (1999, p. 368)

Similarly to Healy and Wahlen, Landsittel (2000) stated that earnings management is *“where public companies inappropriately manage earnings by intentionally recording accounting misstatements in order to adjust reported earnings presumably to obtain a targeted earnings figure or facilitate an earnings growth”*.

Earnings management involves the selection of accounting procedures and estimates that conform to generally accepted accounting principles (GAAP). Explicitly, firms that have earnings management would still be classified as within the bounds of accepted accounting procedure manipulation as conservative accounting, neutral earnings and aggressive accounting are all within the GAAP.

Parfect (2000) mentioned that improper earnings management is a bad and unproductive behaviour arising in a complex situation, one in which analysts and investors are key players along with corporate management. He made distinctions between 'good' and 'bad' earnings management, seeing 'bad' earnings management, or improper earnings management, as intervention by management to hide real operating performance by creating artificial accounting entries or stretching estimates beyond a reasonable point. However, the 'good' kind of earnings management involves reasonable and proper practices that are part of operating a well-managed business and delivering value to shareholders (Parfect, 2000).

A diverse definition by Giroux (2004) has earnings management comprise the whole range of accounting decisions from conservative to fraud and asserts that the huge range of accounting judgments provide incentives to management. The chief financial officer, in conjunction with executives and board members, develops a perspective on what the economic reality is and how it should be reported. This is a dynamic process that may change from quarter to quarter, as meeting financial analysts' expectations is important. Within this approach, he further defines earnings management as a practice in financial reporting towards some objectives and plan (Giroux, 2004).

Meanwhile, Ronen and Yaari (2008) offer an alternative view of earnings management and summarize different definitions of earnings management by classifying them as white, gray and black. Earnings management is considered as beneficial (white) if it enhances the transparency of reports; pernicious (Hair et al.) if it involves outright misrepresentation and fraud, and gray if the manipulation of reports is within the boundaries of compliance with bright-line standards, which could be either opportunistic or efficiency enhancing (Ronen and Yaari, 2008). They further claim that earnings management can be beneficial if it signals long-term value,

pernicious if it conceals short or long term value, and neutral if it reveals the true short term performance.

The definitions of earnings management actually differ depending on the instruments of manipulation, the purpose of the earnings management behaviour, and its timing. Although defined in a variety of ways, the previous literature on the definition of earnings management generally agree it comprises elements of an action purposely undertaken to alter the information in financial statements in order to mislead their user. As such indiscretion is normally performed by the managers with the objective of acquiring some personal benefits, this is an opportunistic behaviour and, as such, is prohibited in Islam (Al-Kashif, 2009).

On the other hand, financial fraud, which deliberately distorts the true economic performance of a business, clearly violates GAAP. Financial fraud has been defined by the Association of Certified Fraud Examiners as purposely misleading information prepared in order to influence the user of the information to change their decision, and therefore does not come under the umbrella of earnings management.

### **EARNINGS MANAGEMENT IN MALAYSIA**

Malaysia is definitely not lagging in the research of earnings management. Studies on subjects such as earnings management and debt renegotiation have been conducted by Mohd Saleh and Ahmed (2005), and Ahmed, Godfrey and Saleh (2008) while earnings management and corporate tax rate has been investigated by Roubi and Richardson (1998), and Adhikari, Derashid and Zhang (2005). In the same area, earnings management and initial public offerings has been examined by Ahmad-Zaluki, Campbell and Goodacre (2009), while, Johl, Jubb, and Houghton (2007) investigated the association of earnings management and audit opinion.

More recently, the association between several corporate governance practices (board of directors, audit committee, institutional investors and culture) and earnings management have been investigated by Abdul Rahman and Mohamed Ali (2008), Abdullah and Mohd Nasir (2004), Guan, Pourjalali, Sengupta and Teruya (2005),

(Hashim and Devi, 2008b), and Mohd Saleh, Mohd Iskandar and Rahmat (2007), however, contradictory results were found in Malaysia.

According to Alkdai and Hanefah (2012), there were 17 cases of earnings manipulation from 1996 to 2012 have been reported by the Malaysia Securities Commission. The PricewaterhouseCoopers (PwC) reported that through their survey, 48% of Malaysian companies were the victims of white collar crime, and only 25% of them were willing to strengthen their internal auditing system and technique. Furthermore, the PwC survey revealed that for two years prior to the survey, the average loss from fraud per company in Malaysia was US \$173,303 (Ung et al. 2014).

In a related circumstance, PricewaterhouseCoopers (2011) reported that Transmile Group Bhd had an overstatement of its group income to the tune of RM530 million between the 2005 and 2006 financial periods. Hence resulted in the shareholders losing value in the prices of their shares and subsequently delisted from the Bursa Malaysia on the grounds of employee dissatisfaction, image loss, decline in reputation, and corporate relationships (PricewaterhouseCoopers 2011). Because of this corporate scandals and failures, corporate governance has become a common and controversial issue last few decades specifically on the role of board of directors in enhancing the performance of firms and mitigating earnings management activities.

Little research has been done on the influence of Shariah law on earnings management. The Islamic law requires accountability, transparency, justice, and honesty in all business transactions and prohibits opportunistic behaviour. As defined by Healy and Wahlen (1999), earnings management reflects opportunistic behaviour by management, hence, in Islam, it is prohibited. However, in a different socio-economic environment, Ali Shah et al (2009) obtained evidence of earnings management in the mainly Islamic Pakistani capital market.

#### **EARNINGS MANAGEMENT IN SHARIAH COMPLIANT COMPANIES**

The compilation of best practice for corporate governance involves value systems such as accountability, transparency, responsibility, integrity (Omar, 2005). Those

values are actually paramount in Islam. The word 'Islam' stands for, among other things, peace, purity, submission and obedience. Islam does not separate religious deeds from political, economic or social affairs. Furthermore, Islam encourages individuals to be involved in business and hence has clearly articulated commercial law to guide Muslims regarding the types of businesses that are lawful and those that are unlawful. The fiqh (Islamic law) prescribes the nature of allowable trade and services which generally requires justice, fairness, and honesty in all business transactions. Fiqh explicitly forbids transactions which are unclear, unfair, unjust and fraudulent. Islam puts great emphasis on the need for Muslims to be accountable to God and that accountability encompasses man's accountability to his fellow men. The following verses in the Holy al-Quran elaborate the notion of accountability in Islam.

*"To Allah belongs all that is in the heavens and on earth. Whether you show what is in your minds or hide it, Allah calls you to account for it." (2:284)*

*"And fear the Day when you shall be brought back to Allah, then shall every soul be paid for what it has earned, and none will be dealt with unjustly." (2:2)*

In addition, guidance for accountants in discharging their accountability is stated in the following verses:

*"O you who believe! Do not betray the trust of Allah and the Messenger (Muhammad), and do not misappropriate knowingly things entrusted to you." (8:27)*

*"And know you know that your possessions and your children are only a trial; and that it is Allah with whom lies your highest reward." (8:28)*

Islam also forbids every type of fraud and deception and requires transparency in any disclosure practices as explicated in the following verses:



*“O you who believe! Stand out firmly for Allah, as witnesses to fair dealing and let not the hatred of others to you make you lean towards wrong and depart from justice.”(5:8)*

*“O you who believe! When you deal with each other, in transaction involving future obligations in a fixed period of time, reduce them to writing. Let a scribe (writer) write down faithfully as (a responsible person) between the parties: Let not the scribe refuse to write: As Allah has taught him, so let him write....Do not object to reduce to writing (your contract) of the future period, whether it be small or big: It is more just in the sight of Allah, more suitable as evidence, and more convenient to prevent doubts among yourselves...Take witnesses whenever you enter into commercial contract.” (2:282)*

Once a decision is made and consensus has been obtained on any matters, especially with regards to commercial contracts, it needs to be put into writing. This ensures disclosure and transparency in every business transaction. The record should portray the exact happening and not the manipulated figures.

## CONCLUSION

Corporate governance framework should ensure, in order to provide relevant information for investors' decisions, that the disclosure is timely and accurate on all material matters, is in accordance with high quality standards of accounting and disclosure and the audit and review of these disclosures by independent, competent and qualified auditors is carried out. Moreover, there should be a high level of transparency and market discipline to build the trust of the shareholders and investors. It can be summed that the ultimate objective to achieve Shariah compliance can only be achieved by the collective supports from all involved parties. Employing good corporate governance helps the company to regulate risk and reduce the opportunity for corruption. Often, scandals and fraud within a company become more likely where directors and senior management do not have to comply with a formal governance code. A company without up to date books and registers is unlikely to attract the finest buyers. Additionally, companies are becoming increasingly aware of their public

image and the need to behave ethically. By employing good corporate governance, holding board meetings and making decisions as a board, these goals can be kept in mind. Where company practices good corporate governance, with full disclosure, the public will feel that the company and brand can be trusted, ultimately helping the company reputation to grow.

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**PELAKSANAAN AL-TAWRIQ (KAEDAH KECAIRAN) KE ATAS  
TANAH KOMERSIAL WAKAF: KAJIAN KES DI PULAU  
PINANG**

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**ABSTRAK**

Kajian ini bertujuan untuk meneroka amalan terbaik tadbir urus dan pelaksanaan al-Tawriq yang telah dilaksanakan di Malaysia. Penyelidikan ini merupakan kajian kualitatif yang melibatkan sesi temubual dengan wakil dari Majlis Agama Islam terpilih. Walau bagaimanapun, penulisan kertas penyelidikan ini menumpukan hasil temubual bersama dengan Majlis Agama Islam Pulau Pinang (MAINPP) mengenai pelaksanaan al-Tawriq di negeri tersebut. Hasil temubual mendapati bahawa MAINPP telah melaksanakan kaedah al-Tawriq di salah satu projek perumahan mereka yang merupakan projek pembangunan perumahan kos rendah di Butterworth, Pulau Pinang. Amalan al-Tawriq bagi pelaksanaan projek tersebut adalah selari dengan model yang dicadangkan iaitu dengan menjual aset wakaf yang telah dibangunkan menjadi perumahan kos rendah untuk menghasilkan tunai bagi membangunkan projek wakaf yang lain. Keberkesanan penyelidikan ini terletak kepada konsep al-Tawriq sebagai penyelesaian alternatif kepada pembangunan aset-aset wakaf di Malaysia yang bertujuan untuk meningkatkan kualiti aset wakaf dengan mewujudkan kecairan tunai sebagai sumber dana baharu kepada perbelanjaan penyelenggaraan ataupun pembangunan wakaf. Model al - Tawriq ini didapati mempunyai keupayaan sebagai dimensi dan inovasi baru ke atas amalan wakaf memastikan aset wakaf menjadi lebih produktif, dapat dimanfaatkan oleh penerima manfaat, dan jariah pahalanya boleh berjalan, berterusan dan memberi impak yang positif kepada sektor ekonomi ketiga (Ekonomi Ijtima'i) dan meningkatkan pembangunan Ummah.

**Kata Kunci:** al-Tawriq, Kecairan aset wakaf, Wakaf komersial.

## PENGENALAN

*al-Tawriq* iaitu mencairkan dan menjual aset wakaf adalah antara solusi terkini bagi menangani masalah aset wakaf yang tidak produktif, terbiar, tiada nilai komersial dan kekurangan sumber dana. Hasil kecairan aset wakaf ini boleh digunakan untuk membiayai kos penyelenggaraan ataupun meningkatkan produktiviti aset wakaf terutamanya untuk tujuan pembangunan. *al-Tawriq* dibenarkan berdasarkan ijihad semasa melalui keputusan Qadi ataupun panel penasihat syariah walaupun pada asalnya aset wakaf perlu dikekalkan sebagai prinsip asas wakaf berdasarkan hadith Rasulullah SAW (Fuadah et, 2018). *al-Tawriq* diilhamkan oleh tokoh Minda Syariah Global dan penyandang Kursi Akademik Yayasan Tun Ismail (YTI)- USIM iaitu Y.Bhg. Datuk Dr Mohd Daud Bakar semasa sesi Bengkel penyelidikan dan penerbitan YTI's pada 27 April 2016 berlangsung di Fakulti Ekonomi dan Muamalat USIM. Setelah itu, topik ini menjadi perbincangan dan kajian penyelidikan. Kajian mengenai keharusan syarak dalam mencairkan aset-aset wakaf dengan menfokuskan kepada menjualkannya untuk tujuan penyelenggaraan dan pembangunan juga telah diutarakan. Kaedah *al-Tawriq* sebenarnya pernah dilaksanakan di Singapura dengan mencairkan 20 harta tanah wakaf yang tidak strategik untuk mendapatkan dana bagi pembangunan projek wakaf sebelum diistibdalkan kepada projek pengubahsuaian bangunan komersial enam tingkat di 11 Beach Road, Singapura (Yayasan Wakaf Malaysia, 2016).

Kajian ini merupakan satu langkah solusi kepada permasalahan kurangnya sumber kewangan yang membawa kepada tanah-tanah wakaf tidak dapat dibangunkan dan terbiar tanpa memberikan pulangan yang lumayan untuk manfaat yang maksimum kepada masyarakat Islam secara umum. Sebahagian projek wakaf juga tidak dapat diteruskan kerana masalah kekurangan modal. Penyelesaian kepada kes-kes tersebut tidak hanya terhad kepada kecairan sahaja, boleh dilaksanakan juga menggunakan kaedah seperti pinjaman serta pembiayaan yang lain. Namun, persoalan utama yang hendak diketengahkan dalam kajian ini adalah untuk melihat sejauhmana praktikaliti secara konseptual dan implementasi yang boleh dilaksanakan dalam mencairkan aset-aset wakaf dengan menjual sebahagian aset wakaf tersebut untuk dijadikan sebagai modal dan sumber kewangan utama dalam usaha penyelenggaraan atau pembangunan

harta-harta wakaf di Malaysia.

## TERMINOLOGI DAN DEFINISI AL-TAWRIQ

### Definisi Istilah dan Aplikasi al-Tawriq dalam Aset Wakaf

Mohd Daud Bakar (2017) menjelaskan bahawa, *al-Tawriq* adalah asal kata *al-Wariq* iaitu menukarkan aset kepada kecairan tunai. Kecairan tunai ini bermaksud menjual sebarang aset iaitu ditukarkan kepada wang tunai atau bersamaan tunai dengan tempoh segera dan kos efektif. Dalam kes aset wakaf, *Tawriq* adalah menjual sebahagian harta wakaf untuk menampung kos pengurusan, penyelenggaraan ataupun pembangunan. Mencairkan harta wakaf bukan kesemuanya mungkin 1/3 atau 1/10 untuk membayar gaji Imam, Muazin, keselamatan, pengurusan sampah sarap dan sebagainya.

*al-Tawriq* juga bermaksud kecairan tunai dalam bentuk (sekuriti) iaitu instrumen yang menggerakkan pelbagai aset hutang terjamin, dengan menukarkannya dari hutang kepada kredit yang dibangunkan, dan kemudian ditawarkan kepada orang awam melalui cara khas untuk langganan dalam bentuk sekuriti yang sesuai untuk meminimumkan risiko dan untuk memastikan aliran mudah tunai yang berterusan (Ajil Jasim al-Nasyami, (2009). Selain itu, *al-Tawriq* adalah (sekuriti) dalam penukaran pinjaman ke dalam pasaran sekuriti yang boleh dipasarkan dan pindahan hutang dari penghutang primer kepada penghutang yang lain (Muhammad Ahmad Ghanim, 2009).

### Al-Tawriq sebagai Kosa Kata Baharu Inovasi Kewangan

Secara teorinya, perkataan *al-Tawriq* adalah kosa kata moden dalam bidang kewangan Islam yang bermaksud kecairan. Ini kerana berdasarkan fakta dan dokumentasi, *al-Tawriq* dalam penggunaan bahasa Arab tidak ditemui dalam kamus Lisan al-Arab yang ditulis oleh Ibnu Manzur (1983), yang bermaksud penggunaan perkataan ini bukanlah suatu yang biasa digunakan dalam bahasa komunikasi orang Arab. Perkara ini diperkukuhkan lagi dengan merujuk kepada kamus moden Bahasa Arab – English oleh Hans Wehr (1976). Walaubagaimanapun, dengan menggunakan kata kunci

*waraqah* atau *waraqah naqdi*, kamus-kamus ini telah menjelaskan terjemahannya sebagai duit kertas ataupun tunai. Dengan kata kunci *Awraq al-Mal* beberapa interpretasi baharu telah diterjemahkan oleh kamus, iaitu sebagai sekuriti, bond, duit kertas dan nota bank yang boleh juga kita fahaminya sebagai kaedah kecairan tunai.

Muhammad Abdul Halim (2007) ada menyatakan *al-Tawriq* adalah petikan kata kunci dari *al-waraqah* yang disebut sebagai 'kertas' yang ditulis di atasnya. Ila 'Aziz al-Jaburi pula menyatakan ianya sebagai wang dari perak, Yusfat Ali and Yuzian Rahman (2009) pula menyatakan bahawa *al-Tawriq* diambil dari kata akar *al-Awraq*. Kemudian Abdul Karim Aiyuni (2011) juga menyebutkan bahawa *Waqf al-Awraq al-Maliyah* dalam tulisannya, dan menekankan bahawa *Al-Awraq al-Mal* telah diiktiraf sebagai salah satu alat tunai yang boleh digunakan dalam wakaf. Oleh itu, dapatlah disimpulkan bahawa dari segi literal, tiada perkataan *Tawriq* dalam kamus Arab sehingga tahun 90-an tetapi mendapati ianya boleh didapati dengan kata akar *al-Awraq al-Mal*. Perkataan *al-Tawriq* hanya muncul sekitar tahun 2000 dan ke atas dan secara spesifiknya *al-Tawriq* telah disebutkan dalam kamus bahasa Arab sebagai wang ataupun tunai pada tahun 2007 seiring dengan kepesatan bidang Kewangan Islam mutakhir. Manakala wang tunai juga adalah salah satu instrumen yang boleh menyumbang wakaf (Fuadah et al, 2017: 2017a).

### **Makna Literal al-Tawriq sebagai Sekuriti**

*al-Tawriq* juga dinyatakan sebagai sekuriti. Beberapa kamus Arab moden yang khusus dalam bidang Ekonomi dan Kewangan telah menyebut perkataan *al-Tawriq*. Sebagai contoh, *Mu'jam al-Mustalahat al-Iqtisadi wa al-Mal wa Idarah al-Mal* (2009), menyatakan *al-Tawriq* dengan perkataan *Waraqah Maliyah* bermaksud sekuriti. Ensiklopedia Pelaburan dan Kewangan (2016), menyatakan bahawa *Tawriq* digambarkan dalam perkataan Arab untuk penssekuritian. *Mu'jam al-Ma'ani al-Jami'* (2016) pula mendefinisikan *Tawriq* adalah perkataan Arab secara harfiah bermaksud "mengeluarkan kertas" dan perkataan masdar *warraqa* bermaksud kertas. Sementara itu, terdapat beberapa kajian penyelidikan mengenai *al-Tawriq*. Khairuddin (2012) menyatakan bahawa, *al-Tawriq* bermaksud penssekuritian. Iaitu melakukan hutang

tertanggung melibatkan liabiliti bertempoh antara kredit dan sijil penssekuritian (juga dikenali sebagai sukuk) dan boleh dipindahmilik dalam pasaran sekunder.

Muhammad Ahmad (2009) dan *Majallah Majma 'al-Fiqh al-Islamiy al-Dawli* (2009) menyatakan bahawa, *al-Tawriq* bermaksud penssekuritian. *al-Tawriq* (sekuritisasi) adalah instrumen kewangan yang inovatif yang menunjukkan institusi kewangan menggerakkan sekumpulan hutang homogen dan terjamin sebagai aset dan meletakkannya dalam satu penyatuan hutang tunggal dan kemudian menawarkannya kepada orang ramai melalui kemudahan khusus untuk melanggan bentuk sekuriti untuk kecairan dalam bentuk wang tunai melalui bank. Istilah *al-Tawriq* juga telah dibincangkan oleh para ulama pada awal tahun 2000 dan telah disahkan oleh Akademi Fiqh OIC pada tahun 2009. Oleh itu, secara ringkasnya *al-Tawriq* boleh dimaksudkan dalam dua keadaan. Pertama, adalah mencairkan aset untuk mendapatkan tunai. Kedua adalah mencairkan aset tidak alih (*property* sebenar) iaitu aset melalui penciptaan hutang / instrument kewangan (sijil) baru dalam erti memindahkan aset kewangan dari pemberi pinjam asal kepada yang lain, yang sebahagian besarnya melalui institusi kewangan dan bursa saham.

### SOROTAN LITERATUR

Wakaf pada asalnya tidak boleh dijual, diwarisi, dihibahkan dan terputus hak pemilikan pemberi wakaf kepada hartanya. Namun, dalam beberapa hal tertentu terdapat prinsip keharusan yang dibenarkan untuk mencairkan atau menjual aset-aset wakaf tersebut. Ini kerana, di mana ia perlu bagi tujuan wakaf, qadi boleh membenarkan penjualan, atau mengubah peraturan pengurusan wakaf, walaupun ia telah dilarang secara nyata dalam hukum asal. Qadi boleh; 1) membenarkan hutang kontrak untuk membaiki harta itu, atau untuk membayar cukai apabila tiada pendapatan atau cara membayarnya daripada wakaf. 2) menggadai tanah yang didedikasikan hasilnya dengan cara aman untuk hutang yang dikontrakkan 3) menjual sebahagian tanah khusus untuk tujuan yang disebutkan di atas (Mohd Zain Othman, 1982: Fuadah et al, 2017). Manakala kajian mengenai *al-Tawriq* banyak dilakukan sebelum ini berkisar mengenai konsep, terminologi dan kriteria *al-Tawriq* itu sendiri.



Ajil Jasim al-Nasyami (2009) dalam kajiannya bertajuk *Terma dan Syarat al-Tawriq dan al-Taskik*, menekankan kepentingan pensekuritian serta kriteria dalam perbandingan dan perbezaan keduanya sebagai satu inovasi baharu dalam bidang kewangan Islam. Kajian ini disokong oleh Muhammad Ahmad (2009) dan akhirnya produk sukuk telah menjadi satu resolusi baharu dalam Fiqh. Kajian Fuadah et al (2018) pula menyatakan terdapat beberapa prinsip-prinsip asas yang membenarkan *al-Tawriq* ini dilaksanakan antaranya aset wakaf tidak lagi berfungsi seperti tujuan asal diwakafkan. Kajian mereka juga mengusulkan *al-Tawriq* digunapakai sebagai salah satu solusi kepada pembangunan aset-aset wakaf di Malaysia yang bertujuan untuk meningkatkan kualiti aset dengan mewujudkan kecairan tunai sebagai sumber dana baharu kepada perbelanjaan penyelenggaraan ataupun pembangunan. Ianya penting bagi memastikan aset wakaf menjadi lebih produktif, dapat dimanfaatkan oleh penerima manfaat, dan jariah pahalanya boleh berjalan, berterusan dan memberi impak yang positif kepada pembangunan dan ekonomi umat Islam dan manusia sejagat.

#### **Dalil Al-Quran Dan Hadith Mengenai Al-Tawriq Dan Keharusan Menjual Aset Wakaf**

Istilah *Tawriq* adalah inspirasi dari dalam al-Quran dalam ayat Surah al-Kahf 19:

قَالُوا رَبُّكُمْ أَعْلَمُ بِمَا فَبِئْسَ مَا أَحَدَكُم بِوَرِقِكُمْ هَذِهِ إِلَى الْمَدِينَةِ فَلْيَنْظُرْ أَيُّهَا أَزْكَى طَعَامًا فَلْيَأْتِكُمْ بِرِزْقٍ مِنْهُ  
لِيَبْتَلِيَكُمْ

“Allah (alone) knows best how long ye have stayed here. Now send ye then one of you with this money of yours to the town: let Him find out which is the best food (to be had) and bring some to you...”

Perkataan ‘*wariq*’ menurut Yusuf Ali secara umumnya bermaksud tunai, manakala dalam terjemahan Shah Antarabangsa dan Shakir dan majoriti ulama tafsir, ia bermaksud perak; sama ada mata wang rasmi (syiling atau hanya perak yang boleh diterima untuk diperdagangkan dan ditukar di pasaran). Oleh itu, secara tersirat menyatakan bahawa perkataan “*wariq*” bererti memberikan sesuatu secara tunai (Khairun Najmi Saripudin, 2013). Hadis yang diriwayatkan oleh Ibnu Umar tentang tanah Khaibar lebih tegas tentang galakan terhadap ibadah wakaf. Hadis tersebut adalah seperti berikut:

"..... عن ابن عمر قال أصاب عمر أرضا بخيبر فأتى النبي صلى الله عليه وسلم يستأمره فيها فقال يارسول الله اني أصبت أرضا بخيبر لم أصب مالا قط هو أنفس عندي منه فما تأمرني به قال ان شئت حبست أصلها وتصدقته بها قال فتصدق بها عمر أنه لا يباع ولا يوهب قال فتصدق عمر في الفقراء وفي القربى وفي الرقاب وفي سبيل الله وابن السبيل والضيف لا جناح على من وليها أن يأكل منها بالمعروف أو يطعم صديقا غير متمول فيه".

Maksudnya:

*"...dari Ibnu Umar ra berkata, bahawa sahabat Umar ra memperoleh sebidang tanah di Khaibar, kemudian menghadap kepada Rasulullah untuk memohon petunjuk. Umar berkata: ya Rasulullah, saya mendapatkan sebidang tanah di Khaibar, saya belum pernah mendapat harta sebaik itu, maka apakah yang engkau perintahkan kepadaku? Rasulullah menjawab: bila kamu suka, kamu tahan (pokoknya) tanah itu, dan kamu sedekahkan (hasilnya). Kemudian Umar ra melakukan sadaqah, tidak dijual, tidak dihibahkan dan tidak pula diwariskan. Ibnu Umar ra berkata: Umar menyedekahkannya kepada orang fakir, kaum kerabat, budak belian, sabilillah, ibn sabil dan tamu. Dan tidak dilarang bagi orang yang menguasai tanah wakaf itu (mengurus) untuk makan dari hasilnya dengan cara baik (sepantasnya) atau makan dengan tidak bermaksud memupuk harta". (Sahih al- Bukhari and Muslim)*

Berdasarkan hadith di atas, beberapa prinsip asas wakaf telah dijelaskan oleh Rasulullah SAW, antaranya tahan (pokoknya) dan sedekahkan hasilnya, tidak dijual, tidak dihibahkan dan tidak pula diwarisi. Hadith ini disokong dengan hadith Riwayat al-Baihaqi seperti berikut;

حبس الاصل وسبل الثمرة

Maksudnya : *"wakafkanlah tanah itu dan berilah hasil buahnya sebagai sedekah"*(Riwayat al-Baihaqi)

Isu yang ditimbulkan dalam kajian ini, adakah boleh menjual aset-aset wakaf? Bukankah ianya bertentangan dengan kehendak hadith mengenai wakaf? Dalam masa yang sama, sekiranya aset wakaf tidak lagi produktif atau menghadapi masalah untuk

memberi hasil atau manfaat kepada masyarakat awam apakah solusi yang ada untuk menyelesaikan masalah mengenai aset wakaf? Ini kerana para Imam Mazhab berbeza pandangan dalam hal mengekalkan aset wakaf dan keharusan untuk mencairkannya.

Walaupun terdapat beberapa hadith yang memberi kebenaran mencairkan aset wakaf, terutamanya bagi aset wakaf masjid yang tidak lagi berfungsi sebagai tempat solat kerana para jamaah telah berpindah. Hadith tersebut adalah riwayat Abu Daud seperti berikut;

إذا كان في المسجد خشبتان ، لهما قيمة ، جاز بيعهما و صرف ثمنهما عليه

*Maksudnya : Jika di dalam masjid itu terdapat dua batang kayu yang memiliki nilai jual, maka keduanya boleh dijual dan hasilnya diberikan kepada masjid tersebut. ' (Riwayat Abu Daud)*

Hadith ini disokong dengan alasan bahawa masjid tersebut telah tidak berfungsi sebagai tempat solat dan perlunya ada saksi kepada keperluan untuk menjual aset wakaf masjid tersebut. Ini disebut dan diceritakan di dalam kitab al-Mughni oleh Ibnu Qudamah (1997) seperti berikut;

قال القاض : يعني إذا كان ذلك يمنع من الصلاة فيه ونص على جواز بيع عرصته  
في رواية عبد الله : وتكون الشهادة في ذلك على الامام

Maksudnya ; *“Berkata al-Qadi : Maksudnya jika terhalang masjid itu daripada solat dan ditetapkan bahwa ia dibenarkan untuk dijual”*.  
*“Pada riwayat Abdullah : mestilah ada Saksi kepada Imam”*

Wakaf adalah aktiviti yang sangat digalakkan, dan banyak nas-nas yang mengalakkan berwakaf kerana fadilatnya yang berganda-ganda dan jariah yang sentiasa mengalir walaupun sesudah mati seperti dalam surah Al-Imran ayat ke 92 dan surah Al-Baqarah ayat ke 261. Dikatakan juga aktiviti wakaf ini tidak pernah ditinggalkan oleh para sahabat sebagaimana yang diceritakan oleh sahabat iaitu Jabir dengan berkata ;

لم يكن احد من اصحاب النبي (ص) ذو مقدره الا وقف

Maksudnya: *Tiada seorang pun daripada sahabat Nabi (SAW) yang mempunyai kemampuan kecuali mereka berwakaf (Ibnu Qudamah, 1997).*

Di dalam kitab *Ahkam al-Awqaf*, Diceritakan juga, Jabir telah menyatakan bahawa tiada seorangpun dari kalangan para Muhajirin dan Ansar melainkan mereka telah mewakafkan sesuatu iaitu bagi sedekah yang kekal yang tidak boleh dijual beli selamanya, dan tidak boleh dijadikan hibah, dan tidak boleh diwarisi oleh sesiapaupun (al-Khassaf, tt). Sekiranya aset-aset wakaf terhenti manfaatnya atas sebab-sebab kecairan dan masalah yang lain, sumbangan wakaf ini akan terhenti dan tidak dapat memenuhi hajat pewakaf yang mahukan pahala berpanjangan dan berterusan.

### **Pandangan Pelbagai Mazhab Mengenai Kecharusan Menjual Aset Wakaf**

Wakaf adalah ilmu ijithadi dan ilmu kemanusiaan yang tinggi (Mohd Daud Bakar, 2017a). Tiada nas khusus secara qat'i mengenai kecharusan menjual aset wakaf di dalam al-Quran. Ianya diperbincangkan dan diputuskan diperingkat Imam-Imam Mazhab yang muktabar. Perbincangannya berkisar kepada respon terhadap permasalahan yang berlaku dari semasa ke semasa dan hadith-hadith yang dinukilkan adalah sebagai sandaran respon kepada permasalahan yang sedang berlaku pada ketika itu. Dalam pada itu, isu menjual aset wakaf masjid, mempunyai hukum tersendiri yang berbeza dari hukum bagi barang wakaf yang lain. Kecuali Imam Hambali, kesemua Imam sepakat tentang tidak boleh menjual masjid dalam bentuk apapun. Bagi aset wakaf bukan masjid, para Imam Mazhab yang muktabar ada berbeza pandangan dan alasan yang menyokong hujah masing-masing (al-Mughniyah, 2004). Berikut adalah pandangan Imam-Imam muktabar mengenai kecharusan menjual aset wakaf (bukan masjid).

#### **Jadual 1**

*Pendapat kecharusan Mengenai Kecharusan Menjual Aset Wakaf Menurut Pendapat Mazhab*

<b>No.</b>	<b>Mazhab / Imam</b>	<b>Pendapat kecharusan menjual</b>
1.	Imam Hambali	Boleh jual
2.	Imam Syafie	Tidak boleh jual
3.	Imam Maliki	Boleh jual
4.	Imam Hanafi	Boleh jual berasaskan hukum Istihsan
5.	Imamiyah	Boleh jual untuk wakaf khusus sahaja dan bukan wakaf umum

Sumber : al-Mughniyah.(2004), Ibnu Qudamah (1997) Muhammad Abu Zahrah (1971).

Berdasarkan jadual 1, kesemua Imam (kecuali Imam Syafie) berpendapat boleh menjual aset wakaf bagi harta bukan masjid, manakala Imam Hambali berpendapat boleh jual aset wakaf termasuklah aset masjid sebagai harta wakaf. Perbezaan pendapat Imam-Iman ini disokong dengan alasan dan hujah masing-masing. Imam Syafie tidak bersetuju aset wakaf dijual, tetapi bersetuju menukarkan fungsi kegunaan aset wakaf dalam bentuk kegunaan yang lain sekiranya fungsi asalnya sudah tidak boleh dimanfaatkan. Beliau berpegang kepada aset wakaf harus dikekalkan dan tidak boleh dijual berasaskan hadith Nabi Muhammad SAW (al-Mughniyah, 2004; Ibnu Qudamah, 1997). Manakala Imam Hanafi berpendapat, pada asalnya aset wakaf tidak boleh dijual sebagaimana hadith yang diterangkan oleh Rasulullah SAW, walaubagaimanapun ianya boleh dijual berasaskan hukum Istihsan (Muhammad Abu Zahrah, 1971; Fuadah et. al, 2018)

### **METODOLOGI KAJIAN**

Penyelidikan ini merupakan kajian kualitatif yang melibatkan sesi temubual bersama dengan wakil dari Majlis Agama Islam Negeri Pulau Pinang (MAINPP). Kajian ini bertujuan untuk mengenal pasti beberapa tema asas yang berkaitan dengan amalan al-Tawriq dalam membangunkan projek wakaf di Pulau Pinang. Soalan temubual meliputi tiga tema utama iaitu; 1) konsep dan definisi "kecairan aset wakaf"; 2) konsep dan definisi "aset tidak produktif" yang bertujuan untuk mengenalpasti kefahaman responden terhadap konsep-konsep tersebut. Manakala bagi tema ketiga pula, soalan temubual adalah mengenai pelaksanaan kaedah al-Tawriq dalam aspek pembangunan aset-aset wakaf di Pulau Pinang. Sesi temubual ini telah dijalankan pada 26 Julai 2019 di Pejabat Majlis Agama Pulau Pinang bersama dengan wakil daripada Unit Pembangunan Hartanah dan Harta Wakaf MAINPP.

### **ANALISIS DAPATAN TEMUBUAL**

Kajian ini bertujuan untuk mengenalpasti tadbir urus dan pelaksanaan prinsip *al-Tawriq* dalam pengurusan aset wakaf yang terdapat di Pulau Pinang. Sesi temubual

melibatkan wakil daripada Majlis Agama Islam Negeri Pulau Pinang (MAINPP) yang terlibat dalam pengurusan dan pentadbiran aset wakaf bagi melihat kepada aspek pemahaman dan pelaksanaan ke atas konsep *al-Tawriq* tersebut. Maklum balas responden di kategorikan kepada tiga tema utama dan butirannya adalah seperti berikut:

### **Tema 1: Konsep dan Definisi al-Tawriq secara Teori**

Soalan pertama yang telah dilontarkan kepada responden adalah berkenaan dengan konsep dan definisi “kecairan aset wakaf”. Soalan ini bertujuan untuk melihat pemahaman responden terhadap dua konsep tersebut dan hasil temubual tersebut mendapati responden berupaya untuk menerangkan konsep “kecairan aset wakaf” dengan baik.

**Penemubual:** *Apakah definisi atau konsep kecairan aset wakaf dari perspektif pihak Majlis Agama Islam Pulau Pinang?*

**Responden:** *So, dari segi tu, baru kita dapat define dalam kerangka kita lah,.. dan lebih specific bila kita kata wakaf, ia ada isu-isu hukum. Kalau kita nak mencairkan tu ia tertakluk kepada prinsip syurutul wakif tu dan benda ni benda asas dalam amalan berwakaf, rukun-rukunnya dan syurutul wakif yang menjadi tanggungjawab kepada Majlis Agama sebagai pemegang amanah. Itu yang saya ingat pemegang amanah itu bukan pegang je tanah tu tak bagi kat orang. **Pegang amanah untuk menunaikan amanah.** So apakah amanah kepada satu tanah yang diwakafkan itu.? Itulah yang sepatutnya wajib ada. **Pegang tanah dan tahu apa syurutul wakif tu.** So sumbernya daripada ummah. Tadi daripada pewakaf. **Jadi perkara yang membezakan dia antara mencairkan harta tanah biasa dengan harta tanah wakaf itulah.** Sebab kita tertakluk kepada syurutul wakif itu. Dalam syurutul wakif itu tertakluk kepada isu jenis penggunaan syarat pewakaf itu sendiri. Secara umumnya am dan khas tu lah kan. Dan dalam pandangan saya juga ada perbincangan tentang kategori-kategori khas tu. Untuk masjid, untuk perkuburan, untuk yang tertentulah. Spesifik. Untuk masjid dan perkuburan itulah yang lebih sentimental. Itu antara yang menjadi kekangan dalam kita*

*melihat isu mencairkan ni. Maksudnya kita tak boleh tengok overall term wakaf itu sahaja. Kita kena tengok dari segi kategori-kategori itu. Berikutnya kalau kita pergi kepada wakaf am atau khas tapi untuk bagi maksud kegunaan tertentu. Maksudnya bagi faedah tertentu walaupun ia khas untuk masjid. Tapi khas untuk faedah masjid bukan khas untuk membina masjid. Yang itu lebih lenient lah. Perkara-perkara dalam kategori ini saya rasa kita ada ruang dalam mencairkan harta wakaf itu sendiri. Ok, itu satu. Definisi yang saya faham lah*

Responden dari MAINPP tidak secara mudah mendefinisikan konsep mencairkan tanah wakaf berdasarkan apa yang diamalkan di Pulau Pinang. Definisi mencairkan tanah wakaf adalah perlu difahami dan mengutamakan aspek faedah wakaf. Sesuatu aset wakaf perlu melihat kepada keperluan utama, jenis wakaf dan syarat-syarat wakaf yang perlu dipenuhi. Walaubagaimanapun, terdapat ruang untuk melaksanakan kaedah pencairan aset wakaf sekiranya melihat kepada faedah dan impak sesuatu aset wakaf tersebut kepada penerima manfaat wakaf.

## **Tema 2: Konsep dan Definisi Aset Wakaf tidak Produktif**

Soalan seterusnya adalah berkenaan dengan konsep dan definisi “aset wakaf tidak produktif” menurut pemahaman responden. Hasil temubual mendapati bahawa responden memahami konsep aset wakaf yang tidak produktif dengan melihat kepada keutamaan aset tersebut untuk dibangunkan dan kesediaan pihak MAINPP dalam membangunkan aset tersebut dari aspek keupayaan, kepentingan dan syurutul wakif.

**Penemubual:** *So barulah kita pergi kepada yang tidak produktif tu macam mana pula?*

**Responden:** *Sepatutnya menjadi hasil tetapi tidak berlaku sebegitu...banyaklah. Cuma faktor-faktor ke situ tu kena lihat. Samaada ia sengaja dibiarkan atau ada sensitif isu yang perlu ditangani. Atau fokus Majlis Agama ini mungkin, macam kami ni adalah land bank lah. Piority yang senang dulu. Yang bermasalah ni bukan piority kita. Kalau itu keadaanya, adakah ia sebagai tidak produktif atau tunggu masa je. Satu lagi just kita kena tengok persediaan kita di situ. Kepakaran*

*kita, atau kesungguhan kita untuk melihat ke situ, adakah itu persoalan-persoalannya. Ia berbalik kepada syurutul wakif. Dia bagi untuk tujuan tertentu. Sebab apa ia gagal untuk dimanfaatkan. Mungkin sebab masalah pengurusannya, mungkin masalah lokasinya, mungkin masalah kemunasabahan suatu amanah nak ditunaikan.*

Berdasarkan kepada maklumbalas tersebut dapatlah disimpulkan bahawa tiada harta wakaf yang tidak produktif. Produktif atau nilai komersial sesuatu aset wakaf itu ditentukan oleh masa yang sesuai dan aset yang tidak bermasalah untuk dibangunkan.

### **Tema 3: Pelaksanaan Kaedah al-Tawriq di Pulau Pinang**

Dalam pelaksanaan kaedah mencairkan aset wakaf atau *al-Tawriq* di Pulau Pinang, di dapati pihak MAINPP telah pun melaksanakannya tanpa menyedari hal tersebut ke atas salah satu projek pembangunan tanah wakaf iaitu projek perumahan kos rendah di Butterworth di mana projek ini merupakan projek kerjasama di antara pihak MAINPP dan JAWHAR. Maklumat projek dan hasil temubual adalah seperti berikut:

#### **Maklumat Projek Pembangunan Wakaf:**

Nama Projek	: Projek Perumahan Kos Rendah di Butterworth
Perincian Projek	: 2 blok bangunan pangsapuri mengandungi 152 unit kediaman.
Status Siap	: 2019
Agensi Terlibat	: MAINPP-JAWHAR
Agensi Pelaksana	: Jabatan Kerja Raya Malaysia (JKR)

#### **Hasil Temubual:**

**Responden:** *Cerita sebelum ia hanya tanah biasa. Tanah milik kerajaan. Di bawa kepada Majlis Agama dijadikan sebagai wakaf. Akad sebagai wakaf Khairy, wakaf untuk kebajikan. So sumber pembangunan daripada JAWHAR dan Majlis Agama sekarang sedang mempertimbangkan...*

**Penemubual:** *So maksudnya ada proposal daripada MAINPP lah jugak?*



**Responden:** *Iya... Agensi pelaksana JKR. Lepas tu yang cantiknya, Majlis Agama menilai bahawa tanah ini kita terima tanpa kos. Maksudnya tanah pengambilan kerajaan. Alienation. So dia mula dengan buffer zon. Polisi buffer zon. Diperingkat state buffer zone untuk masjid. Kita kena createkan buffer zon untuk masjid. Kita buatlah pengambilan. So, masjid kat sini, surrounding tu kita ambik. Masa tu kita dapatlah tanah sebahagiannya sempit jalan. Sebahagian daripada polisi zaman tu. Polisi kerajaan. So kita ambik tanah tu, kerajaan serahkan kepada majlis agama, zero kos maksudnya lepas tu kita proposed dekat JAWHAR dapat peruntukan tu. Sekarang ni bila penempatan ni kami gunakan untuk compensate penghuni di atas satu tanah Wakaf Abdul Kader. So, 30 hingga 50 unit kami akan reserve untuk penempatan penduduk tersebut. Di sana kami akan redevelop dia punya change.*

**Penemubual:** *Ok. So daripada isu tanah kepada tanah.*

**Respondent:** *So, kami dapat vacant, nanti kami akan redevelop sana pula. So kita akan...satu kita settle kan 46 unit tu dan kita ada 100 unit lagi. Kita akan hold untuk sewa dalam tak lebih 6 unit dan **the rest 100 unit lebih tu kita akan jual.** Yang short term punya ni. **Satunya kami punya approach dalam kes ni kami nak jual.** Yang Sg Nibong kami sewa. **Hat ni kami nak jual. Satu kami nak dapatkan modal pusingan. Dalam kami punya perancangan tu, kami nak redevelop yang Wakaf Abdul Kadir yang kosong lompat sini dan perlu ada modal pusingan.** Aaa....waktu yang sama kita nak tolong orang memiliki rumah dalam short term.*

**Penemubual:** *Bagi finance, ini kaedah mencairkan jugak ni. Tapi kaedah you punya mencairkan ni selepas dibangunkan. Bukan sebelum. Bukan sumber untuk membangunkan. Sebab you dapat kos daripada kerajaan untuk membangunkan dan you cairkan pembangunan. Ok faham-faham. So, maksudnya kami tak ada halangan untuk mencairkan tapi kalau ada pemodal, macam kes ni, kerajaan memodalkan which is below kos, then kita cairkan. Pakej bukan tanah sahaja tapi pembangunan. Itu definisi lah tu.*

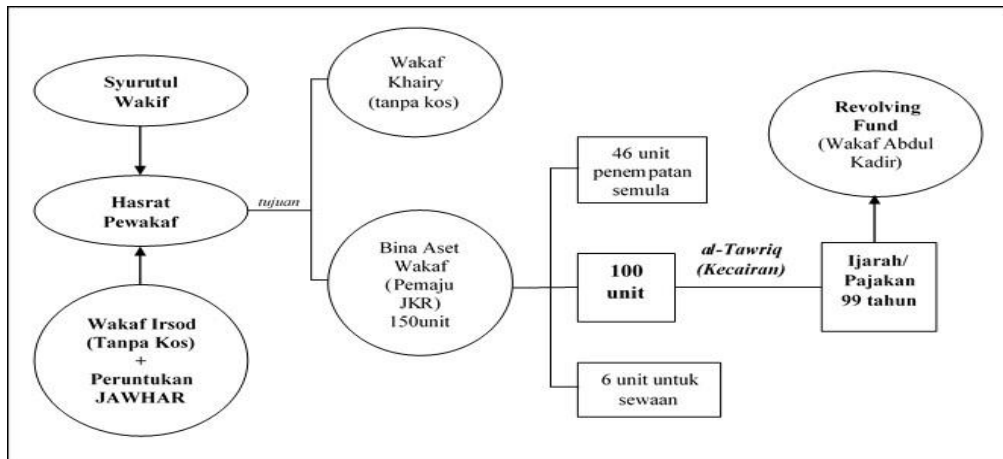
**Responden:** *Zero kos dan tanah vacant. Ready to develop. Dia punya status domino tadi tu Wakaf Abdul Kader tu yang kami nak move in dalam 46 unit. So next*

*tanah sana akan kosong. Modal pusingan tu tadi kat sini kami akan pakai cash dan redevelop sana. Haa..so itu dia punya sinergi. Saya nampak kalau sumber JAWHAR, kalau kita dapat peruntukan 3 atau 4 projek mcm ni, dia punya rotation untuk modal pusingan pembangunan wakaf tu akan ada.*

**Penemubual:** *It's from zero, create something, it is revolving the wakaf.*

**Responden:** *Revolving, then create bagi value added yang tu lah..*

Berdasarkan kepada maklumbalas tersebut maka terhasil model *al-Tawriq* (sebagaimana yang diinterpretasikan dalam kajian ini) secara tanpa sedar bagi konteks pelaksanaan di Majlis Agama Islam Negeri Pulau Pinang seperti dalam Gambarajah 1 di bawah. Daripada hasil maklumbalas tersebut di dapati bahawa pelaksanaan konsep *al-Tawriq* di Majlis Agama Islam Pulau Pinang adalah dengan menjual aset hasil pembangunan di atas tanah wakaf (akad asal sebagaimana yang telah dibentangkan kepada Majlis Fatwa Negeri adalah *Ijarah* ataupun secara pratikal dikenali sebagai pajakan '*lease hold*'). Hasil penjualan manfaat wakaf (pembangunan tanah wakaf ini) digunakan untuk mendapatkan modal bagi membangunkan tanah wakaf lain iaitu Wakaf Abdul Kader. Terdapat 3 kategori pembahagian aset wakaf yang dibangunkan. Pertama, sebahagian daripada 46 unit rumah tersebut digunakan sebagai penempatan semula penduduk yang telah dipindahkan bagi pembangunan semula tanah wakaf tersebut. Kedua, 6 unit adalah untuk sewaan manakala yang ketiga, 100 unit rumah akan dijual kepada orang awam yang beragama Islam (berstatus '*lease hold*'). Pelaksanaan berasaskan model *al-Tawriq* ini berjaya kerana pihak MAINPP menerima tanah tanpa kos daripada pihak kerajaan pusat (wakaf *Irsod*) dan pelaksana pembangunan projek adalah daripada pihak JKR.



**Rajah 1** Model *Al-Tawriq* Dalam Konteks Majlis Agama Islam Negeri Pulau Pinang

## KESIMPULAN

Berdasarkan dapatan hasil kajian di MAINPP, definisi mencairkan tanah wakaf dari pandangan wakil MAINPP adalah menjurus kepada faedah wakaf, manakala bagi konsep aset wakaf tidak produktif, responden melihat bukan sahaja kepada keutamaan aset tersebut untuk dibangunkan, tetapi kesediaan pihak MAINPP dalam membangunkan aset tersebut dari aspek keupayaan, kepentingan dan syurutul wakif. Dalam konteks aset tidak produktif maka dapat disimpulkan bahawa tiada aset wakaf yang tidak produktif. Semua aset wakaf adalah produktif apabila sesuai dengan masa untuk dibangunkan. Secara kesimpulannya, pelaksanaan konsep *al-Tawriq* di Pulau Pinang telah pun dilaksanakan oleh pihak MAINPP dan pelaksanaan ini dapat dilakukan berasaskan model hibrid melibatkan beberapa agensi berikut:

- i. Kesediaan kerajaan persekutuan mewakafkan tanah *buffer zone* untuk masjid (Wakaf *Irsod*)
- ii. Kerjasama di antara pihak JAWHAR dan MAINPP
- iii. Agensi pelaksana projek pembangunan adalah daripada institusi kerajaan (JKR)

## PENGHARGAAN

Setinggi-tinggi penghargaan kepada pihak Kementerian Pendidikan Tinggi Malaysia untuk penganugerahan geran penyelidikan, kod: USIM/FRGS/055002/50817 dan wakil daripada Majlis Agama Islam Pulau Pinang, Encik Fakhruddin bin Abd Rahman (Pegawai Tadbir di Unit Pembangunan Hartanah dan Harta Wakaf, MAINPP).

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## **WAQF PROPERTY RENTAL MANAGEMENT IN KEDAH: ISSUES AND CHALLENGES**

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### **ABSTRACT**

Waqf is the driving force of the ummah economy in a country. Waqf property rental is one of the activities carried out by the State Islamic Religious Council (MAIN) in generating waqf income in Malaysia. In Kedah, all matters relating to waqf are managed and administered by a body known as the Kedah Islamic Religious Council (MAIK). The principal activity of this subsidiary company is in the field of property management, particularly in managing the rental collection, rental agreements and development of waqf properties owned by MAIK. However, there is a problem that arises in the issue of waqf property rental when such activities cannot be fully utilized to generate income. Therefore, the objective of this study is to identify the issues and challenges faced by MAIK in managing waqf properties rental in Kedah. The content analysis method was chosen as the design of this study. This study uses qualitative data collected through document analysis and interviews. Meanwhile, data analysis was conducted using a descriptive approach. The findings show that there are issues that arise and the challenges of the rental aspect, whether in the management of waqf property rental, current rental rates, law on violation of rental agreement and others, which must be addressed by MAIK to ensure Waqf property rental in Kedah state run smoothly. This study is expected to assist Pengurusan Izzah Sdn. Bhd, which is involved in managing the waqf property rental, particularly in the Kedah state to take seriously on the problems arising so that the waqf property rental activities can be optimally expanded as it has great potential.

**Keywords:** Waqf Rental, Waqf Management, Kedah Islamic Religious Council (MAIK), Waqf

## INTRODUCTION

Kedah or also known as “The rice bowl of Malaysia” is the oldest state in Malaysia and the earliest state practicing Islamic governance system. Under this system of governance, the Sultan became the Head of the Kingdom and the Head of Islamic Religion. In Kedah, everything related to Islamic affairs, including waqf, which is managed and administered by a body known as the Kedah Islamic Religious Council (MAIK). Under the administration of MAIK, the Waqf Division was established to manage the property of waqf according to Islamic law, besides developing waqf property for the well-being and social and economic development of the Muslim community in the state of Kedah. The existence of this Waqf Division has given many contributions to the community in Kedah in developing and improving their standard of living and socio-economic status. To facilitate the management of waqf properties, MAIK has established a subsidiary, namely Pengurusan Izzah Sdn. Bhd, which is specifically responsible for rental collection, rental agreements and development of waqf properties. Table 1 shows the total area of waqf land in Kedah by district in 2018 recorded by the Waqf Division, MAIK. The total number of land occupied is 1629 lots and 1204.5951402 hectares or 4185.87128 niches, which involve general and specific waqf land. Overall, this amount is large and requires systematic and dynamic management of waqf properties, in line with the importance of waqf as an effective instrument for increasing the wealth distribution of the Muslim community in Kedah. Meanwhile, Table 2 shows the number of waqf registration or application in 2018. This amount is expected to increase from year to year, and this proves that waqf has great potential to be explored and developed for the benefit of the people in Kedah. Table 3 refers to the addition of individual waqf land, which involves general and specific waqf and government waqf land in 2018. Until March 2018, it is found that the total amount of waqf land is 15 lots and 13.1942 hectares or 45.84878 niches. However, there is a problem, namely waqf property cannot be fully utilized to generate MAIK income. The waqf property rental activities conducted have been subject to several obstacles that affect the MAIK revenue generation process. Among



them are increasing rental arrears, management problems or internal controls, current rental valuation rates and violation of rental agreement laws. Until today, the problem of waqf property rental is still ongoing even though the issue has long been said. Hence, the objective of this study is to identify the issues and challenges faced by MAIK in managing the rental of waqf properties in Kedah. This problem has affected the management of waqf properties, thus inhibiting the MAIK revenue generation process. The results of this study are expected to improve the management and waqf property rental by Pengurusan Izzah Sdn. Bhd.

**Table 1**

*List of General and Specific Waqf Land Owned by MAIK for the Year 2018\**

District	Types of Waqf			
	General Waqf		Specific Waqf	
	Number of Lots	Width	Number of Lots	Width
Baling	15	4.7505	130	99.0762
Bandar Baharu	4	5.02072	50	37.2931
Kota Setar	44	54.39973	317	145.23487
Kuala Muda	18	10.54226	206	132.63343
Kubang Pasu	56	34.6388	159	148.96995
Kulim	18	8.98631	128	136.22988
Langkawi	21	11.75777	47	39.89968
Padang Terap	5	4.0813	85	85.12706
Pendang	20	14.33638	69	61.62056
Pokok Sena	6	4.1089	49	47.99801
Sik	18	9.3249002	59	44.12703
Yan	12	4.1736	93	60.2642
Total**	237	166.1211702	1392	1038.47397

\*January to March 2018

\*\*Total waqf land: 1629 lots and 1204.5951402 hectares (4185.87128 niches)

**Table 2**

*Total Registration / Application of Waqf Year 2018\**

District	Type of Application	
	Waqf Land	Government Land
Baling	3	2
Bandar Baharu	0	1
Kota Setar	2	4
Kuala Muda	3	5
Kubang Pasu	4	5
Kulim	1	0
Langkawi	2	3
Padang Terap	2	0
Pendang	0	1
Pokok Sena	0	0
Sik	0	1
Yan	0	5
Total**	17	27

*\*January to March 2018*

*\*\* Total: 17 Applications for Waqf Land and 27 Applications for Government Land*

**Table 3**

*List of Additional General / Specific Individual Waqf Land and Waqf Land of the Kedah State Government for 2018\**

District	Individual Waqf and Government Waqf					
	Individual Waqf General Waqf		Individual Waqf Specific Waqf		Government Land	
	Number of Lots	Width	Number of Lots	Width	Number of Lots	Width
Baling	-	-	2	0.6270	-	-
Bandar	-	-	-	-	-	0.3002
Kota Setar	-	-	3	0.6763	1	5.8457
Kuala Muda	-	-	3	2.2776	2	-
Kubang Pasu	-	-	3	0.4910	-	-
Kulim	-	-	1	2.600	-	-
Langkawi	-	-	1	0.3764	-	-
Padang Terap	-	-	-	-	-	-
Pendang	-	-	-	-	-	-
Pokok Sena	-	-	-	-	-	-
Sik	-	-	-	-	-	-
Yan	-	-	-	-	-	-
Total	0	0	12	7.0483	3	6.1459

*\*January to March 2018*

*\*\*Total waqf land: 15 lots and 13.1942 hectares (45.84878 niches)*

## **The Management of Waqf Property Rental in Kedah**

### *History of Waqf Management in Kedah*

Before Malaya achieved independence, Kedah was under British control. At that time, there was no specific law relating to the waqf. The State Government of Kedah at that time had created the Islamic Religious Ordinance. The administration of the Islamic religion was implemented through *Majma' Masyaih Islam*. *Syeikhul Islam* was appointed by the Sultan to lead the Islamic administration, while a *Great Kadi* was appointed as a special officer to administer Islamic Religious Affairs. The administration and management scenario of waqf land at that time was in accordance with local communities. The *Imam* or the head of the mosques managed the treasures of the mosque and Islamic cemetery. Meanwhile, for specific waqf lands, special administrator (*nazir*) has been appointed by the waqf giver to manage the waqf property according to the purposes and requirements of the waqf giver. However, land offices have played a role as the registrar of waqf properties, in which waqf properties registered as a government reserve land. Under the influence of the British administration, waqf lands were listed in the Land of RC (Reserve Certificate), waqf lands were registered and placed RC numbers, lots, land requirements such as mosque sites, Muslim burial grounds, religious school sites etc. as well as claiming rights holders such as the *Great Kadi*, *Imam* of the Mosque, the Head of the Mosque and others. The registration of such waqf was implemented until Malaya achieved independence and the Kedah State Islamic Religious Administration Enactment was established. In 1962, the Kedah Islamic Religious Council was established. Simultaneously with the establishment of MAIK, the Administration of Islamic Law was also approved. The matters relating to waqf have been provided under the Administration of Islamic Law (No. 9) 1962. Through this law, MAIK is recognized as a Single Trustee for all general and specific waqf properties in Kedah. In this case, MAIK is an administrator (*nazir*) or *al-Mutawalli* who is responsible for administering and managing all the waqf property and developing them in the state of Kedah. In 2008, the Kedah State Government approved the Islamic Law Administration Enactment (Kedah Darul Aman) 2008 to replace the Kedah Islamic Religious Administration Enactment No 9. This replacement was intended to improve and standardize the law among the states in Malaysia. Although the Islamic Religious

Enactment in the State of Kedah has changed, but all the waqf property made by the previous Enactment is considered valid and applies to the purposes of this new Enactment. Whereas, for specific waqf, if it is made after the enforcement of this section, it is void and invalid unless it is expressly approved and confirmed by the Sultan on the advice of the Council. Similarly, all the waqf property made by the waqf giver when *marad al-Maut*, which exceeds one third of the property belongs to the waqf giver is considered invalid if it is made in the form of a will or not.

***Administration of Islamic Law Enactment (Kedah Darul Aman) 2008***

In Kedah, waqf is under the authority of MAIK. MAIK is the sole Trustee for all waqf properties in Kedah. This is in line with matters set out under List 2, State List, Ninth Schedule, Federal Constitution which provides that states in Malaysia have the power to make laws for the matters mentioned in the list. Waqf is one of the religious affairs which have been listed under the table as follows (List 2, State List, Federal Constitution, 2017):

*“... except in relation to the Federal Territories of Kuala Lumpur, Labuan and Putrajaya, Islamic Law and the laws of the family and the family of Muslims, including the Sharia Laws in relation to the inheritance of intestate and intestate, engagement, marriage, divorce, dowry, maintenance, adoption, child status, childcare, gift, distribution of non-charitable assets and trusts, Islamic waqf and definitions as well as regulations on charitable and religious charities, the appointment of trustees and corporations for people about giving in Islam and Khairat, foundation, trust ... ”*

Table 4 refers to the provisions relating to waqf contained in the Administration of Islamic Law Enactment (Kedah Darul Aman) 2008 as follows (Administration of Islamic Law Enactment (Kedah Darul Aman), 2008):

**Table 4**

*Provision about Waqf in the Administration of Islamic Law Enactment (Kedah Darul Aman) 2008 of General and Specific Waqf Land Owned by MAIK for the Year 2018.*

<b>Enactment</b>	<b>Division</b>	<b>Section</b>
Administration of Islamic Law Enactment (Kedah Darul Aman) 2008	Divison IV- Finance, Waqf, Nazr And Trust	Section 52: The Council is the sole trustee of waqf, <i>nazr</i> and trust Section 53: Placement of waqf property, <i>nazr</i> and trust in the Council Section 54: Restrictions on the creation of charitable trusts Section 55: Income from waqf and <i>nazr</i>

Up to 2019, only six states in Malaysia have special Enactments for waqf, namely Selangor, Perak, Malacca, Negeri Sembilan, Terengganu and Sabah. Meanwhile, for other states which have no special Enactment of Waqf, waqf items are included in the general Enactment of State Administration such as Kedah. Until today, MAIK is still in the process of drafting a special Enactment for waqf for the state of Kedah (Hairani binti Saad, 2018).

## **Waqf Property Rental Procedure in Kedah**

### **1. Rental Application**

Application for rental building and land owned by MAIK is divided into two stages, namely (1) submitting an application and (2) processing the application submitted. Here are the procedures adopted in the application (Standard Operating Procedure (SOP) Management of Building and Land Rental by Kedah Islamic Religious Council (MAIK), 2017):

a) The area requested for rental is the land or building owned by MAIK. b) Each application must be submitted in writing or come to the Office of Izzah Management Sdn. Bhd. c) Each application must be submitted to the Manager, Pengurusan Izzah Sdn. Bhd. Address: Bangunan Wan Mat Saman, 05000 Alor Setar, Kedah Darul Aman. d) Among the documents required is the photocopy of the applicant's identity card, company profile (if available for building and site rental) and bank account statement for the latest three months (for rental of buildings and sites). e) The company staff or MAIK involved will provide reports regarding the condition of the land or building sought to identify the real position, whether the rental can be done or vice versa. f) The Head of Waqf Division has the right to reject any incomplete application or if the land or building included in the application has been rented.

In the rental application process, the procedures adopted are as follows:

a) To obtain confirmation from the Head of Division, the company will refer the application to the Head of Waqf Division to obtain confirmation whether the land or building included in the application can be rented or otherwise, the rental rate to be charged, the width of the land owned and the rental period. b) The company will arrange an interview session to make an application selection. Only successful candidates in the interview session will be offered rental of land or building. c) Once all of the matters in (a) and (b) are met, then the company will issue a joint offer with the invoice of rental payments to the applicant for approval purposes. d)

If the applicant agrees with the offer, the applicant shall sign the offer letter and return a copy of the letter to the company. The company will register the applicant's name in the E-Hasil system in accordance with the relevant section. The company will also provide a rental agreement to be signed by the applicant and MAIK. e) The application for registration of new tenants will be sent to the MAIK financial department to be registered in the MAIK rental account and a copy of this application will be sent to the affected party.

## **2. Rental Collection Management**

a) Tenants are required to pay the rent each month or season that has been set by the agreement. b) There are two payment methods that can be done, namely via Cash or Cheque and Electronic Fund Transfer (EFT). c) If the tenant does not pay within two months or successive seasons, notice of rental claim together with the letter from MAIK's attorney will be given to the stubborn tenant. d) If the tenant still has not settled the arrears for more than three months, the lawsuit will be continued by MAIK's lawyer until it becomes vacant possession and also get the rent arrears. e) If the tenant has settled all arrears with the company, the notice of arrears and a letter from the MAIK lawyer may be ignored.

## **3. Renewal of Rental Agreement**

a) The company will identify the tenants who will end the agreement and inform the Waqf Division along with the proposed rental extension with the original rental price increase of 10% (maximum). b) After getting approval from the Head of Division, the company will offer the rent to the tenant. c) If the tenant agrees with the new rental, the company will provide rental agreement. d) If it is not approved, the company will negotiate with both parties to reach an agreement.

## **4. Rental Termination Application**

a) The tenant must submit an application in writing three months prior to the date of vacating the building. b) The company will inform this application to the Waqf division for approval. c) A conditional approval letter will be issued by the affected party to the tenant. The tenant shall comply with all the conditions stipulated in the letter when returning the rented land or

building. d) The company or MAIK will have an inspection visit to the land or building on the day of submission. If there are conditions that are not complied with and do not obtain consent from MAIK, the submission process is not accepted by MAIK until all the required conditions are met. e) If the conditions of submission are not complied with, the tenant will be subject to legal action by the MAIK Lawyer.

### **5. Agreement for Settlement of Rental Arrears**

a) The company will identify tenants with rental arrears (Borang Aku Janji or Pledge Agreement Form). b) A meeting and consultation is held with tenants. c) Pledge Agreement Form is provided for the purpose of making a payment of arrears. d) Tenants get a briefing on the methods of payment of arrears and actions to be imposed or taken if this agreement is not met. e) The amount of arrears payable in instalments is at the discretion of the company and agreed upon by both parties. f) Upon approval by both parties, the tenant is required to sign the Pledge Agreement form.

### **6. Complaints on Plant or Building Damage**

a) The tenant must fill out the complaint form which has been prepared and the company will inform the complaints to the affected party. b) The staff of the company or MAIK involved will make the report of the damage for the purpose of reducing rent or restoration. c) Once the paddy is harvested, the tenant is required to submit a copy of the paddy sales receipt to the company for the purpose of the reduction process. d) The company will provide a memo to the affected party to apply for rent reduction. e) Rental reduction is only made if the application is approved by the affected party.

### **7. Application for Reinforcement of Land Size**

a) Tenants are required to make an application in writing to the company to determine the actual size. b) The company will provide an application memo to re-measure the land to the affected party. c) This process will be done by MAIK staff. d) A complete report of the land-based result will be submitted to the company. e) If the land area is increasing or decreasing, the company will inform the tenant and the rent adjustment will be made.

## **8. Change of Tenant Name**

a) The tenant must make a written application to the company by attaching a letter of consent to change the name of the old tenant to the new tenant. b) Both tenants have to come to the office to sign a letter of consent. c) The company will issue an application memo to approve the change of tenant's name and it will be sent to the relevant section. d) Upon approval from the relevant section, the company will provide an agreement with the new tenant. e) The company will issue a memo to MAIK's finance division to register the tenant's name.

## **METHODS**

This article is a research conducted with qualitative approach. This study selected Pengurusan Izzah Sdn. Bhd due that the principal activity of this subsidiary company is in the field of property management, particularly in managing the rental collection, rental agreements and development of waqf properties owned by MAIK in Kedah. The objective of this study is to identify the issues and challenges faced by MAIK in managing waqf properties rental in Kedah. To fulfil the objective of this study, the content analysis method was chosen as the design of this study. The qualitative data was collected through document analysis and interviews. Meanwhile, data analysis was conducted using a descriptive approach. The research was conducted in Pengurusan Izzah Sdn. Bhd as a company that met the established research criteria. Pengurusan Izzah Sdn. Bhd was established by MAIK under Section 7A of the Islamic Religious Administrative Section of Kedah officially on 7th September 1998 and the business operations started on 2nd June 2002 with paid up capital of RM 250,002.00. Pengurusan Izzah Sdn. Bhd is also a business organization based on Sharia Law, where MAIK is the sole owner of the company and the company is fully responsible to MAIK. However, as a company, the direction of the company is to achieve profit for its owners while fulfilling the social and trust obligations given to MAIK. All profits earned by the company are the benefits of MAIK, and vice versa. There are many core activities that can be explored by the company. Nonetheless, at present, the company only focuses fully on the management of MAIK properties.

This company is wholly governed by a Board of Directors consisting of five members; Chairman of the Company, two members of the Board (businessman) and two Board members (professional). In daily operations, the company is managed by a Manager. He is



responsible for managing all areas of company management, including property management affairs. All administrative work will be handled by two staff, namely the Administrative Assistant and the Company's General Assistant. When carrying out the responsibilities, the Manager is assisted by the Accountant who manages the company's financial, Secretary or representative tax, Auditor and Legal Advisor who was appointed. Among the main objectives of this company is to become the best Islamic Religious Council company in Malaysia and to become another model and model of the other State Islamic Religious Council (MAIN), adding value and developing waqf and baitulmal properties in accordance with Islamic law, utilizing the resources available in MAIK to generate maximum profits which will be used again to advance the ummah to be the best council and to manage the properties of waqf and baitulmal in a more professional way.

The company's principal activity is in the area of real estate management, particularly rental collections, rental agreements and development. In addition, the company is also carrying out the relocation and re-burial of Islamic graves around the state of Kedah. In summary, there are two main functions of this company, namely; managing and developing properties owned by baitulmal and waqf property of MAIK as well as developing and establishing retail chain business in the entire Kedah State Mosque. Pengurusan Izzah Sdn. Bhd. has issued a Standard Operating Procedure (SOP) for managing the rental of buildings and land owned by MAIK. The purpose of this SOP is to describe the procedure for managing the rental of buildings and land owned by MAIK to be implemented more effectively. The scope for the implementation of this SOP includes rental applications, rental account opening, rental collection, payment method, agreement renewal and termination agreement, agreement to pay rental arrears, crop and building damages complaints, application to change of tenant's name and application to determine the land area.

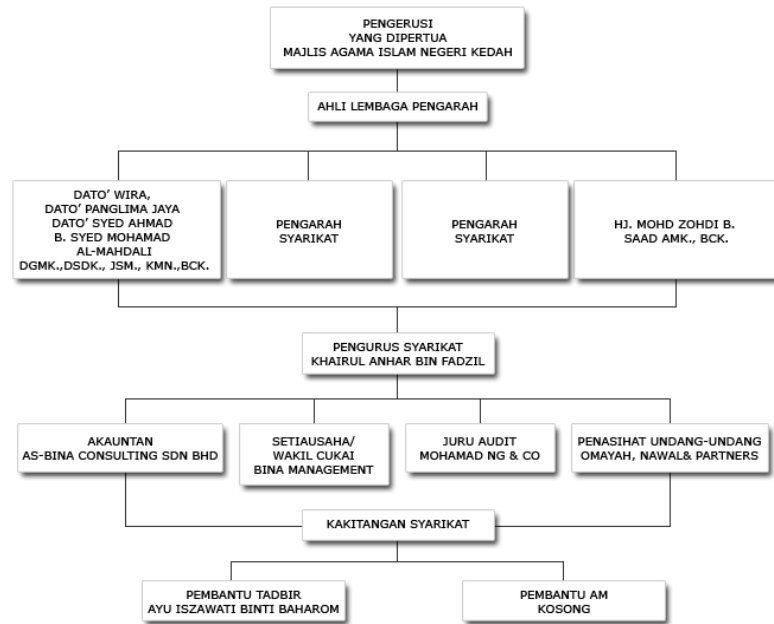


Figure 1. Organization Chart of Pengurusan Izzah Sdn. Bhd.

## RESULTS

There are some issues that arise and the challenges faced by the MAIK and Pengurusan Izzah Sdn. Bhd in managing the rental of waqf properties in Kedah. Among the problems encountered are as follows (Khairul Anhar bin Fadzil, 2018):

### Lack of Funds

Lack of funds and capital is a major obstacle faced by MAIK. This is because even though Kedah has a lot of waqf land, but they lack of capital to start each project to develop the waqf properties. The management of Pengurusan Izzah Sdn. Bhd and MAIK get a small return while the operating costs to be incurred are huge. MAIK as a Nazir or Mutawalli who is responsible for managing the waqf property in Kedah only takes 15% of the state waqf revenue. Based on this amount, the MAIK will also bear the cost of maintaining the building of a company, shop houses, residential houses and other waqf properties such as land and paddy fields. The revenue raised by MAIK from waqf land is very small compared to the cost of the proposed construction project which reaches millions of ringgit. In fact, the expenses for maintaining, repairing and administering waqf properties, including land tax costs, court hearing fees and other expenses are more than the annual income of waqf generated by MAIK. However, financial problems are not a barrier to the MAIK to develop

the existing waqf lands. MAIK is still trying to develop their waqf land despite the limited finances. MAIK has established Cash Waqf Fund Scheme through the Kedah Baitulmal Trust Fund (TABK). The cash collected in this fund is under the management of a Nazir entrusted to manage waqf for the purpose of financing activities and welfare. Waqf funds collected are then converted into permanent property that will be used for the welfare and benefits of Muslim communities such as the construction of mosques, prayer rooms, religious schools and cemeteries. Cash Waqf Fund Scheme is a way to encourage people to contribute and make investments as a charity (waqf) without limitation for charitable purposes and the benefit of the entire Muslim community. The scheme also facilitates Muslims to endow their property in the form of minimal cash donations because not all Muslims, especially in Kedah and in Malaysia, generally have permanent assets or possessions to be used as waqf properties such as land, buildings and so on. The revenue of cash waqf can be defined as the Waqf Fund for the welfare of Muslims in Kedah, generally and particularly. The use and distribution of money through this Waqf Fund will be determined by MAIK. For 2018, MAIK aims to build a mosque in Kg Hujung Keton, Mukim Padang Kerbau, Pendang District from the accumulated waqf funds.

MAIK has managed to collect RM1.5 million within three years. MAIK still needs RM1 million for the purpose of building this mosque and it is the first project to be implemented since the Cash Waqf Fund Scheme was introduced in 2015. In 2016, UDA Holding Berhad through its subsidiary, UDA WAQF Sdn Bhd in collaboration with MAIK has built 286 units of special houses for Muslims on 11 hectares of waqf land in Telok Chengai, Jalan Kuala Kedah. The price of the house is cheaper than the market price from RM49,000 to RM53,300. The houses consist of 64 units of low-cost houses, 149 units of double storey houses, 56 units of semi-detached houses and 17 units of double storey shop offices. The project was built on a specific waqf land for the benefit of three mosques, namely Derga Mosque, Tanjung Musang Mosque and Jabi Mosque which was administered by the former State Secretary (SUK) during the reign of Al-Marhum Sultan Abdul Hamid Halim Shah, namely the late Mohd Ariffin Mohd Arsyad. In addressing the issue of lack of funds, MAIK needs to cooperate with stakeholders such as Tabung Haji, Permodalan Nasional Berhad (PNB), UDA Holding Berhad, Islamic finance and cooperative institutes, corporate members and others who can assist in raising funds for the development and management of waqf in MAIK.

### The Rate and Value of the MAIK Waqf Property Rental is Low

There are cases in MAIK where the rental rates are lower and less practical than current values. The rental rates set by MAIK are based on rates assessed by the Valuation and Property Services Department (JPPH). The Department has been authorized by the Ministry of Finance Malaysia as a reference to all Government departments and agencies to evaluate property rental rates. However, there is an issue where the MAIK has reduced rental rates stipulated by the Valuation Officer of JPPH on the grounds of considering appeals and problems faced by tenants such as business deterioration and tenant's ability to pay rent, particularly involving the rental of paddy fields. There are tenants who suffer from floods or paddy yields that do not cause MAIK to reduce rental rates. Some tenants also give the reason that they are not able to pay the rent, even if the rental rates charged should not burden them. Most low rental rates are past cases and MAIK has strived to meet the current rental rates set by JPPH. Tables 5 and 6 show examples of general and specific waqf rental rates for companies or shop houses, residential houses, land sites and paddy fields by districts in Kedah in 2017.

**Table 5**

*Examples of General and Specific Waqf Rental Rates for Companies or Shop Houses and Residential Houses by Districts in Kedah from 2017-2018*

District	Address	Type of Premises	Rental Rates	Type of Waqf
Bandar Baharu	No. 1, Bazar Wakaf Rakyat Masjid An-Naim, Kampung Sungai Kecil Ilir	Commercial	RM 110	Specific Waqf
Kota Setar	No. 2028, Taman Seri Kota, Jalan Kuala Kedah.	House	RM 500	General Waqf
	No. 2, Bazar Wakaf Rakyat Madrasah Terbiyatul Atfal, Alor Semadom	Commercial	RM 770	Specific Waqf
Kuala Muda	No. 1, Bazar Wakaf Rakyat Masjid Sultan Muzaffar Shah, Sungai Petani	Commercial	RM 300	Specific Waqf
Langkawi	No. 4, Bazar Wakaf Rakyat Masjid Ar-Rahman, Kampung Gelam	Commercial	RM 750	Specific Waqf
Padang Terap	No. 2, Bazar Wakaf Rakyat Masjid Mu'adzam Shah, Kuala Nerang	Commercial	RM 800	Specific Waqf
Pendang	No. 4, Bazar Wakaf Rakyat Masjid Tanah Merah Pendang	Commercial	RM 350	Specific Waqf
Pokok Sena	No.199 Rumah Kedai Taman Angsana, Jalan Angsana 9	Commercial	RM 2300	General Waqf
	No. 200, Rumah Kedai Taman Angsana, Jalan Angsana 9	Commercial	RM 2200	Specific Waqf

Sik	No. 1, Bazar Wakaf Rakyat Masjid Al-'Ula, Teloi Tua	Commercial	RM 250	Specific Waqf
Yan	No. 2, Bazar Wakaf Rakyat Masjid Nur Al-Iman, Sungai Udang	Commercial	RM 220	Specific Waqf

**Table 6**

*Examples of General and Specific Waqf Rental Rates for Land Sites and Paddy Fields by Districts in Kedah from 2017-2018*

District	Address	Type of Premises	Rental Rates	Type of Waqf
Baling	Tanah Lot 9892 Mukim Pulau	Site	RM 1830	General Waqf
	Tanah Lot 33 and 36 Mukim Teloi Kanan	Site	RM 1740	Specific Waqf
Kota Setar	Tanah Lot 1913 Mukim Derga	Site	RM 147	Specific Waqf
	Tanah Lot 1095 Mukim Bandar Alor Setar	Site	RM 6505	Specific Waqf
	Tanah Lot 350 Mukim Kuala Kedah	Site	RM 133	General Waqf
	Tanah Bendang Lot 71 Mukim Tebengau	Site	RM 2360	General Waqf
	Tanah Bendang Lot 1187 Mukim Titi Gajah	Paddy field	RM 4800	General Waqf
Kuala Muda	Tanah Lot PT 72059 Mukim Sungai Petani	Site	RM 1100	Specific Waqf
	Tanah Bendang Lot 617 Mukim Simpoh, Daerah Kuala Muda	Paddy field	RM 160	Specific Waqf
Kubang Pasu	Tanah Lot 792 Mukim Jitra	Site	RM 182	General Waqf
	Tanah Bendang Lot 445 Mukim Ah	Paddy field	RM 1870	General Waqf
	Tanah Bendang Lot 314 Mukim Sanglang	Paddy field	RM 2000	Specific Waqf
Kulim	Tanah Lot PT 10090 Mukim Padang Serai	Site	RM 1000	Specific Waqf
Langkawi	Tanah Lot 769 Mukim Ayer Hangat Sungai Itau	Site	RM 2500	Specific Waqf
	Tanah Lot 650 Mukim Bohor	Site	RM 866	General Waqf
Padang Terap	Tanah Lot 10664 Mukim Tekai	Site	RM 170	General Waqf
	Tanah Lot 69 Mukim Tekai	Site	RM 1740	Specific Waqf
Pendang	Tanah Lot 554 Mukim Padang Kerbau	Site	RM 2000	Specific Waqf
Pokok Sena	Tanah Lot 1149 Mukim Derang	Site	RM 200	General Waqf
	Tanah Bendang Lot 193 Mukim Derang	Paddy Field	RM 543	Specific Waqf
	Tanah Lot 3126 Mukim Lesung	Site	RM 1740	Specific Waqf
Yan	Tanah Bendang Lot 1868 Mukim Bandar Yan	Paddy Field	RM 800	General Waqf
	Tanah Bendang Lot 2015 Mukim Sungai Daun	Paddy Field	RM 500	Specific Waqf

**Increase in the Rental Arrears of Waqf Property**

Although the MAIK imposes a low rental rate, MAIK still faces the problem of high rental arrears. MAIK is responsible for ensuring that rental arrears can be collected within the prescribed period. This is important to ensure that further action can be taken if the tenant fails to comply with the agreement that has been agreed upon. In order to overcome the arrears of waqf properties, Pengurusan Izzah Sdn. Bhd took action to issue a notice of claim and a warning letter to the troubled tenant through the law firm appointed. Additionally, tenants have also been called to the office to discuss to settle the balance of the debt and sign the letter to pay the debt. Based on studies and reports from the National Audit Department 2016, it is found that the outstanding arrears for a few tenants are high due to the unresolved arrears and the tenant's attitude that does not make the current rental payments consistently (Auditor General's Report, 2016).

MAIK also informed that most of the rental arrears are due to the old debt of tenants that have been collected since the 1980s. Among the factors that cause MAIK to face high rent arrears is that the task of collecting rent is only done by an officer and this task is performed at a certain time only. Significant problems arise when most rental revenue is not collected thoroughly. The weakness in monitoring the arrears of paddy field is that tenants do not pay rent despite the high yield of paddy sales. In some cases, MAIK also faces the case of tenant escape and cannot be traced. For arrears of paddy field rental, MAIK strives to take action to obtain outstanding payments such as issuing a notice of claim, legal action and temporary suspension of fertilizer subsidies to the Muda Agricultural Development Authority (MADA).

Table 7 refers to MAIK's tenant or debtor statistics until the end of December 2016. It is found that over the past five years, starting from 2012 to 2016, the amount of the tenant or MAIK debtors is increasing. In 2012, RM997, 084.15 was the amount of outstanding payments. In 2013, the amount outstanding increased by RM1,114,288.91 and this number is increasing in 2014, totaling RM1,203,583.50. In 2015, MAIK was forced to incur rent arrears of RM1, 492,968.58. Until the end of 2016, MAIK incurred current arrears of RM1, 632,415.73. The trend of increasing the amount of

the arrears of the tenant or MAIK debtors is seen increasing from year to year and is very alarming. This issue arises due to the lack of regular monitoring and schedule to detect related problems and some of the rental files are not updated. The list of incoming and outgoing tenants is also not recorded accurately.

**Table 7**

*Statistics for Tenant Arrears Rental or MAIK's Debtor for The Year 2012-2016*

Year	Number of Tenant Who Does Not Have Debt	Number of Tenants Who Are In Debt	Number of Tenants/MAIK'S Debtor	Total of Arrears Tenants/MAIK's Debtor (RM)
2012	45	161	206	RM 997,084.15
2013	44	169	213	RM 1,114,288.91
2014	25	187	212	RM 1,203,583.50
2015	33	208	241	RM 1,492,968.58
2016	22	231	253	RM 1,632,415.73

#### **Violation of the Rental Agreement**

The rental agreement document is an important document that needs to be provided. This is to ensure tenants and MAIK have clear legal obligations as well as to safeguard MAIK's interests. Tenants who agree to the terms of the rental agreement are required to sign the rental agreement for the period agreed. There is an unsigned and unstamped rental agreement. There are also cases where the rental agreement has expired and has not yet been renewed by MAIK. Agreements that are not signed and unstamped, even they are not renewed cause difficulty in collecting arrears and legal action cannot be taken as the agreement documents are invalid.

#### **The Problem of Illegal Invasion (Trespassing)**

Illegal land occupation issue is part of the critical problem faced by MAIK. Until now, MAIK is seen to be in a dilemma to impose violent acts of law or even to safeguard the welfare of the occupants and safeguard MAIK's reputation as an entity that contributes to the welfare of Muslims in Kedah. The Kedah Islamic Religious Council Enactment provides for a fine not exceeding RM2,000 or imprisonment not exceeding 2 months or both against trespassing. From the aspect of Tort law, individuals who enter or encroach on the land which are not his property, are convicted as trespassers.

In fact, the trespassing offense is also regarded as ghasb according to Islamic law, which is the crime of plundering the property of others. MAIK as a Single Trustee of waqf properties should prevent any individual who violates the MAIK order and impose appropriate penalties on the intruders involved.

### **Problems in Administration and Management of Waqf Property Rental**

Organization Structure of Pengurusan Izzah Sdn. Bhd which combines all matters relating to the waqf and baitulmal properties under one administration is one of the problems that led to weaknesses in the administration and management of waqf properties in Kedah. This merger has great implications for creating imbalances between workloads, functions, activities and areas of work that need to be implemented. Overlapping management of waqf and baitulmal properties rental operated by an officer will affect every aspect of administration and management of waqf and baitulmal properties. To solve the problems faced by MAIK, Pengurusan Izzah Sdn. Bhd can change the structure of the administrative organization and the restructuring process can be seen through the total area of waqf and baitulmal land under the control of the company's manager and the burden of responsibility which has to be taken by the staff of the company, Pengurusan Izzah Sdn. Bhd.

### **CONCLUSION**

The waqf activities in Kedah are evolving from time to time and this can be proved by the increasing waqf property each year. The waqf property rental activity is not an easy thing to manage because the implementation of waqf property rental must comply with the terms and procedures set out. However, Pengurusan Izzah Sdn. Bhd and MAIK are facing various problems and challenges in managing rental activities that can provide optimum returns to MAIK. Based on the actions taken by Pengurusan Izzah Sdn. Bhd and MAIK, it is found that these two parties have worked tirelessly to manage waqf property rental in Kedah in the best way. It is hoped that MAIK can do something to overcome the existing obstacles and try to find the best solution so that the waqf property rental in Kedah will generate lucrative income to MAIK.



## ACKNOWLEDGMENTS

This article is part of the findings of the Research Project titled "Waqf Property Rental Management in Generating MAIK's Income: A Case Study on Pengurusan Izzah Sdn. Bhd", Short Term Research Grant without Funding, KUIN Phase 1/2018. The highest appreciation is dedicated to employees of Waqf Division, Kedah Islamic Religious Council (MAIK) and Pengurusan Izzah Sdn. Bhd for their cooperation when conducting this research.

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## **ANALYSIS OF NEW HADDUL KIFAYAH ON INCOME ZAKAT IN KEDAH STATE**

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### **ABSTRACT**

This study focuses on the new rate of haddul kifayah on income zakat in the state of Kedah. Lembaga Zakat Negeri Kedah (LZNK) are responsible to determine the limits of haddul kifayah zakat especially on the income zakat for Kedah state. The rate of haddul kifayah is a measure of the adequacy of the individual to incur expenses for the basic needs of the person and the member under his dependence for basic life. The haddul kifayah method in income zakat is currently based on the estimated income tax from the Inland Revenue Board (IRB) and the Poverty Line Income (PGK) issued by the Department of Statistics, Malaysia. Since the current economic level is so high with various costs and prices rising, the study of the effect of new haddul kifayah in zakat income needs to be done so that this re-examination can attract more paying zakat payers. Hence, the objective of this study is to analysis of new haddul kifayah on income zakat in Kedah. The methods for this study are qualitative method, comparative analysis, library method and the analysis of the contents of the previous studies and refers to the Qur'an and Hadith. The findings of this study show that there are some implications that occur when the new haddul kifayah is implemented. Therefore, scientific discussions will be discussed in this paper.

**Keywords:** Analysis, Haddul Kifayah, Income Zakat, Kedah State.

## INTRODUCTION

Zakat is one of the pillars of Islam that every Muslim must observe. The obligation to pay this zakat has begun since the second year of migration. Among the words of Allah Almighty recorded in the Qur'an are:

*"O you who believe, bestow (in the way of Allah SWT) some of the fruit of your good efforts and some of what We have brought out of the earth for you"*

(Translation of Surah al-Baqarah: 267)

Allah Almighty explains that all "the fruits of your labor" must be taught. Therefore, for anyone who makes eating a paycheck a profession, it is also part of the 'hard work' that is required. The word of the Messenger of Allah (PBUH) means:

*"It is a duty on every Muslim to give alms (alms)". They asked, "O Messenger of Allah, how can there be no treasure?" He replied, "Work to earn something for yourself and give." They asked, "If you don't have a job?". He said, "Help those who call for help." They ask again, "What if it's out of control?". He replied, "To do good and to forsake evil is to give alms." (Hadith of Muslim history)*

Haddul kifayah is a minimum basic requirement based on current cost of living (JAWHAR, 2009). The meaning of kifayah is sufficient or sufficient for what is most important to him, or what is sufficient for life (Ibn Manzur, 1992). Whereas in terms of the word haddul kifayah means the expenditure necessary to meet the needs of living by taking into account the average level of life in the community whether from the point of prosperity and wealth of a community (al-Maloari, 2010). It is based on a well-known hadith about a haddul kifayah that shows the comparison between the poor and the rich and can assess the individual's level of sufficiency to be eligible for a zakat fund. Among them, as described in the hadith of Prophet Muhammad, which means:

*"It is not called a poor man if he asks for a man and enough for a bribe and two bribes, one loaf and two tamarinds; stand up, beg people"*

(Hadith History of al-Bukhari, Kitab al-Zakah, 2/125)

Imam al-Mawardi (t.t) in the book of al-Ahkam al-Sultaniyyah has established that the rate of zakat is calculated based on the adequacy of it is divided into three forms:

- i. The number of individuals to whom he or she is subject and dependent.
- ii. The number associated with it from horse (rider) and laborer.
- iii. A place that determines the height or the bottom of a value or price (different place or country then different value and price).

For those whose income exceeds the level of haddul kifayah then they are a group of rich people who are capable and obligated to perform zakat according to the qualifications set by the state zakat institution. In accordance with the guidelines issued by JAWHAR 2009, the basic components of the haddul kifayah are as follows:

- i. Food - The basic food and beverage that a person needs or eats and the dependents that meet his or her basic needs.
- ii. Clothes - Clothes that are needed by an individual and their dependents that meet basic needs.
- iii. Protection - Personal and liability protection covers home rent or installment payments, water bills, and electricity as well as everything related to the basic needs of a home based on minimum requirements.
- iv. Medical - Refers to all forms of medical, ordinary treatment, purchase of common medicines, purchase of common medical equipment, minor treatment from any medical center and other alternative treatments.
- v. Education - Refers to the form of Education, the expenses of Education fardu ain, the expenses related to Personal education, family members in pre-school, primary, secondary, college and university. It also covers such Education-related requirements as purchasing equipment for learning.
- vi. Obligations - All expenses related to paid person (freight) by an individual and his dependents as well as those required by the syariah.

According to Azman Ab Rahman et. al., (2017) Dedicated to not only looking at a person's total income but looking at the needs of an individual or a family according to current needs, taking into account the zakat release on property used for self-care needs and those under his care such as his wife, children, parents and siblings. The

determination of the deduction rate for zakat payers refers to the method of deduction of expenditure items in which all such deduction items are used as a relief item in the calculation of income tax. Taxpayers are subject to certain types and rates of relief such as personal expenses, education, medicine, insurance, charity and so on.

In general, the items of the *al-kifayah* of zakat which have been discussed by Islamic scholars in accordance with the hadith of the Prophet Muhammad are as follows (Azman Ab Rahman et. El., 2017):

- i. Personal liability includes food, clothing, shelter, transportation / vehicles for personal use, education, medicine, utilities and communications.
- ii. The responsibilities of family members include wives, children and servants (non-existent at this time). Both parents are excluded because of their understanding of the hadith of the Prophet Muhammad which states that giving and fulfilling the parents' needs is included in the category of doing good to both parents.
- iii. Future events include debt due to collateral or resolution of problems and accidents that may occur and require large expenses such as property damage or health reasons.

According to the 2016 poverty line Income Report (PGK), RM970 is defined as household income in urban areas of Peninsular Malaysia and RM830 for rural areas. The PGK is for households of only four people. Based on the tax relief status that the IRB has outlined, an individual can determine their eligibility status and the amount of tax due through the information provided online. In the context of income zakat, there are two requirements that must be met by the individual payer, which must be sufficient haul (time period / year) and nisab (rate) (Mohd Adib et.al., 2019)

**Table 2**

*Income Tax Zeal Incentives in the State of Kedah*

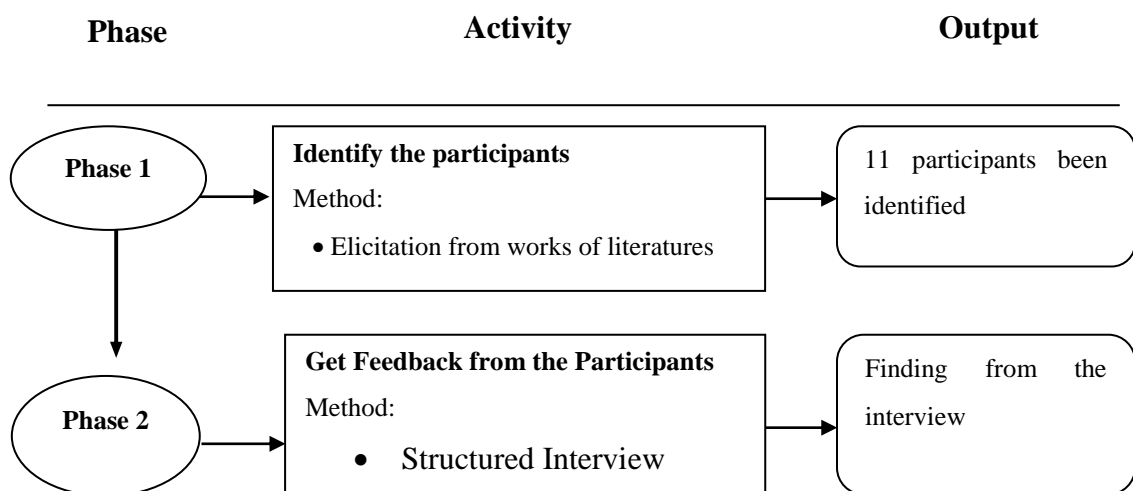
Ownself	RM9,000
Spend for Wife	RM3,000 per person
Son	RM1,000 per person
<b>Total</b>	<b>RM13,000</b>

For individuals who pay zakat who earns more than the minimum of their income, the eligibility for paying zakat should be compared to the current annual charity amount in Kedah of RM15,125.75 (current price of RM177.95 x 85g gold per year 2019). By comparison, not all individuals are eligible to pay zakat income if their net income after deducting personal and dependents expenses is less than the annual zakat deduction. This group is categorized as individuals who do not qualify for income tax as the same approach is used in tax practice in Malaysia.

### METHODOLOGY

As shown in Figure 1, this study implemented two phases. Firstly, this study identified 11 participants which consist of four officers from Lembaga Zakat Negeri Kedah (LZNK), four persons from academicians, and three people from zakat payers in Kedah state. All of them must have a background in shariah education, economics and Islamic business management.

Then, 11 participants were interviewed in order to get feedback regarding the new rate of haddul kifayah for zakat income in Kedah state. Exploring and understanding the participants requires familiarization, interaction, and observation of the particular setting. Before the interview, the interview questions were developed as depicted in Figure 2.



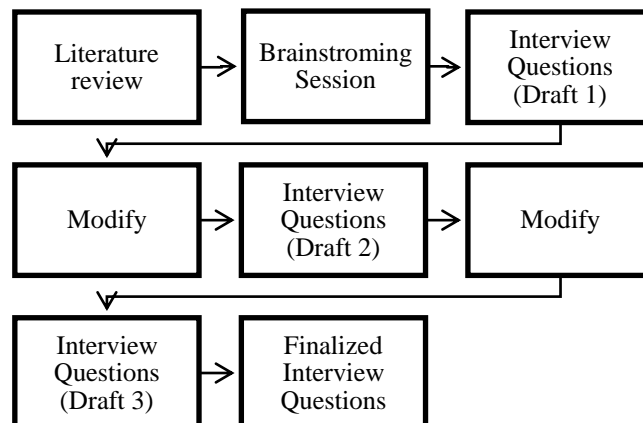
*Figure 1:* Summary of Phases

## RESULTS/ FINDING

Interviews were conducted to strengthen the needs of this study. The analysis of the interview are as described below:

### Interview Session

The main objectives of this interview are (i) to obtain the opinion from participants regarding the rate of haddul kifayah for income tax in Kedah state, does they agree and satisfied with the current state of income tax deduction items in Kedah state which includes RM9000 for self-employment, RM3000 for wife expenses and RM1000 for child expenses; and (ii) to gather feedback from participants whether they agree if the deduction item for new rate of haddul kifayah for income tax in Kedah state is being revised with the suggestion of adding some items into the calculation of the new tax deduction. A series of interviews were conducted involving 11 participants who have background in shariah education, economics and Islamic business management. Before the interview, the interview questions were developed, following the phases as depicted in Figure 2.



**Figure 2.** Design of the interview questions

In conjunction, the finalized semi-structured interview questions which consist of 6 questions are listed in Table 1.

**Table 1***List of Interview Questions*

No.	Items
Q1	In your opinion, do you pay income tax in Kedah state?
Q2	In your opinion, do you know about the rate of haddul kifayah for income tax in Kedah state?
Q3	Do you agree with the current state of income tax deduction items in Kedah state which includes RM9000 for self-employment, RM3000 for wife expenses and RM1000 for child expenses?
Q4	Based on your knowledge, are you satisfied with the of haddul kifayah for income tax in Kedah state?
Q5	Based on your knowledge, did you know that the rate of haddul kifayah for income tax in Kedah state same as with the Inland Revenue Board (IRB)?
Q6	In your opinion, do you agree if the deduction item for new rate of haddul kifayah for income tax in Kedah state is being revised with the suggestion of adding some items into the calculation of the new tax deduction as follows: <ul style="list-style-type: none"> <li>a. Own Self RM12000 a year</li> <li>b. A Wife RM5000 a year</li> <li>c. A kid RM3000 a year</li> <li>d. Pilgrimage Fund (RM200 x 12 Months = RM2400 per year)</li> <li>e. Employees Provident Fund (EPF) = RM6000 a year</li> <li>f. Education = RM10000 a year</li> <li>g. Transportation = RM6000 per year</li> <li>h. Disability Relief (Disability) Depreciation = RM3600 a year</li> <li>i. Childcare Allowance to Nursing / Caregiver = RM3600 per year</li> </ul>

The questions were addressed to investigate the following conditions: (1) whether the participants pay income tax in Kedah state, (2) whether the participants know about the rate of haddul kifayah for income tax in Kedah state, (3) whether they agree with the current state of income tax deduction items in Kedah state which includes RM9000 for self-employment, RM3000 for wife expenses and RM1000 for child expenses; (4) whether they satisfied with the of haddul kifayah for income tax in Kedah state, (5) whether they know that the rate of haddul kifayah for income tax in Kedah state same as with the Inland Revenue Board (IRB), and (6) whether they agree if the deduction item for new rate of haddul kifayah for income tax in Kedah state is being revised with the suggestion of adding some items into the calculation of the new tax deduction such as a. Own Self RM12000 a year, b. A Wife RM5000 a year, c. A kid RM3000 a year, d. Pilgrimage Fund (RM200 x 12 Months = RM2400 per year), e. Employees Provident Fund (EPF) = RM6000 a year, f. Education = RM10000 a year, g. Transportation = RM6000 per year, h. Disability Relief (Disability) Depreciation = RM3600 a year, and i. Childcare Allowance to Nursing / Caregiver = RM3600 per



year. In the end, the interviews managed to gather results as listed in Table 2.

**Table 2**

*Participants opinion regarding interview questions*

Q	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11
1	√	√	√	√	√	√	√	√	√	√	√
2	√	√	√	√	√	√	√	√	√	√	√
3	X	X	√	X	X	√	X	√	X	X	X
4	X	X	√	X	X	X	√	X	√	X	X
5	√	√	X	X	X	√	√	√	X	X	√
6	√	√	√	√	√	√	√	√	√	√	√

*Note.*

Description of symbols	
√	Yes
X	No
Q	Question number
R	Respondent number

Referring to Table 2, most of the participants did not agree and did not satisfied with the current rate of haddul kifayah for income tax in Kedah state which only consisted of Own Self RM9000, a wife costing RM3000 and RM1000 a child expenses.

In addition, all of the respondents agreed that if the deduction item for new rate of haddul kifayah for income tax in Kedah state is being revised with the suggestion of adding some items into the calculation of the new tax deduction such as a. Own Self RM12000 a year, b. A Wife RM5000 a year, c. A kid RM3000 a year, d. Pilgrimage Fund (RM200 x 12 Months = RM2400 per year), e. Employees Provident Fund (EPF) = RM6000 a year, f. Education = RM10000 a year, g. Transportation = RM6000 per year, h. Disability Relief (Disability) Depreciation = RM3600 a year, and i. Childcare Allowance to Nursing / Caregiver = RM3600 per year.

Besides that, the participants were also asked about their opinion and views on the impact of the new rate of haddul kifayah for income zakat in Kedah state if be implemented immediately. Table 3 lists the opinions and views of the participants.

**Table 3**

*Feedback from the participants*

<b>Theme</b>	<b>The Statement From The Participants</b>
<b>Give justice to the zakat payer</b>	1) The It is very good to be re-evaluated the item of haddul kifayah as it can give justice to the zakat payer. R2 2) Zakat payments are made justly after personal / family needs are met. R1 3) Can provide justice and satisfaction to the zakat payer. R8
<b>Increase the sincerity of the zakat payer</b>	1) It's better because each person has a different spending rate. So it needs to be re-evaluated on the level of haddul kifayah in order to generate loyalty to the zakat payer. R7 2) I am strongly agree because there will be an increase in the number of sincere of zakat payer. R3 3) It is very good because it can provide the sincerity and satisfaction to the zakat payer. R4
<b>Increase the amount of the zakat payer</b>	1) If the new rate of haddul kifayah for income tax in Kedah state is being revised. I am sure that the zakat amount in Kedah state will increase every year. R1 2) It is strongly agreed to increase the awareness of the zakat payer and thus increase the zakat collection.R10
<b>Increase the number of state charity recipients need</b>	1) The zakat paid will continue to be passed on to the needy. R6 2) Can donate more to charity recipients. R5
<b>Increase the zakat payer</b>	1) If the deduction rate is high taking into account for current aspects, the zakat payer will be increase. R11 2) Kedah people who work at other country will pay the income tax to Kedah state because of the attraction rate of the study. R6 3) It is very useful and more muslims will pay zakat due to monetary value exclusion. R9

*Note.*

<b>Description of symbols</b>	
R	Respondent number

From the comments as depicted in Table 3, it can be concluded that the majority of participants believed and agreed with the positive impact of new rate of haddul kifayah for income tax in Kedah state such as; 1) providing justice to zakat payers, 2) increasing the loyalty of zakat payers, 3) increasing the number of zakat payers and 4) increasing the number of zakat recipients in Kedah state.

### CONCLUSION

In conclusion, zakat is the heart of Islamic social security by the principles of morality, equity, economy and convenience with the main of curtailing any state of hardship. Zakat also is primarily meant to alleviate poverty and ensures equality in income distribution, encourage investment and reduces poverty to the barest

minimum.

Income zakat is the biggest source of charity in Kedah state because it increase every year and it is one of the highest collection than other types of zakat. The research on the value and type of items deduction for haddul kifayah which is state in zakat kedah website only considering the total cost for ownself, wife and children of RM13,000 to date. It is proposed that the rate of deduction items and the value of the new haddul kifayah in income zakat should be improved to give positive impact for zakat payer such as provide justice to the zakat payers based on current economic conditions and also can prevent them to avoid from paying zakat.

Among the things that need to be evaluated are the types and limits of family spending deductions such as basic expenses (food, clothing, housing, education, transportation, medical, communication bills), category of wife succeeded, children by age, education, disability dependency, dependents of chronic patients and childcare in a nursery or babysitter. Hopefully with the suggestions on value and deduction of new items for haddul kifayah can improve the collection and distribution of zakat and can raise Islamic law to a higher level in accordance with Islamic law.

#### **ACKNOWLEDGEMENT**

In recognition, the researchers would like to thank to the Center for Research and Innovation Management (RIMC), Universiti Utara Malaysia (UUM), the Zakat Research and Innovation Research Institute (IPUM-UUM), as well as the external agencies of the Kedah Zakat Authority (LZNK) for funding this study through the approved Public Agency Grants Scheme (Phase 1/2018 / S / O Code 14241).

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## **LOW-COST PASSENGERS' PREFERENCE OF HALAL FRIENDLY AIRPORT DESIGN AT KUALA LUMPUR INTERNATIONAL AIRPORT 2 (KLIA2) TERMINAL, MALAYSIA**

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### **ABSTRACT**

The purpose of this research is to explore the concept of Halal friendly airport terminal based on the specific experiences, supported by an extensive survey of business operators at low-cost Terminal, Kuala Lumpur International Airport (KLIA 2) Malaysia. The concept of Halal friendly airport is the process of managing the services and products offers by the airport terminal. Quantitative data is acquired to give meaningful results justifying the research outcomes and allow non-biased interpretation of the research results. It represents the process within the development of the methodology and the concept of halal friendly airport terminal and passenger's preference. The questionnaire is used to increase the reliability and validity of the research. Respondents who volunteered for the study are chosen among the low-cost travellers in airport terminal. The Mean, Standard Deviation (SD) and Two-Way ANOVA test were used to analyse the results and discussed with reference to the general needs as halal standard design of airport terminal access and take into account the preference of low-cost travellers' general experience. The paper will conclude by suggesting guidelines for airport terminal Halal friendly design that will seek to optimise the relative aspirations of all parties concerned. Although many airports have taken into account the concept of Halal friendly airport, a detailed evaluation on travellers comfortable at the airport in respect of low- cost travellers were still unexplored domains.

**Keywords:** Airport terminal, facilities, halal, service, wayfinding.

## INTRODUCTION

The airport industry is facing competitive challenges as a result of the rapid growth of low-cost airlines (carriers) (LCCs) worldwide (Sabar, Anuar, and Abdullah, 2018). In order to become Malaysia's next generation international airport hub, Kuala Lumpur International Airport 2 (KLIA2) was built to allow seamless connectivity for both local and international low-cost and full-service carriers. The airport is designed to cater for the explosive growth in low-cost travel industry, and it is scaled to accommodate 45 million passengers a year (KLIA2, 2019). The knowledge of Muslim tourist behaviour in the context of Halal friendly airport is relevant to airport authorities, industry players, policy makers and travellers in developing Halal friendly airport facilities, infrastructures and travel activities.

Although many airports are beginning to take into account the needs of the growing segment of Muslim travellers, lot more can be done in order to make these travellers comfortable at the airport as well as ensuring a larger share of their expenditure at the airport (Battour, 2018). Battour agreed that the availability of Muslim friendly airport can be used as promotion tools to attract Muslim travellers to increase inbound Muslim tourists and make the destination Muslim friendly. In addition, CrescentRating (2013) found that by having better airport services for Halal friendly airport is not only important for visitors to the destination, but also for the airport to become a preferred transit airport. The two key services for airports to cater to Muslim travellers are Halal food and prayer rooms. Shi Yan et al. (2017) agreed that one of the examples of Muslim friendly facilities is prayer room complete with wudhu' facilities for Muslim convenience to perform their prayers. For instance, prayer rooms have been installed in Kansai International Airport (Battour, 2018). Moreover, Narita Airport and Haneda International Airport in Tokyo opened a prayer room in 2014. Using availability of Muslim friendly airport as promotion tools to attract Muslim travellers is the best choice to increase inbound Muslim tourists and make the destination Muslim friendly. In addition, fifteen *surau* (prayer rooms) are provided by KLIA2 throughout the terminal. At the Gateway@klia2 mall, the Prayer room is located at Level 1 opposite Capsule by Container Hotel and Level 2 behind Original Classic shop (KLIA2, 2019).

## METHODOLOGY

In order to evaluate the passengers' preference of Halal friendly airport, an adoption of a specific method of research to achieve the study objectives was reviewed. In this research, the descriptive approach continued to be applied to understand Halal friendly airport. A problem or situation was evaluated using a descriptive analysis after extensive previous knowledge was defined (Robson and McCartan, 2016). This research needed extensive preliminary work to be done to gain familiarity with the phenomenon in the Halal friendly airport situation and understanding the research scope for further investigation. For instance, emails have been sent to academic and professional experts in order to have a better understanding of Halal, passengers' preference and airport facilities design. Theories (e.g. theoretical frameworks), hypotheses and theoretical model were designed after Halal friendly airport data and patterns were gathered. In order to increase the validity of the research on Halal friendly airport, the quantitative approach was applied. Items and concepts were tested through a questionnaire. Sekaran and Bougie (2016) stated that the questionnaire can be carried out by employing the same research instrument in another context with the problem of causality being eased by the emergence of path analysis to which surveys are well suited.

The questionnaires were designed to be effective, approachable and easy to understand. Feedback and comments were acquired from airport travellers. The first section indicates respondent demographic profiles. General information is useful in obtaining data on the background of the respondents which might have a direct correlation with the responses to the questionnaire statement (Sekaran and Bougie, 2016). Section two evaluates the effect of Halal friendly airport on low- cost airport terminal travellers. The questions were developed based on research questions; *what are the key factors that may influence travellers' preference in Halal friendly airport terminal?*, *what are the impacts of Halal friendly airport on travellers' behaviour?*, *how should the impacts of Halal friendly airport design on travellers' behaviour be measured?*, *does Halal friendly airport have an effect on travellers?*, *how should the effects of Halal friendly airport design on traveller be measured?*, and *how does the receipt of Halal friendly airport information affect traveller navigation?*



## RESULTS

There was a total of 380 respondents who volunteered to participate in this research as a convenience sampling design was applied. In total, 213 male respondents (56.1 per cent) and 167 female respondents (43.9 per cent) successfully completed the questionnaire session. By age group, the respondents volunteered in this research are from 20 years old until 60 years old and above; 20-29 years (68 respondents), 30-39 years (114 respondents), 40-49 years (109 respondents), 50-59 years (66 respondents), and Over 60 years (23 respondents). Based on frequency analysis, the respondents' purpose of travelling to the airport are mainly for leisure rather than business purposes. From the survey 67 per cent of respondents travelling for leisure purpose, followed by 32 per cent of respondents who travelling for both business and leisure purpose, and 1% of respondents travelling for only business purposes. Table 1 shows the respondent feedback based on the questionnaire.

**Table 1**

*Passengers' Preference for Halal friendly airport*

Parameter	F	Sig
I aware of Halal friendly airport design	1.866	0.118
It was easy to navigate in the Halal friendly airport terminal	1.902	0.112
I noticed that the terminal building structure were blocking some of the signs	5.703	0.000
There were a few Halal foods shops	3.011	0.019
Poor prayer room condition because lack of Halal awareness	3.399	0.010
Poor foods quality provided by restaurant in airport terminal	3.643	0.007
The facilities design in the terminal affect my feeling of Halal perception	0.365	0.834
I felt uncomfortable when enter the prayer room	0.996	0.411
I felt safe to perform the prayer in the airport terminal	6.024	0.000
The Halal signs were easily noticeable around terminal	0.531	0.713
I could not read the Halal sign at the shop or restaurant	1.099	0.359
I was looking for the word of "Halal" on the sign	8.636	0.000
The quality of services provided by airport were acceptable	3.071	0.018
The font of the prayer room signs was clear and readable	1.535	0.193
The signage helped me navigate easily	2.071	0.086
There was ablution area in the prayer room	2.381	0.053
I was distracted by the prayer room signs	1.678	0.157
The quality of service was adequate	2.561	0.040
The variable directional signs of services were noticeable	5.453	0.000

All respondents agreed that the airport terminal was safe and convenient to perform prayer ( $F=6.024$ ,  $p=0.00$ ). The results also show that respondents satisfied with the quality of services provided in airport terminal ( $F=3.071$ ,  $p=0.018$ ). In term of airport terminal design, respondents found that the terminal building structure were blocking some of the important signs ( $F=5.703$ ,  $p=0.000$ ) and the facilities design in the terminal did not affect their feeling of Halal perception ( $F=0.365$ ,  $p=0.834$ ). However, all respondents agreed that the quality of foods provided by restaurant in airport terminal was excellent ( $F=3.643$ ,  $p=0.077$ ) and able to perform prayer because of excellent prayer room condition ( $F=3.399$ ,  $p=0.010$ ) in the airport terminal.

Although, the airport terminal design indicates a convenient facility, respondents were distracted by the quality of service ( $F=2.561$ ,  $p=0.040$ ) that has been offered in the airport terminal. It allowed the researcher to assess respondents' preference (i.e. based on questionnaire). Respondents believed that ablution area in the prayer room almost not available ( $F=2.381$ ,  $p=0.053$ ) affected the travellers' preferences towards Halal friendly airport at KLIA2.

Too many signs led to traveller becoming confused, missing the way and stress in the airport spaces (Kanakri et al., 2016). However, the advert sign is important to generate extra airport income. Therefore, airport planners should find the balance between the safety and commercial provision (Suzer, Olgunturk, and Guvenc, 2018) in order to develop an ideal Halal friendly airport terminal design. The variable directional signs of services ( $F=5.453$ ,  $p=0.000$ ) were noticeable. Surprisingly, respondents agreed that there are not many Halal foods shops in the airport terminal ( $F=3.011$ ,  $p=0.019$ ). Respondents were also looking for the word 'Halal' on the signs ( $F=8.636$ ,  $p=0.000$ ) around KLIA2 airport terminal.

## CONCLUSION

Many airports are now providing prayer facilities (either Muslim prayer rooms or multi- denomination prayer rooms) in either the transit or the public area. The key criteria for Halal friendly airport are the availability of Halal food, prayer and ablution facilities and the quality of service (at transit and public areas of the airport). However not many still provide these facilities in both the transit and public areas of the airport

(CrescentRating, 2013). Further, only a minority of them still provide proper ablution facilities. When it comes to Halal food services at airports, many of them fall short, especially in the non-OIC countries. This is both a major inconvenience for the travellers as well as a lost revenue opportunity for the airports. In contrast, some of the non-OIC countries have taken actions to attract Muslim travellers by improving airport facilities and services to fulfil Muslim travellers' needs (Shi Yan et al., 2017). Shi Yan et al. agreed that this action clearly illustrates that the non-OIC countries have taken an effort to improve the Muslim friendly facilities such as the access to prayer spaces, airport facilities, accommodation options and improving dining options and Halal assurances in their countries where all the average score for the facilities mentioned is increasing from 2015 to 2016.

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## **FACTORS INFLUENCING STUDENTS' CHOICE OF ELECTIVE COURSE – THE CASE OF ZAKAT ACCOUNTING.**

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### **ABSTRACT**

The objective of this study is to investigate the factors that encourage students to choose Zakat Accounting as their elective course at Universiti Teknologi MARA (UiTM). Primary data for the study were collected using a self-administered questionnaire from three classes. Overall, a total of 59 respondents were engaged as the sample of this study. The findings revealed that the factors influencing the students' selection were personal interest in the subject matter, opportunity to learn a new area of accounting, ease of subject matter, quality of the lecturer teaching, and religious belief. The talk given by the Faculty was regarded as the most convincing source of information for the students in selecting the elective course. Although this study only focuses on one university in Malaysia, it could become a catalyst for future studies in the area of Zakat Accounting. Despite the limitation, it still provides some insightful findings of the students' acceptance determinants of an Islamic course in a university. In conclusion, this study hopes to provide invaluable input to the management of the Higher-Level Institutions on factors to consider before offering any new courses to students.

**Keywords:** course, elective, Zakat Accounting, undergraduate students

## INTRODUCTION

The rapid growth of Islamic Financial Institutions globally has raised the demand of Islamic Accounting. In line with the increasing demand in this field, Islamic Accounting has been included in Malaysia *Hala Tuju 3*. Furthermore, the awareness of the Islamic accounting study is needed and part of *fardu kifaya*. This has led to the introduction of new Islamic education courses offered in universities and colleges, such as Islamic Accounting for Islamic Financial Institution, Syariah Audit, Zakat Accounting, and Islamic Finance. Zakat Accounting is seen as one of the crucial courses since it combines both the religion and technical skills (the understanding of zakat *fiqh* and calculation). As part of the five pillars that Muslims need to abide by, all Muslims are obligated to pay zakat. Knowledge of Zakat Accounting is also required for the accounting students since one of the purposes for preparing financial reports in Islamic Accounting is to assist in the zakat calculation. Zakat Accounting in Arabic is known as *muhاسبah al-zakah*. There are five components under Zakat Accounting. First, to identify assets that need to pay zakat. Second, to evaluate the condition of assets that need to be paid zakat. Third, to determine the appropriate rate of zakat and calculate the assessment of zakat on the related assets. Fourth, the collection of zakat from the qualified zakat payers and distribution of the zakat to the eight categories of rightful recipients. Lastly, to provide a report to the authorities about the collection and the distribution of zakat (Hamat, 2014).

Zakat Accounting is a new discipline that has the potential to satisfy the needs of Islamic Accounting education in Malaysian Higher Learning Institutions. It is an interesting course for the students to choose. In Malaysia, the first Zakat Accounting course was introduced by International Islamic University Malaysia (IIUM). Among the reason for this course being offered in IIUM is to update the undergraduate students' knowledge of Islamic Accounting to be in line with the market demand. Aside from IIUM, there are very few universities offering this course. In UiTM, Zakat Accounting course is part of the elective course that the students of Bachelor of Accounting need to choose. Zakat Accounting has unique characteristics, in which it embodied ethical and religious dimensions. It offers an alternative option besides conventional and secular accounting. The ethical aspects help to produce future accountants whose work is bound by Islamic law; thus, might deter them from

accepting any bribe or fraud.

Furthermore, industries need accountants that are well-versed with Islamic law, besides accounting. Zakat assessment needs a profound knowledge of accounting and zakat fiqh. For example, to include any asset in the zakat valuation, one needs to understand the concept of ownership and where to find the required information in the financial statements. Whereas, terms such as accrual and provision might be alien to the Syariah advisor who evaluates the zakat payment for a company. An accountant that knows and familiar with all the conditions for an asset to be zakat-eligible will be able to calculate the valid zakat amount to be paid accurately. Furthermore, accountants who are well-versed with the zakat assessment could influence more zakat payers from both the individuals and business income.

Since the Islamic Accounting courses are gaining more popularity in Malaysia Higher Learning Institutions, the objective of this study is to examine the reasons accounting students chose the Zakat Accounting course as their elective subject. Factors related to familiarity with possible career options and sources of information were examined. Among the characteristics that might influence students to choose the course are career prospect, the course's characteristics, students' preferences, peers' and parent's influence. Understanding the students' motivation to specialize in accounting is a vital initial step to attract the best to join the accounting profession. Many studies have been done on accounting as a major course, but this is the first study conducted on the elective subject for the accounting course.

## **LITERATURE REVIEW**

The literature review revealed that a significant number of researchers had conducted studies on the reasons behind the academic decision made by university students. There are mixed findings from the studies in which most of them focused on the choice of major course, but not specifically on accounting students only. Various reasons influence students to choose a major. For instance, students who are good with numbers, especially in mathematics, tended to choose Accounting as their major (Abu Shawarib, 2010). Also, students' previous experience in the related accounting course will determine their specialisation in accounting (Geiger and Ogilby, 2000).

Kaur and Leen (2007) claimed students chose a course that a university is well-known for. They found a significant relationship between the teaching reputation of a faculty and the selection of accounting as a major.

Prior studies were inconclusive about the dominance of intrinsic factors or extrinsic factors in determining the accounting course choice. Intrinsic factor is when the students have an underlying curiosity and interest in the course. Meanwhile, extrinsic motivation is the external factor, which provides motivation and satisfaction that the subject did not provide to the student (Elton, 1998). For instance, Mazzarol and Soutar (2002) found that family members, friends, and lecturers influenced students' decision in choosing a major. In contrast, other studies reported that parents, peers, and counsellors' influence did not affect the students' selection (Cohen and Hanno, 1993). A study by Simon, Lowe, and Stout (2003) on 21 different major selection, identified among the factors that influenced students to choose a major are the expected earnings, career opportunities, and characteristics of the major. Courses that are perceived as having a promising job opportunity available with attractive salary are more desirable and tend to be a popular choice. Crampton, Walstrom, and Schambach (2006) found that the most significant source of information that affected the decision to select a major came from the television or movies that describes the occupation. In addition, students also search for information on the internet about universities, potential fields, and the majors before deciding on their studies (Linda, 2006).

Although there are numerous studies on the factors for students' selection of accounting as their major, limited studies have been done on the elective subject, particularly in Islamic or Zakat Accounting. The advantage of introducing the elective subject is that it encourages student-centred approach education that could expand the students' knowledge apart from their major courses. It could also provide an opportunity for them to discover their interest. Studies have shown that elective subjects can promote students' enthusiasm and interest, which can improve learning quality. While an elective subject can result in a significant advantage for the students, it is important to consider that an important condition for it to happen is through the ability of the students to act responsibly and autonomously when making the selection. If the students are not provided with adequate, comprehensive, and accurate



information, they may not be able to select the best elective. Understanding the student's motivation in selecting the elective would guide the university to design better curriculum, enhance learning and teaching quality, assign lecturers and prepare enough facilities (Mayo and Miciak, 1991). Selecting the wrong elective can seriously affect students' engagement, individual achievement, and the opportunity for post-education career.

Past literature highlighted three main factors influencing students in selecting an elective; intrinsic, extrinsic, and the elective subject characteristics (Hedges, Pacheco, and Webber, 2014). It is common to think that students will choose modules of their interested. Elton (1998) highlighted that intrinsic motivation has huge outcomes since the students are keen to work enthusiastically and independently, engage with the material, have depth understanding of the meaning, can connect with the previous studies subjects and with the real practices. As such, students who choose their preferred subjects will be able to have better understanding of the course and score good marks in the examination. Apart from personal interest on the subject, students might choose an elective for other external reasons. For instance, a student may choose a less preferred elective, but likely to have a higher chance of getting better result or better career opportunity. Although the students do not have any or little interest in the subject or the lecturer is deemed boring, the external factor of a higher chance of getting good marks will keep the students motivated taking the subject. The characteristics of the elective subject will also affect the students' decision. For example, a student with poor mathematical skill would choose a writing-based elective that does not require much calculation.

## **METHODOLOGY**

A questionnaire was created and distributed to the Bachelor of Accounting students, who selected Zakat Accounting as their preferred elective course. The introduction of the elective papers is to prepare the students for a specialisation in the Accounting sector. The purpose of Zakat Accounting specifically is to provide students with a proper understanding of the concepts of Zakat, methods of evaluation, measurement, and accounting treatment for Zakat based on various opinions of fiqh scholars and issues in Zakat management. The students need to choose their first elective in their

second year, between the Islamic Accounting paper and other Accounting paper. In their third year, Zakat Accounting is among the four choices available. The questionnaires are divided into two sections: 1) Section A is on the demographic information, and 2) Section B is on the preference response.

## RESULT

A total of 59 respondents were selected from three different classes taught by two different lecturers of the same Zakat elective course. Of the 59 respondents, 44 were females, and 15 were males. This reflects an unequal distribution of 75% female and 25% male students. Fifty-six of the respondents were aged between 22 and 23 years old, two students were 20–21 years, and one student was more than 24 years old. The questionnaires were adapted from a study by Crampton, Walstrom and Schambach (2006) on factors influencing major selection by a college of business students. The questionnaires were selected, reviewed, and modified to suit this study's objective. Using a 5-point Likert-type scale, the students were asked to reflect or indicate their level of knowledge on career opportunities in various Accounting disciplines when they graduated from university.

**Table 1**

*Responses to the Question: How knowledgeable and informed (aware) were you about these possible careers in Accounting (in order from the most to least knowledgeable).*

Area	Mean Reported Career Knowledge Level*
Academician (teacher/Lecturer)	4.29
Chartered Accountant	4.25
Tax Advisor	4.17
Company Secretary	3.88
Chartered Management Accountant	3.75
Chartered Public Finance Accountant	3.68
Management Consultant	3.53
Business Advisor	3.46
Actuarial Analyst	3.00

\*1 = Not at all aware; 5 = Extremely aware

Table 1 shows that the respondents were most knowledgeable about the possible careers in academic lines, such as teacher and lecturer, Chartered Accountant, Tax Advisor, and Company Secretary. They were least knowledgeable about the potential

job as Chartered Management Accountant, Chartered Public Finance Accountant, Management Consultant, Business Advisor, and an Actuarial Analyst.

**Table 2**

*Responses to the Question: How important are these information sources when you select the Elective Course (in order of importance from most to least).*

Information Source	Average Importance*
Presentations by Faculty (through Coordinator, Lecturer)	3.86
Invited speakers	3.86
Online job listing	3.81
Newspaper article related to the course	3.68
Information on the Faculty website	3.61
Information on the internet other than the Faculty's website	3.59
Information on the Faculty Facebook page	3.51
Television or movie portrayal of the occupation related to the course	3.29

\*1 = Least importance; 5 = Most importance

Table 2 shows the impact of the different information sources on guiding students in selecting their elective subjects. On a scale of 1–5, 2.5 is the midpoint. All the information sources listed were considered important, by having a score more than the midpoint. The most influential information source came from the presentation by a Faculty member, invited speakers, and online job listing.

**Table 3**

*Responses to the Question: How important are these factors when you select the Elective Course (in order of importance from most to least).*

Factor	Average Importance*
Personal interest in the subject matter	4.36
Opportunity to learn a new area of accounting (previously was Conventional Accounting)	4.19
Ease of subject matter - Easy for me	4.15
Quality of the teaching lecturer	4.15
Religious belief	4.15
The job security of related occupations (e.g., Accountant)	3.97
Opportunity to participate in many activities	3.97
Probability of working in the field after graduation	3.81
Career Interest Tests/Assessments	3.78
Probability of Graduating with Honors (this course could contribute a good grade)	3.76
The difficulty of subject matter - Difficult for most people	3.75
Friends	3.75

Occupational growth forecasts	3.73
Classmates	3.68
Lecturers	3.59
Parents	3.31
Performance in the previous related course (Islamic Accounting)	3.27
Family members other than parents	3.02

\*1 = Least importance; 5 = Most importance

Table 3 shows the importance of factors that affected the respondent choices in selecting the Elective Course. The most important factors are personal interest in the subject matter, opportunity to learn a new area of accounting, ease of subject matter, quality of teaching lecturer, and religious belief. Other factors that also influenced students in choosing their Elective Course are job security of related occupations, opportunity to participate in many activities, probability of working in the field after graduation, career assessments, and difficulty of the subject matter. The top eleven factors are related to self-interest, career outcomes, and characteristics of the profession itself.

## DISCUSSION AND CONCLUSION

The respondents were most knowledgeable about a career as an academician, which might be due to the influence of their favourite professors at the University. This is followed the career of Chartered Accountant and Tax Analyst. It indicates their good exposure and preparation towards becoming Professional Accountant. Meanwhile, for the information that influenced students in selecting the Elective subject, talk given by Faculty is regarded as the most convincing, followed by the talk presented by invited speakers. This finding explains the importance of first-hand information since it is more reliable and lesser chance of misunderstanding. Students also referred to the online job listings when considering an elective. An elective that has a place in the job market and ample job prospect will attract more students' enrollment.

The top factor that influences students in selecting the elective is the intrinsic factor, which is self-interest on the subject. Consistent with the study by Samara (2015), the main factor for a course choice was their genuine interest in the subject matter. It is good for the students to consider their preference first before taking into account the opinion of others since the study is mainly about their future. Students that have an interest in a field are more likely to be successful in that field since interest can lead to high motivation to achieve dreams (Uyar, Gunormus, and Kucey, 2011). Samara

(2015) explained the choice made by the student was not only involved the students' interest in the subject but also included their perception of the difficulty of the course. Students tended to select an elective, in which they deemed they could perform well and do not require too much effort or less difficult. The next influences came from the subject itself, such as ease of the subject, quality of the lecturers, and job security related to the subject. Uyar et al. (2011) asserted that elective selection might be influenced by the students' perception of job opportunities. The high chance of getting a job related to the course will encourage students to choose the elective. Finally, influence also came from surroundings factors, such as parents and friends. This is supported by Kim et al. (2002), which revealed the least selected factors for major selection included the influence of peers and parents.

The aim of introducing the electives subject is to provide a relevant and quality education to meet the current demand for the implementation of Islamic Accounting. Since this course is introduced on an elective basis, the findings of this study are important to the academic management department for the planning of attracting more students to join the course. It has significant implications for educators in the designing and promoting efforts of the courses, and for university administrators, in allocating space and teaching resources (Ting and Lee, 2012). Thus, the courses shall be designed to reflect the students' needs and preferences. Good design and structure of elective courses offer a different field of subjects that could build up students' competency and personal development. Acquiring knowledge in zakat accounting will add value to the accounting students, which will give them a competitive edge in the job market of their preferred jobs.

Furthermore, the opportunity for the student to specialise in a field is good for their career development and will motivate them to excel in the elective subjects. Faculty members must be kept updated with the current information on career prospects and convey the information to the students. Furthermore, lecturers and staffs should always motivate students to be more interested in the subject (Samara, 2015). Indeed, they play an important role in the development of the students' positive interest and self-belief, and students' motivation to work hard and be persistent.

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## **KUTIPAN ZAKAT MENERUSI KONSEP WAKALAH: SATU SOROTAN AWAL**

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### **ABSTRAK**

Zakat merupakan satu kewajipan yang perlu ditunaikan oleh setiap muslim. Ia berpotensi untuk menurunkan jurang kemiskinan disamping meningkatkan kedudukan ekonomi umat Islam setempat. Namun objektif ini tidak akan tercapai sekiranya kutipan zakat tidak memuaskan. Pelbagai kaedah telah diambil oleh institusi zakat bagi memastikan jumlah kutipan zakat meningkat. Antara kaedah yang giat dilaksanakan oleh sesetengah institusi zakat adalah sistem wakalah yang mana wakil dilantik untuk membantu institusi khususnya dalam kutipan zakat. Walau bagaimanapun kajian ini hanya memberi fokus kepada Lembaga Zakat Negeri Kedah dan Badan Amil Zakat Nasional Indonesia yang telah melaksanakan wakalah dalam kutipan zakat mereka. Kajian ini adalah bertujuan untuk membandingkan sejauh mana keberkesanan pelaksanaan sistem wakalah dalam kutipan antara kedua institusi tersebut. Kajian ini juga menunjukkan bahawa pelaksanaan sistem wakalah memberi impak yang positif sekaligus berjaya meningkatkan jumlah kutipan zakat. Implikasi penting kajian ini ialah pelaksanaan sistem wakalah ini wajar diaplikasikan secara meluas oleh semua institusi zakat bagi memastikan jumlah kutipan zakat mampu menampung dan mengurangkan jurang kemiskinan setempat.

**Kata kunci:** Kutipan Zakat, Ajen, Wakalah, Lembaga Zakat Negeri Kedah, Badan Amil Zakat Nasional Indonesia

### **PENGENALAN**

Setiap muslim yang telah memenuhi syarat tertentu tidak akan terlepas daripada kewajipan untuk mengeluarkan zakat. Ia adalah kerana zakat merupakan salah satu daripada rukun Islam yang lima. Selain itu, tidak dapat dinafikan bahawa zakat juga memberi kesan terhadap perjalanan ekonomi negara.



Menurut Pathmawati (2008), kewajiban zakat merupakan salah satu jaminan sosial kepada masyarakat khususnya terhadap golongan yang amat memerlukan. Zakat juga adalah satu instrumen untuk meningkatkan kualiti hidup masyarakat disamping mewujudkan sifat keprihatinan ummat Islam terhadap golongan yang memerlukan (Khairul, 2017).

Namun matlamat ini tidak akan berjaya dicapai sekiranya jumlah kutipan kurang memuaskan. Untuk mencapai jumlah kutipan yang memberangsangkan dan menyeluruh, institusi zakat tidak boleh bergantung hanya kepada satu kaedah. Oleh itu, institusi zakat harus prihatin dan sedar akan perubahan teknologi yang pesat berkembang.

Di Malaysia, Majlis Agama Islam Negeri (MAIN) sering menjalankan penambahbaikan dan pembaharuan dalam pelbagai aspek sejajar dengan perkembangan teknologi semasa bagi membantu untuk meningkatkan jumlah kutipan. Selain itu, salah satu strategi untuk meningkatkan jumlah kutipan zakat adalah dengan pengswastaaan institusi zakat. Institusi pertama di Malaysia yang berjaya diswastakan pada tahun 1991 iaitu Pusat Pungutan Zakat Wilayah Persekutuan (PPZWP) (Faisol, 2019).

Walau bagaimanapun kajian ini hanya meninjau sejauhmana keberkesanan mekanisma wakalah dalam kutipan zakat terhadap Lembaga Zakat Negeri Kedah. Namun kajian ini turut membandingkan keberkesanannya dengan Badan Amil Zakat Nasional Indonesia (BAZNAS) yang juga turut menjadikan wakalah sebagai mekanisma kutipan zakat.

### **ISU DAN MASALAH KAJIAN**

Zakat memainkan peranan penting dalam menuju ke arah negara yang lebih maju dan prestij. Namun ia tidak akan berjaya dicapai sekiranya jumlah kutipan zakat secara formal kurang memuaskan. Justeru, pihak terlibat khususnya institusi zakat haruslah meningkatkan kualiti pengurusan termasuk dari aspek kutipan mahupun agihan (Zarina et el, 2012).

Turut menjadi faktor kepada kurangnya jumlah kutipan secara formal adalah kerana masih wujud di kalangan masyarakat yang cenderung untuk mengagihkan sendiri zakat kepada asnaf (Rusydi, 2016). Tambahan daripada Aidit Ghazali (1998) mengatakan bahawa fenomena ini adalah berpunca daripada sikap masyarakat yang enggan untuk membayar melalui kaunter zakat. Selain itu, wujudnya persepsi buruk terhadap pengurusan institusi zakat.

Walaupun trend kutipan zakat menunjukkan peningkatan setiap tahun, namun ia masih belum memuaskan untuk menampung jumlah penerima yang semakin meningkat. Datuk seri Jamil Khir Baharom menyatakan bahawa kutipan zakat masih ditahap yang rendah jika dibandingkan nisbah penduduk yang layak mengeluarkan zakat (Berita Harian, 2014).

Sehubungan dengan itu, pelbagai kaedah telah dilaksanakan selaras dengan transformasi negara yang kian berkembang bagi membantu meningkatkan jumlah kutipan zakat. Antara usaha yang telah dijalankan oleh majoriti institusi zakat adalah melalui bayaran zakat atas talian (E-Zakat), skim potongan zakat berjadual, kaunter bank, pejabat pos, dan sebagainya. Namun, wujud satu kaedah yang giat dipraktikkan oleh sesetengah institusi zakat adalah sistem wakalah yang mana wakil dilantik untuk membantu institusi khususnya dalam kutipan zakat.

### **KAJIAN LEPAS**

Pada zaman serba moden ini, institusi zakat seharusnya bergerak seiring dengan perkembangan teknologi. Khadijah (2013) berpendapat dalam kajiannya bahawa untuk mencapai hasrat pembayar zakat, kemudahan perkhidmatan penting kerana kemudahan untuk setiap individu berbeza bergantung kepada keadaan setempat. Sebagai contoh pembayar zakat yang berada di kawasan pedalaman yang tiada kemudahan internet atau kaunter zakat dan bank berdekatan. Oleh itu, ia sesuai sekiranya wujud wakil yang membantu mengutip zakat di kawasan tersebut.

Muhsin Nor Paizin (2014) juga merumuskan dalam kajiannya bahawa variasi kaedah bayaran zakat juga merupakan faktor terhadap peningkatan jumlah kutipan zakat. Ia adalah bertujuan untuk merealisasikan impian pembayar zakat dan memudahkan

mereka untuk menunaikan tanggungjawab sebagai seorang muslim. Antara yang giat dilaksanakan oleh Pusat Pungutan Zakat (PPZ) adalah melalui potongan gaji berjadual, kaunter bank, kaunter di pejabat pos, mahupun bayaran secara atas talian. Impaknya saban tahun PPZ merekodkan peningkatan terhadap jumlah kutipan melalui pelaksanaan pelbagai kaedah bayaran.

Faisol Ibrahim (2019) menambah dalam kajiannya mengatakan bahawa sistem pengurusan zakat di Malaysia telah mengalami perubahan yang ketara sejajar dengan perubahan teknologi dan kemudahan sistem elektronik. Keperihatinan institusi zakat terhadap perubahan ini memainkan peranan penting untuk mempelbagaikan kaedah kutipan zakat. Andai kata ia diabaikan, ia akan merugikan masyarakat Islam khususnya golongan asnaf yang layak menerima zakat yang berpunca daripada kutipan yang kurang memberangsangkan.

Atiah dan Hairunnizam (2017) merumuskan bahawa sistem wakalah merupakan sistem yang ideal untuk dilaksanakan bagi membantu meningkatkan jumlah kutipan zakat. Seperti yang telah diamalkan oleh Majlis Agama Islam Wilayah Persekutuan (MAIWP), kaedah ini merangkumi empat segmen iaitu individu, universiti awam, syarikat, dan majikan. Pada masa yang sama, MAIWP memantau wakil-wakil yang dilantik melalui laporan yang wajib dihantar. Ini bertujuan untuk mengelakkan rasa ketidakpuasan hati dikalangan pembayar dan pada masa yang sama menunjukkan ketelusan pengurusan oleh pihak MAIWP.

Kajian-kajian ini jelas membuktikan bahawa pelaksanaan wakalah berpotensi untuk mengoptimalkan jumlah kutipan zakat khususnya secara formal. Secara tidak langsung dapat memperkasakan agihan zakat kepada asnaf. Justeru ia dapat merapatkan jurang ekonomi dan pendapatan dalam sesebuah negeri ke tahap yang minimum.

## **METODOLOGI KAJIAN**

Jenis kajian yang digunakan oleh pengkaji ialah kajian dokumentasi iaitu pengkaji mengumpul segala data yang relevan berkaitan setelah penelitian dibuat. Kajian ini juga menggunakan pendekatan deskriptif kualitatif. Antara bahan-bahan yang terlibat dalam penelitian adalah buku, jurnal, akhbar, laporan tahunan institusi zakat negeri

terlibat dan jaga laman web setiap institusi zakat negeri di semenanjung Malaysia termasuk BAZNAS di Indonesia. Selain itu, kajian ini juga melibatkan perbandingan iaitu meneliti persamaan atau perbezaan terhadap data yang dikumpul.

## HASIL DAN PERBINCANGAN

Pelaksanaan sistem wakalah kian menjadi perhatian oleh majoriti institusi zakat khususnya di Malaysia. Namun masih terdapat institusi zakat yang masih belum menjadikan sistem ini sebagai satu alternatif untuk meningkatkan jumlah kutipan zakat negeri. Pelaksanaan wakalah dalam kutipan zakat khususnya di semenanjung Malaysia dapat dilihat pada jadual berikut:

### Jadual 1

*Kaedah Kutipan Zakat Harta Melalui Sistem Wakalah Mengikut Negeri Di Semenanjung*

Negeri (Semenanjung)	Wakalah (Ejen Berdaftar)
Perlis	✓
Kedah	✓
Pulau Pinang	-
Perak	✓
Selangor	✓
Wilayah Persekutuan	✓
Kelantan	-
Terengganu	✓
Pahang	-
Johor	-
Melaka	✓
Negeri Sembilan	✓

Sumber: Laman Web Institusi Zakat Negeri

Merujuk kepada jadual 1, sebanyak 8 negeri daripada 12 negeri di semenanjung Malaysia yang telah mengamalkan sistem wakalah mewakili negeri Perlis, Kedah, Perak, Selangor, Wilayah Persekutuan, Terengganu, Melaka, dan Negeri Sembilan. Ini menunjukkan sebanyak 67% negeri telah pun mengamalkan wakalah dalam kutipan zakat. Walau bagaimanapun sebanyak 33% negeri di semenanjung yang masih belum menjadikan wakalah sebagai satu alternatif kutipan zakat mewakili Pulau Pinang, Kelantan, Pahang, dan Johor.

Namun kajian ini hanya memberi fokus kepada prestasi kutipan zakat di Lembaga Zakat Negeri Kedah. Lanjutan daripada itu kajian ini juga membandingkan prestasi kutipan zakat di Badan Amil Zakat Nasional Indonesia (BAZNAS). Kedua-dua institusi zakat ini masing-masing mengamalkan wakalah dalam kutipan zakat mereka.

### **Lembaga Zakat Negeri Kedah (Lznk)**

Pengurusan zakat di negeri Kedah mengalami transformasi yang hebat sejak ia diswastakan menjadi Lembaga Zakat Negeri Kedah (LZNK) yang menggantikan Jabatan Zakat Negeri Kedah (JZNK) pada tahun 2015. Pengswastaan ini adalah hasil daripada penambahbaikan undang-undang zakat supaya lebih lengkap yang merangkumi semua jenis zakat termasuk zakat padi, pendapatan, perniagaan, simpanan, emas, perak, KWSP dan zakat harta lain yang turut diwujudkan. Transformasi ini menjadikan pentadbiran dan pengurusan zakat lebih teratur di negeri Kedah.

Terdapat dua jenis enakmen yang terlibat berkaitan zakat di negeri Kedah iaitu Enakmen Zakat Kedah 1955 (EZK 1955) dan Enakmen Lembaga Zakat Kedah Darul Aman 2015 (ELZKDA 2015). Namun EZK 1955 telah dimansuhkan dan digantikan dengan ELZKDA 2015.

Dalam Seksyen 8 EZK 1955 menyatakan bahawa Jawatankuasa Zakat hanya berhak melantik di kalangan pegawai atau pekerja untuk menjalankan urusan berkaitan pengurusan zakat. Namun dalam enakmen baru dibawah seksyen 19 ELZKDA 2015 menyatakan bahawa LZNK boleh melantik ejen atau wakil secara spesifik untuk menguruskan zakat termasuk kutipan dan agihan (Hafiz, 2017). Oleh itu, sistem wakalah mula diamalkan di negeri Kedah bermula tahun 2015.

### **Badan Amil Zakat Nasional Indonesia**

Badan Amil Zakat Nasional (BAZNAS) merupakan institusi zakat yang mengurus secara nasional di Indonesia. Ia terletak di ibu kota Indonesia iaitu di Jakarta. BAZNAS berfungsi untuk mengurus, merancang, mengumpul dan mengagih dana zakat, serta bertanggungjawab untuk menyediakan laporan terhadap pengurusan

sepanjang tahun.

Indonesia merupakan negara yang secara geografinya agak besar, BAZNAS tidak mampu untuk mengurus dan mentadbir sendiri khususnya kutipan zakat. Oleh itu, BAZNAS membenarkan masyarakat untuk membentuk Lembaga Amil Zakat (LAZ) sebagai wakil untuk melaksanakan urusan zakat. Walau bagaimanapun, penubuhan LAZ perlu mendapat keizinan daripada menteri dan mendapat perakuan daripada BAZNAS.

Selain itu, bagi masyarakat yang ingin menjadi wakil dan bergerak secara individu, mereka wajib menulis surat kepada pejabat agama daerah setempat. Syarat ini telah tertulis dalam Peraturan Menteri Agama Nombor 5 Tahun 2016. Amil zakat perseorangan ini dikenali sebagai Amil Zakat Tradisional. Selain itu, individu yang ingin menjadi wakil perlu mematuhi syarat seperti berikut:

- i. Mencatat dan memfailkan segala urusan zakat
- ii. Mengagihkan dana zakat sesuai dengan syariat Islam

Pembentukan LAZ ini telah tertulis dalam keputusan Mahkamah Konstitusi Republik Indonesia Nombor 86 Pengujian Undang-Undang 2012. Justeru penguatkuasaan sistem wakalah boleh dikatakan giat dilaksanakan bermula pada tahun tersebut.

**Jadual 2**

*Prestasi Zakat Lembaga Zakat Negeri Kedah dan Badan Amil Zakat Nasional Tahun 2008-2017*

<b>Tahun</b>	<b>Lembaga Zakat Negeri Kedah (RM Juta)</b>	<b>Badan Amil Zakat Nasional (RP Juta)</b>
2008	51.51	15,355.09
2009	70.9	19,371.18
2010	80.78	23,661.02
2011	106.9	32,986.95
2012	105.8	40,387.97
2013	123.1	50,741.74
2014	134.18	69,868.51
2015	140.39	82,272.64
2016	148.19	97,637.66
2017	173.41	138,096.29

Sumber: Laman Web BAZNAS, Laman Web LZNK, Fisul et al (2017)

Jadual 2 di atas menerangkan jumlah kutipan zakat oleh dua institusi berkaitan iaitu LZNK dan BAZNAS. Data dikumpulkan bagi tempoh sepuluh tahun iaitu bermula dari tahun 2008 sehingga 2017. Data bagi tahun 2018 tidak diambil kerana tidak berjaya memperoleh data yang telah diaudit.

Trend jumlah kutipan zakat masing-masing menunjukkan peningkatan setiap tahun. Berikut adalah peratus peningkatan bagi kedua-kedua institusi zakat.

**Jadual 3**

*Peratus Peningkatan Zakat Lembaga Zakat Negeri Kedah dan Badan Amil Zakat Nasional Tahun 2009-2017*

<b>Tahun</b>	<b>Lembaga Zakat Negeri Kedah (RM Juta)</b>	<b>Badan Amil Zakat Nasional (RP Juta)</b>
2009	23%	26%
2010	14%	22%
2011	32%	39%
2012	-1%	22%
2013	16%	26%
2014	9%	38%
2015	5%	18%
2016	6%	19%
2017	17%	41%

Jadual 3 menunjukkan peratus kenaikan kutipan zakat bagi kedua-dua institusi zakat. Namun nilai peratus kenaikan tersebut tidak konsisten malah terdapat penurunan khususnya pada institusi LZNK iaitu pada tahun 2012 sebanyak 1%. Hasil kutipan zakat pada tahun 2012 menurun sebanyak 1.1 juta berbanding tahun sebelumnya. Ini berpunca daripada ketidakpuasan masyarakat terhadap institusi zakat pada tahun tersebut. Antara yang menjadi faktor hasil daripada laporan masyarakat adalah seperti kualiti perkhidmatan kurang memuaskan, agihan zakat tidak telus (Hafizah, 2017).

Manakala peratus kenaikan kutipan tertinggi untuk LZNK adalah pada tahun 2011 sebanyak 32%. Jumlah kutipan yang berjaya dikumpulkan pada tahun tersebut adalah sebanyak RM106.9 juta berbanding tahun sebelumnya sebanyak RM80.78 juta. Pada tahun tersebut Jabatan Audit Negara tidak membuat penilaian terhadap pematuhan standard prosedur sistem kutipan. Oleh itu, pengkaji tidak dapat mengenal pasti faktor peratus kenaikan tersebut.

Seterusnya, merujuk kepada prestasi tahun pertama LZNK diswastakan iaitu pada tahun 2015, peratus kenaikan tidaklah begitu signifikan iaitu sebanyak 5% mewakili jumlah kutipan sebanyak RM140.39 juta. Ia mungkin kerana tahun tersebut merupakan tahun pertama LZNK cuba untuk mengamalkan enakmen baru terutamanya mengenai sistem wakalah. Namun sejak daripada itu, peratus peningkatan kutipan terus menunjukkan prestasi yang positif sehingga yang terakhir pada tahun 2017 mencecah 17% berbanding tahun sebelumnya hanya sebanyak 6%. Oleh itu dapat dirumuskan bahawa perubahan terhadap enakmen baru tersebut mampu memberi impak terhadap sistem kutipan khususnya di negeri Kedah.

Manakala jika dibandingkan dengan peratus peningkatan di BAZNAS adalah jauh lebih tinggi berbanding LZNK. Namun terdapat peratus peningkatan terendah iaitu pada tahun 2015 sebanyak 18% mewakili jumlah kutipan RP82,272.64 juta.

Walau bagaimanapun merujuk kepada tahun pertama sistem wakalah dilaksanakan di BAZNAS iaitu pada 2012, peratus peningkatan menunjukkan pada tahap yang memberangsangkan iaitu 22% mewakili jumlah kutipan sebanyak RP40,387.97 juta. Seterusnya peratus peningkatan terus meningkat sehingga tahun 2014 dan pada tahun



2015 dan 2016 menurun iaitu masing-masing 18% dan 19%. Terkini pada tahun 2017, BAZNAS berjaya menunjukkan peratus peningkatan yang tertinggi sehingga mencecah 41% peningkatan berbanding tahun sebelum iaitu hanya 19%. Jumlah kutipan pada tahun tersebut adalah sebanyak RP138,096.29 juta.

Namun demikian faktor peningkatan di atas tidak dapat dibuktikan secara khusus berpunca daripada pelaksanaan sistem wakalah terhadap kutipan zakat. Ia adalah kerana data yang digunakan adalah data kutipan secara keseluruhan. Selain itu, terdapat pelbagai lagi kaedah bayaran yang digunakan oleh institusi zakat tersebut. Namun sistem ini wajar dikupas dan dibincangkan dalam kajian akan datang kerana sistem ini giat dilaksanakan dan mampu membantu institusi zakat untuk meningkatkan jumlah kutipan di negeri masing-masing.

### **KESIMPULAN**

Hasil daripada kajian ini, ia jelas menggambarkan bahawa variasi kaedah bayaran zakat turut menyumbang kepada trend peningkatan zakat setempat. Tidak dapat dinafikan bahawa pelaksanaan sistem wakalah juga mampu memberi impak terhadap trend tersebut. Selain itu, kewujudan sistem ini mampu untuk memudahkan masyarakat mengeluarkan zakat tanpa perlu ke pejabat atau kaunter zakat. Seterusnya ia akan membantu meningkatkan jumlah kutipan zakat secara formal dan mengelakkan daripada pembayar mengagihkan sendiri zakat mereka kepada asnaf. Walau bagaimanapun kajian ini tidak dapat membuktikan secara khusus bahawa peningkatan tersebut adalah berpunca daripada sistem wakalah semata-mata. Walaupun begitu, sistem ini sesuai diamalkan oleh semua institusi zakat kerana faktor kepelbagaian kaedah bayaran jelas memudahkan masyarakat secara menyeluruh untuk mengeluarkan zakat. Secara tidak langsung ia juga membantu meningkatkan jumlah kutipan zakat.

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**Statut:**

Enakmen Zakat Negeri Kedah 1955

Enakmen Lembaga Zakat Negeri Kedah Darul Aman 2015

## **WAQF (ENDOWMENT): A VERITABLE TOOL FOR SUSTAINING MASJID INSTITUTION IN GOMBE, NIGERIA**

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### **ABSTRACT**

*Waqf* (endowment) has been a veritable economic tool in running and sustaining Muslim institutions throughout the Islamic history. Nigeria, a predominantly Muslim country, is blessed with rich philanthropists who spend a lot of their wealth in building *Masājid*, *Madāris*, Islamiyyah Schools and other Islamic Institutions. In most cases, these philanthropists finance the maintenance and activities of such institutions from their personal earnings. Unfortunately, most of these institutions face serious financial crisis whenever the proprietors/sponsors are unable to release funds for the project, either due to financial constraint or death. Consequently, the institutions are hindered from performing their expected roles in Muslim society. Therefore, this paper examines the Islamic provision of *Waqf* and how it can be used to sustain Muslim Institutions, especially the *Masjid*, in Gombe, Nigeria. A qualitative approach is adopted for the analysis. Findings reveal that the application of the proceeds of *Waqf* will go a long way in enhancing proper management of *Masjid* Institutions in Gombe, Nigeria. The paper concludes that with *Waqf*, management and development of Muslim institutions can overcome the challenge of running cost. Therefore, it recommends, among others, that Muslim philanthropists in Gombe should emulate their counterparts in other Muslim countries where *Waqf* provisions are utilized to maximize the fruits of *Sadaqah Jariyah*.

**Keywords:** Gombe, *Masjid*, Muslim Institutions, Nigeria, *Waqf*.

### **INTRODUCTION**

Muslim Institutions such as *Masājid* and *Madāris* are essential tools for building the Muslim societies. Both the spiritual and purely worldly affairs are better developed,

managed and promoted by the institutions. Members of the society derive benefits from them and expect a lot of revivals that can make their life meaningful. In some societies, the authorities take care of the institutions in terms of building, funding and maintenance. But in other societies, these institutions are built by the collective efforts of the members. Well-to do individuals could also invest their wealth as *Sadaqa Jariya* to build *Masājid* or *Madāris* for the benefit of the public.

However, a sustainable plan for funding such these institutions remains a major challenge in many societies, Gombe inclusive. The provision of revenue-generating *waqf* is not properly exploited in this city. This serves as an impediment to effective utilization of such institutions. It is worrisome to see many *Masjid* totally depending on donation boxes or personal donations from the worshippers for maintenance. With *Waqf*, this dependency can be removed and honour can be restored to these highly estimable institutions (Mateen, 2019). Therefore, this paper focuses on the need for advocacy campaign and creating awareness on revenue-generating *waqf* for Muslim institutions become necessary.

### **The Concept and Development of *Waqf***

*Waqf* is defined as the act of retaining the ownership of a property and donating its usufruct (Ibn-Qudāmah, 1995). It is an Islamic charitable foundation formed through voluntary donation by the owner of a property dedicating the usufruct to some charitable ends for the duration of the property's existence. (Hasan, 2007). The general idea of *waqf* is to extend a continuous benefit to the public based on its needs. *Waqf* assets are used to sustain, nourish and grow the society into the next phase (Bahari, 2014). This endowment of one's property is done with the intention of meeting the immediate challenges of the community and the plan for other subsequent needs.

The initiative of *waqf*, though with different terms, has been in existence even before the advent of Islam. Well-to do individuals in different societies throughout history have made various donations of real property for public benefit, either in the name of religion or in the name of community service (Ahmad, 2013). But, with the advent of

Islam, *waqf* advanced to the next level. Both the Qur'an and the prophetic tradition (Sunnah) encourage Muslims to partake in charitable acts, especially those with long term benefits, to maximize their rewards. Abu Hurairah (R.A) narrated that the Messenger of Allah (S.A.W.) said:

إن مما يلحق المؤمن من عمله وحسناته بعد موته علما علمه ونشره وولدا صالحا تركه، ومصحفا ورثه، أو مسجدا بناه، أو بيتا لابن السبيل بناه، أو نهرا أجراه، أو صدقة أخرجها من ماله في صحته وحياته يلحقه من بعد موته.

“Certainly, amongst the good deeds of a believer, that its rewards extend to him after his death’ are: Knowledge he taught and spread, a pious child he left behind, a copy of Qur’an he donated, or a *Masjid* he built, or home for a wayfarer he constructed, or a water source he provided, or a charity he gave from his wealth during his lifetime while he was healthy which generates rewards for him after his life”. (Ibn-Majah no. 242).

In another version of the Hadith, the Prophet (S.A.W) said:

إذا مات الإنسان انقطع عنه عمله إلا من ثلاثة إلا من صدقة جارية أو علم ينتفع به أو ولد صالح يدعو له.

“When a person dies, his means of earning rewards come to an end except through three ways: flowing charity, useful knowledge left behind and a pious child that prays for him (Muslim no. 4310).

These Ahādith and their likes create basis for *waqf* in Islam. Many researchers opine that the first *waqf* in Islam is the *Masjid* of Quba founded by the Prophet (S.A.W.) during his migration from Makkah to Madinah (Ahmad, 2013). The prophet (S.A.W) arrived Quba on Monday, 8<sup>th</sup>Rabiul-Auwal the fourteenth year of prophet-hood where he stayed for days before proceeding to Madinah (Al-Mubarakpuri, 2008).

Consequently, his companions followed suit in this charitable cause by given their properties as *waqf* for public benefit. Umar Ibn Khattab gave his land property for Allah’s cause, to be used for emancipation of slaves, feeding the needy, assisting the wayfarer and kinsmen as advised by the Prophet (S.A.W) (Bukhari no. 2772, Muslim no. 4311). History has it that when the Muslims migrated from Makkah to Madinah, they were faced with the challenge of having potable water to drink because there was no source of potable water except Bi’ir Ruma, a well belonging to a Jew or a man from Banu Gifar. The Prophet (S.A.W) enjoined the owner of this well to give it out as public charity and get in return a spring in Paradise. The owner could not do that,

on the basis that he had no other form of income for himself and his family. Thereupon, the Prophet (S.A.W) said:

من يشتري بئر رومة بخير له منها في الجنة.

“Who will purchase the well of Rumah in return for a better reward in Paradise?” (Tirmidhi, no. 3708, Nasa’i, no. 3610). Usman Ibn Affan bought the well for twenty or thirty thousand Dirhams and gave it as *waqf* to meet the challenge faced by the community. Since then, the well remains as source of potable water in Madinah till date (Bu-Āfiyah, 2013). These few examples explain how much interest the Prophet (S.A.W.) generated in the hearts of the Muslims toward *waqf*, especially amongst the pious predecessors.

### **The Dynamics of Waqf**

From the practice of the Prophet (SAW) and his companions, it’s very clear that the focus of *waqf* is to proffer solutions to certain problems in the society and therefore, the public interest is to be considered in the process. *Waqf* is used to establish and fund Muslim religious and educational institutions such as *Masjid* and Schools. It also creates revenue for maintenance of the institutions and provide for vulnerable members of the society honourably without *mann* (offensive reminder of favour) or *adhā* (harassment) (Bin-Bayyah, 2016). Other dynamics of *waqf* include funding of graveyards, hospitals and orphanages (Bahari, 2014). In a nutshell, whenever these properties are founded, funding plans are to be put in place. A model of replicate in this regard is the Omar Kampung *Masjid* in Singapore.

### **The Singapore Model**

Singapore, a sovereign city state in Southeast Asia and a global financial centre, with a minority Muslim Community, is worthy of emulation as far as revenue-generating *waqf* for *Masjid* institutions is concerned. The first *waqf* in Singapore is traced back to 1826. The first *Masjid*, Omar Kampung Melaka was built by a wealthy businessman and philanthropist, Syed Omar Aljunied, as *Sadaqah Jariyah* for the benefit of the small Muslim Community. Interestingly, this philanthropist did not only built this *Masjid* but also bought commercial properties to be rented out in order to create

revenue system for its maintenance and religious activities. (Abdulkarim, 2019). With these commercial properties dedicated as *waqf*, the honour of the *Masjid* is ensured and its effective role in the society is guaranteed.

### Waqf and Masjid Institution in Gombe

Gombe, the state capital of Gombe State in North-Eastern Nigeria, with an estimated population of 542, 489 is predominantly a Muslim town. The town is blessed with many Islamic institutions mostly *Masājid*, *Mudāris* and Islamic schools. For the *Masjid*, the central *Masjid* is situated opposite the Emir's Palace, while others are spread across the town. The supervision of the central *Masjid* is by the main Islamic body, Jama'atu Nasril Islam, under the chairmanship of the Emir, His Royal Highness, Alhaji Abubakar Shehu Abubakar III. Others are under the supervision of various Islamic organizations, Government parastatals or private individuals.

### Waqf and the Question of Masjid Funding in Gombe

It is undisputable that establishing *Masjid* is one of the essential and highly rewarding *waqf* in Islam. In fact, as earlier mentioned, the first *waqf* founded by the Prophet (S.A.W) was the *Masjid* of Quba. The Prophetic tradition confirms the virtue of *Masjid* building. The Prophet (S.A.W) said:

من بنى مسجدا لله تعالى يبتغى به وجه الله بنى الله له بيتا فى الجنة.

“Whoever built a *Masjid* for the sake of Allah, Allah will build a house for him in the Paradise”. (Bukhari no. 450, Muslim no. 1189). Also the Prophet mentioned building of *Masjid* amongst the flowing charity that Muslims benefit from in the hereafter (Ibn-Majah no.242). If building of *Masjid* is a charity, then its maintenance is also commendable. It is maintained by observing *Salāt* in it and taking good care of its structure (Qurtubi, 1997). Allah praises those who preserve the *Masjid* physically and spiritually where He says:

﴿إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَنْ يَكُونُوا مِنَ الْمُهْتَدِينَ﴾.

“The *Masājid* of Allah are only to be maintained by those who believe in Allah and the Last Day”. (Tauba: 18). The spiritual maintenance is by establishing the *salāt* and



other rituals, while the physical maintenance of the *Masjid* is done through funding. Therefore, creating a source of revenue for the *Masjid* as *waqf* is among the qualities of those who believe in Allah and the Last Day. With regards to sources of funding and maintenance, *Masājid* in Gombe could be categorized as follows:

#### **The Central Masjid:**

Modibbo BubaYero Central *Masjid* is the largest *Masjid* in Gombe. It is under the custody of Gombe Emirate Council. The maintenance and general funding of this *Masjid* lay in the Emirate's treasury, with some interventions from the government. Apparently, the Emir monitors its maintenance and other physical outlook. However, it may not be out of point to say that with revenue-generating *waqf*, the *Masjid* can have greater financial autonomy, devoid of unwanted influences and manipulations, especially by the politicians. If the *Masjid* is not free from these challenges now, the future may not be guaranteed.

#### ***Masājid* in Government Tertiary Institutions:**

The major government tertiary institutions in Gombe town are: Federal Teaching Hospital, Federal College of Education (Tech), Gombe State University and School of Nursing and Midwifery. With the exception of the later, in all the institutions there exist a central *Masjid* for daily *salāt* and *salāt al-Jumu'ah* in which annual Ramadan *Tafsir*, periodic public lectures and teaching of various Islamic books and other activities are conducted. Furthermore, Gombe State University *Masjid* has a special *Iftar* programme for students during Ramadan fasting.

The maintenance and general funding of the *Masājid* under this category come from the pocket of the Muslim staff associations in the institutions. The Muslim body in both Gombe State University and College of Education (Tech) is called Muslim *Ummah*, and for the Federal Teaching Hospital, Islamic Medical Association of Nigeria (IMAN) is the umbrella of the Muslim staff. Members of these associations make voluntary contributions through monthly deductions from their salaries to finance their activities including maintenance and funding of the *Masājid*. Although there are no fixed assets as *waqf* revenue dedicated, the *Masājid* under these

associations don't face any major challenge in terms of maintenance and funding.

### ***Masjid Under Religious Organizations***

A number of *Masājid* in Gombe are under the custody of major religious organizations such as Jama'atu Nasril Islam (JNI), Jama'atu Izalatil Bid'ah wa Iqamatis Sunnah (JIBWIS) and Fityanul Islam. Majority of the *Masājid* under the custody of Jama'atu Nasril Islam are those under the traditional rulers. Wealthy individuals are contacted for maintenance and funding.

Under Fityanul Islam, there are about twenty eight *Jumu'ah Masjid*, mostly originated from various *Zawiyas* of prominent sufi leaders in the area. Members of various committees in each *Masjid*, particularly the rich ones, do contribute among themselves to fund and maintain the *Masjid* and the activities organized. Occasionally, open donations are called for to address specific issues. The idea of *waqf* to generate revenue there, but yet to be implemented (Ladan, 2019).

Jama'atu Izalatil Bid'ah wa Iqamatis Sunnah alone has up to twenty five *Masājid* for *salāt al-Jumu'ah* within Gombe and its environs. These *Masājid* are either already established ones by group of people who later agreed to surrender them to the JIBWIS for coordination and supervision, or built by a community through fund-raising from the members of the organization which consequently submit them to the organization. In some instances, well-to-do individuals of the society may build *Masjid* and put it under the custody of the JIBWIS organization. In all the situations, maintenance of the *Masājid* is left to the mercy of the organization (Ibrahim, 2019). The organization is responsible for taking care of the activities in these *Masājid* such as leading the daily and Friday prayers, daily *Ta'alimat*, weekly and monthly public lectures.

Regarding funding for the activities and maintenance of the *Masjid*, Ibrahim, 2019 asserts that, this is a fundamental problem facing JIBWIS in most of its *Masājid*. This is because the organization lacks reliable sources of income, hence, largely depends on the worshippers donations/contributions to maintain the *Masjid* and its activities. Majority of the Imams have no allowances to support their life. The few ones that are "opportune" to be financially supported could only earn as low as ₦5,000:00 which is less than 15 USD per month, in a country where the reviewed minimum wage of a

public servant is above 83 USD. This will in one way or the other, affect the honour and integrity of both the Imam and the *Masjid*. To rescue the unwanted situation, providing a noble and reliable source of revenue is essential.

### ***Masājid* built by Philanthropists not under any Organization**

Philanthropists in Gombe often build *Masājid* and put them under the custody of some individuals for the purpose of conducting Islamic activities therein. But this category of *Masājid* is also not free from the funding challenges facing their organization-based counterparts. In fact, the condition of some of the *Masājid* in this category may even be more pathetic. For the purpose of illustration, the following examples are given:

#### ***Masjid al-Burhan***

*Masjid* al-Burhan, popularly known as *Masallacin Chikaire*, was built by a philanthropist and also a politician, Umaru Lamido Chikaire in the year 2006. This *Masjid* is beautifully situated adjacent the state government house in Gombe. It was initially used for daily prayers but later “upgraded” to a *Jumu’ah Masjid*, with a reasonable number of worshippers every Friday.

As beautiful as this *Masjid* is, sources of maintenance remains the major problem. Due to lack of revenue-generating project, the *Masjid* largely depends on mendicancy for sustenance. In most cases, when a fund-raising is called for to meet an urgent need of the *Masjid*, hardly would one-third of the target amount be realized. In the year 2015, the rooftop of the *Masjid* got cracked and the rainfall almost hindered worshippers from performing *salāt* therein completely. It took the leadership of the *Masjid* a serious task to fix the problem. With the usual donation caps, the challenge was not met until the time some well-to do individuals intervened (Musa, 2019).

#### ***Masājid under Founda tions***

Perhaps due to the numerous financial challenges faced by the *Masājid* in Gombe as earlier mentioned, a new approach of creating foundation for *Masjid* and other Islamic institutions is now coming up. This recent development in Gombe is seen as a new dawn in trying to reposition the status of the *Masjid*. For the purpose of this study, two

*Masājid* are considered for analysis: *Masjid* Umar Ibn Khattāb and *Masjid* at-Taqwa.

### ***Masjid Umar Ibn Khattāb***

*Masjid* Umar Ibn Khattāb was built by a philanthropist, Alhaji Ahmad Haruna under A.A. Haruna Foundation, in the year 2017. In addition to the *salāt al-Jumu'ah*, the *Masjid* conducts series of other activities such as educational sittings, *Tafsir* of the Glorious Qur'an during Ramadan, periodic lectures and care for orphans and less-privileged. Various committees were constituted which include Marriage Committee, Media Committee, and Finance Committee. But one important issue of concern is that, for the maintenance of the *Masjid* and funding its various programmes, it largely depends on individual contributions from some members of these committees. Those who are willing may pledge a certain amount for contribution on monthly basis (Maihula, 2019).

A dedicated revenue-generating *waqf* for the *Masjid* is yet to be established. Presently, there are a lot of efforts ongoing towards actualizing the dream. The plan is to utilize an acquired land beside the *Masjid* to establish an Islamiyyah school and construct shops for generating revenue (Maihula, 2019).

### ***Masjid at-Taqwa***

*Masjid* at-Taqwa is another good example of the few *Masājid* under foundation in Gombe. Similar to *Masjid* Umar Ibn Khattāb, *Masjid* at-Taqwa was commissioned in the year 2017. It was founded by an affluent philanthropist, Alhaji Yunusa Yakubu under his foundation: Modibbo Yusufa Foundation. Currently, *Masjid* at-Taqwa remains unique in terms of structure, maintenance, programmes and funding. Besides regular *salāt* in the *Masjid*, other activities all-round the week include sessions for teaching different Islamic books, *Tafsir*, recitation and memorization of the Qur'an. Public lectures, capacity building on teaching methods and special trainings are organized periodically. The founder and some of his associates majorly fund the *Masjid* through the Modibbo Yusufa Foundation (Ardo, 2019). The estimated running cost of the *Masjid* is \$2000 per month.

However, the question of sustainability of this system of funding will always arise.

The plan to create a *waqf* for the *Masjid* is yet to manifest. There is an idea of establishing an Islamiyyah school in an allocated land for this purpose, which may later generate revenue for the *Masjid*.

From the discussion so far, it is glaring that almost all the *Masājid* in Gombe lack properties for revenue-generating as *waqf*. One may wonder the reason for this poor condition, particularly when the financial status of the proprietors is considered. The resources to establish a befitting source of revenue for the *Masjid*, before or immediately after its construction, may not be a challenge to proprietors. Nevertheless, there are many factors behind the situation.

### **Factors Hindering Revenue-Generating *Waqf* for *Masajid* in Gombe**

There are factors that lead to the poor or lack of adequate plan for revenue-generating *waqf* to sustain *Masājid* in Gombe. Before highlighting some of these factors, it is paramount to state that there have been numerous efforts by different bodies in this regard that could not yield positive results.

For example, the Bolari central *Masjid* which is the largest *Jumu'ah Masjid* of the Jama'atu Izalatil Bid'ah wa Iqamatis Sunnah in Gombe, has some shops attached to it. These shops were built purposely to generate revenue for funding and maintenance of the *Masjid* (Ibrahim, 2019). Ironically, the revenue coming from these shops cannot adequately take care of the power bills or other alternative means of power supply, let alone other essential needs of the *Masjid*.

Similarly, efforts were made by the custodians of al-Burhan *Masjid* to construct boreholes for water supply in commercial quantity to create revenue for the *Masjid*. Unfortunately, the dreams never saw the light of the day (Musa, 2019).

Nevertheless, factors hindering revenue-generating *waqf* for *Masājid* institution in Gombe are as follows:

#### **1. Misconception about the Role of the *Masjid***

Many people believe that the only role of the *Masjid* is to accommodate worshippers

for *salāt*, and since the *salāt* could be observed in any clean environment or even in the open, then whatever the condition of the *Masjid* is, good or bad, *salāt* is still valid. For this, they see no need for creating any source of revenue specifically for the *Masjid* (Ardo, 2019).

## **2. Lack of Adequate Sensitization**

Many of the philanthropists who inject huge amount of their wealth in *Masjid* building for the virtues of the building but neglect the long-lasting plan for sustaining their rewards, are not properly sensitized about the fact that the longer the project stays the longer their reward opportunities. The Qur'an describes the maintenance of the *Masjid* as an act done only by those who believe in Allah and the Last Day (Qur'an, 9:18). Providing a source of revenue as *waqf* for the maintenance of *Masjid*, may not be less imperative to building the *Masjid*.

## **3. Erroneous Thinking about Life**

Life is temporary and “no condition is permanent” as popularly said. Some well-to-do individuals in the society, who engage in philanthropic works like *Masjid* construction, always think they will be able to fund it so long as they are alive and therefore there is no need for any *waqf* to generate revenue for the maintenance of the *Masjid*. But the reality of life proves them wrong (Ardo, 2019). Many of such persons remain alive when failed-bulbs in the *Masjid* could not be replaced due to financial constraint.

## **4. Absence of Government Laws and policies on *Waqf***

*Waqf* establishment and security requires governments who can manage the funds and formulate laws governing the *Waqf* properties (Baqutayan, 2018). The absence of such laws in Gombe discourages the willing philanthropists and all other persons who may want to invest for their hereafter to embark on money-generating projects as *waqf*. This is because one finds it difficult to get trustworthy person who will selflessly and sincerely take care of the *waqf* properties, especially after the death of the founder. The fear of mismanagement and misappropriation continuously hinder people from embarking on revenue-generating *waqf*.

## 5. Sanctification of Begging

The act of excessive begging is absolutely discouraged in the Qur'an and Sunnah. Allah the Almighty praises the poor who safeguard their dignity by not engaging in excessive begging, Allah says:

﴿الْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِلْحَاقًا وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ﴾.

“[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant person would think they are rich due to their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good, indeed, Allah is aware of it” (Qur'an, 2:273).

In the prophetic traditions, a number of Ahādith encourage Muslims to protect their honour and integrity by avoiding excessive begging even at the time of need. Abu Huraira (R.A) reported that the Messenger of Allah (SAW) said:

والذي نفسي بيده لأن يأخذ أحدكم حبله فيحتطب على ظهره خير له من أن يأتي رجلا فيسأله أعطاه أو منعه.

“I swear by Allah in whose hand my life is. It is better for anyone of you to take a rope and cut wood (from the forest) and then carry it over his back and sell it rather than to ask a person for something and that person may give him or not”. (Bukhari, No. 1470).

In addition, Abdullah Ibn Umar reported that the Messenger of Allah said:

ما يزال الرجل يسأل الناس حتى يأتي يوم القيامة ليس في وجهه مزعة لحم.

“Man shall keep on asking people for something till he comes of the Day of Resurrection having no flesh on his face” (Bukhari, No. 1474, Muslim No. 1040).

These are very few among the evidences discouraging begging and praising abstinence from such a villainous act. Unfortunately, some people still look at begging as holy and essential part of the *Deen*. This impression negatively affects the *Masjid* in Gombe. Many people, including the wealthy ones, believe that the maintenance of *Masjid* should be based on begging through “donation cap”. For this reason, they

never think of having a revenue-generating *waqf* for the *Masjid*.

These factors, if not properly addressed, will continue to serve as hindrances to funding and maintenance of the *Masjid* in Gombe. It is high time for Muslim *Ummah* in Gombe to realize this and work towards meeting the challenges.

### RECOMMENDATION

In order to sustain the noble status of *Masjid* in Gombe, creating *waqf* for revenue is inevitable. The whole idea about Waqf is to meet public challenges and earn reward from Almighty. If the *Masjid* suffers the challenges of funding and maintenance, then all other Muslim institutions cannot be free from such. In view of the above, the following recommendations are put forward:

- i. Muslim scholars should double their efforts in educating the public about the importance of *waqf* in the society, with special focus on revenue-generating *waqf* for *Masjid*.
- ii. Islamic organizations should engage in advocacy campaign on the need for reliable sources of funding for the *Masjid*. This could be better done if the organizations demonstrate an exemplary leadership by creating sustainable *waqf* for the *Masājid* under their custody.
- iii. It is paramount for Muslim philanthropist to emulate and embrace the Singapore model as demonstrated by Syed Omar Aljunaid, a businessman and philanthropist who built wooden *Masjid* in the 1820s and bought for it properties as *waqf* for revenue. This *Masjid* exists till date, with a lot of developments. Syed Omar is no more, but his *Sadaqa Jariyah* is still flourishing.
- iv. Gombe State Government should tap from the successful policy of its counterpart, the Sokoto State Government, by establishing a vibrant commission for *waqf* and make laws and policies to enhance its performance. This will go a long way in providing opportunity for philanthropist to directly touch the life of the people, since the essence of *waqf* is to provide long-lasting solutions to societal challenges.



- v. The attitude of sanctification of begging must be discouraged. No society will develop and protects its own integrity and the honour of its religious institutions by relying on begging as a source of income.

### CONCLUSION

Undoubtedly, the role of *waqf* in Muslim society cannot be over emphasized. Muslim institutions particularly the *Masjid*, will maintain its honour and right status if a noble source of income is dedicated to it. The proceeds of *waqf* will go a long way in enhancing proper management of the *Masjid*. Governments, Muslim organizations, *Ulama* and Philanthropists can improve the life of the common man by coming together to promote the *waqf* project. Conclusively, one can confidently say that with *waqf*, management and development of Muslim institutions will overcome the challenge of running cost.

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## **WAZAN'S ROAD MAP 2016- 2019 (WARM'25): TRANSFORMASI PENGURUSAN WAKAF BERDAYA MAJU**

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### **ABSTRAK**

Pertumbuhan sesebuah organisai terancam, perlahan atau terhenti bukanlah kerana pasaran tersebut telah tepu. Sebaliknya, kegagalan ini adalah kerana pihak pengurusan organisasi berkenaan gagal mentakrifkan perniagaan mereka dengan tepat (*own myopia*). Tambahan pula, paradigma organisasi hari ini telah beralih daripada perniagaan yang berorientasikan produk kepada perniagaan yang berorientasikan pengguna. Berlatarbelakangkan persoalan tersebut, kertas kerja berbentuk kajian awal di Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN), Universiti Putra Malaysia (UPM) ini dikemukakan untuk mencapai tiga tujuan. Pertama, mengenal pasti model *WAZAN's Road Map 2016-2025 (WARM'25)* yang menjadi pendekatan hala tuju pengurusan wakaf di WAZAN, UPM. Kedua, menganalisis implikasi pendekatan model WARM'25 terhadap kutipan dan agihan dana wakaf di WAZAN, UPM. Ketiga, mencadangkan model pengurusan institusi wakaf yang berdaya maju kepada pentadbir-pentadbir wakaf di Malaysia. Data yang digunakan pula diperolehi daripada temu bual dan maklumat dalaman WAZAN. Data ini kemudiannya dianalisis dengan menggunakan kaedah analisis kandungan serta teks tual. Dapatan kajian memberikan satu lagi dimensi baharu pendekatan model pengurusan institusi yang berdaya maju di institusi-institusi wakaf, khususnya di Majlis-majlis Agama Islam Negeri di Malaysia.

**Kata Kunci:** Wakaf, WARM'25, Transformasi Dana Wakaf, Waqf Myop

## PENDAHULUAN

Kajian yang dilakukan oleh Razali Othman (2011, 2014, 2016) menunjukkan bahawa menguruskan dana wakaf bukanlah sesuatu yang mudah. Pelbagai isu dan cabaran yang “menghantui” kejayaan pengurusan wakaf seperti ketiadaan sumber manusia yang sesuai, kekurangan kewangan, perundangan yang tidak kondusif dan pemahaman masyarakat yang sempit. Rata-rata masyarakat masih menganggap wakaf tidak lebih daripada tanah-tanah perkuburan, masjid, sekolah agama dan tanah-tanah terbiar. Malah, masih ramai umat Islam hari ini melihat wakaf dalam konteks ibadah khusus, seperti mendirikan solat, berpuasa dan menunaikan haji. Apa lagi, Islam hari ini dikaitkan oleh media-media Barat dengan aktiviti berunsur “keganasan” dan “kemunduran” hidup. Ini menjafikan institusi wakaf semakin sukar untuk diterima oleh masyarakat. Perkara ini disahkan menerusi kajian yang dilakukan oleh Che Zuina Ismail, Syafini Muda and Nor Jawanees Ahmad Hanafiah (2014), Binghai Ma and Salina Kassim (2017), Noraina Mazuin Sapuan et.al., (2017), Wan Kamal Mujani and Noor Inayah Yaakub (2017) dan Hasyeilla Abd Mutalib and Selamah Maamor (2018).

Levitt dalam artikelnya, “Marketing Myopia” (1960) telah menyentuh isu ini secara mendalam. Menurut beliau, *“In every case, the reason growth is threatened, slowed, or stopped is not because the market is saturated. It is because there has been a failure of management. The railroads did not stop growing because the need for passenger and freight transportation declined. That grew. The railroads are in trouble today not because that need was filled by others (cars, trucks, airplanes, and even telephones) but because it was not filled by the railroads themselves. They let others take customers away from them because they assumed themselves to be in the railroad business rather than in the transportation business. The reason they defined their industry incorrectly was that they were railroad oriented instead of transportation oriented; they were product oriented instead of customer oriented.”*

Apa yang lebih menarik lagi pula ialah the Finance News (2012) mentakrif wakaf sebagai sebuah industri “The sleeping giant of Islamic finance” dengan anggaran potensi bernilai lebih RM1.3 trillion. Tambahnya lagi, “malangnya, majoriti aset wakaf tidak diurus dengan baik menyebabkan pulangannya sangat kecil”. Dalam

waktu yang sama, Earnst and Young (2012) pula membuat rumusan bahawa, “Tapping into the multi-billion dollar Waqf pool first requires ensuring a credible governance and operational infrastructure to safeguard the sanctity of the Waqf charter.”

Berdasarkan senario di atas, kertas kerja berbentuk kajian awal di Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN), Universiti Putra Malaysia (UPM) ini dilakukan untuk melihat kejayaan WAZAN dalam menguruskan dana wakaf ilmu di UPM. Dengan kata lain, kertas kerja ini dibuat dengan memberi tumpuan untuk mencapai tiga tujuan. Pertama, mengenal pasti model WAZAN’s Road Map 2016-2025 (WARM’25) yang menjadi pendekatan hala tuju pengurusan wakaf di WAZAN, UPM. Kedua, menganalisis implikasi pendekatan model WARM’25 terhadap kutipan dan agihan dana wakaf di WAZAN, UPM. Ketiga, mencadangkan model pengurusan institusi wakaf yang berdaya maju kepada pentadbir-pentadbir wakaf di Malaysia.

## METHODOLOGI

Bagi mencapai ketiga-tiga objektif tersebut, kajian kualitatif berbentuk penerokaan telah dijalankan dalam dua fasa. Fasa pertama tertumpu kepada pengumpulan data sekunder yang dianalisis menerusi kaedah analisis kandungan bagi menjawab objektif pertama. Fasa kedua pula tertumpu kepada pengumpulan data primer menerusi instrumen sesi temu bual mendalam yang melibatkan lima orang responden terpilih bagi menjawab objektif kedua dan ketiga. Maklumat temu bual dianalisis dengan menggunakan analisis kandungan. Interaksi dengan responden akan melibatkan isu-isu etika. Jadi, penelitian ini turut memberikan perhatian terhadap isu etika dengan menampilkan tiga pendekatan, iaitu *consent* sebelum, selepas dan penyediaan, senarai semakan temu bual sebelum, semasa dan selepas sesi temu bual. Sejauh manakah data yang dipungut dalam kajian ini boleh dipercayai? Justeru isu kebolehpercayaan data yang berteras prinsip ketekalan dan kesahan turut diberikan tumpuan.

### **Sejarah Awal Pengurusan Dana Wakaf Ilmu Upm**

Idea dan hasrat untuk mewujudkan dana wakaf sebagai sumber pendanaan di UPM bermula sejak tahun 2002 lagi. Kertas kerja penubuhan Dana Wakaf telah dikemukakan oleh Unit Perancangan Korporat (UPK), yang kemudiannya telah diluluskan pelaksanaannya oleh Jawatankuasa Pengurusan Universiti (JPU). Pada peringkat awal, pengurusan Dana Wakaf

UPM telah ditempatkan terus di bawah penyeliaan Pejabat Bursar, UPM. Walau bagaimanapun, hasrat murni pewujudan Dana Wakaf UPM sebagai sumber pendanaan di UPM tidak mendapat perhatian khusus dalam kalangan pimpinan tertinggi UPM. Pada ketika itu, usaha dan inisiatif lebih tertumpu kepada pengurusan dan pembangunan Dana Endowmen UPM. Malah, pada ketika itu ramai kalangan pimpinan tertinggi UPM menganggap bahawa Wakaf dan Endowmen adalah dua institusi yang sama daripada aspek peranannya sebagai sumber pembiayaan di UPM.

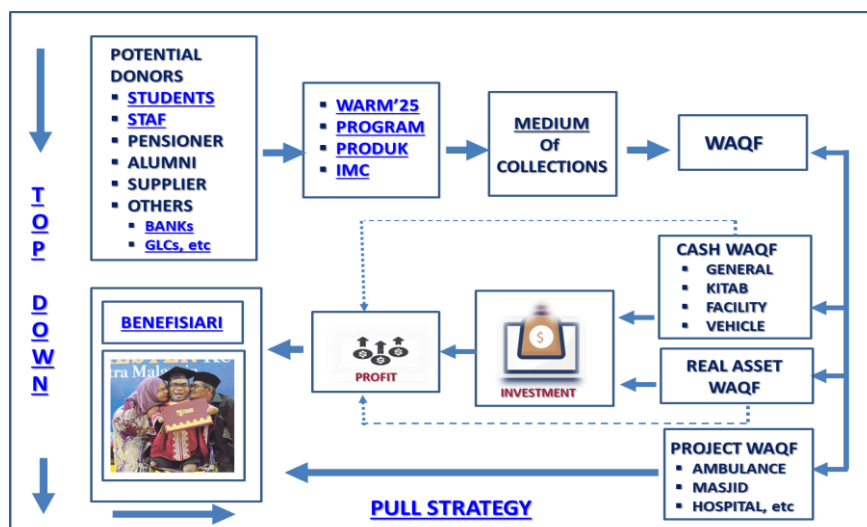
Pada bulan Oktober 2010, pimpinan baharu UPM telah bersetuju untuk melihat dan menyusun semula pengurusan Wakaf Ilmu UPM. Jawatankuasa Pemandu yang diketuai oleh Pusat Islam Universiti (PIU), dan dibantu oleh Bahagian Hal Ehwal Pelajar (BHEP), kemudiannya telah dibentuk untuk merangka dan mewujudkan semula Dana Wakaf Ilmu yang terpinggir lebih daripada lapan tahun. Selari dengan keperluan baharu pewujudan Dana Wakaf di negeri Selangor, kertas kerja lengkap untuk mendapatkan status Mutawalli telah dikemukakan kepada pihak Majlis Agama Islam Selangor (MAIS). MAIS, menerusi suratnya yang bertarikh 16 Ogos 2011 telah bersetuju untuk meluluskan serta melantik UPM sebagai Mutawalli bagi mengutuskan kutipan dan agihan dana wakaf di UPM. Berikutan daripada kelulusan tersebut, DYMM Sultan Selangor yang juga Canselor UPM telah melancarkan pewujudan Dana Wakaf Ilmu secara rasminya pada 19 Ogos 2011.

Pelbagai usaha dan inisiatif telah dilakukan untuk memantapkan lagi pengurusan Dana Wakaf Ilmu UPM. Garis panduan, prosedur kewangan dan pengurusan governan telah dibangunkan yang membawa kepada persetujuan bersama ditandatangani antara MAIS dan UPM pada 2 Februari 2012. Pada 17 Julai 2013, Mesyuarat Jawatankuasa Pengurusan Universiti (JPU) telah bersetuju dan meminta supaya Unit Zakat dan Kebajikan Pelajar (UZKP), Bahagian Hal Ehwal Pelajar (BHEP) diperkasakan menjadi Seksyen Zakat dan Kebajikan Pelajar (SZKP). Namun begitu, JPU dalam waktu yang sama telah meminta Dana Wakaf Ilmu ditempatkan terus di Pejabat Bursar. Melihat kepada kepentingan dana wakaf, zakat dan endowmen diuruskan secara lebih teratur dan strategik, JPU membuat keputusan untuk mewujudkan Pusat Wakaf, Zakat dan Endowmen (PPWZE) yang ditempatkan terus di bawah Pejabat Naib Canselor pada 29 Jun 2016. Pada 24 Ogos 2016 dalam Mesyuarat JPU kali ke-586, JPU telah bersetuju untuk meluluskan struktur baharu PPWZE yang diterajui oleh seorang Pengarah. Berikutan Mesyuarat pengurusan pertama PPWZE pada 11 November 2016, keputusan penjanamaan telah dibuat dengan menukar nama Pusat Wakaf, Zakat dan Endowmen (PPWZE) kepada Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN) yang akan dibahaskan secara terperinci dalam bahagian berikutnya.

### Wazan Dan Pengurusan Dana Wakaf Ilmu

Ringkasnya, penubuhan WAZAN adalah sangat signifikan dalam memperkasakan potensi dan momentum yang berterusan keseluruhan aktiviti pendanaan yang berasaskan sumber pendanaan ketiga, merangkumi pengurusan wakaf, zakat, endowmen. Ini amat diperlukan bagi meletakkan transformasi tadbir urus filantropi UPM pada landasan yang tepat. Dalam waktu yang sama, penubuhan WAZAN juga adalah selari sebagaimana yang dihasratkan oleh YB Menteri Pendidikan Tinggi dalam Buku Ungu Pelan Transformasi Pendidikan Tinggi bagi menjana pendapatan universiti yang mampan dan lestari.

Secara umumnya, model pendanaan pengurusan dana wakaf ilmu di UPM adalah seperti yang ditunjukkan dalam Rajah I di bawah. Tujuh elemen membentuk model pendanaan tersebut iaitu, penyumbang berpotensi, sinario dalaman, medium kutipan, jenis wakaf, pelaburan, keuntungan, dan seterusnya agihan kepada benefisiari. Terdapat 17 medium kutipan dana wakaf yang tergolong dalam tiga kategori. Pertama, wakaf tunai yang terdiri daripada empat skim, iaitu skim wakaf umum, skim wakaf kitab, skim wakaf fasiliti dan skim wakaf kenderaan khas. Kedua, wakaf aset tetap seperti bangunan dan tanah. Ketiga, projek wakaf seperti projek wakaf masjid, projek wakaf ambulans dan projek wakaf perpustakaan. Hasil keuntungan dan pelaburan ketiga-tiga jenis wakaf di atas diagihkan terus kepada warga UPM, khususnya dalam kalangan warga B40 dan asnaf (fakir, miskin, fisabillah, muallaf dan ibnu sabil), termasuk dalam golongan bukan Islam.



**Rajah 1** : Model Pengurusan Pendanaan Wakaf di WAZAN

Sumber: WAZAN (2019)

**Wazan's Road Map 2016-2019 (WARM'25)**

Apakah instusi wakaf telah sampai ke penghujungnya? Apakah isu dan cabaran yang disebutkan di atas menjadi punca kemunduran wakaf? Apakah kefahaman yang “kolot” terhadap wakaf tidak mampu ditangani seperti mana yang berlaku selepas keruntuhan empayar Uthmaniah? Kalau begitu, tiadakah jalan keluarnya? Puluhan, malah ratusan produk yang telah sampai ke penghujungan berjaya dibangkitkan semula dengan pendekatan yang strategik dan inovatif. Bagi menagani isu dan cabaran getir ini, WAZAN telah mengambil pendekatan yang bersifat holistik, kondusif, inovatif, kreatif dengan berlandaskan perancangan yang strategik. Untuk itu, WARM'25 telah dibangunkan! Apakah yang dimaksudkan dengan WARM'25? Mengapa WARM'25 perlu dibangunkan dan menjadi nadi kepada pengurusan pendanaan dana wakaf di WAZAN? Apakah pula asas yang menjadi elemen penting kepada WARM'25 di WAZAN? Tiga persoalan yang sering menjadi tanda tanya ini akan dibahaskan dalam bahagian seterusnya di bawah.

WARM'25 atau WAZAN's Road Map 2016-2019 seperti dalam Rajah II di atas adalah merupakan strategi jangka panjang yang dibangunkan untuk menguruskan dana wakaf secara teratur, terancang dan strategik di WAZAN. Strategi jangka panjang yang bersifat hala tuju ini menjadi panduan kepada WAZAN dalam menguruskan kutipan dan agihan dana wakaf yang disebutkan di atas. Adakah perlu WARM'25 ini dibangunkan? Jika ya, apakah asas yang membawa kepada perlunya WARM'25? Penelitian yang dibuat tentang pengurusan dsana wakaf ini mendapati bahawa banyak cabaran dalam menguruskannya seperti dibahaskan dalam bahagian sebelumnya. Berdasarkan cabaran dan isu inilah, maka adalah perlu WARM'25 dibangunkan sebagai panduan dalam mendepani isu-isu serta cabaran dalam memperkasakan wakaf seperti dibahaskan di atas. Apa pula elemen-elemen yang penting yang menjadi strategi jangka panjang WARM'25? Jika dilihat dalam Rajah II di atas, terdapat paling tidak enam elemen yang membentuk WARM'25 iaitu, impian WAZAN, perkembangan mengikut fasa, objektif, teras strategik dan nilai yang menjadi pegangan dalam menguruskan WARM'25.





Rajah 2: WAZAN’S Road Map 2016-2019 (WARM’25)

Sumber: WAZAN (2019)

### ***Impian Penubuhan WAZAN***

Penubuhan dan pengurusan WAZAN dimulakan dengan meletakkan satu “IMPIAN BESAR” yang besar yang ingin dikecapi oleh setiap warga WAZAN. Apakah IMPIAN BESAR WAZAN? Impian besar WAZAN menjelang tahun 2025 ialah untuk menjadi sebuah institusi pendidikan yang terhebat, iaitu “*The Little Harvard*” dan “*The Little al-Azhar*”. Mengapa Universiti Harvard dan mengapa pula universiti al-azhar? Ini kerana kedua-dua universiti tersebut merupakan institusi pendidikan tersohor di dunia yang diuruskan menerusi dana endowmen dan wakaf. Impian ini dijadikan asas atau model untuk membina kekuatan dan keyakinan kepada setiap warga WAZAN menuju ka satu destinasi yang sama, iaitu menjadikan WAZAN sebagai sebuah institusi pendidikan tinggi berasaskan wakaf yang hebat.

### ***Empat Fasa Penubuhan WAZAN***

Bagaimana pula untuk mencapai IMPIAN BESAR WAZAN ini? Bagi mencapai impian ini, WAZAN perlu melalui empat fasa, iaitu fasa penubuhan (2016), fasa pertumbuhan (2019), fasa pengukuhan (2022), dan seterusnya fasa kecemerlangan pada tahun 2025. Setiap fasa meliputi tempoh selama tiga tahun ini diukur berdasarkan lima teras strategi yang akan dibahas secara terperinci kemudian. Namun begitu, lonjakan fasa pertumbuhan, iaitu bermula pada 1 Oktober 2016 kepada fasa

pertumbuhan menjelang 30 September 2019 adalah merupakan tempoh masa atau fasa yang paling kritikal. Ini kerana ketetapan telah dibuat bahawa sekiranya WAZAN gagal atau tidak berupaya untuk melonjak daripada fasa I kepada fasa II mengikut tempoh yang ditetapkan, maka dua perkara akan berlaku. Pertama, WAZAN akan ditutup. Kedua, Pengarah WAZAN perlu meletak jawatan kerana gagal mengalas tanggungjawab serta amanah yang diberikan ini.

### ***Lima Teras Strategi***

Empat fasa yang dibincangkan di atas dipantau setiap tahun dan diukur mengikut lima teras strategi. Lima teras strategi tersebut, termasuk pembangunan insan, kualiti penyampaian perkhidmatan, pemasaran perhubungan, kualiti infrastruktur dan tugas yang dilakukan dengan mudah dan tepat mempunyai tujuan serta objektif masing-masing yang perlu dicapai. Strategi Pembangunan Insan misalnya, memberi tumpuan kepada pemilihan, pelantikan, latihan dan kompetensi staf di WAZAN. Strategi Kualiti Penyampaian Perkhidmatan pula memberi fokus kepada penyediaan serta penyampaian perkhidmatan yang diberikan kepada penyumbang berpotensi. Sementara Strategi Pemasaran Perhubungan dan Infrastruktur Berkualiti melihat kepada keperluan serta kepentingan elemen pemasaran dan infrastruktur asas termasuk kebajikan warga WAZAN sendiri. Strategi Mudah dan Tepat pula memberi fokus kepada prosedur dan tatacara kerja yang dilakukan di WAZAN. Prosedur kerja perlu dibuat dengan mudah, mesra penyumbang dan setiap keputusan yang diambil mestilah tepat seperti yang ditetapkan oleh WAZAN. Dalam pengurusan dana wakaf umpamanya, penyumbang ingin menyumbang dana mereka secara sukarela dan percuma. Oleh itu, WAZAN perlu memudahkan proses pemberian sumbangan tanpa membebankan penyumbang untuk menyumbang.

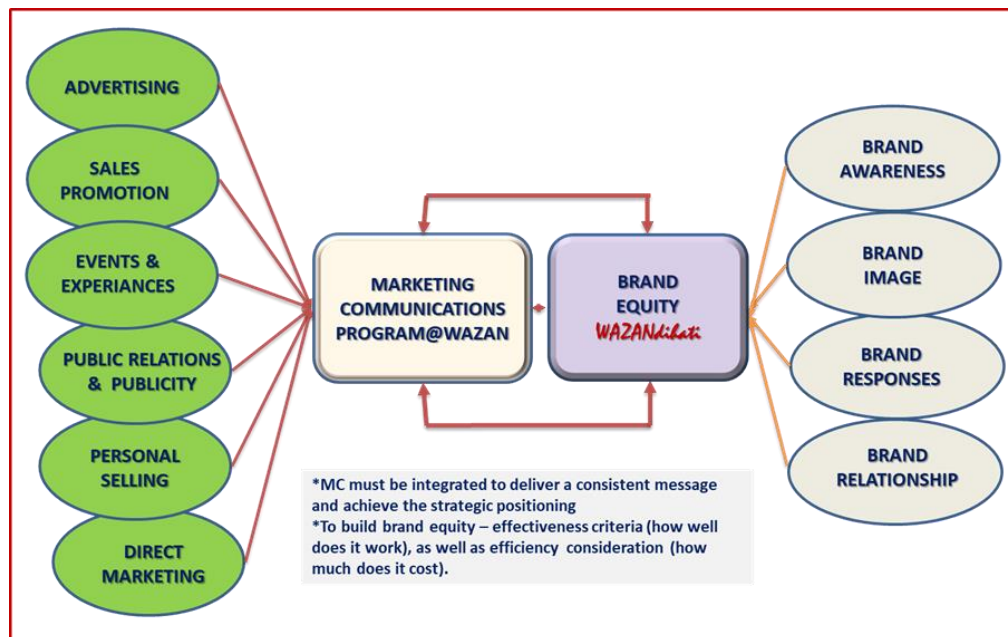
### ***Objektif WARM'25***

Impian, fasa penubuhan dan lima teras strategik WARM'25 ini dilakukan untuk mencapai tiga objektif utama. Pertama, mendidik dan menyemai budaya menyumbang dalam kalangan warga UPM. Kedua, membangunkan dan mempromosi “joy of giving”. Menyumbang untuk membantu insan yang memerlukan bantuan semasa penyumbang hidup, dan menjadi bekal pahala berterus selepas penyumbang

meninggal dunia. Ketiga, mewujudkan sumber kewangan UPM yang mampan dan lestari.

**Nilai Tauhidi**

Kelima-lima teras strategi dalam WARM'25 ini pula dibuat dengan berteraskan empat nilai yang bersifat “tauhidi”, iaitu kecemerlangan, kepelbagaian, kelangsungan, integriti dan kejujuran. Hanya lima sifat yang disebutkan ini akan membantu setiap warga WAZAN menjalankan tugas dengan penuh tanggungjawab bagi mencapai impian besar pada tahun 2025. Sementara itu, WAZAN turut membangunkan “tag”nya yang tersendiri, iaitu “*stop making excuses, time to act*” atau dengan kata lain, “kurangkan bercakap, banyakkkan berkerja”.



**Rajah 3:** Model Komunikasi Pemasaran Bersepadu WAZAN

Sumber : WAZAN (2019)

Bagi memantapkan lagi usaha pendanaan menerusi dana wakaf, pendekatan pemasaran bersepadu telah dibangunkan seperti yang ditunjukkan dalam Rajah III di atas. Menerusi pendekatan ini, semua mesej berkaitan wakaf disalurkan terus melalui enam alat komunikasi, iaitu pengiklanan, promosi jualan/perkhidmatan, acara, perhubungan awam, jualan persendirian dan pemasaran langsung. Mesej yang disampaikan secara konsisten ini dibuat dengan matlamat untuk membina serta

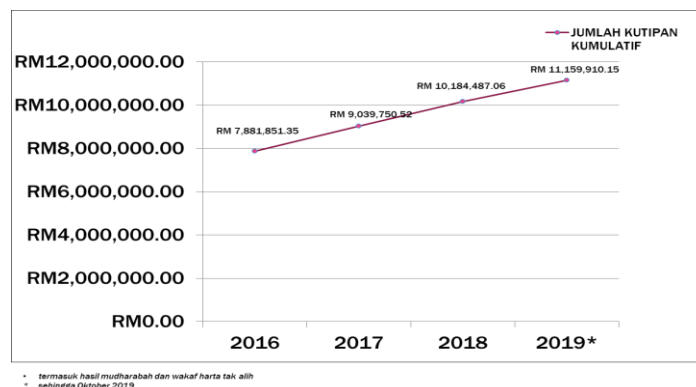
mengukuhkan lagi posisi strategi minda berkaitan pendanaan berteraskan wakaf di UPM. *Tag* perkataan @wazandihati menjadi tema dalam mempromosikan WAZAN kepada masyarakat. Berdasarkan kepada model di atas, semua aktiviti dan promosi pendanaan berteraskan wakaf di WAZAN menggunakan pendekatan yang holistik dipanggil *Multiple Stage Communication Campaign*. Di bawah model ini, setiap kempen yang dibuat menggunakan belanjawan tersendiri yang juga dikenali sebagai *Objective and Task Method*.

## DAPATAN DAN PERBINCANGAN

Pengurusan pendanaan berteraskan wakaf yang dibuat secara teratur dan terancang seperti yang dibincangkan di atas telah memberi paling tidak tiga implikasi. Ketiga-tiga implikasi ini dibincangkan seperti di bawah.

### Implikasi Kutipan dan Agihan Dana Wakaf

Sepanjang penubuhan WAZAN, sejumlah RM35,528,588.27 juta telah dikutip, dan RM13,090,984.95 juta diagihkan daripada tiga sumber dana ini, iaitu wakaf, zakat dan infak. Bagi dana wakaf pula sejumlah RM11,159,910.15 telah berjaya dikutip dan RM2,357,742.46 diluluskan untuk diagihkan kepada benefisiari yang ditetapkan. Jika dilihat daripada sudut kutipan, dana wakaf terkumpul umpamanya, berjumlah RM11,159,910.15 pada akhir bulan Jun 2019 berbanding RM7,881,851.35 pada tahun 2016. Kutipan dana wakaf ini jangka akan terus meningkat melebihi RM11 juta pada akhir tahun 2019.

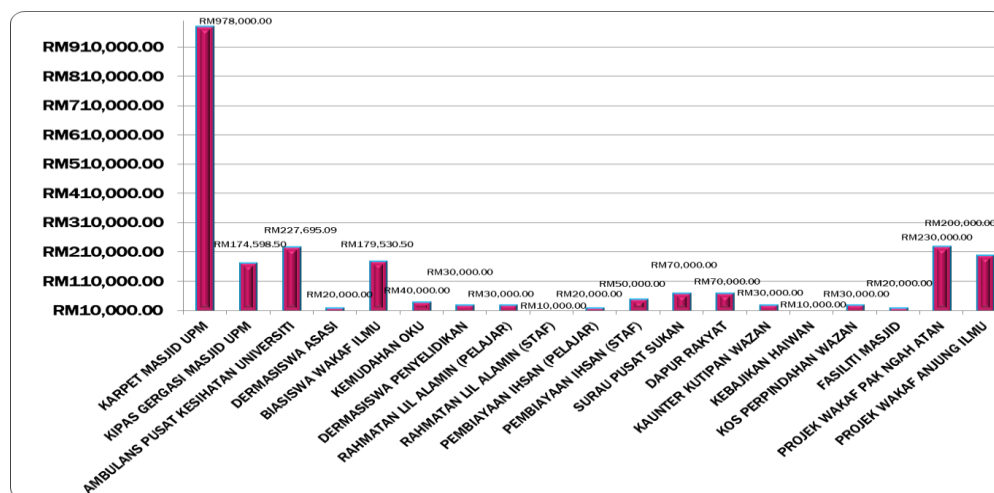


**GRAF I:** Jumlah Kutipan Keseluruhan Dana Wakaf Bagi Tahun 2016-2019  
Sumber: WAZAN (2019)

### Implikasi Agihan Penerima Manfaat

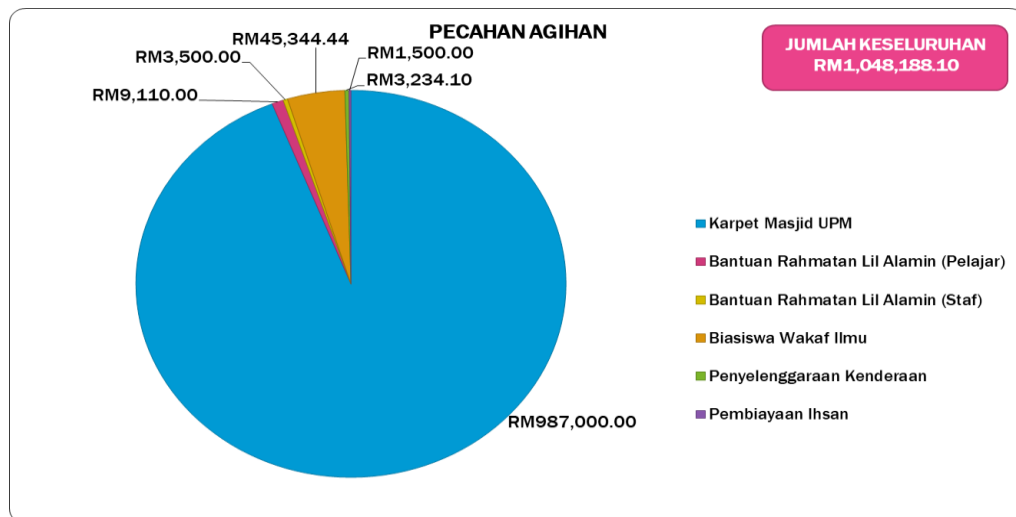
Secara keseluruhannya, sebanyak RM13,644,753.84 juta telah diagihkan kepada penerima manfaat di UPM sepanjang tahun 2016-2019 seperti yang dibahaskan di atas. Bagi dana wakaf, sebanyak RM2,357,742.46 diluluskan untuk diagihkan pada tempoh berkenaan dan RM1,530,399.09 diagihkan sehingga bulan Jun 2019 terus kepada penerima yang telah ditetapkan oleh Jawatankuasa Agihan Dana Wakaf UPM. Sebanyak 19 bentuk agihan telah disalurkan kepada lebih 10,000 orang penerima manfaat seperti yang ditunjukkan dalam Rajah 4 di bawah.

Di antara bentuk agihan dana wakaf, ialah seperti penyediaan biasiswa dan dermasiswa kepada empat program pengajian, iaitu, program pengajian asasi, diploma, bacelor dan program pelajar kurang upaya, penyediaan makanan, pembelian ambulan, penyediaan makanan percuma dan penyediaan audio book kepada pelajar buta. Pemasangan karpet dan kipas gergasi baharu di masjid UPM yang bernilai RM1.2 juta misalnya telah memberi manfaat kepada lebih 7000 orang warga UPM dan kariah Serdang. Sementara agihan untuk program Rahmatan Lil Alamin dan Pembiayaan Ihsan telah dapat membantu para pelajar atau staf UPM tanpa mengira kedudukan, agama ataupun kepercayaan.



**Rajah 4:** Penerima dan Bentuk Agihan Dana Wakaf Bagi Tahun 2016 -2019

Sumber: WAZAN (2019)



\* Data setakat Oktober 2019

**Rajah 5:** Penerima dan Bentuk Agihan Dana Wakaf Bagi Tahun 2019

Sumber: WAZAN (2019)

Rajah 5 di atas pula menunjukkan sejumlah RM1,048, 188.08 telah diagihkan kepada tujuh benefisiari yang ditetapkan pada tahun 2019. Agihan ini telah memberi manfaat secara langsung kepada lebih 10,000 penerima manfaat, termasuk lebih 8000 orang jamaah masjid di UPM.

### Implikasi Projek Wakaf

Sepanjang tiga tahun penubuhan WAZAN, wakaf-wakaf berasaskan projek dilihat semakin mendapat tempat di hati para penyumbang. Projek wakaf ini pula terdiri daripada projek wakaf jangkamasa pendek dan projek wakaf jangkamasa panjang. Terdapat lebih sembilan wakaf berasaskan projek telah dilaksanakan, iaitu Projek Wakaf Masjid, Projek Wakaf Foodbank, Projek Wakaf Ambulan, Projek Wakaf Audio Book, Projek Wakaf Hospital Pengajar UPM, Projek Wakaf Perpustakaan, Projek Wakaf Teratak Pak Atan (Pusat Aktiviti Warga Tua), Projek Wakaf Pesara dan Projek Wakaf Musalla Kompleks Sukan UPM. Pada akhir bulan Jun 2019, WAZAN sekali lagi telah melancarkan Projek Wakaf Kebajikan Haiwan. Projek wakaf ini antara lain dibangunkan untuk mendidik warga UPM untuk sama menyumbang sekalipun kepada haiwan seperti kucing seperti yang ditunjukkan seperti dalam Gambar I di bawah.



Gambar I: Projek Wakaf Kucing

Sumber: WAZAN (2019)



Gambar II: Wakaf Kemudahan Pelajar Buta

Sumber: WAZAN (2019)



Gambar III: Wakaf Ambulan



Gambar IV: Wakaf Teratak Pak Atan

Sumber: WAZAN (2019)

Gambar III dan IV di atas pula merupakan dua contoh projek wakaf jangkamasa pendek dan projek wakaf jangkamasa panjang. Gambar I adalah sebuah ambulan yang dibeli dengan menggunakan dana wakaf bernilai RM227,695.09. Ambulan ini digolongkan sebagai projek wakaf jangkamasa pendek kerana projeknya berasaskan nilai dan harga pembelian ambulan tersebut. Sementara gambar II pula adalah projek wakaf jangapanjang Teratak Pak Atan atau Pusat Penjagaan Warga Tua. Projek ini akan dijalankan secara berterusan dengan hasrat membantu warga tua di sekitar daerah Seremban, Negeri Sembilan.

### RUMUSAN

Secara kesimpulannya, pendanaan sumber ketiga, iaitu wakaf di WAZAN, UPM telah menampakkan kejayaan yang ketara. WARM'25 atau WAZAN's Road Map 2016-2019 seperti yang dibahaskan di atas adalah merupakan strategi pendanaan jangkapanjang dana wakaf yang dilakukan secara teratur, terancang dan strategik di WAZAN. Strategi jangka panjang yang bersifat hala tuju ini menjadi pemangkin kepada WAZAN dalam menguruskan kutipan dan agihan dana wakaf secara efektif dan efisien. Walau pun dihalangi dengan pelbagai isu dan cabaran, namun pengurusan dan perancangan yang dibuat secara teratur dan strategik telah membolehkan dana wakaf dikutip secara keseluruhannya berjumlah lebih RM11,000,000.00 dan lebih RM2,000,000.00 lagi telah diagihkan kepada 10,000 penerima manfaat dalam kalangan pelajar UPM. Apa yang lebih menarik lagi, dana terkumpul sebanyak RM RM11,159,910.15 adalah merupakan dana pokok yang tidak boleh digunakan. Dengan mengambilkira kadar tahunan dividen sebanyak 4%, maka pada setiap tahun dana pokok ini akan memberi keuntungan sebanyak RM446,396,40 untuk diagihkan. Malah, jumlah dana wakaf ini akan menjadi lebih besar dengan mengambilkira jumlah kutipan tahunan berkenaan.

Jelasnya, pengurusan kutipan dan agihan dana wakaf yang cekap, dan disokong oleh sistem pengurusan yang holistik, inovatif dan strategik membawa kepada keyakinan orang ramai untuk menyumbang. Semakin ramai orang yang menyumbang, maka semakin tinggi jumlah kutipan dana yang terkumpul. Jumlah dana yang banyak pula akan menyediakan sumber pembiayaan yang besar kepada IPT dan MAIN untuk menyusun serta membangunkan semula kehidupan masyarakat selari dengan tujuan



wakaf difardukan oleh Allah SWT. WARM'25 boleh dianggap sebagai satu bentuk inovasi serta kreativiti dalam pendanaan wakaf masa kini. Oleh itu, adalah disarankan agar semua IPT dan dan Majlis Agama Islam Negeri (MAIN) di semua 14 belas buah negeri di negara ini menguna pakai kaedah yang sama dalam mengurus kutipan serta agihan dana wakaf.

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## **MENEROKA PELAKSANAAN MEKANISME KUTIPAN ZAKAT PERNIAGAAN PROAKTIF OLEH LEMBAGA ZAKAT NEGERI KEDAH<sup>12</sup>**

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### **ABSTRAK**

Kajian ini meneroka pelaksanaan mekanisme proaktif bagi mengutip zakat perniagaan oleh Lembaga Zakat Negeri Kedah (LZNK). Pelbagai pendekatan dan mekanisme penerangan serta kutipan zakat perniagaan dilaksanakan kerana jumlah kutipan zakat perniagaan masih belum mencapai sasaran walaupun jumlah usahawan Muslim semakin ramai. Satu temu bual bersemuka dengan pegawai LZNK menggunakan protokol temu bual berstruktur serta analisis dokumen telah dijalankan untuk meneroka mekanisme proaktif yang dilaksanakan oleh LZNK. Dapatan kajian menunjukkan terdapat pelbagai mekanisme proaktif yang dipraktikkan oleh LZNK. Antaranya ialah kempen ziarah ke kompleks perniagaan bagi mendekati usahawan Muslim termasuk di luar waktu pejabat, pewujudan mekanisme kutipan zakat yang inovatif menggunakan teknologi maklumat seperti platform pembayaran zakat atas talian serta seruan di media sosial, penawaran mekanisme agihan balik kepada pembayar korporat, pelaksanaan projek dan skim bantuan zakat berimpak tinggi serta seruan zakat secara tidak langsung melalui pelbagai saluran. Pelaksanaan mekanisme proaktif dipercayai berjaya menyumbang kepada peningkatan jumlah kutipan zakat perniagaan walaupun masih belum mencapai jumlah kutipan sasaran.

**Kata Kunci:** Lembaga Zakat Negeri Kedah, Mekanisme Kutipan Zakat Perniagaan, Usahawan Muslim, Zakat Perniagaan dan Zakat Proaktif.

## PENGENALAN

Rukun Islam keempat mewajibkan umat Islam mengeluarkan sebahagian daripada hartanya sebagai bayaran zakat. Salah satu daripada ayat al-Quran yang menjadi dalil kewajipan membayar zakat adalah ayat 103 dalam surah Al-Baqarah yang bermaksud:

*“Ambillah zakat dari sebahagian harta mereka, dengan zakat itu kamu membersihkan dan menyucikan mereka dan doakanlah mereka. Sesungguhnya doa kamu itu (menjadi) ketenteraman jiwa bagi mereka. Dan Allah Maha Mendengar lagi Maha Mengetahui.”*

Seruan zakat di negeri Kedah bermula pada tahun 1667 dan kini telah menjangkau lebih daripada tiga ratus tahun. Seruan zakat itu bertujuan memberi kesedaran kepada rakyat beragama Islam tentang tanggungjawab untuk membayar zakat. Rentetan usaha seruan zakat itulah yang menjadi asas lahirnya Enakmen Zakat Kedah pada tahun 1955 dan seterusnya penubuhan Lembaga Zakat Negeri Kedah (LZNK) pada tahun 2015 bagi memusatkan pengurusan zakat yang meliputi usaha kutipan dan agihan zakat serta lain-lain yang berkaitan dengan kedua-duanya bagi negeri Kedah.

Di samping menyenaraikan beberapa dalil syarak’, Adenan et al. (2017) melaporkan bahawa jumhur ulama’ sepakat bahawa pendapatan daripada semua sumber perniagaan juga wajib dikenakan zakat. Di negeri Kedah, sehingga Ogos 2018, LZNK telah berjaya mengutip zakat sebanyak RM118,614,562.17 dan telah mengagihkan sebanyak RM117,305,560.09 kepada lapan golongan asnaf yang layak (LZNK, 2019). Menurut para pegawai LZNK yang ditemu bual, peningkatan turut disumbang oleh peningkatan kutipan zakat ke atas pendapatan daripada sumber perniagaan iaitu keuntungan daripada aktiviti perniagaan. Malah, mereka menyatakan bahawa jumlah hasil kutipan zakat perniagaan semakin meningkat saban tahun. Seiring dengan perkembangan masa, terdapat juga aktiviti yang dahulunya tidak dianggap sebagai aktiviti perniagaan, kini boleh dimasukkan ke dalam kategori perniagaan. Contohnya, pekebun mempelam dan penternak yang membuat penjualan hasil pertanian dan penternakan secara aktif dan melepasi jumlah tertentu boleh

dianggap memenuhi syarat sebagai aktiviti perniagaan. Walau bagaimanapun, menurut pihak LZNK, zakat perniagaan menyumbang lebih kurang 21 peratus sahaja daripada jumlah kutipan yang tersebut di atas. Peratus ini jauh ketinggalan dengan jumlah kutipan daripada zakat pengajian. Keadaan yang sama turut berlaku di Wilayah Persekutuan Kuala Lumpur dan Selangor.

Perkara ini mungkin boleh dijelaskan oleh dapatan kajian-kajian lepas yang merekodkan peningkatan jumlah usahawan Muslim tidak seimbang dengan tahap kesedaran tentang pembayaran zakat perniagaan dalam kalangan mereka. Hasil kajian melaporkan tahap kesedaran sederhana di Kuala Lumpur (Zilani, Wahid, and Mohd Noor, 2018) dan tahap rendah di Selangor (Adenan et al., 2017; Syakir Rurol Mukhan, mohd noor, and Wahid, 2018). Selari dengan itu, pihak LZNK juga menyedari bahawa bilangan usahawan Muslim di Kedah semakin ramai tetapi hasil kutipan zakat perniagaan, walaupun meningkat, tidak berjaya mencapai sasaran kutipan. Tahap kesedaran yang masih rendah mungkin menyebabkan usahawan Muslim lebih mengutamakan pembayaran cukai berbanding membayar zakat perniagaan. Misalnya, satu kajian di Terengganu mendedahkan bahawa usahawan Muslim kurang faham dengan mendalam tentang hal-hal teknikal berkaitan zakat perniagaan, dan dalam kalangan mereka lebih ramai yang membayar cukai ke atas pendapatan daripada perniagaan berbanding membayar zakat perniagaan (Zaharah Salwati et al., 2014).

Justeru, institusi zakat perlu melakukan usaha berterusan bagi meningkatkan kesedaran tentang kewajipan membayar zakat (Zilani et al., 2018) serta memberi galakan kepada usahawan untuk membayar zakat perniagaan (Adenan et al., 2017). Jelas bahawa cadangan Zilani et al. (2018) juga terpakai bagi LZNK. Maka, terdapat kemungkinan bahawa sasaran kutipan hasil zakat boleh dicapai sekiranya LZNK melakukan usaha berterusan serta melaksanakan pelbagai pendekatan serta mekanisme kutipan yang bersifat proaktif dalam usaha meningkatkan kesedaran pembayaran zakat dalam kalangan usahawan Muslim.

Mekanisme proaktif yang dimaksudkan adalah mekanisme yang LZNK gunakan dengan secara aktif untuk keluar mencari dan mendekati usahawan Muslim dengan matlamat untuk memberi kesedaran tentang kewajipan membayar zakat, memberi

kefahaman dari aspek teknikal seperti pengiraan serta penaksiran zakat dan akhirnya mendorong mereka untuk membayar zakat perniagaan. Mekanisme ini termasuk juga mekanisme yang memudahkan usahawan Muslim membuat pembayaran zakat perniagaan mereka walaupun tanpa perlu hadir ke kaunter pembayaran di pejabat LZNK.

Usaha untuk meningkatkan kesedaran itu pastinya melibatkan proses reka bentuk rapi bagi melahirkan mekanisme proaktif yang benar-benar efisien dalam usaha memberi kesedaran kepada usahawan Muslim dan seterusnya memudahkan mereka membayar zakat perniagaan, yang mana akhirnya akan meningkatkan hasil kutipan zakat. Adalah tidak mustahil sekiranya, impak daripada penggunaan mekanisme proaktif tidak dapat dikesan dalam jangka pendek. Namun, yang lebih penting adalah penyediaan pelbagai mekanisme proaktif bagi memenuhi matlamat meningkatkan kesedaran, kefahaman dan kutipan zakat perniagaan di negeri Kedah. Ini kerana, keperluan terhadap mekanisme proaktif adalah bertepatan dengan penetapan sasaran kutipan zakat perniagaan yang lebih tinggi bagi tahun-tahun hadapan. Sasaran lebih tinggi ditetapkan berdasarkan peningkatan jumlah usahawan Muslim serta kewujudan pembayar zakat baru dalam kalangan usahawan Muslim di Kedah berdasarkan pemerhatian pihak LZNK sendiri. Kepelbagaian mekanisme kutipan ternyata mampu meningkatkan hasil kutipan zakat (Paizin and Sarif, 2016).

LZNK turut menyedari tentang keperluan terhadap penggunaan dan pelaksanaan mekanisme proaktif bagi menyampaikan seruan tuntutan membayar zakat dalam kalangan usahawan Muslim di Kedah bagi meningkatkan hasil kutipan zakat perniagaan dan seterusnya mencapai sasaran kutipan. Sasaran kutipan adalah bersandar kepada sasaran keperluan untuk agihan kepada asnaf di negeri Kedah. Ini kerana, seperti yang dinyatakan di atas, tanggungjawab sebagai agensi pengurusan zakat bukan semata-mata untuk meningkatkan hasil kepada LZNK tetapi juga untuk membantu usahawan Muslim menyempurnakan rukun Islam ke empat dengan lebih baik dan sejajar dengan kehendak syariat Islam.

Isu-isu yang dibincangkan di atas telah memberi motivasi kepada kajian ini. Kajian ini juga teretus kerana kekurangan kajian empirikal, mengikut pemerhatian pengkaji, berkaitan isu ini yang dijalankan di negeri Kedah dan khususnya yang

menjadikan LZNK sebagai subjek kajian. Objektif utama kajian ini adalah untuk meneroka mekanisme proaktif kutipan zakat perniagaan yang telah, sedang dan akan dilaksanakan oleh LZNK. Kajian ini juga dijalankan agar dapat mendokumentasi bukti-bukti berkaitan pelaksanaan tanggungjawab LZNK bagi menyampaikan ilmu tentang zakat perniagaan kepada usahawan Muslim, dan pendekatan kutipan zakat melalui mekanisme proaktif yang akhirnya berkemungkinan mampu meningkatkan hasil kutipan zakat perniagaan di negeri Kedah.

Seterusnya kertas kerja ini akan menjelaskan mengenai metodologi kajian, diikuti dengan perbincangan dapatan hasil kajian dan diakhiri dengan kesimpulan.

### **METODOLOGI KAJIAN**

Bagi mencapai objektif kajian, para pengkaji telah menggunakan pendekatan kajian kualitatif melalui temu bual dan analisis dokumen sebagai kaedah pengumpulan data. Khususnya, protokol temu bual berstruktur dipilih kerana ianya amat sesuai digunakan untuk mendapatkan data secara terus daripada responden kajian (Isa and Wahid, 2017) dan mampu mengutip data yang lebih kaya, bermakna dan mendalam (Wan Razali, 2015).

Protokol temu bual berstruktur yang dijalankan telah menggunakan soalan-soalan yang direka bentuk oleh para penyelidik berdasarkan penelitian terhadap kajian terdahulu tentang isu dan masalah kutipan zakat perniagaan yang dilakukan di tempat lain (Zilani et al., 2018). Soalan-soalan tersebut telah disemak oleh pakar sebelum digunakan dalam proses kutipan data kajian.

Responden temu bual adalah tiga orang pegawai LZNK yang terlibat secara langsung dengan aktiviti penerangan serta kutipan zakat perniagaan di ibu pejabat LZNK. Temu bual tersebut telah dirakam menggunakan alat perakam audio MP3 bagi memudahkan transkripsi hasil temu bual tersebut dan seterusnya memudahkan analisis data. Kaedah transkripsi *verbatim* perkataan demi perkataan telah digunakan untuk mendokumentasi temu bual tersebut bagi menjaga keaslian data temu bual. Analisis ke atas kandungan transkrip tersebut telah dilakukan bagi mengenal pasti dapatan kajian serta menyokong rumusan kesimpulan kajian ini.

## DAPATAN KAJIAN DAN PERBINCANGAN

Hasil analisis terhadap transkrip temu bual dengan responden kajian dan melalui analisis dokumen, mendapati bahawa LZNK telah banyak menggunakan mekanisme proaktif dalam usaha untuk meningkatkan kesedaran pembayaran zakat perniagaan dan seterusnya meningkatkan hasil kutipan zakat perniagaan dalam kalangan usahawan Muslim di Kedah. Pihak LZNK kini lebih proaktif untuk mendekati usahawan dan tidak lagi hanya menunggu kedatangan usahawan di pejabat mereka. LZNK telah melaksanakan beberapa mekanisme proaktif mengikut kesesuaian dan keadaan usahawan bagi mendekati serta memudahkan mereka untuk membuat pembayaran zakat.

Mekanisme proaktif tersebut dipercayai dapat mengatasi rintangan masa dan jarak bagi memberi kesedaran kepada usahawan di samping memudahkan mereka membuat bayaran zakat perniagaan mereka. Seksyen seterusnya membincangkan rumusan dapatan pelaksanaan mekanisme kutipan zakat perniagaan oleh LZNK.

### **Mekanisme Ziarah Mendekati Usahawan termasuk di Luar Waktu Pejabat**

Kempen ziarah sambil mengedarkan maklumat berkaitan tanggungjawab membayar zakat perniagaan serta penerangan dan menunjukkan bukti penyaluran dana zakat kepada lapisan golongan asnaf dengan jelas kepada usahawan Muslim. Pihak LZNK memberi penekanan terhadap penerangan tentang keperluan mengagihkan zakat kepada ke lapisan-lapisan asnaf bagi menjamin zakat yang dikeluarkan usahawan sah sebagai rukun Islam ke empat. Usahawan diberi penerangan bahawa terdapat risiko zakat yang dikeluarkan tidak sah jika tidak memenuhi syarat pengagihan tersebut. Maka, adalah lebih baik jika zakat dibayar kepada LZNK berbanding membayar terus hanya kepada golongan asnaf tertentu sahaja dan bukan kepada semua lapisan kumpulan asnaf yang berhak menerima zakat. Jelas bahawa kempen ini juga menzahirkan keprihatinan pihak LZNK agar zakat yang dibayar oleh usahawan adalah sah dan tidak perlu diqada (akibat zakat tidak sah dan bertukar menjadi sedekah).

Ketika kempen sebegini dijalankan, para pegawai LZNK akan memakai kemeja t bercorak logo dan moto LZNK. Pemakaian sebegini diamalkan ketika acara bulanan



turun padang ke kompleks-kompleks perniagaan samada secara skala kecil atau besar. Skala besar dibuat secara bulanan dan melibatkan keseluruhan jabatan turun padang selepas waktu pejabat. Amalan pemakaian tersebut bertujuan memudahkan usahawan mengecam dan mendekati pihak LZNK yang sentiasa bersedia khidmat ketika bersua. Pihak LZNK percaya mekanisme ziarah berjaya memberi pendedahan tentang kaedah-kaedah pembayaran yang disediakan oleh LZNK kepada golongan usahawan, meningkatkan kepercayaan terhadap pengurusan agihan dana zakat oleh LZNK serta berjaya meningkatkan kesedaran terhadap tanggungjawab usahawan Muslim untuk membayar zakat perniagaan.

Mekanisme ziarah ini turut dilakukan dengan menziarahi usahawan yang dianggap sebagai sahabat zakat kerana telah tersenarai sebagai pembayar zakat perniagaan kepada LZNK. Pihak LZNK akan memberi hadiah kecil kepada sahabat zakat ketika ziarah menyantuni mereka. Hadiah kecil tersebut boleh berupa apron berlogo LZNK yang diberikan sebagai tanda penghargaan dan galakan agar usahawan zakat meneruskan pembayaran zakat kepada LZNK. Ada kalanya khemah berlogo LZNK turut diberi kepada usahawan secara percuma. Apron dan khemah berlogo LZNK yang dipamerkan mereka akan menjadi publisiti atau media iklan harian percuma bagi pihak LZNK. Tidak mustahil, mekanisme kecil begini turut menjadi pemacu terhadap peningkatan kutipan zakat yang turut melibatkan zakat perniagaan.

#### **Mekanisme Pelantikan Agen Terpilih (Amanah Ikhtiar Malaysia (AIM))**

LZNK mempunyai ramai agen untuk mengutip zakat daripada pelbagai pihak. Namun, perbincangan ini fokus kepada satu agen sahaja iaitu AIM sebagai agen terpilih khusus untuk mengutip zakat perniagaan dalam kalangan usahawan Muslim. Berdasarkan pemerhatian dan hubungan baik dengan agensi-agensi pembiayaan mikro, LZNK mendapati bahawa terdapat ramai<sup>3</sup> usahawan Muslim yang membiayai perniagaan mereka melalui dana yang dipinjam daripada pelbagai agensi pembiayaan mikro yang terdapat di Malaysia – antaranya AIM, FAMA, MADA dan MARA. Memandangkan kalangan usahawan Muslim di Kedah hampir sama sahaja, bagi memudahkan kutipan zakat perniagaan dalam kalangan usahawan tersebut, LZNK melantik Amanah Ikhtiar Malaysia (AIM) sebagai agen kutipan zakat perniagaan. Ini kerana keahlian AIM adalah paling ramai berbanding agensi pembiayaan mikro lain.

Dengan itu, LZNK mungkin mengandaikan bahawa capaian terhadap usahawan adalah lebih menyeluruh melalui AIM. Namun begitu, AIM mempunyai polisi yang tidak membenarkan petugasnya memegang wang kutipan zakat daripada peminjam. Dengan itu, pegawai LZNK akan turut serta pada hari-hari petugas AIM yang dijadualkan membuat kutipan pembayaran balik pinjaman mereka kepada AIM. Kehadiran pegawai LZNK ke sesi tersebut memberi ruang dan peluang untuk memberi kesedaran tentang tuntutan pembayaran zakat perniagaan di samping dapat menjimatkan masa peminjam. LZNK turut memberikan kemudahan kepada usahawan untuk membayar zakat secara ansuran, berbentuk bulanan dan dalam jumlah yang kecil. Peminjam AIM boleh membuat pembayaran zakat perniagaan tanpa perlu hadir ke pejabat LZNK.

### **Mekanisme Berasaskan Teknologi Maklumat (IT)**

Seiring dengan perkembangan teknologi, LZNK turut menyediakan kemudahan sistem pembayaran zakat secara *online* atau atas talian menerusi Skim Barakah. Sistem ini yang dikenali sebagai “Jom Zakat” menyediakan kemudahan kepada pembayar untuk taksir, bayar, cetak dan kemaskini status bayaran zakat masing-masing dengan hanya di hujung jari. Laman sesawangnya <https://jom.zakatkedah.com.my//> mampu menawarkan keselesaan, penjimatan masa serta tenaga kepada pembayar dalam menunaikan tanggungjawab membayar zakat.

Selain itu, LZNK turut menyiarkan dan mengemaskini aktiviti serta program yang dilaksanakan melalui saluran media sosial *YouTube*, laman sesawang dan *Facebook*. Iklan berbentuk video dan poster dan dokumentari ringkas memaparkan kejayaan asnaf yang dibantu oleh LZNK turut ditayangkan di media sosialnya.

### **Mekanisme Seruan Pembayaran Zakat Mengikut Negeri Perniagaan Beroperasi**

Pihak LZNK menyedari tentang kewujudan syarikat-syarikat perniagaan yang beroperasi di Kedah tetapi tidak membayar zakat perniagaan kepada LZNK. Ini adalah kerana pembayaran zakat mereka tertakluk kepada polisi ibu pejabat mereka yang terletak di ibu negara atau di negeri lain. Isu ini telah mengundang banyak persoalan serta perbincangan tentang kewajaran tindakan sebegini. Syarikat-

syarikat ini telah menggunakan segala sumber dan mengaut keuntungan di negeri ini, maka adalah wajar dan rasional bagi mereka untuk menunaikan zakat di negeri Kedah. Tindakan mereka sebegini sebenarnya telah menafikan hak negeri Kedah sebagai tuan tanah tempat mereka berniaga. Sedangkan syarikat-syarikat tersebut sepatutnya boleh menyalurkan zakat perniagaan hasil operasi di Kedah kepada LZNK. Oleh itu, LZNK giat meneruskan seruan dengan mengadakan perbincangan bersemuka dengan syarikat-syarikat terbabit bagi menggalakkan dan menekankan tentang keutamaan usahawan membuat bayaran zakat di negeri operasi perniagaannya dijalankan. Mekanisme ini dianggap proaktif kerana LZNK berusaha untuk memujuk syarikat-syarikat tersebut dan bukan hanya menunggu sahaja di pejabat LZNK tanpa melakukan usaha wajar.

### **Mekanisme Agihan Balik kepada Pembayar Korporat**

Bagi menarik lebih ramai pembayar zakat dalam kalangan warga usahawan korporat atau syarikat-syarikat perniagaan yang besar, LZNK menawarkan agihan balik daripada jumlah zakat yang dibayar oleh pembayar zakat perniagaan berjumlah RM10,000 atau lebih. Agihan balik sebanyak 25 peratus ditawarkan kepada individu korporat sekiranya pembayaran zakat mereka berjumlah RM10,000 dan tidak melebihi RM50,000. Sekiranya jumlah yang mereka bayar berjumlah RM50,000 atau lebih, agihan balik yang ditawarkan adalah 37.5 peratus. Pembayar zakat dalam kalangan syarikat korporat pula ditawarkan agihan 37.5 peratus sekiranya mereka membuat bayaran zakat perniagaan berjumlah RM10,000 atau lebih. LZNK percaya bahawa agihan balik ini berjaya membuatkan beberapa syarikat korporat yang beroperasi di Kedah kebelakangan ini telah membayar zakat perniagaan mereka kepada LZNK. Kebanyakan pembayar korporat yang menuntut agihan balik ini mengagihkan sendiri zakat tersebut kepada asnaf dalam majlis rasmi. Majlis tersebut pula turut menjadi medium promosi tentang sifat dermawan syarikat korporat yang terlibat.

### **Perlaksanaan Projek dan Skim Bantuan Zakat Berimpak Tinggi**

Sekilas pandang, projek-projek ini seolah-olah tidak mempunyai perkaitan jelas dengan usaha kutipan zakat perniagaan. Analisis yang teliti terhadap hasil temu bual dengan responden menunjukkan bahawa sesetengah projek ini secara tidak langsung

turut menyumbang kepada peningkatan kutipan zakat perniagaan. Seperti yang dinyatakan di atas, terdapat sebilangan pembayar zakat korporat yang menyumbang agihan balik zakat mereka ke dalam projek-projek untuk kepentingan asnaf Kedah. Hakikatnya, tawaran agihan balik zakat merupakan mekanisme serampang dua mata LZNK. Ini kerana tawaran agihan balik bukan sahaja mampu menarik lebih ramai pembayar zakat korporat dan usahawan persendirian, malah juga menjadi tarikan kepada sesetengah usahawan korporat dan persendirian untuk tidak menuntut agihan balik zakat mereka.

Agihan balik yang tidak dituntut itu digunakan untuk membiayai projek dan skim bantuan zakat mengikut pilihan pembayar zakat. Menyedari hakikat ini, LZNK telah menyediakan pelbagai produk agihan yang berimpak tinggi seperti Pusat Hemodialisis, Sekolah Asnaf dan Agama, Pondok Moden Zakat Kedah (PMZK), Pusat Agihan Makanan Fakir Miskin, Bantuan rumah, Kit Pengurusan Jenazah, Pakaian Seragam Pelajar Miskin, Biasiswa UNISHAMS, Kit Bantuan Makanan, Dermasiswa IPT, Pusat Bimbingan Saudara Baru (PUSBA) dan lain-lain lagi (LZNK, 2019).

Di samping itu, projek pembangunan usahawan asnaf zakat juga merupakan sebahagian daripada mekanisme berimpak tinggi yang mampu meraih sokongan daripada golongan usahawan Muslim untuk terlibat dalam usaha ini melalui pembayaran zakat perniagaan mereka. Usahawan asnaf ini merujuk kepada golongan asnaf yang usaha niaga mereka asalnya dibantu oleh LZNK melalui pembiayaan modal kewangan dan peralatan, dan akhirnya menjadi usahawan yang mampu pula membayar zakat perniagaan. Projek ini dilengkapi dengan penyediaan kursus-kursus berkaitan bagi memantapkan kemahiran keusahawanan dan pengendalian karnival-karnival keusahawanan bagi membantu usahawan asnaf zakat untuk berdikari dan tidak kembali menjadi asnaf. Kelahiran usahawan asnaf zakat juga akan menyumbang kepada peningkatan hasil kutipan zakat perniagaan oleh LZNK. Ternyata bahawa mekanisme bersifat pro-aktif sebegini telah berjaya melahirkan usahawan daripada kalangan yang asalnya asnaf.

### **Mekanisme Seruan tidak Langsung**

Pihak LZNK turut menggunakan papan iklan saiz besar (*billboard*) yang memaparkan gambar-gambar agihan zakat yang menyentuh hati sebagai kaedah tidak langsung untuk menarik pembayaran zakat daripada masyarakat umum termasuklah golongan usahawan. Mekanisme seruan tambahan ini diharapkan dapat memberi kesedaran dan meningkatkan kepercayaan terhadap pengurusan zakat oleh pihak LZNK.

Dengan itu, semakin ramai usahawan dan orang ramai membayar zakat mereka kepada LZNK untuk disempurnakan agihannya agar sah ibadah rukun Islam ke empat mereka. Seruan sebegini juga kini giat dijalankan di masjid-masjid di seluruh negeri Kedah dalam bentuk forum ilmu. Pasti ada juga usahawan dalam kalangan jemaah yang hadir ke masjid-masjid ketika forum sedemikian dibuat dan seterusnya mendapat kesedaran dan berkemungkinan untuk membayar zakat perniagaan mereka kepada LZNK.

### **KESIMPULAN**

Kertas kajian ini telah meneroka dan berjaya mengenal pasti serta mendokumentasi mekanisme kutipan zakat perniagaan proaktif yang dijalankan oleh LZNK bagi meningkatkan kesedaran terhadap pembayaran zakat perniagaan dalam kalangan usahawan Muslim serta mendorong kepada peningkatan hasil kutipan zakat perniagaan pada masa hadapan. Kempen kesedaran memperlihatkan kesungguhan pihak LZNK untuk membantu usahawan Muslim menunaikan rukun Islam ke empat mereka dengan sah.

Sejajar dengan penemuan bahawa LZNK telah berjaya melaksanakan banyak mekanisme proaktif tersebut, adalah amat praktikal sekiranya kajian ini diteruskan dengan mengkaji keefisienan mekanisme- mekanisme bagi memberi maklum balas serta input berguna kepada LZNK untuk menilai keperluan kesinambungan serta membuat penambahbaikan terhadap mekanisme tersebut agar lebih efisien lagi.

Kajian ini mendapati bahawa mekanisme penerangan serta kutipan yang bersifat proaktif mampu memberikan impak serta perubahan yang dapat dilihat dari sudut

peningkatan dalam jumlah kutipan zakat perniagaan, bertambahnya bilangan pembayar zakat dan peningkatan dalam jumlah agihan zakat kepada asnaf yang berkeelayakan. Kepelbagaian mekanisme yang ditawarkan oleh LZNK mewujudkan keadaan menang-menang bagi ke dua-dua pihak, di mana para usahawan tidak perlu bersusah payah mencari kaunter LZNK. Kesungguhan dan kesanggupan pihak LZNK melaksanakan mekanisme proaktif berdasarkan senario dan kesesuaian dengan keperluan usahawan adalah inisiatif yang harus diberi pujian. Ini kerana para pegawai, petugas dan wakil LZNK sanggup melaksanakan tanggungjawab demi agama walaupun di luar waktu bekerja yang biasa. Jelas sekali LZNK sudah berada di atas landasan yang betul dalam mencapai visinya untuk menjadi sebuah agensi pengurusan zakat yang unggul bertaraf dunia melalui pengurusan operasi kutipan dan agihan yang telus dan efisien serta berkualiti.

Para pengkaji mencadangkan kajian yang lebih mendalam dilaksanakan bagi menilai tahap keberkesanan setiap mekanisme kutipan zakat yang dipraktikkan. Dengan itu, pemilihan mekanisme yang tepat serta usaha-usaha pengukuhan mekanisme dapat dilaksanakan.

#### **PENGHARGAAN**

Kertas kerja ini adalah sebahagian dari hasil penyelidikan di bawah Geran Institute of Zakat Research and Innovation (IPIZ) bertajuk Keefisienan Mekanisme Kutipan Zakat Perniagaan dalam Kalangan Usahawan Muslim Negeri Kedah ( Kod S/O 14116)

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## **PROFESSIONALISATION OF ISLAMIC LEGACY PLANNING INDUSTRY IN MALAYSIA: VALIDATION ON COMPETENCY-BASED CERTIFICATION FOR ISLAMIC LEGACY PLANNERS**

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### **ABSTRACT**

Islamic legacy planning is poised to be the new growth area in the Islamic finance space. There is a need to professionalize this area to ensure that best practices applied in assisting the society with the right legacy planning solutions. The objective of the paper is to explore the industry expectation of the CONTENT OF CERTIFICATION FOR PRACTITIONERS IN ISLAMIC LEGACY PLANNING FIELD in Malaysia. This study applies a qualitative research method which involves in-depth focus group discussion with the subject matter experts, academicians and personnel in the area of Islamic financial planning. The focus group discussion is conducted in order to keep abreast with the current trend of the industry. The input sought from the panels includes improving the learning process, suggesting the method of delivering the subject, and recommending relevant learning methodology. The discussion was also discussed on the suitability of the program structure with participants. The experts agreed that the content of the training should be comprehensive to cover the required knowledge, skills and other characteristics (KSOC) of practitioners in Islamic legacy planning field. The outcomes of the program developed is to advise clients on Islamic legacy planning practices and to use the planning tools effectively. This study discovered the knowledge, skills and other characteristics (KSOC) required to practice in Islamic legacy planning industry in Malaysia from the perspective of practitioners and lead as a trajectory path to the development of competency framework for the Islamic legacy planners in Malaysia.

**Keywords:** legacy planners, Islamic legacy planning, competency



## BACKGROUND

Islamic financial planning has been seen as a subset of Islamic finance and regarded as essential in all Muslim life. With the growing demand for modern-day Islamic finance, Islamic financial planning is seen as a service that best caters to these ever-increasing needs (Ashraf Md Hashim and Shabana M. Hasan, 2013). As Muslims, an individual(s) is (are) not the right owners of the wealth in this world, one (they) has (have) the responsibility or duty to manage it by the Shariah principles. The right perspective on wealth will ensure that one meets happiness in the world and the hereafter through his property (Wan Jemizan Wan Deraman, 2009). From the Islamic perspective, resources are tools to ensure the comfort of human life in this world and happiness in the hereafter. Allah SWT also grants wealth to test the man whether grateful or otherwise as Allah SWT affirmed in Al-Quran;

*“O ye who believe! Let not your riches or your children divert you from the remembrance of Allah. If any act thus, the loss is their own.”* (Surah Al-Munaafiqun: 9)

Domestically, financial planning and wealth management was included in the Entry Point Project (EPP) 7: Spurring the Growth of the Nascent Wealth Management Industry (Islamic Fund and Wealth Management Blueprint, Securities Commissions, 2017). The Economic Transformation Plan (ETP) which launched in 2010, through the Financial Services National Key Economic Area (NKEA), Malaysia is committed to developing and enhancing the financial industry, which deemed as the main component of the Malaysia economy. The NKEA is aiming to provide solutions on the challenges faced by the industry and EPP was developed to addressing all related issues in achieving the next stage of growth.

The services of Islamic financial planning offered by the Islamic Financial Institutions (IFIs) in Malaysia are expanding by the evidence of the increasing number of financial planning firms, trustee companies as well as Islamic banks that are offering Islamic financial planning services including bancatakaful and legacy planning as described in Table 1 below:

**Table 1**

*Relevant Industry in Islamic Financial Planning Industry*

<b>Industry</b>	<b>Institutions</b>	<b>Products</b>
Banking	Full-fledged Islamic bank (FFIB) Islamic banking subsidiary (IBS) Development Financial Institutions (DFI) Islamic window (IW)	Savings Account (SA), Current Account (CA), General Investment Account (GIA), BancaTakaful products, Will Writing
Takaful	Full-Fledged Takaful operators (FFTO) General Takaful operator (GTO) Family Takaful operators (FTO)	Family takaful products, General takaful products, Business takaful products
Investment	Unit trust companies (UTC) Private Retirement Scheme (PRS) providers Investment Companies (IC)	Unit trust, PRS, Initial Public Offer (IPO)
Legacy Planning	Legal Professionals (LP) Trustee companies (TC) Financial Planning Firms (FPF) Islamic Banks (IB) Islamic Religious Council Cooperatives (CS)	Will writing, Hibah, Trust, Power of Attorney (PA)

Source: [www.fpam.org.my](http://www.fpam.org.my)

### **Islamic Legacy Planning in Malaysia**

Legacy planning is a vital but often forgotten element in Islamic financial planning (Nur Azlin Abdul Karim, 2016). Legacy planning is not widely practised in Islamic financial planning industry in Malaysia. Realistically, Islamic legacy planning is almost wholly neglected by Muslims in general and in Malaysia particularly. It is because most of Malaysians feel legacy planning is not too important as Muslims feel it is only meant for the wealthy (Hassan, 2005; Fatin Afiqah Md Azmi and Mohammad Tahir Sabit Haji Mohammad, 2011).

Islamic legacy planning is no different to most of the services provided by other financial planning professionals although it has been regarded as an honourable service by assisting the Muslims to become aware of their responsibilities to their families and helping to preserve harmony by avoiding dispute. Islamic legacy planning including the execution of what has been instructed by the testator (upon his or her death) of the same, even though the scope of much of the planning is still within the restrictions of the Shariah as practised and recognised in Malaysia (Jasmin Jamaluddin, 2013). Muslim should be mindful of the advice of the Prophet Muhammad SAW, as narrated by Sa'ad bin Abu Waqqas, that leaving everything to charity is not necessarily commendable in Islam;

*“The Prophet came visiting me while I was (sick) in Mecca, (‘Amir the sub-narrator said, and he disliked to die in the land, whence he had already migrated). He (i.e. the Prophet) said, “May Allah bestow His Mercy on Ibn Afra (Sad bin Khaula).” I said, “O Allah’s Apostle! May I will all my property (in charity)?” He said, “No.” I said, “Then may I will half of it?” He said, “No”. I said, “One third?” He said: “Yes, one third, yet even one third is too much. It is better for you to leave your inheritors wealthy than to leave them poor begging others, and whatever you spend for Allah’s sake will be considered as a charitable deed even the handful of food you put in your wife’s mouth. Allah may lengthen your age so that some people may benefit by you, and some others be harmed by you.” At that time Sad had only one daughter. (Sahih Bukhari, Volume 4, Book 51, Number 5).*

Legacy planning for Muslims in Malaysia is a sophisticated and complicated process

for dynamic solutions and requires a competent person to provide the client with the expected services.

Without proper planning, one risks the drawbacks of hesitation and the acrimony of inheritance- related sibling disputes, and this has contributed to a large number of unclaimed assets worth RM40 billion in 2009 and has significantly increased to RM42 billion and RM60 billion in 2011 and in 2013, respectively (Fazira Shafie, Wan Zahari Wan Yusoff and Syed Muhammad Dawilah El-Edrus, 2014). Although the reported unclaimed assets were those of both Muslims and non- Muslims, it is believed that most of the assets belonged to Muslims. The amount of unclaimed assets illustrates the lack of awareness of the importance of legacy planning as well as apathy or ignorance in following or carrying out the procedures of asset distribution among Muslims in the country (Nur Azlin Abdul Karim, 2016). Aflah Isa et. al. (2017) highlighted that the majority of Malaysian Muslims are less sensitive about their rights. Hence, the level of consciousness about legacy planning is still lower. The possible scenarios involving legacy planning are perhaps endless and will vary from person to person. Different individuals with distinct needs require differing approaches (Jasmin Jamaluddin, 2013).

### **Competency Issues for Practitioners in Islamic Legacy Planning: Literature Review**

Despite the importance of legacy planning within the Muslim clients, there is little understanding on how to train and groom not just qualified legacy planners, but also competent, who possessed the necessary knowledge and know-how (Yup Ming Hui, 2013). Thus, the skilled Islamic legacy planners are crucial to serve the market and meet the clients' expectation. As highlighted by Mohamad Akram Laldin (2011), there is a need for an adequate of competent talent to uphold the authenticity of Islamic products and services and Islam emphasises the need and importance of competencies in all areas of life, including managing an organisation. All Muslims need to achieve the highest performance in everything they do where *ihsan* and *itqan* as the formulas of competencies. Allah SWT says;

*“And you see the mountains, thinking them rigid, while they will pass as the passing of clouds. [It is] the work of Allah, who perfected all things. Indeed, He is Acquainted*

*with that which you do.” (Surah An-Naml: 88).*

Islam views competencies as a critical element in the development of human capital. According to Nik Mutasim Nik Ab. Rahman et. al. (2014), we can further appreciate the importance of competencies based on the titles that Prophet Muhammad SAW gave to his companions as Abu Bakar ‘*as-Siddiq*’ (truthful), Umar ‘*al-Faruq*’ (one who distinguishes between right and wrong), and Khalid ‘*Saifullah al-Maslul*’ (sword of Allah SWT) reflect the competencies of the companions of the Prophet Muhammad SAW.

Competency is essential since the legacy planners are the focal reference centre for the clients. The competency of Islamic legacy planners in Malaysia must be assessed to provide reliable legacy plan construction which adheres to Islamic tenets as well as the best financial advice to ensure the credibility of the profession. Islamic legacy planners in Malaysia must take into account both personal and business needs looking at a suitable solution for the clients (Suhaili Alma’amun, 2010). The provision of sound advice does not require experience alone, and it requires competency. Otherwise, it may contribute to several issues like conflict of interest between advisory services and product pushing. To be a competent Islamic legacy planner, he or she should be well rounded (Rafik Issa Beekun, 2011).

Malaysia needs more competent as well as qualified professionals to serve the growing demand for legacy planning as part of a holistic Islamic financial planning in the country. The Financial Planning Standards Board (FPSB) – Financial Planning Association of Malaysia (FPAM) Survey (2015) has stated that the professionals have to systematically recertify with relevant professional bodies to enhance the learning and to keep up with the adjustment in the industry (The Star, 2017).

Research on competency issues of practitioners in financial planning, specifically Islamic legacy planning in Malaysia, has not been conducted extensively as compared to the other relevant topics. Many previous literature studies discuss Islamic legacy planning in Malaysia such as Hasliza Talib et al. (2017), Muhamad Husni Hasbullah and Mohd Zaidi Daud (2015) and Mushaddad Hasbullah et al. (2017) but only focuses

on current problems, products and the importance of this industry to the community.

In the researcher's knowledge, there has been no research to discuss the competency of Islamic legacy planners in Malaysia. The gaps found in the study of Islamic legacy planning in Malaysia are the absence of specific studies on the development of a competency-based program for Islamic legacy planners in Malaysia. Hence, this study is very significant and has the potential to be a substantial reference by industry practitioners in developing the competency framework for the Islamic legacy planning industry.

The complacency of industry players in dealing with the missing competency framework for the Islamic legacy planners would lead the market losing confidence in the industry. What is practised by the full-fledged Islamic legacy planning providers in Malaysia varies depending on the needs of each organisation. There is no standardisation or at least an initiative in the industry to ensure and strengthen the level of competency of legacy planners in the Islamic financial planning industry in Malaysia. The development of dedicated competency-based certification for Islamic legacy planning field is an important step that must be taken to ensure the industry is competitive with competent Islamic legacy planners.

This paper endeavours to explore the industry expectation of the content of competency-based certification for practitioners in Islamic legacy planning field in Malaysia. As this is an industry-wide initiative, identification of content for relevant sets of knowledge, skills and other characteristics (KSOC) are critical towards the success of the certification program to produce competent Islamic legacy planners for the market. This study applies a qualitative research approach/method which involves in-depth focus group discussion with the subject matter experts, academicians and personnel in this area. The session conducted in order to keep abreast with the current trend of the industry and expectation from the clients. The input sought from the panels includes improving the learning process, suggesting the method of delivering the subject, and recommending relevant learning methodology. The discussion discussed the suitability of the program structure for the potential participants.

**Knowledge, Skills and Other Characteristics (KSOC) for Islamic Legacy Planners**

Josh Bersin (2015) sees a disconnect between education and professional programs in the current employment scenario and recognising and certifying informal, and non-formal learning would empower those who may otherwise be hampered. According to Steve Miranda (2016), there is no different from any other sector when it comes to the need to develop skilled talent and create seamless talent progression pipeline. The confusion of the community towards legacy planning for Muslims is closely linked to Islamic legacy planners who fail to provide knowledge and information on solutions that are consistent with the problems faced by the clients. As a direct comparison, unit trust and takaful industry have its own competency framework for the practitioners including, the entry assessment. Nevertheless, a similar approach has yet to be developed for legacy planners, especially those serving in the Islamic legacy planning area. Hence, there is a strong need for a proper competency-based certification to maintain the significant level of competency for the Islamic legacy planners in Malaysia to mitigate the risk of providing the wrong explanation on the Islamic legacy planning solutions to the clients. Saruji (2017) has mentioned the need for having a dedicated and structured certification program to recognise a competent and qualified Islamic legacy planners in Malaysia. Certification in this area will play a significant role as part of producing competent advisory services for the different range of stakeholders and contribute to the high professionalism in the industry.

As of now, few institutions provide training related to Islamic legacy planning. Islamic Banking and Finance Institute Malaysia (IBFIM), in collaboration with FPAM covering the topic through one of Islamic Financial Planner (IFP) certification modules and Malaysian Financial Planning Council (MFPC) in its Shariah Registered Financial Planner (Shariah RFP) certification. There are also unstructured and customised in-house programs conducted by the full-fledged Islamic legacy planning providers for the appointed agents and representatives. However, most trainings are merely on product knowledge and marketing strategy on how to market the products, and this is proven when some of the existence of Islamic legacy planners who only market specific products that are solely aimed at soliciting commissions (Nurul Hazira Rahmat, 2009). These trainings are usually short term in nature, and lack of clear

career progression.

Research focusing on the training and development of human capital in the Islamic finance industry in order to improve competency was performed by Norhanim Dewa and Sabarudin Zakaria (2012). Their study emphasised the needs of enhancing Islamic knowledge to improve staff's competency in the Islamic finance industry and postulate that highly trained individuals that are effectively managed by the organisation are inclined to demonstrate a high level of commitment and produce significant contributions to the quality of the services. The findings are consistent with another study by Bidayatul Akmal Mustafa Kamil and Marhanum Che Mohd Salleh (2013) which argued that competent talents may ensure the sustainability of the industry.

### ***Knowledge***

Knowledge may provide a competitive advantage for organisations and in the significance of knowledge workers, organisational competencies and knowledge-intensive firms (Frank Blackler, 1995). From an Islamic perspective, to be well-balanced, one's requires acquired and revealed knowledge (Agil Natt, Othman Al-Habshi and Mohd-Pisal Zainal, 2009). As mentioned by Maimun Aqsha Lubis, Ramlee Mustapha and Abdullah Awang Lampoh (2009), acquired knowledge is a formal education that a Muslim acquired in universities or colleges, while the revealed knowledge is the primary source of knowledge as revealed by Allah SWT. The combination of both bits of knowledge; the competent and knowledgeable Muslim is created and ready to serve in the Islamic legacy planning sectors.

There remain numerous challenges to be addressed, particularly in integrating education and training with the industry requirements for the Islamic legacy planners in Malaysia as well as streamlining the standards between academic and industry professional programs. Prior empirical findings also seem to suggest that there is a need to integrate a specific Islamic legacy planning as part of the curriculum in universities' degree in Islamic financial planning and wealth management similar to *zakat* and *waqf* as part of the subjects. The current offerings by the universities, Islamic legacy planning is only a minor or elective subject and only compulsory for those who are taking Islamic financial planning and wealth management as a major.



Universiti Tun Abdul Razak (Unirazak), Universiti Utara Malaysia (UUM) and Universiti Sains Islam Malaysia (USIM) are the local universities that offer the relevant subjects in its current curriculums.

For those who are practising in the Islamic legacy planning area, the only way to acquiring the specific knowledge is in the form of training by industry training providers like IBFIM and FPAM. However, the specific programs to assess the competency level for Islamic legacy planners at the national level has yet to be developed. The registered agents or planners of any Islamic legacy planning providers may only need to sit an entry-level assessment before being accepted as representatives and meeting the potential clients; and this is not a mandatory requirement. What we need today is to establish a more comprehensive program in Islamic legacy planning as the profession is increasingly demanded and drive the initiative of creating a dedicated competency- based program as well as warmer collaboration between the industry and the academic institutions. More investments need to be allocated for raising awareness and developing knowledge on the nature of Islamic legacy planning.

### *Skills*

Skills are referred to as achievements and behaviours to be acquired through practice or training (Eileen Piggot-Irvine, 2003). Communication and technical skills are also considered to be essential to become a competent individual (Robert B. Woodruff, 1997). According to Linda Darling-Hammond and Milbrey W McLaughlin (1995), integration of multiple kinds of knowledge and skills are required to forge connections between theory and practice.

A mismatch between the academic qualifications and the skills required by the industry could prove costly for the emerging Islamic legacy planning sector. The observation is based on the fact that higher education institutions most often equip students with skills that are theoretical rather than practical. This means that there is a disconnect between the competencies of the graduates bring to the table and the real-time needs of the industry (Zulhamri Abdullah, 2018). Islamic legacy planning, in principle, is of higher complexity than its conventional counterpart. An expert Islamic

legacy planner is needed to structure the innovative legacy planning solutions that tailored for Muslim markets.

The acquisition of reflective skills through collaborative inquiry where they will be able to critically examine their conceptions with those of other people's, such as the experienced practitioners in what Hazel Hagger and Donald McIntyre (2006) termed as "practical theorising". As such, Islamic legacy planners need to possess proficient interpersonal skills to engage in meaningful communication and participate in collaborative efforts within the industry. Islamic legacy planning is a complex and demanding task, and Islamic legacy planners are often expected to handle multiple roles. Hence, they must develop analytical skills that allow them to make sound decisions, investigate problems and understand clients' needs (Linda Darling-Hammond, Barnett Berry and Amy Thoreson 2001).

#### ***Other Characteristics***

Other characteristics refer to the behavioural factors of an individual which represents traits which differs between them. Other characteristics related to personal development are ethical responsibility, self-motivation, self-esteem, self-management and integrity. These characteristics also contribute to the elements needed as part of competency requirements as highlighted by Siti Khadijah Ab. Manan et. al. (2018). An effective leadership model comprising of five basic practices for manager's self-development proposed by Rafik Issa Beekun (2006) are the ability to challenge process, ability to inspire mutual vision, ability to put aside own interest and place public and organization welfare above self-interest, ability to make himself a role model, and ability to *istiqamah* (Nik Mutasim et al., 2014). These are among the characters of the prophets, as stated in the Al-Quran;

*"O my sons, go and find out about Joseph and his brother and despair, not of relief from Allah. Indeed, no one despairs of relief from Allah except the disbelieving people." (Surah Yusuf: 87)*

Islamic legacy planners must understand some of the criteria and ethical values (Carolyn Ball and Akhlaque Haque 2003) related to competencies, which include

accountability, responsibility, and trustworthiness (Monir Tayeb, 1997). Ethical value is the set of moral principles that distinguish what is right from what is wrong. Rafik Issa Beekun (1996) states that the term most closely related to ethics in the Al-Quran is *khuluq*. The Islamic legacy planners with qualified Islamic financial planning training and education must observe and practice the principles of Islamic ethical values in advising the clients, and credible characteristics. The integrity of the Islamic legacy planner will enhance public confidence and trust in the future.

## METHODOLOGY

This paper explores the industry expectation of the proposed content of competency-based certification for Islamic legacy planners and validates the proposed content. Dominic Sagoe (2012) explained that interaction in the focus groups lead to relatively natural responses from the participants, as well as allowing a high level of participant involvement. The input from focus group participants is sought after to validate that the key aspects of the competency-based certification for Islamic legacy planners have been fulfilled; the learning process improves and meets the industry expectations. The session is to keep abreast with the latest development of the industry. This may include proposing the method of teaching and delivering the subject, learning material, and the suitability of syllabus with the participants.

The content of the proposed program was initially conceptualised and developed by the researcher based on his experience in designing industry technical certifications. This certification is an industry-oriented and competency-based approach. In ensuring the attainment of professional proficiency levels to fulfil the needs and support the professionalisation of the industry, the content has to be validated so that the content will be fulfilling the industry's expectation on required KSOC of Islamic legacy planners Malaysia. This exercise sets the expectation of the participants on how to assess and provide input to the proposed program. The focus group panels, as depicted in Table 2, serves as an industry validation session which is an essential activity for the programme development process to achieve the following objectives:

- i. *To relate the principles of Islamic legacy planning and its legal framework.*
- ii. *To advise clients on the available tools of Islamic legacy planning.*
- iii. *To apply the appropriate Islamic legacy planning process.*

**Table 2***Designation of Focus Group Panels*

<b>No</b>	<b>Designation</b>	<b>Organization</b>
1	Chief Executive Officer	Islamic Legacy Planning Provider
2	President	Industry Association
3	Associate Professor	University
4	Manager	Industry Association
5	Resident Expert, Islamic Financial Planning	Industry Training Institute
6	Assistant Manager, Instructional Design	Industry Training Institute
7	Shariah Officer	Industry Training Institute
8	Consultant, Quality Assurance and Delivery	Industry Training Institute
9	Consultant, Examination and Assessment	Industry Training Institute

The focus group participants recorded their feedback on the content of the proposed syllabus of the certification in a report provided by the secretariat. The session is moderated by the researcher as Resident Expert in Islamic financial planning and wealth management. The validation session was held for the whole day, in April 2018 at Premiera Hotel Kuala Lumpur in the format of in-depth focus group discussion among nine subject matter experts, academicians and instructional designer in the area of Islamic financial planning.

## **RESULTS AND FINDINGS**

The industry validation session thoroughly discussed the program; the title of the program, modules within the program, the specific content of each topics and other related issues. For program structure, focus group participants recommended for the program to be emphasized on the product knowledge in Islamic legacy planning. Also, the participants were in view that the initial structure is lacking on soft-skills which is regarded as the essential element for the Islamic legacy planners. Thus, the participants suggested for the certification program to be aligned with commonly-accepted areas in the Islamic financial planning industry to achieve the suggested objectives.

In addition to the inputs on the general structure of the certification, comments are sought on specific topics of the program which is designed in both languages; Bahasa Melayu (Malay language) and English language. Table 3, 4 and 5 provide the validated program structure as agreed by the focus group participants. The validated program structure then converted into write-up standard as per outlined by Finance Accreditation Agency (FAA)'s Islamic Finance Professional Qualification Framework (IFPQS). The IFPQS is a reference structure which provides the mechanism to streamline and classify learning levels for Islamic finance professional learning programs based on the program tiers, program levels, program descriptors, program outcomes, recommended learning methodologies, recommended entry requirements and recommended minimum learning hours. By having the program mapped against the IFPQS, it will ensure the high quality of the program which supports the strengthening of competencies for Islamic legacy planners in Malaysia.

**Table 3**

*Program tiers, program levels, program descriptors, program outcomes, recommended entry requirements and recommended minimum learning hours.*

Tier	Program Levels (PLs)	Program Descriptors (PDs)	Program Outcomes (POs)	Recommended Entry Requirements			Recommended Minimum Learning Hours
				Formal Qualifications	Working Experience	Entry Assessment (Optional)	
Fundamental	Specialized Knowledge	This module provides the requisite knowledge of Islamic legacy planning which covers the structural components, characteristics of Islamic legacy products and current practices.	<ul style="list-style-type: none"> <li>Advise clients on Islamic legacy planning practices and to use the planning tools effectively.</li> </ul>	<ul style="list-style-type: none"> <li>Diploma with 3 years of related financial planning experience.</li> </ul>	For non-diploma holders, working experience required: <ul style="list-style-type: none"> <li>SPM or equivalent qualification with 6 years of related financial planning experience.</li> </ul>	N/A	14 hours

**Table 4:**

*Program recommended minimum learning hours, recommended assessment methods and recommended trainer profile.*

Recommended Learning Methodologies		Recommended Assessment Methods	Recommended Trainer Profile					
Guided	Self-Directed		Qualifications Relevant Qualifications	Working Experience	Subject Matter Expertise Area of Expertise	Professional Membership	Training Competencies Training Credentials	Years of Practice
<ul style="list-style-type: none"> <li>Lectures with interactive discussions</li> <li>Knowledge sharing</li> <li>Case studies</li> </ul>	<ul style="list-style-type: none"> <li>Presentation</li> <li>Group discussion</li> </ul>	MCQs	Relevant postgraduate degree or its equivalent that meets the Specialized Programme Level of IFPQS.	≥ 5 years in a relevant specialized role.	Core: Specific to the programme area Additional: Related area.	Being a member of a relevant professional body in the area of expertise will be an advantage.	Preferably has the relevant training credentials.	At least 3 years' experience in facilitating a learning programme.

**Table 5**

*Program outcomes, learning program objectives, learning topics and program duration.*

<b>Program Outcomes (POs)</b>	<b>Learning Program Objectives (LPOs)</b>	<b>Learning Topics (LTs)</b>	<b>Duration</b>
Advise clients on Islamic legacy planning practices and to use the planning tools effectively.	<ul style="list-style-type: none"> <li>To relate the principles of Islamic legacy planning and its legal framework.</li> </ul>	<b>Topic 1:</b> Key Objectives in Legacy Planning <b>Topic 2:</b> Key Differences Between Islamic And Conventional Legacy Planning <b>Topic 3:</b> Legal Framework of the Legacy Administration	14 hours
	<ul style="list-style-type: none"> <li>To advise clients on the available tools of Islamic legacy planning.</li> </ul>	<b>Topic 4:</b> <i>Faraid</i> <b>Topic 5:</b> Wills <b>Topic 6:</b> <i>Hibah</i> <b>Topic 7:</b> Matrimonial Assets <b>Topic 8:</b> Trust	
	<ul style="list-style-type: none"> <li>To apply the appropriate Islamic legacy planning process.</li> </ul>	<b>Topic 9:</b> Steps in Planning Your Legacy	



The focus group participants agreed that the content of the competency-based certification is comprehensive to cover the required knowledge and skills required of legacy planners in Islamic financial planning industry in Malaysia. The knowledge elements include estate management knowledge, while the relevant skills needed of legacy planners in Islamic legacy planning industry in Malaysia is divided into behavioral skills and industry technical skills. In every topic, the proposed trainers need to discuss on the relevant skills required for the Islamic legacy planners when meeting and explaining to the clients such as the ability to overcome the conflict between the legacy solutions. Negotiation and communication skills are crucial during the discussion with clients before advising the clients on the suitable tools of Islamic legacy planning. Integrity is one of the additional characteristics that need to be covered in the program as the Islamic legacy planners must differentiate between product pushing and advisory role.

### **CONCLUSION**

This study discovered the knowledge, skills and other characteristics (KSOC) required of legacy planners in Islamic financial planning industry in Malaysia from the perspective of practitioners. It will form the professionalism and contribute to the development of the competency framework for the Islamic legacy planners in Islamic financial planning industry in Malaysia. The experts agreed that the content of the training should be comprehensive to cover the required KSOC of practitioners in Islamic legacy planning field. The outcomes of the program developed is to advise clients on Islamic legacy planning practices and to use the planning tools effectively. The learning program objectives are divided into three segments; to relate the principles of Islamic legacy planning and its legal framework, to advise clients on the available tools of Islamic legacy planning and to apply the appropriate Islamic legacy planning process. The program aims to address the potential competency issues among the practitioners in this emerging industry. This will grow the professionalism of legacy planners in Islamic financial planning industry in Malaysia who are representing the industry and providing certain services for the clients.

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**LEMBAGA ZAKAT NEGERI KEDAH DAN LEMBAGA TABUNG  
HAJI MALAYSIA : KERJASAMA KEARAH SINERGI  
PEMERKASAAN EKONOMI DAN PEMBANGUNAN UMMAH  
MENERUSI STRATEGI LAUTAN BIRU (BLUE OCEAN  
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**ABSTRAK:**

Kertas kerja ini merupakan satu tinjauan awal bagi menawarkan kerangka konseptual pengurusan inter-organisasi Islam yang inklusif disesuaikan dari strategi lautan biru khusus untuk Lembaga Zakat Negeri Kedah (LZNK) dan Lembaga Tabung Haji (LTH). Kajian ini menggunakan kaedah kajian berbentuk kualitatif. Data kajian yang dikumpulkan menggunakan pelbagai jenis teknik pengumpulan data seperti analisis dokumen, kajian kes, pemerhatian peserta dan bukan peserta, temu bual dan nota lapangan. Dapatan kajian menunjukkan bahawa strategi lautan biru boleh menjadi pemangkin di dalam mencapai visi dan misi LZNK dan LTH seterusnya menyumbang kepada pembangunan sosio ekonomi ummah. Selain daripada itu, sesuai dengan perkembangan dan cabaran kontemporari, kerjasama strategik merentas organisasi berasaskan inovasi merupakan perkara yang imperatif bagi institusi-institusi agama di negara ini. Oleh itu, kajian ini mencadangkan satu kerangka modul pengurusan Islam berteraskan strategi lautan biru yang berupaya menjadi input baru serta modul kualiti penambahbaikan terutamanya kepada LZNK, LTH dan insitusi Islam yang lain di negara ini.

**Kata kunci:** Lembaga Zakat Negeri Kedah, Lembaga Tabung Haji Malaysia, Strategi Lautan Biru, Pembangunan Sosio-Ekonomi

## PENGENALAN

Kajian ini menawarkan rujukan konseptual bagi Lembaga Zakat Negeri Kedah (LZNK) dan Lembaga Tabung Haji (LTH) ke arah penyedia perkhidmatan yang efektif, sistem pengurusan yang terkini dan hasil berimpak tinggi kepada masyarakat, melalui pelaksanaan yang efisien dan pantas dengan kos perbelanjaan yang efektif melalui pendekatan strategi lautan biru (*Blue ocean strategy*). Pada masa ini, pengurusan institusi Islam di Malaysia biasanya dilakukan mengikut polisi setiap organisasi dan tidak ada percubaan untuk mentransformasi organisasi mengikut keperluan semasa. Dalam menghadapi cabaran terkini, terdapat keperluan yang semakin meningkat untuk entiti Islam seperti LZNK dan LTH untuk meneliti idea-idea rangka kerja kreatif yang berfungsi sebagai model pengurusan organisasi. Kajian ini bukan sahaja menekankan keperluan untuk meningkatkan kecekapan sistem pengurusan organisasi Islam melalui kreativiti dan inovasi tetapi juga menyediakan bukti mengenai keperluan tersebut bagi mengoptimumkan amalan pengurusan terbaik organisasi. Selanjutnya, kajian ini mencadangkan satu kerangka modul pengurusan Islam berteraskan strategi lautan biru yang berupaya menjadi input baru serta modul kualiti penambahbaikan berterusan (*continuous improvement quality*) terutamanya kepada LZNK dan insitusi Islam yang lain di negara ini.

## KAEDAH PENYELIDIKAN

Kajian ini menggunakan reka bentuk penyelidikan kualitatif menggunakan pelbagai kaedah kajian kes. Kajian kes ini merupakan pendekatan penyelidikan, yang terletak di antara teknik pengambilan data konkrit dan paradigma metodologi. Rangka kerja strategi lautan biru LZNK dan LTH yang dicadangkan untuk dibangunkan dalam kajian ini bersesuaian dengan keperluan untuk menggunakan bentuk penyelidikan kajian kes. Melalui langkah-langkah ini, pendekatan kajian pelbagai kes dianggap sesuai kerana pelbagai data yang diterima akan menyediakan penyelidik dengan maklumat yang terperinci ke atas kajian. Selain itu, data kajian juga dikumpulkan menggunakan pelbagai jenis teknik pengumpulan data yang lain (analisis dokumen, pemerhatian peserta dan bukan peserta, temu bual, nota lapangan). Data yang dikumpulkan mengandungi pandangan, persepsi, pengalaman atau idea individu yang berkaitan dengan kajian kes. Penggunaan pelbagai perspektif dan pelbagai jenis



teknik pengumpulan data dalam kajian ini menyumbang kepada kualiti dan kesahihan penemuan kajian (Hamilton, 2011).

## PERBINCANGAN

Lembaga Zakat Negeri Kedah (LZNK) telah memainkan peranan yang signifikan di dalam memantap dan memperkasakan peranan institusi zakat sebagai medium arus perdana bagi mengeluarkan komuniti Islam di negeri ini dari jerat kemiskinan serta memacu pembangunan ummah. Usaha memperkasa sosio-ekonomi melalui aset umat Islam seperti institusi zakat adalah selaras dengan tuntutan maqasid al-shariah (objektif syariah) itu sendiri kerana bidang ekonomi berkait rapat dengan dengan unsur harta (*al-mal*) iaitu salah satu aspek syariah yang perlu dipelihara oleh umat Islam.

Falsafah dan tujuan utama pelaksanaan zakat ialah untuk mengurangkan jurang kemiskinan dan seterusnya membawa kepada keharmonian di dalam masyarakat. (Weiss, 2002, Ahmad Fahme, 2015) Walau bagaimanapun, keberkesanan institusi zakat dalam mengurangkan kadar kemiskinan menerusi program ekonomi bergantung kepada jumlah dana zakat yang dikumpulkan. Jumlah dana zakat yang kecil akan memberi kesukaran kepada pusat zakat untuk menjalankan pelbagai kegiatan ekonomi untuk kemajuan masyarakat (Mohamed Dahan, 2001). Di Semenanjung Malaysia, diantara negeri yang mempunyai kadar pembayaran zakat yang minima ialah di negeri Kedah. Selain daripada itu, statistik juga menunjukkan bahawa Kedah juga adalah antara negeri yang mempunyai kadar kemiskinan yang tinggi di semenanjung Malaysia (Malaysia Economic Planning Unit, 2016).

Semenjak penubuhannya sehingga kini, LZNK telah mencipta pelbagai kejayaan dan pencapaian yang membanggakan di dalam tadbir urus, kutipan dan agihan dana zakat kepada para asnaf yang memerlukan. Walaubagaimanapun, perlu diakui bahawa LZNK berdepan dengan cabaran yang getir bagi memastikan kelestarian kutipan zakat yang kompetitif bagi mengimbangi agihan dana dari masa ke semasa. Sebagai contoh, sehingga April 2018, kutipan semasa zakat ialah sebanyak RM60,080,476.83 berbanding agihan semasa pada bulan yang sama iaitu sebanyak RM62,718,062.35. Selain itu, walaupun nilai kutipan dan agihan zakat bertambah dari masa ke semasa,

statistik merekodkan bahawa jumlah penduduk berpendapatan rendah dan insiden kemiskinan yang melibatkan etnik Melayu, iaitu populasi tertinggi di negeri Kedah masih lagi di paras yang tinggi. Kolerasi di antara etnik Melayu dan kemiskinan secara langsung memberi implikasi kepada kutipan semasa zakat harta dan fitrah bagi negeri Kedah. Mengikut Jabatan Wakaf, Zakat dan Haji (JAWHAR), pada tahun 2016, jumlah keseluruhan kutipan zakat dan fitrah bagi negeri Kedah direkodkan meningkat kepada RM140,448,128.00. Jumlah ini walaubagaimanapun, lebih rendah berbanding kutipan bagi negeri Perlis bagi tahun 2014 iaitu sebanyak RM162,327,654.00. Selain daripada itu, dana zakat yang terkumpul lazimnya di agih terus kepada 8 asnaf yang berkenaan sebagaimana yang ditetapkan di dalam Islam. Alokasi ini menyebabkan dana zakat semakin mengecil kerana pembahagian dana zakat di laksanakan mengikut kumpulan sasaran. Faktor kekurangan dana untuk program pembangunan sosio-ekonomi ini antara penyumbang kepada limitasi keberkesanan institusi zakat di dalam membasmi kemiskinan komuniti Islam di negeri Kedah.

Dari aspek inovasi dan cadangan bagi meningkatkan kutipan zakat, pelbagai kajian telah dijalankan oleh beberapa pengkaji bagi membantu institusi zakat meningkatkan kutipan zakat, antaranya seperti kajian pengkorporatan institusi zakat (Nor Ghani et al., 2001), kesedaran masyarakat terhadap pembayaran harta yang diikhtilaf (Sanep and Hairunnizam 2004), keberkesanan pengurusan zakat oleh institusi formal (Sanep, Hairunnizam and Adnan 2006), penguatkuasaan undang-undang pembayaran zakat (Kamil 2006), meningkatkan kesedaran membayar zakat di kalangan masyarakat termasuklah kumpulan pekerja profesional (Mohd Ali, Hairunnizam and Nor Ghani 2004) dan juga penggunaan kaedah bayaran zakat pendapatan melalui skim potongan gaji kakitangan (Hairunnizam, Sanep and Mohd Ali 2007). Inovasi dan cadangan ini telah membuahkan hasil yang positif terhadap prestasi kutipan zakat di Malaysia. Hasilnya, kutipan zakat di seluruh Malaysia telah meningkat dari masa ke semasa (JAWHAR,2018).

Kajian zakat telah banyak dijalankan oleh beberapa pengkaji sebelum ini terutamanya dalam aspek pengurusan zakat seperti aspek kutipan dan juga aspek pengagihan zakat kepada pelbagai asnaf. Hal ini menunjukkan betapa instrumen zakat sangat diberikan

perhatian bagi membantu golongan asnaf meningkatkan taraf hidup dan seterusnya menjadi pembayar zakat di masa hadapan (Abd Rahman, 2016, Mahyuddin, 2012). Dalam konteks agihan zakat, perkara penting yang perlu diberi keutamaan, bukan sahaja berkaitan perancangan dan strategi bagaimana sumber boleh sampai kepada golongan sasaran, sebaliknya apa yang lebih penting ialah sejauh mana keberkesanan pengagihan pendapatan zakat dalam membangun dan mengembangkan tahap sosioekonomi umat.

Pengurusan zakat di abad ke-21 ini bukan sahaja dilihat dari perspektif tuntutan syarak, bahkan juga dari sudut pembangunan ekonomi dan sosial. Oleh itu, menjadi keperluan kepada institusi zakat untuk mencari sumber baru dan memperluaskan sumber zakat. Dana zakat yang optimum membolehkan pengagihan zakat menjadi lebih berkesan. Kejayaan institusi zakat akan menjadi tunjang kekuatan ekonomi dan pemerikasaan ummah. Selain itu, pembangunan sumber manusia, sistem tadbir urus yang cekap serta strategi pelaksanaan program yang efektif juga merupakan kriteria penting bagi memastikan keberkesanan dan kecemerlangan institusi zakat sebagai institusi pembangunan sosio-ekonomi ummah.

Justeru itu, LZNK perlu merangka dasar program dan kaedah yang inovatif sesuai dengan keperluan semasa untuk menyelesaikan permasalahan yang dihadapi oleh para asnaf serta LZNK sendiri. Cabaran semasa mendesak LZNK supaya tidak hanya bergantung kepada kutipan zakat sebagai sumber utama organisasi tersebut. Perancangan bagi menjana dan mengoptimalkan dana zakat yang terkumpul serta mencari sumber dana baru perlu diteruskan bagi membangunkan sosio-ekonomi ummah. Dengan dana yang kukuh, pelbagai perancangan jangka pendek dan jangka panjang di dalam usaha pembasmian kemiskinan dapat dilaksanakan secara konsisten. Ini termasuklah pelaksanaan program pendidikan, kemahiran serta pembangunan modal insan secara inklusif kepada pihak asnaf bagi memaksimumkan peranan zakat sebagai alat pemacu kemajuan ummah.

Walaupun bagaimanapun, tanggungjawab untuk membasmi kemiskinan serta membangunkan sosio-ekonomi ummah bukan hanya terletak kepada institusi zakat bahkan merupakan amanah bersama yang perlu digalas oleh semua pihak. Ini kerana,

jika pembangunan sosio-ekonomi umat Islam diketepikan, implikasinya amat besar kepada masyarakat dan negara. Oleh itu, kerjasama pelbagai pihak didalam mentransformasikan sosio-ekonomi komuniti Islam adalah amat signifikan serta selaras dengan tuntutan agama. Pendekatan bersifat pelbagai dimensi ini akan memberi kesan positif kepada pembangunan ekonomi negara dan kesejahteraan ummah secara keseluruhan.

Dalam konteks ini, kerjasama dan perkongsian pintar diantara LZNK dengan pelbagai agensi luar adalah sebahagian daripada pendekatan yang diambil oleh LZNK di dalam memaju institusi zakat di negeri ini. Justeru, sebagai kesinambungan kepada polisi yang sedia ada, kerjasama di antara LZNK dan Lembaga Tabung Haji Malaysia (LTH) berdasarkan strategi lautan biru (*blue ocean strategy*, BOS) bagi merealisasikan visi dan misi LZNK adalah sangat imperatif dan tepat pada masanya.

Dalam konteks perlembagaan, hal-hal berkaitan dengan agama Islam seperti zakat dan wakaf diletakkan di bawah kuasa kerajaan negeri seperti termaktub dalam Perkara 97 (3) Perlembagaan Persekutuan. Walaubagaimanapun, jika dibandingkan dengan model pengurusan zakat di negeri-negeri lain di Malaysia yang diletakkan di bawah Majlis Agama Islam Negeri, LZNK yang ditubuhkan di bawah enakmen khas yang menjadi satu-satunya entiti zakat yang secara langsung di bawah pemantauan Sultan negeri Kedah. Dengan visi untuk menjadi agensi pengurusan zakat bertaraf dunia serta misi bagi meningkatkan perkhidmatan untuk pembangunan sosio-ekonomi ummah, LZNK merupakan agen agama yang utama bagi mengeluarkan asnaf dari kepompong kemiskinan (<https://www.zakatkedah.com.my/visi-misi/>)

Institusi haji di negara ini sebaliknya adalah di bawah pentadbiran kerajaan pusat sebagaimana yang diperuntukkan oleh Perlembagaan Persekutuan dan ini menjadikan haji satu-satunya institusi berkaitan hal ehwal agama Islam yang diletakkan terus dibawah bidangkuasa Kerajaan Persekutuan (Jadual ke-9, Senarai Persekutuan, 1 (h) Perlembagaan Persekutuan). Penubuhan Lembaga Tabung Haji sebagai sebuah perbadanan untuk mengendalikan urusan haji umat Islam di negara ini di bawah Akta 535 Lembaga Tabung Haji 1995 telah membawa satu transformasi kepada institusi haji di Malaysia. Sebagaimana yang diperuntukkan oleh Akta Tabung Haji, badan berkanun di bawah Jabatan Perdana Menteri ini adalah satu-satunya badan yang diberi

kuasa penuh untuk menguruskan segala hal ehwal berkaitan simpanan, pelaburan dan pengurusan haji di negara ini. Berlandaskan visi “Tunggak kejayaan ekonomi ummah, pengurusan haji terbilang” Lembaga Tabung Haji kini mempunyai reputasi yang tinggi sebagai salah satu institusi kewangan Islam yang paling kukuh serta institusi pengurusan haji terulung di dunia (sharifah, 2016).

Secara amnya, LTH serta semua subsidiari dibawah organisasi haji ini telah menjadi pemangkin kepada pemerksaan institusi zakat dengan peranan yang dimainkan sebagai salah satu organisasi penyumbang zakat yang paling tinggi di negeri Kedah secara khasnya dan Malaysia secara amnya. Selain status ini, hubungan baik yang terjalin diantara LTH, institusi diraja dan Majlis Agama Islam Negeri (MAIN) sejak sekian lama serta sumbangan LTH terhadap pembangunan agama serta sosio-ekonomi masyarakat setempat melalui cawangan-cawangan LTH di peringkat daerah dan negeri menjadi testimoni kepada keupayaan organisasi haji ini untuk menjadi rakan strategik kepada LZNK. Seterusnya, perkongsian pintar serta penyelarasan diantara LTH sebagai agensi di peringkat persekutuan dan institusi zakat di peringkat negeri seperti LZNK boleh diperkukuhkan lagi kerana kedua-dua entiti agama ini adalah di bawah koordinasi satu agensi pusat yang sama iaitu Jabatan Wakaf, Zakat dan Haji (JAWHAR).

LTH merupakan satu model institusi yang unik, kerana menjalankan dua aktiviti yang berlawanan dibawah satu pentadbiran, iaitu haji dan aktiviti kewangan. Walaubagaimanapun dua aktiviti yang berlainan ini mempunyai hubung kait diantara satu sama lain. Dengan sumber kewangan yang kukuh yang dijana oleh aktiviti ekonomi yang dijalankan, Tabung Haji boleh menyediakan perkhidmatan haji terbaik kepada jemaah haji. Reputasi Tabung Haji menggalakkan lebih ramai anggota masyarakat untuk mengerjakan haji seterusnya menyumbang kepada dana deposit yang lebih besar kepada Tabung Haji. Keupayaan Tabung Haji untuk menjana pendapatan sendiri serta sumber kewangan yang kukuh merupakan salah satu faktor kejayaan Tabung Haji. Dana kewangan yang besar membantu Tabung Haji didalam menjalankan fungsinya dengan lebih berkesan disamping membawa pelbagai inovasi didalam perkhidmatan. Ianya juga membantu Tabung Haji untuk merebut dan meneroka peluang-peluang yang tersedia disamping menyusun perancangan masa

hadapan untuk membawa organisasi ini ke tahap yang lebih tinggi. Hari ini, LTH adalah model kompetitif kepada institusi agama yang lain di negara ini di dalam pencapaiannya sebagai institusi korporat serta kewangan Islam bertaraf dunia yang dimiliki dan diuruskan sepenuhnya oleh orang Islam di negara ini. Sebagai jenama ikonik negara LTH juga telah melakar pelbagai kejayaan yang signifikan termasuk menreformasikan institusi haji sebagai agen transformasi berimpak tinggi yang memberi sumbangan kepada tamadun Islam di Malaysia di dalam pelbagai bidang seperti keagamaan, sosio- ekonomi dan sebagainya. Hari ini, institusi haji di Malaysia telah memberi suatu anjakan paradigma yang baru kepada masyarakat Malaysia dan menukar perspektif dunia di mana institusi keagamaan boleh dijadikan sumber dan pemangkin kepada kemajuan negara serta melahirkan masyarakat yang progresif dan dinamik (Sharifah, 2016). Oleh itu, LTH adalah rakan kerjasama terbaik LZNK di dalam merealisasikan fungsinya di dalam pengurusan zakat serta pentadbiran ekonomi Islam yang efektif.

Aplikasi model pengurusan organisasi serta pengurusan kewangan Islam yang dilaksanakan oleh LTH boleh dijadikan sebagai salah satu model kepada institusi zakat bagi mengukuhkan lagi keberdayaan institusi ekonomi Islam tersebut. Oleh itu, kerjasama strategik diantara institusi zakat dan institusi haji di negara ini merupakan satu inisiatif yang perlu dilaksanakan demi pembangunan ummah. Dalam konteks semasa, institusi haji dan zakat mempunyai kelebihan dan kekuatan yang tersendiri di dalam pelbagai aspek. Oleh itu pendekatan kerjasama strategik yang boleh diaplikasikan diantara kedua-dua organisasi ekonomi Islam tersebut ialah melalui pendekatan strategi lautan biru (BOS).

Konsep BOS atau "*blue ocean strategy*" telah diilhamkan oleh dua orang pemikir pengurusan, Profesor W. Chan Kim dan Profesor Renée Mauborgne yang membekalkan satu cara yang kreatif dan sistematik dalam pengurusan organisasi. Prinsip BOS melibatkan inovasi dalam meneroka pasaran, mencari ruang baru yang boleh diaplikasikan oleh sesebuah organisasi seperti organisasi perniagaan yang bersaing sengit untuk mendapat pasaran baru yang lebih luas dan kompetitif.

Strategi lautan biru (BOS) merupakan strategi yang diperkenalkan bagi meningkatkan

mutu serta strategi pengurusan perniagaan. Bagaimanapun, prinsip teras BOS boleh diaplikasikan di dalam pelbagai bidang. BOS menekankan tentang inovasi dan kreativiti dalam setiap penyelesaian tanpa wujudnya persaingan melalui empat langkah utama iaitu “mengurang”, “menghapus”, “mewujud” dan “menambah peluang”. Keperluan berfikir berdasarkan BOS melihat suatu perkara dalam konteks yang lebih luas umpama lautan biru terbentang luas yang masih banyak perkara dan peluang yang perlu diteroka dan inilah yang diperlukan dalam pemikiran seorang pengurus sesebuah organisasi cemerlang (Ismail, 2013).

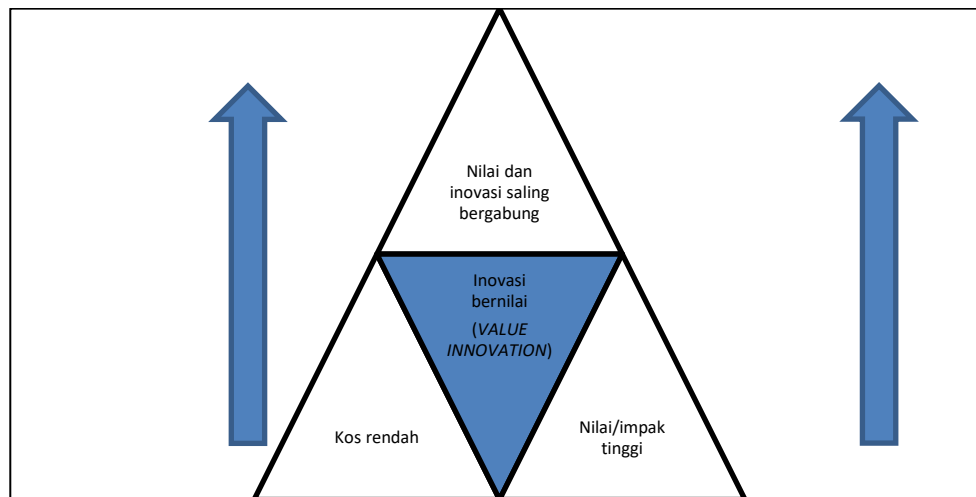
Strategi lautan biru merupakan suatu revolusi di dalam strategi pengurusan dan perniagaan dan inisiatif global bagi mengabungkan kreativiti dan inovasi di dalam perancangan perniagaan dan operasi bagi menguasai pasaran yang tidak terbatas. Strategi ini melihat kesan masa hadapan dengan langkah bergerak jauh daripada pendekatan tradisi kearah meningkatkan produktiviti dan insentif kepada pelanggan (Zariah,2013).

Strategi ini boleh diadapatasikan dalam pengurusan institusi agama di negara ini kerana strategi pengurusan sentiasa berubah dan bergerak pantas mengikut arus globalisasi. BOS adalah satu cara efektif untuk mengurus perubahan kerana perubahan sangat penting dalam mencapai kejayaan organisasi. Analogi Lautan Biru menggambarkan potensi ruang yang begitu besar yang belum diterokai dan strateginya sangat sistematik dan sesuai dalam pengurusan zakat di negara ini.

<b>TUJUAN: MENGURANGKAN KOS</b>		<b>KUNCI KEJAYAAN BOS: INOVASI</b>
<b>HAPUS</b> Apa faktor dalam industri yang perlu disingkirkan?	<b>TINGKAT</b> Apakah faktor melebihi piawai industri yang perlu ditingkatkan?	Pendekatan inovatif
<b>KURANG</b> Apakah faktor yang perlu dikurangkan dibawah piawai industri?	<b>WUJUD</b> Apakah faktor/ ruang baru yang perlu dicipta/diteroka di dalam industri?	Meneroka peluang baru
<b>TUJUAN: MENINGKATKAN IMPAK</b>		Meneroka pasaran baru
		Pengoptimunan sumber
		Situasi menang-menang

**Rajah 1:** Pendekatan Strategi Lautan Biru (Adaptasi Dari Chan Kim and Mauborgne, 2005)

Dari segi bidang kuasa serta kumpulan sasaran, tidak berlaku persaingan dan pertindihan fungsi di antara LZNK dan LTH sepertimana organisasi-organisasi berteraskan keuntungan yang lain. Oleh itu prinsip BOS yang bersesuaian bagi kedua-dua entiti agama yang berlainan fungsi ini ialah mewujudkan inovasi bernilai, “*value innovation*” iaitu mencari ruang yang sesuai dengan fungsi dan bidang kuasa inter-organisasi bagi melakarkan inovasi di dalam pengurusan dan perkhidmatan.



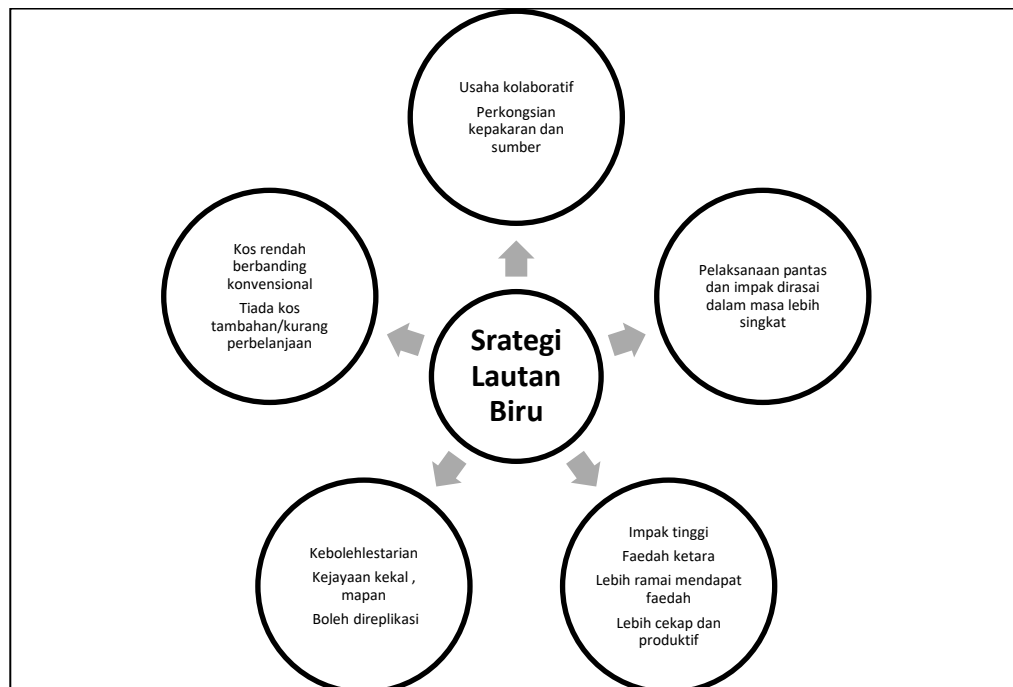
**Rajah 2:** Kunci Kejayaan Strategi Lautan Biru (Adaptasi Dari Chan Kim and Mauborgne, 2005)

Tema utama pelaksanaan BOS secara strategiknya adalah kesanggupan organisasi untuk melakukan perbezaan dengan keluar dari status quo serta membina hubungan perkhidmatan yang lebih optimum melangkaui batas konvensional yang sedia ada kearah kejayaan institusi. Dalam konteks LZNK dan LTH, prinsip yang boleh diaplikasi ialah mewujudkan inovasi dalam pengurusan dan perkhidmatan. Melalui BOS, LTH dan LZNK berkolaborasi dalam merangka dan melaksanakan inisiatif-inisiatif strategi lautan biru yang kreatif dan bersifat transformatif kepada masyarakat dengan menggabungkan pengalaman, kepakaran, teknologi serta sumber sedia ada dengan matlamat merangsang pertumbuhan ekonomi serta mengeluarkan masyarakat dari kepompong kemiskinan.

Inovatif kolaborasi antara LZNK dan LTH dalam membangunkan sosio-ekonomi ummah terutama melalui kepelbagaian kegiatan ekonomi patuh syariah akan memastikan entiti agama ini dapat menyediakan perkhidmatan terbaik dan hasil



berimpak tinggi kepada masyarakat, melalui pelaksanaan yang efisien dan pantas dengan kos perbelanjaan yang efektif. Oleh itu, kerjasama di bawah strategi tersebut dapat menggembeng sumber dan kekuatan yang ada bagi menghasilkan impak yang berkesan kepada masyarakat umum, khususnya umat Islam. Malah, dalam masa sama, kerjasama sedemikian mampu memberi manfaat kepada ummah kerana pelaksanaan sesuatu perancangan atau projek pembangunan dapat dipercepatkan. Strategi BOS ini juga merupakan salah satu strategi bagi menangani cabaran utama era globalisasi iaitu mengeluarkan umat Islam dari perangkap gejala kemiskinan, memastikan umat Islam dan organisasi-organisasi agama kompeten dalam pelbagai bidang dan teknologi serta mengukuhkan perpaduan ummah.



**Rajah 3:** Prinsip-Prinsip Strategi Lautan Biru (Adaptasi Dari Model Strategi Lautan Biru Kebangsaan)

Seperti yang dibuktikan oleh LTH, sistem tadbir urus yang profesional dan efektif dibantu oleh sokongan kewangan yang kukuh akan melonjakkan pencapaian sesebuah institusi. Semua ciri-ciri ini akan melonjakkan peranan LZNK sebagai agen pembasmi kemiskinan serta pencetus kesejahteraan sosio-ekonomi ummah, satu imperatif dalam Islam. Peranan berkesan LZNK di dalam isu ini akan memberikan kesan positif terhadap persepsi pembayar-pembayar zakat serta meningkatkan keyakinan mereka untuk terus membayar secara konsisten kepada organisasi zakat ini. Kejayaan

transformasi ini ialah pengagihan manfaat bersama di antara LZNK, pembayar zakat serta golongan asnaf yang optimun seterusnya menjadi kesinambungan kepada rangkaian perkhidmatan zakat yang lebih baik dan efektif kepada rakyat.

### **KESIMPULAN**

Kertas kerja ini merupakan satu tinjauan awal bagi menawarkan kerangka konseptual pengurusan inter-organisasi Islam yang inklusif disesuaikan dari strategi lautan biru khusus untuk LZNK dan LTH. Dapatan kajian menunjukkan bahawa strategi lautan biru boleh menjadi pemangkin kejayaan LZNK dan LTH di dalam mencapai visi dan misi organisasi serta menyumbang kepada pertumbuhan sosio-ekonomi ummah. Strategi lautan biru diantara LZNK dan LTH berupaya menjadikan organisasi-organisasi tersebut sebagai entiti agama yang mempunyai kedudukan yang signifikan terutamanya kepada masyarakat Islam di negara ini. Pendekatan ini juga berpotensi untuk membuktikan bahawa LZNK dan LTH bukan sahaja merupakan agen agama tetapi berupaya berperanan sebagai agen transformasi berimpak tinggi dalam pelbagai bidang serta menjadi pemangkin kepada kemajuan masyarakat dan negara. Dalam konteks semasa, menjadi tanggungjawab semua pihak untuk terus membuktikan bahawa peranan institusi zakat dan haji tidak hanya terbatas sebagai sebuah institusi berteraskan keagamaan semata-mata tetapi berpotensi menjadi salah satu instrumen penting bagi pembangunan sosio-ekonomi serta pembinaan negara bangsa yang berjaya. Oleh itu, diantara aspek penting yang menjadi teras kepada kelestarian kedua-dua institusi agama tersebut adalah strategi inovasi serta kerjasama pintar merentas organisasi.

### **PENGHARGAAN**

Penyelidik ingin merakamkan setinggi-tinggi penghargaan kepada Lembaga Zakat Negeri Kedah (LZNK) serta Institut Penyelidikan Zakat dan Inovasi (IPIZ), Universiti Utara Malaysia atas pembiayaan kajian ini melalui Skim Geran Agensi Luar Awam (Kod S/O 14105) yang telah diluluskan.

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## **THE ISSUES ON THE USE OF ISLAMIC ATTRIBUTES IN FOOD PRODUCTS LABELLING AND MARKETING IN MALAYSIA**

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### **ABSTRACT**

The aim of this study is to discover the types of use of Islamic attributes in food products' labelling and to investigate the extent to which the use of Islamic attributes impacts the consumer and the Islamic dignity. Library research was carried out to collect relevant information and data. The materials not only limited to the English language but also cover Malay language materials. The keywords searches are 'Prophetic Food,' 'Sunnah food,' 'Ruqyah,' and 'misuse of religion.' There are various types of misuse, which is first Quran-related such as Ruqyah, secondly Sunnah-related such as using the term Prophetic foods or the word Sunnah itself, thirdly by using Islamic icons. Fourthly, by using Islamic performance of worships such as prostration in prayers and the fifth category is using an Islamic or Muslim's name. The last category is by using Jawi writings or Arabic terms in the label or trademark. These misapplications may lead to numerous effects, among others degrading the authority of Sunnah, health concern and exploiting Islam for commercial gain. These findings may act as a starting point in proposing some guidelines to the policymakers on the use of Islamic attributes in food product labeling and marketing in Malaysia. This study uncovers various types of misuse of Islamic attributes in food products' labeling and marketing. It will be an eye-opener to the consumer on the marketing trait and the policymaker to provide the appropriate guidelines to it

**Keywords:** Food products, Islamic attributes, labelling, marketing, misuse.

## INTRODUCTION

In 2017, a new trend emerged offering a service for do'a or prayer in Mecca or known as Valet Do'a. There were many packages offered which varies according to the place and time the prayer was going to be made. The customer who wants to use this service must pay to the person or the service provider some amount of money. They alleged that by praying in Mecca, the prayer would be accepted by Allah. This service has been condemned by few Muftis, among others the Mufti of Federal Territory Dato' Sri Dr. Zulkifli Al-Bakri. He asserted that this service contradicted with the syariah principle and was not practiced by the Prophet or his Companions. Valet do'a is a clear act of manipulation and may deceive and confuse the public. Thus, this kind of service should be stopped ("Official Website Mufti Of Federal Territory," 2017). This opinion has been supported by Tan Sri Dr. Abdullah Mohd Zin (previous advisor of the Prime Minister), who asserted that Muslims should not indulge in a business that may deviate themselves from the Islamic teachings. He also warned that religion should not be the means to get rich or used for political ends. (Zin, 2017). JAKIM also has made a statement of cautioning the public not to engage with activities concerning Valet do'a as this practice was prohibited by Islam. Its Director Tan Sri Othman Mustapha contended that the packages offered were an act of religion exploitation for personal profit. Islam encourages its followers to pray wherever they are and not only at specific places (Mutalib, n.d.).

On the other hand, the use of Islamic attributes in marketing and labeling of food products is increasingly popular and widespread in the Malaysian market. The producers use the terms such as *Sunnah* food, *Ruqyah* verses, Islamic names and logos, and many others on their label, and in certain product they claim that the products have been read 30 Juzu' of Al-Quran verses. This is because the current interest of people towards Islam is so high that whatever it is said as the efficacy of the Qur'an, so many believe that without prior inspection (Ahmad, Yakub, Razzak, Izham, and Ariffin, 2015).

There are examples where the Islamic name or affiliates been used as trademark for dangerous products, for instance, Kopi Al-Ambiyak and Kopi Pak Sheikh. In 2014, there was a case where a man was dead after drinking this coffee. It was discovered

that the coffee was banned by the Health Ministry for containing sildenafil and tadalafil, which are often claimed to be able to increase sexual performance. The Ministry of Health has confirmed that the coffee has been banned in early 2014 (Loshana K. Shagar, 2014). This case was upsetting since it uses Islamic attributes as their trademark.

Recently in 2018, the product named Jus *Sunnah* has been found dangerous as it contains steroids by the Ministry of Health (Mohd Jamilul Anbia Md Denin dan Fazrik Kamarudin, 2018). This case may be an eye-opener to the public as to the danger of using Islamic attributes in marketing of food products. The use of these marks must be controlled so as not to deceive the consumers and to protect the *maqasid* Syariah or Syariah objectives.

## METHOD OF THE STUDY

This study is qualitative and is based on secondary data available in the previous writings. Therefore, the authors carry out library research of the literature that includes magazines, books, journals, newspapers and conference papers between 2013 and 2019 to collect relevant information and data. The materials not only limited to English language but also covers Malay language materials. The research themes are: 'Prophetic Food,' '*Sunnah* food,' '*Ruqyah*,' and 'misuse of religion.'

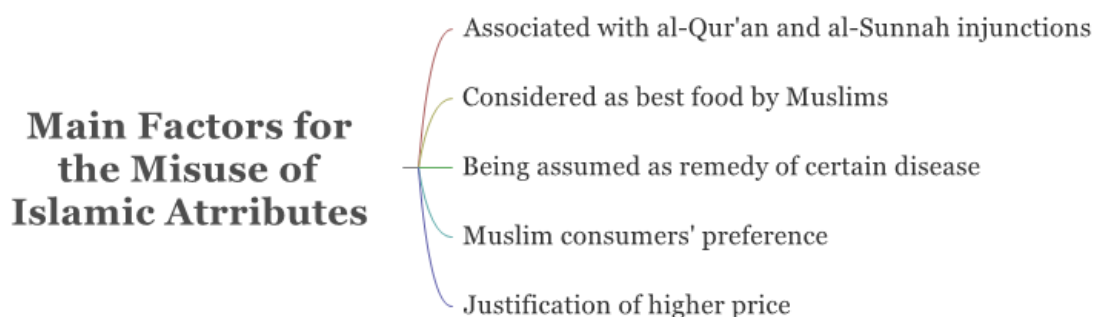
## RESULTS

### **Literature Review: The Demand From The Consumer For Islamic Food Products**

The use of Islamic elements in marketing and labeling of food products is increasingly popular and widespread in the Malaysian market. This is due to the high demand from the consumer owing to various factors such as the current interest of people towards Islam is so high that whatever it is said is the efficacy of the Qur'an, so many believe that without prior inspection (Ahmad et al., 2015). The consumption of *sunnah* food had become a trend (Sayidah Asma Basir, Muhammad Remy Othman, 2016) this is because products based on "*sunnah* food" or *ruqyah* food and drink (being read al-Quran verses onto them) are often referred to as the best food. They believe that these

products may cure certain diseases (Irwan Muhammad Zain, 2013). The Malaysian Muslim community, are "easy to fade" when it comes to the *sunnah* of the Holy Prophet (PBUH) with regard to advantages of practicing the *sunnah* and the health benefits that will be obtained from the food application, has also led to the dumping of *sunnah* food products in the market (Ahmad et al., 2015).

A previous study by Khadher Ahmad, Mohd Yakub @ Zulkifli Mohd Yusoff, Monika @ Munirah Abd Razzak, Mohd Azam Yakob, Raja Jamilah Raja Yusof, Nurulwahidah Fauzi, Khalijah Awang, 2015 had shown that *Sunnah* of Prophet had been misused in marketing and promotion of products. This study has been supported by Shukur et al., 2016). These products are often a marketing plan for some entrepreneurs to underline the product. On the part of the producer, they tend to use these Islamic attributes in order to attract Muslim customers to buy their products. Besides, with these attributes they may sell it at higher prices (Zin, 2017 and Irwan Muhammad Zain, 2013)(Shukur et al., 2016). Based on the works of literature, the authors have identified five (5) main factors lead the misuse of Islamic attributes in marketing and product labeling. The following figure lists all the factors.



**Figure 1:** Five Main Factors for the Misuse of Islamic Attributes in Marketing and Product Labelling

#### **Five Main Types of Misuse of Islamic Attributes**

Osman, Ahmad, and Jalil (2019) has categorized the use of Islamic elements into five categories which are Quran-related such as *ruqyah* where Quranic verses are claimed to be recited or written on specific products, *Sunnah*-related such as “*makanan Sunnah*” or Prophetic foods Islamic icons and pictures such as pictures of mosques.



Next is, Islamic performance of worships such as prostration in prayers, and the last category is Islamic or Muslim names such as masjid, Sunnah, and Ahmad (Suraiya Osman, Muhammad Hazim Ahmad, 2019).

### *Quran related*

There is an understanding that a product that has been read Quranic verses or known as '*Ruqyah*' is the best food (Shukur et al., 2016). Some believed that the product is more blessed compared any other ordinary product which has not been recited so. *Ruqyah*, by terminology is a form of protection used to protect those affected by the disease, as well as the Quranic verses which are recited to them due to various illnesses in anticipation of healing. In the etymology of the Shariah, *ruqyah* is prayer and reading which contains the blessing of Allah's help and protection to prevent or prevent disease and illness. ("Label rawatan, makanan sunah gugat akidah," 2016). *Ruqyah* refers to prayer therapy by practitioners during treatments. In practice, it contains various types of recitation be it from the selected verses of Quran, prayers as recorded in by the hadiths, undefined source of prayers, or even spells. However, the term *ruqyah* specifically refers to finding a cure using verses from the Qur'an or prayer as had been taught by Prophet Muhammad (PBUH). On the other hand, finding cure from genies, spells and other types of sorcery is known as *jampi* or *pukau* or *santau* in the Malay and Muslim community (York, 2011; Suriati S. 2009-2010 (Khader Ahmad, Ishak Suliaman, Sedek Ariffin, Mohd Yakub@ Zulkifli Mohd Yusoff Zulkifli, and Mustaffa Abdullah, 2015)).

Healing through *Ruqyah* (incantation) especially by using the Qur'anic verses, recitation of Du'a (prayer) and *Ruqyah* (incantation) with Mu'awwidhat verses are among the most widely and popular traditional practices intended to afford protection and healing of diseases caused by Jinn and Devil in Malay-Muslim society (Nurdeen Deuraseh, 2007). It is undoubtful that mysterious diseases do happen, and the people opt for alternative medicine, i.e., water that has been read *Ruqyah* verses on it. This practice has caught the attention of the previous head Imam of the National Mosque Datuk Hassan Mahmud, who acknowledged that there were parties who used the Qur'an with the intention of leveraging the products they produce. Consumers are advised not to be easily influenced by the sale of products that use the Qur'anic texts

as there are parties who use it to leverage the business. It is also worried that it may lead to *syirk* as the power to heal is only belonged to Allah. The consumer should not buy the product merely because of the label, fearing that it may deceive the consumer (Irwan Mohd Zain, 2013). There are certain guidelines as been discussed by Khader et al. (2015) on the permissibility of *Ruqyah*, according to Islam. Among them are language, technique, and implementation, the person implementing it and most importantly it must not lead to *syirk* or deviation from Allah.

### ***Sunnah and Hadith related***

There are a lot of food products, especially healthcare products using the term *Sunnah* food on their packaging to indicate that it contains certain ingredients and to denote that the product is 'better' and more Islamic than other ordinary products ("Budaya\_Makanan\_Dan\_Pemakanan\_Halal\_Dalam," n.d.). This practice is also to attract Muslim customers to buy their products ("Jangan salah guna nama Islam bagi lariskan produk," 2017; Irwan Muhammad Zain, 2013). The meaning of *Sunnah* food has been discussed by (Ahmad et al., 2015; Sayidah Asma Basir, Muhammad Remy Othman, 2016; Shukur et al., 2016) as the best food, the food that meets the body's healthcare criteria, the food of the revelation (based on the Qur'an and hadith), and the food that the Prophet (peace be upon him) once took. Ahmad et al. 2015 found out that there are four views referring to the definition of "*sunnah* food" in more detail; [First view]: Malaysians define "*sunnah* food" as all foods derived from the Qur'an and al-Hadith. [Second view]: Academicians mention that all foods that bring goodness and maslahah to humans are either mentioned in the Qur'an, al-Hadith, or not mentioned in both, are referred to as "*sunnah* food." The second argument came from the Qur'anic verse: Translation: "O mankind, eat the lawful and good of what is on earth, and do not follow the steps of the devil; because the devil is indeed a real enemy to you. "[al-Baqarah (2): 168]. [Third view]: There are some members of society who think "*sunnah* food" is dates, pomegranates, honey, raisins, and al-Sawda '. In simple terms, those who have the following perceptions arise due to the limited information on *sunnah* food and only understand the definition of *sunnah* food in parallel through the influence of advertising on television glass and radio funnel. [Fourth view]: This group thinks "*sunnah* food" is estimated by way of making and practicing parallel to the *sunnah*. For example, in the aspect of procedure, the workers

must cover the aurat, abide by the ablution of the wudhu 'at all times, paired the Qur'an during the process, and so forth.

From the aspect of the practice, consumers must practice basmalah, eating with right and civilized hands as claimed by Islam. These definitions are more comprehensive to show the Malaysian consumer's perspective. However Shukur et al., 2016 has added new categories where the weak Hadith of Prophet (Hadith Dhoif) has been exploited to leverage the product, for example products based on goat's milk, dates, honey, and habbatussawda'. There are also cases where producers put the hadith on the packaging just for commercial purposes to indicate that it has some benefits but did not specify how the Prophet took the products. Even though there is no doubt that these foods for example dates, honey, goat's milk, and its kind have their benefit but why only these foods being labeled as *Sunnah* food but not other food that has been taken by the Holy Prophet such as bread, meat and the rest. In other instances, the food producer claimed specific ingredients had been added into the product, but the quantity is so small. For example 'Milo Zam Zam' drink which the quantity of Zam-zam water is so small as compared to other ingredients. It is feared that this only acts as a marketing strategy of the producer (Shukur et al., 2016).

### *Islamic icons*

Some products used Islamic icons such as Mosque, Quran as their trademark or logo. For example, 'Bihun Cap Masjid' (Mee with Mosque as its trademark) and Beras (rice) Cap Masjid. However, it is figured out that the producer is not a Muslim himself, and there arises a question on the motif of usage of such icon as their trademark (Abdullaah Jalil and Suraiya Osman, 2018).

### *Islamic performance of worships*

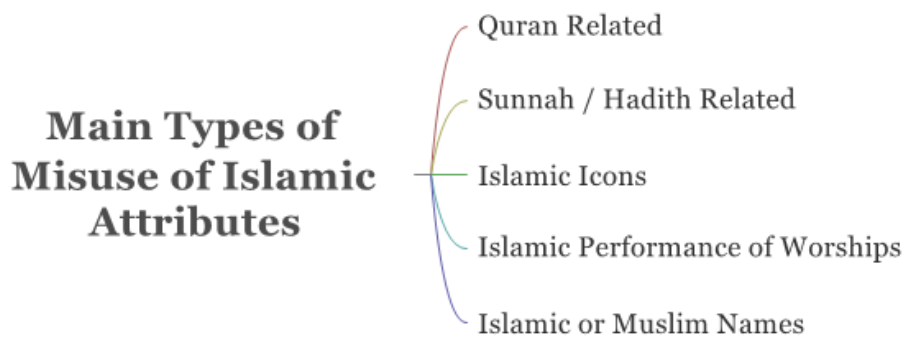
Some products show the act of the performance of Muslim worship in their packaging, for example, the act of prostration or rising hand for dua' or prayers. This act is clearly a sign of Muslim worship. This practice has been forbidden by the Mufti of Kelantan, who says the practice of selling drinking water which has been performed tawaf upon it and another kind of worship should not be commercialized to upsurge its price

(“Jangan salah guna nama Islam bagi lariskan produk,” 2017).

***Islamic or Muslim names***

It is ordinary and permissible for a product to be known as the owners’ name as its trademark. However, in some cases, the Muslim name has been used for non-halal foods. One of the major outcries in Malaysia on this subject was the misuse of a Muslim’s icon name and a well-known halal brand for a burger to promote a pork burger. This case took place in 2016 where a local burger joint known as “Ninja Joe” naming its pork burger as “P.Ramly” (Palansamy, 2016). After a series of conflicts between the outlet owner and Ramly Mokni, the founder of Ramly Burger, Ninja Joe, has agreed to change their restaurants’ name into another name (Ida Lim, 2016; Lim, 2016).

These are the instances of the misuse of Islamic attributes in food product’s labeling in Malaysia. This issue is occurring and keep increasing; thus, it needs special attention to control its usage. The following figure describes all the five types of misuses.



**Figure 2:** Main Types of Misuse of Islamic Attributes

**Malaysian Islamic Authorities Response to the Misuse of Islamic Attributes in Marketing and Product Labeling**

In response to the use of ayat *Ruqyah*, Quranic verses, and related to it, the Muzakarah Majlis Fatwa Kebangsaan Bagi Hal Ehwal Ugama Islam Malaysia decreed that this scenario is very dangerous to the religious belief and it may lead to *shirk*. The products and the chants have no power to heal except Allah (“Label rawatan, makanan sunah gugat akidah,” 2016). Muslims need to carefully manage their lives so as not to deviate from the established grounds.

Religion should not be a channel for wealth and political gain, and thus people need to reject such exploits (Zin, 2017). On 27<sup>th</sup> February 2016, JAKIM had made a press statement disallowing company and Malaysia Halal Certificate's applicant from using the terms '*ruqyah* verses', '*sunnah* food,' and the like on the labeling, advertising, and promotion of products applied for halal certification. Director-General of the Department of Islamic Development Malaysia (JAKIM) Datuk Othman Mustapha said the product is labeled with that term is often used by some businessman as a marketing plan, but it was feared that might invite fraud on consumers who believe that products as more effective compared to other products (Sayidah Asma Basir, Muhammad Remy Othman, 2016).

Due to these worrying scenarios, the Islamic Development Department Malaysia JAKIM has made a move to control this matter. Companies and applicants of the Malaysian Halal Certification are not allowed to use the term '*ayat ruqyah*,' '*sunnah* food,' and the like on labeling, advertising, and promotion of products that are sought for halal certification. This prohibition is due to the circular on the regulation was enforced on 15<sup>th</sup> Feb 2016 after the Trade Descriptions (Halal Certification and Marking) Order 2011 (Zanariah Abd Mutalib, 2016).

However, this prohibition is not exhaustive. It only confines prohibition on the word *Sunnah food* and *ruqyah*, but the usage on other Islamic attributes are still open to various interpretation.

### **Effects of Misuse the of Islamic Attributes in Marketing and Product Labeling**

The misuse of Islamic attributes has led to several undesirable implications. This paper discusses three of them in the following sub-sections.

#### ***Degrading the sanctity of al-Qur'an and al-Sunnah***

There are various negative impacts as a result of the non-control usage of Islamic attributes in food product labeling. As been highlighted by (Shukur et al., 2016), attempts to exploit the hadith of the Prophet PBUH as a tool of marketing should be tackled by the authorities. This prohibition is because if the product does not give benefit to the consumer, the risk of the hadith of the Prophet (s) will be denounced. Thus, producers need to be responsible for the use of the "*sunnah* product" label

because it risks the negative impact on *sunnah's* position as the second source of authority in Islam. This anxiety has also been voiced out by the Mufti of Kelantan Dato' Mohammad Syukri, who contended that this phenomenon had become a trend where almost every producer wants to put the term *Sunnah* in their label, but there is no justification for endorsing its authenticity. He added that in Islam any production that adheres to halalan toyyiban concept is regarded as *Sunnah* for following the Prophet's teaching ("Jangan salah guna nama Islam bagi lariskan produk," 2017).

A good point to ponder highlighted by (Shukur et al., 2016), massive existence of *Sunnah* food has degraded the sanctity of Islam, which shows that Muslims only practice *Sunnah* in food consumption but not in other aspects of life comprehensively. It also feared that the use of Hadith to support the product could be regarded as lies towards the Prophet. On the practice of printing the Quranic verses or hadith on the packaging, the former Chief Imam of National Mosque, Dato'Hassan has warned that the practice should be banned as Quranic verses and Hadith are sacred and should be preserved attentively. He also added that on the practice of *ruqyah* or recitation of Quranic verse on certain products, it is feared that this belief will lead to syirk as the power to heal only belongs to Allah, not on the product itself (Irwan Mohd Zain, 2013).

### ***Health Misconception***

On the other hand, in some cases, these *sunnah* foods might not be suitable for certain health conditions. For example Sunnah food which based on dates and raisins, which high in sugar might not be suitable for a diabetic person. It may cause harm instead of curing the person. Thus, a comprehensive scientific research should be conducted on the production, handling, the efficacy of Sunnah food, safety and quality control on all Sunaah based food (Ahmad et al., 2015; Tamizi, 2014). Possibly, with the mixture of sunnah food with other ingredients, the chemical composition and nutritional value of food is also changed compared to the original material itself. Is it fair for the food product to be claimed as the sunnah food? The quantity of a specific type of food product should also be taken into account. The easiest example is the dates juice. If the dates juice that is sold is not merely contained dates, but also added sugar, is it good for health? (Sayidah Asma Basir, Muhammad Remy Othman, 2016). As stated

by (Tamizi, 2014) dates and raisins cannot be mixed based on Hadith of Prophet. He proposed that the preventive stance to avoid consuming raisins and dates mixed in a drink is an important step to be taken to maintain the health of human body. However, it is forbidden to drink dates or raisins that have entered 2-3 days. Otherwise, the fermentation process has started to produce alcohol enormously, and it will turn to illegible liquor drink (Radhiah and Nazirah, 2018).

### ***Tarnishing the reputation of Islam***

It is worrying that the manufacturer will use the basis of *Sunnah* food to achieve commercial value per se by totally ignore the impact on health. Not to mention the duplication by explicitly incorporate into a product added sugar, no- dairy creamer and malt, then labeled as *Sunnah* food (Sayidah et al., 2016). Although *Sunnah* food could always be seen as permissible and lawful (Halal), the safety, healthy and quality aspect of mixing them up with other food ingredients which are suspicious (*mashbuh*) and hazardous (*madharrah*) in the production line is still disregarded. The implementation of standard policies and guidelines concerning the issue of *Sunnah* food ingredients, technology, and processing in beverage industry from scientific perspectives in Malaysia are still scarce (Radhiah and Nazirah, 2018). The utmost concern is towards the opportunists who exploit Islamic attributes to create more income. There is no authority to verify their claim, for example, the claim that the products have been recited 30 juzu' of Quranic verses or whatsoever. There may be an opportunist that only plays a recording tape of Quranic verses on the food product without the knowledge of the customers ("Label rawatan, makanan sunah gugat akidah," 2016).

## **CONCLUSION**

Preventing the misuse of Islamic elements is in line with the first and main Shariah objective of protecting the religion (*hifz al-din*). Regulation of food branding and marketing with the use of Islamic elements is necessary to protect the sanctity and reputation of Islam. It is time for the regulators, particularly JAKIM (Department of Islamic Development Malaysia) and HDC (Halal Development Corporation), to come up with a comprehensive standard that provides guidelines on the use of Islamic

elements in food branding and marketing, especially products with Halal logo and certification.

#### **ACKNOWLEDGEMENT**

The authors wish to thank the Universiti Sains Islam Malaysia (USIM) for the research grant to complete the project entitled “The use of Islamic Elements in Marketing: Syariah and Legal Analysis,” of which this paper is part of the output.



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## **KAJIAN SYARIAH TAFSIRAN MUSTAHIQ SEBAGAI SIFAT DAN KAITANNYA DENGAN UPAH AMIL ZAKAT**

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### **ABSTRACT**

Amil zakat secara umumnya memainkan peranan utama dalam pengurusan dan pentadbiran zakat. Mereka diamanahkan untuk memungut dan mengagihkan dana dan bantuan zakat kepada asnaf-asnaf yang layak. Namun, terdapat di kalangan mereka yang hidup dalam kemiskinan serta memerlukan bantuan agihan zakat walaupun mereka menerima upah amil. Artikel ini bertujuan untuk mengkaji keharusan agihan zakat ke atas asnaf yang mempunyai sifat yang pelbagai terutamanya melibatkan asnaf amil. Ia juga membincangkan tafsiran mustahiq zakat sebagai sifat di kalangan para ulama yang muktabar. Kajian ini berasaskan kajian kepustakaan mengenai sumber-sumber utama Islam (al-Quran dan Sunnah) dan sumber-sumber sekunder iaitu karya-karya ulama klasik yang muktabar dan kontemporari yang berkaitan. Hasil kajian ini membuktikan bahawa para ulama bersepakat menyatakan keharusan agihan zakat kepada amil yang didapati memiliki sifat asnaf selain amil seperti fakir, miskin dan lain-lain. Kajian ini juga turut mendapati bahawa dalam menjelaskan kadar imbuhan amil serta keharusan agihan zakat kepada amil ini, ulama *Syafiiyyah* telah membuat pembahagian sifat mustahiq kepada dua kategori iaitu untuk kepentingan umat Islam dan untuk keperluan (masalah) diri. Seterusnya, kajian ini mencadangkan keharusan agihan zakat kepada asnaf-asnaf zakat yang lain yang didapati memiliki sifat asnaf yang pelbagai kerana tafsiran mustahiq adalah merujuk kepada sifat semata-mata. Diharapkan artikel ini dapat memberi penjelasan kepada masyarakat tentang keharusan agihan zakat ke atas asnaf-asnaf zakat yang mempunyai sifat asnaf yang pelbagai agar dapat menjamin masalah mereka dan terbela dengan sempurna.

**Keywords:** mustahiq, zakat, pelbagai sifat, asnaf, amil.

## PENGENALAN

Amil merupakan salah satu golongan asnaf yang telah disebut dan dijamin hak mereka ke atas dana agihan zakat sebagaimana firman Allah swt dalam surah at Taubah ayat 60:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبِهِمْ  
 وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ  
 عَلِيمٌ حَكِيمٌ

*“Sesungguhnya sedekah-sedekah (zakat) itu hanya untuk orang-orang fakir dan orang-orang miskin dan amil-amil dan muallaf yang dijinakkan hati-hati mereka dan hamba-hamba yang hendak memerdekakan dan orang-orang berhutang dan untuk (dibelanjakan pada jalan Allah dan orang-orang musafir (yang keputusan) dalam perjalanan”.*

Rasulullah SAW juga telah mengutuskan petugas-petugas baginda ke pelbagai daerah yang terdapat orang Islam bagi mengutip zakat. Baginda SAW turut memberikan upah kepada petugas-petugas tersebut daripada wang zakat. Amalan baginda ini telah menjadi pembuka jalan dan memberikan idea kepada seluruh umat Islam terutamanya kepada para Sahabat R.A selepas baginda dalam meningkatkan lagi kecekapan pengurusan kutipan dan agihan zakat. Mereka telah membangunkan institusi amil dengan pelbagai pelaksanaan polisi-polisi baru, evolusi dalam penentuan harta-harta yang diwajibkan zakat serta pelbagai penambahbaikan yang perlu.

Menurut Taqiyyuddin Al-Husaini As-Syafie (1937), asnaf amil ialah pekerja yang ditugaskan oleh pemerintah mengambil zakat untuk diserahkan kepada mereka yang berhak sebagaimana yang diperintahkan oleh Allah SWT. Oleh itu, amil ialah mereka yang terlibat secara langsung dengan institusi zakat samada individu atau organisasi bagi mengurus dan mentadbir hal ehwal zakat termasuk pemungutan, agihan, urusan kewangan dan sebagainya.

Pentadbir zakat dan pekerja-pekerja mereka apabila cukup segala syarat wajib yang perlu ada sebagai seorang amil, maka mereka layak untuk menerima habuan daripada kutipan zakat. Kelayakan ini bukan disebabkan kerana mereka adalah orang miskin,

akan tetapi ia adalah kerana tugas yang telah dilaksanakan oleh mereka dalam mengutip zakat daripada pemilik-pemilik harta dan mengagihkannya kepada mereka yang berhak menerimanya. Pegawai-pegawai yang membantu pihak pentadbir zakat untuk melaksanakan urusan zakat diberikan upah mengikut kadar bebanan tugas mereka dan sejauhmana tugas mereka memberi manfaat kepada urus tadbir zakat (Muhammad ibn Idris Al-Shafie, 2001).

Terdapat banyak kekeliruan yang timbul yang melibatkan kes asnaf amil yang berada dalam kesusahan serta memerlukan pelbagai jenis bantuan zakat yang lain bagi membiayai pelbagai keperluan hidup yang mendesak dan kos-kos lain yang terpaksa ditanggung. Mereka seringkali dinafikan hak-hak mereka oleh masyarakat yang mempunyai tanggapan negatif bahawa mereka tidak layak memohon bantuan zakat memandangkan mereka juga telah memperolehi upah sebagai amil yang menguruskan dana zakat.

Persoalannya adakah amil boleh menggunakan bajet daripada asnaf yang lain seperti fakir, miskin, gharimin dan sebagainya ataupun sebaliknya. Sehubungan dengan persoalan di atas, kajian Syariah yang komprehensif perlu dilakukan untuk mengkaji apakah pandangan syarak terhadap tafsiran mustahiq serta keharusan amil zakat menerima bantuan asnaf yang lain. Oleh itu objektif kajian ini adalah untuk mengkaji keharusan agihan zakat ke atas asnaf amil serta asnaf-asnaf zakat yang lain yang mempunyai sifat asnaf yang pelbagai.

## **METODOLOGI**

Metodologi kajian ini adalah bersifat kajian kepustakaan di mana ia berasaskan sumber-sumber utama Islam (alQuran dan Sunnah) dan sumber-sumber sekunder iaitu karya-karya ulama klasik dan juga kontemporari di kalangan mazhab-mazhab yang muktabar. Kesemua yang berkaitannya dianalisis secara kritis dan terperinci.

### **Hasil Kajian: Justifikasi Syarak Tafsiran Mustahiq Sebagai Sifat**

Mustahiq zakat bermaksud golongan yang berhak dan layak untuk menerima bantuan

zakat seperti mana yang dijamin oleh Allah swt di dalam Al-Quran iaitu surah at Taubah ayat 60. Amil zakat merupakan salah satu golongan mustahiq ini yang dijamin hak-hak mereka ke atas dana zakat selepas keutamaan yang diberikan kepada golongan asnaf fakir dan miskin.

Keprihatinan baginda Rasulullah SAW terhadap peranan yang dilakukan oleh para amil ini dapat dilihat menerusi sabda baginda SAW yang menjelaskan bahawa ganjaran amil adalah setara dengan golongan yang berjihad di jalan Allah iaitu sepertimana yang berikut:

عن رافع بن خديج قال: سمعتُ رسول الله ﷺ يقول: العامل على الصدقة بالحق، كالغازي في سبيل الله حتى يرجع إلى بيته.

Yang bermaksud, "*Daripada Rafi' bin Khadij, Rasulullah S.A.W bersabda: "Amil @pegawai zakat yang berkhidmat mengutip dan mengagihkan) sedekah (zakat) dengan hak (adil dan telus) akan mendapat pahala sebanding dengan pahala tentera yang berjuang di jalan Allah sehingga dia kembali ke rumahnya. (Hadis. Abu Dawud. Bab Fi al-Sa'ayah 'Ala al-Sadaqah. Juz' 3: #293 8)*

Mengenai tafsiran mustahiq sebagai sifat, para jumhur ulama termasuklah para ulama pendukung Mazhab Syafie turut membincangkannya secara terperinci. Secara umumnya, kedua-dua pihak jumhur ulama dan Mazhab Syafie mempunyai pandangan asas yang sama dalam isu tafsiran mustahiq sebagai sifat. Sebagai contoh, Imam Nawawi yang merupakan salah seorang daripada golongan para ulama pendukung utama Mazhab Syafie turut membincangkan secara terperinci pandangan Mazhab Syafie mengenai perkara tafsiran mustahiq zakat sebagai sifat ini di dalam kitab beliau yang masyhur iaitu *Rawdhat al-Thalibiin*.

Menurut beliau dalam Mazhab Syafie, mustahiq atau penerima bantuan zakat sebenarnya lebih merujuk kepada sifat penerima tersebut kerana mereka layak untuk menerima pelbagai bantuan daripada dana zakat apabila diperlukan (Abu Zakariyya Muhyi al-Din ibn Sharaf al-Nawawi, n.d). Oleh demikian, jika berlaku perkara seumpama ini kepada seseorang amil, para fuqaha Mazhab Syafie telah menetapkan bahawa Amil zakat yang fakir dan upah yang diterimanya sebagai amil tidak mencukupi untuk menampung keperluan diri dan tanggungannya, maka dia

diharuskan untuk menerima zakat dari bahagian fakir atau miskin sepertimana yang diperincikan sebagaimana berikut:

**فروع:** إذا اجتمع في شخص صفتان، فهل يعطى بهما، أم بأحدهما فقط؟ فيه طرق. أصحابها: على قولين. أظهرهما: بإحداهما، فيأخذ بأيتهما شاء. والطريق الثاني: القطع بهذا. والثالث: إن اتحد جنس الصفتين، أعطي بإحداهما، وإن اختلف فيهما، فيعطي بهما. فالاتحاد، كالفقير مع الغرم لمصلحة نفسه، لأنهما يأخذان لحاجتهما إلينا. وكالغرم للإصلاح مع الغزو، فإنهما لحاجتنا إليهما. والاختلاف، كالفقير والغزو. فإن قلنا بالمنع، فكان العامل فقيراً، فوجهان: بناءً على أن ما يأخذه العامل أجرة، لأنه إنما يستحق بالعمل، أم صدقة لكونه معدوداً في الأصناف؟ وفيه وجهان: وإذا جَوَزْنَا الإِعْطَاءَ بِمَعْنِيَيْنِ، جاز بمعان، وفيه احتمال للحناطي.

**قلت:** قال الشيخ نصر: إذا قلنا: لا يعطى إلا بسبب، فأخذ بالفقر، كان لغريمه أن يطالبه بدينه، فيأخذ ما حصل له. وكذا إن أخذه بكونه غارماً، فإذا بقي بعد أخذه منه فقيراً، فلا بد من إعطائه من سهم الفقراء، لأنه الآن محتاج. والله أعلم.

Oleh itu, seseorang asnaf Amil layak menerima bahagian dari asnaf lain sekiranya ia memiliki ciri-ciri asnaf tersebut kerana tafsiran mustahiq adalah merujuk kepada sifat. Beliau juga turut membincangkan pembahagian dalam tafsiran sifat mustahiq ini yang terdapat dalam Mazhab Syafie kepada dua kategori iaitu pertama, untuk kepentingan umat Islam dan kedua, untuk keperluan (masalah) diri sendiri (Abu Zakariyya Muhyi al-Din ibn Sharaf al-Nawawi, n.d).

Oleh demikian, menurut pandangan para ulama di dalam Mazhab Syafie, sekiranya didapati lebih daripada satu sifat mustahiq terkumpul pada seseorang asnaf, maka asnaf berkenaan layak untuk menerima bantuan zakat bagi kedua-dua jenis bantuan jika kategori kepentingan berbeza iaitu atas dasar masalah umat Islam dan untuk keperluan masalah dirinya dan keluarga. Abu Zakariyya Muhyi al-Din ibn Sharaf al-Nawawi turut memberikan contoh berkenaan dengan menjelaskan bahawa asnaf Amil yang fakir juga adalah layak untuk menerima kedua-dua jenis bantuan iaitu atas dasar masalah umat Islam (upah atau pendapatan beliau sebagai asnaf Amil) dan untuk keperluan kecukupan dirinya dan keluarga (seperti bantuan asnaf fakir, miskin atau gharimin). Ia dapat diilustrasikan seperti Rajah 1 berikut:





**Rajah 1:** Pembahagian Kategori Mustahiq Zakat Dalam Mazhab Syafie

Di sini jelaslah bahawa seseorang asnaf Amil layak menerima bahagian dari asnaf lain sekiranya ia memiliki ciri-ciri asnaf tersebut dan jika mempunyai dua kepentingan yang berbeza. Sebagai contoh, seorang amil yang fakir atau miskin atau muallaf dan gharimin, dia layak untuk mendapat bahagian dari asnaf-asnaf tersebut.

Di samping itu, tafsiran mustahiq sebagai sifat ini juga turut dibincangkan secara mendalam oleh jumhur ulama dan para ulama yang lain kerana golongan asnaf yang disebutkan oleh Allah SWT di dalam ayat 60 Surah At-Tawbah ini sebenarnya merujuk kepada perbezaan sifat dan jenis sahaja (Abu al-Walid Ibn Rushd, 1971).

Oleh itu, kaedah agihan dana zakat adalah mengikut keperluan asnaf-asnaf yang berkenaan. Jumhur ulama sebagai contoh, berbeza pendapat dengan As-Syafei yang menetapkan bahawa kadar maksimum yang boleh diambil oleh amil adalah 1/8 bahagian. Yusuf Al-Qaradawi turut berpandangan yang sama dengan Jumhur Ulama di mana beliau menyatakan bahawa tidak perlu dana zakat diagihkan secara sama rata iaitu 1/8 bahagian bagi setiap golongan asnaf zakat kerana agihan dana zakat sepatutnya diagihkan mengikut keperluan kelapan-lapan asnaf berkenaan terutamanya asnaf fakir dan miskin serta mereka yang sangat-sangat memerlukan bantuan.

Perbezaan pendapat antara Jumhur ulama dan Mazhab As-Syafei adalah disebabkan

perbezaan pengertian dari sudut zahir lafaz perkataan (secara harfiah) dan maksud secara maknawi. Jumhur Ulama melihatnya dari sudut pengertian maksud secara maknawi manakala Mazhab As-Syafei melihat pada lafaz perkataan secara zahir bahawa “lam al-tamlik” dan “waw al-tashrik” secara harfiahnya merujuk kepada penglibatan kesemua asnaf zakat. Oleh demikian, menurut Imam Abu Ubayd, pengagihan zakat tidak perlu untuk diagihkan kepada semua jenis asnaf jika keadaan tidak mengizinkan disebabkan kekurangan dana zakat atau sebagainya, namun keutamaan perlu diberikan kepada asnaf fakir dan miskin kerana mereka lebih memerlukannya.

Begitu juga, menurut ulama besar pengasas mazhab utama seperti Imam Malik dan Abu Hanifah, para pemerintah yang bertanggungjawab menguruskan agihan dana zakat perlu mengagihkannya kepada satu golongan asnaf zakat sahaja atau melibatkan golongan-golongan asnaf yang lain mengikut keperluan jika difikirkan sangat penting bagi mencukupkannya. Ini kerana golongan asnaf yang disebutkan oleh Allah SWT di dalam ayat ini sebenarnya merujuk kepada perbezaan sifat dan jenis sahaja (Al-Qaradawi, 2006).

Ini juga adalah berdasarkan hujah-hujah syarak dan pandangan daripada para ulamak muktabar yang lain seperti para ulama al-Hanafiyyah yang menetapkan kadar zakat bagi amil adalah separuh bahagian. Di dalam kitab Ad-Dar Al-Mukhtar dinyatakan bahawa diberikan kepada amil mengikut kadar pekerjaannya, dan pada kadar yang mencukupkannya, begitu juga pembantu-pembantunya. Akan tetapi ianya mestilah tidak melebihi daripada separuh daripada apa yang telah mereka kumpulkan (Ibn ‘Abidin, Muhammad Amin, 1994). Mazhab dan pandangan ini semuanya menetapkan had yang lebih tinggi walaupun berbeza tentang kadarnya. Menurut Abu Ja’far At-Tohawi (n.d), pemerintah sepatutnya menjadikan upah amil zakat pada kadar yang mencukupi keperluan mereka dan juga tanggungan mereka. Setelah itu, baki daripada bahagian tersebut hendaklah diagihkan kepada asnaf lain yang dilihat lebih memerlukan.

Imam Malik berhujah dengan menegaskan bahawa tiada ketetapan kadar upah yang ditentukan bagi amil zakat. Perkara ini bergantung kepada kepada pandangan

pemerintah dan ijtihadnya (Abu Ja'far At-Tohawi, n.d). Bahkan, Ibnu Qudamah (1972) telah berpegang kepada mazhab yang lebih jauh dari itu, beliau mewajibkan agar upah amil dicukupkan melalui sumber Baitul Mal sekiranya sumber zakat tidak mampu menampung kadar upah yang bersesuaian dengan tugas yang telah dilaksanakan oleh amil. Hujahnya, kerana amil mengambil upah secara “*Muawadhah*” atau pertukaran.

### KESIMPULAN

Amil secara umumnya memainkan peranan utama dalam pengurusan serta pentadbiran harta zakat iaitu memungut dan mengagihkan zakat berkenaan berdasarkan ketetapan syarak. Memandangkan peranan dan tugas amil ini melibatkan harta zakat, isu hak dan ganjaran amil dibincangkan bagi melihat pandangan syarak dan para ulama terhadap perkara ini. Diharapkan artikel ini dapat memberikan penerangan dan penjelasan kepada masyarakat tentang sesungguhnya jenis agihan bantuan zakat untuk asnaf Amil, diri mereka, pasangan dan tanggungan mereka yang menghadapi bebanan kewangan dan kesulitan tidak dihadkan walaupun mereka telah pun menerima upah amil (penerimaan pendapatan penggajian).

Dalam erti kata lain, hasil kajian ini membuktikan bahawa semua jenis agihan bantuan zakat ini diperluaskan kepada semua asnaf yang berkaitan memandangkan tafsiran mustahiq zakat di sini adalah merujuk kepada sifat. Ini termasuklah yang melibatkan mereka yang bertugas sebagai amil serta tanggungan mereka seperti yang dikategorikan sebagai asnaf fakir, miskin, gharimin dan sebagainya mengikut kadar bantuan zakat yang bersesuaian. Ia sangat penting bagi meringankan beban kewangan dan kos sara hidup mereka selari dengan objektif utama zakat dalam mencukupkan keperluan asnaf-asnaf yang terlibat. Manakala pentadbiran amil zakat perlu menentukan jenis bantuan agihan zakat mengikut kadar yang bersesuaian bagi meringankan beban kewangan mereka yang layak serta memerlukan mengikut kelayakan yang ditentukan.

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## **PROGRAM BIMBINGAN MUALLAF DI PUSAT BIMBINGAN DAN LATIHAN SAUDARA BARU (PUSBA): PELAKSANAAN PROSES PENGAJARAN SOLAT**

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### **ABSTRAK**

Muallaf yang baru memeluk Islam memerlukan bimbingan tentang asas-asas ajaran Islam bagi memastikan mereka dapat mengamalkan ajaran Islam yang sebenar dan terus kekal dalam Islam. Di Negeri Kedah Darul Aman, usaha membimbing muallaf dilaksanakan secara rasminya oleh Pusat Bimbingan Islam Sultan Abdul Halim Mu'adzam Shah (PUSBA) yang berada di bawah pentadbiran Majlis Agama Islam Negeri Kedah. Walau bagaimanapun, timbul persoalan adakah bimbingan yang dilaksanakan ini dapat membantu menambahkan pengetahuan dan penghayatan muallaf tentang asas- asas agama Islam? Oleh itu, kertas kerja ini akan menganalisis salah satu daripada aspek tersebut iaitu dari segi bimbingan solat. Kajian ini menggunakan Model Penilaian CIPP (*Context, Input, Process, Product*) yang memfokuskan kepada penilaian proses iaitu penerokaan pelaksanaan pengajaran solat dalam kalangan muallaf di PUSBA. Kajian ini berbentuk kualitatif dengan menggunakan teknik pengumpulan data menggunakan temu bual bersemuka. Hasil analisis mendapati terdapat dua bentuk program bimbingan, iaitu secara bulanan yang dilaksana selama empat bulan di PUSBA, dan satu lagi berbentuk mingguan yang dibuka kepada muallaf yang tidak dapat mengikuti program bulanan. Kaedah pengajaran bimbingan solat pula dilaksanakan dalam bentuk kuliah, demonstrasi, amali, soal-jawab dan kaedah mengikut tahap dan kemampuan pelatih. Dapatan kajian juga menunjukkan bahawa pelatih untuk program berbentuk bulanan melakukan latihan amali apabila melaksanakan solat lima waktu secara berjemaah di surau PUSBA kerana ia merupakan rutin harian yang telah ditetapkan. Latihan amali ini

dapat meningkatkan lagi penghayatan pelatih PUSBA terhadap pelaksanaan solat serta memantapkan lagi keimanan mereka. Kajian ini mencadangkan agar kajian yang lebih mendalam dijalankan terhadap proses pengajaran ini dengan menemubual tenaga pengajar dan pelatih PUSBA untuk lebih memahami proses pengajaran yang dilaksanakan. Justeru itu, input tambahan yang diperoleh daripada mereka boleh memantapkan lagi proses pengajaran di PUSBA.

**Kata kunci:** Bimbingan, Model CIPP, Muallaf, Pengajaran, Solat

## PENGENALAN

Selepas memeluk Islam, muallaf amat memerlukan bimbingan kerohanian untuk memastikan dirinya mempunyai hubungan yang erat dengan penciptanya dalam keadaan menyerah diri, tunduk dan patuh. Hubungan ini bina melalui iktikad dari segi kepercayaan (akidah) tentang keesaan Allah SWT, pengamalan ibadah-ibadah ritual dan tingkah laku Islam (akhlak) sebagaimana yang digariskan dalam Islam. Oleh itu, bimbingan yang merangkumi pengajian ilmu-ilmu asas agama Islam (fardhu ain) berkaitan akidah, fekah, akhlak sangat penting untuk mengukuhkan kefahaman muallaf tentang ajaran Islam. Ilmu asas fardhu ain bermaksud proses melatih diri dari aspek rohani, jasmani dan akal berdasarkan nilai-nilai yang terdapat dalam al-Quran dan Sunnah (Abdul Halim El Muhammady, 1984). Ilmu Fardhu Ain sangat dituntut ke atas setiap Muslim untuk mengetahui dan mempelajarinya bagi melaksanakan tuntutan agama (Ibn Khaldun, 2000) dan pembentukan diri muallaf setelah memeluk Islam (Siti Fathimatul Zahrah dan A'athiroh Masyaa'il Tan, 2015).

Bimbingan solat yang dibincangkan dalam Fekah merupakan salah satu aspek penting yang amat ditekankan dalam ilmu Fardhu Ain. Menurut Nurul Syuhada, Fathiyah dan Asmawati (2016), tujuan utama pengajaran ibadah solat ialah untuk memupuk penghayatan ibadah menerusi pengetahuan serta pemahaman tentang peraturan dan didiplin ibadah yang telah ditetapkan oleh Allah SWT sejak Azali. Solat merupakan rukun Islam yang kedua selepas mengucap dua kalimah shahadah dan ia merupakan ibadat untuk merealisasikan makna penyerahan diri dan tunduk kepada Allah. Seseorang yang mengerjakan solat dianggap sebagai seorang yang beriman kepada Allah. Al-Quran telah menyatakan dengan jelas bahawa orang yang beriman itu ialah

orang yang mengerjakan solat. Firman Allah SWT yang bermaksud:

*Iaitu orang yang beriman dengan perkara ghaib, menunaikan solat dan menafkahkan sebahagian rezki yang kami berikan kepada mereka. (al-Baqarah 2:3)*

Allah SWT juga telah mengancam golongan yang melalaikan solat serta mengingkarinya. Dinyatakan dalam Firman Allah SWT yang berbunyi:

*Kalau orang yang demikian dikira dari bilangan orang yang mendustakan agama, maka kecelakaan besar bagi orang yang solat. (iaitu) mereka yang berkeadaan lalai daripada menyempurnakan solatnya. (Surah al-Maun 107:4-5).*

Solat fardhu sangat penting dalam kehidupan muslim dan tidak boleh diabaikan atau ditinggalkan dengan sewenang-wenangnya. Ulama sepakat berpendapat, orang yang mengingkari kewajipan solat dihukumkan sebagai kafir. Bagaimanapun jika meninggalkannya disebabkan sifat malas tetapi masih mengakui kewajibannya, menurut Imam Malik dan Imam al-Syafie orang tersebut hanya dianggap fasiq (al-Shawkani, 1996). Sebagaimana sabda Rasulullah SAW yang bermaksud:

*janji yang mengikat antara kami dan mereka ialah solat, maka barangsiapa yang meninggalkan solat bererti dia telah kafir. (al-Syawkani, 1996 Kitab al-Salah, Bab Hujjah man kaffara tarik al-solah no hadith 402).*

Kepentingan ibadah ini juga digambarkan oleh Islam melalui arahan kepada ibu bapa supaya menyuruh anak-anak menunaikan solat seawal usia 7 tahun.

*Suruhlah anak-anak kamu mendirikan solat apabila mereka berumur tujuh tahun dan pukullah jika meninggalkannya apabila mereka berumur 10 tahun dan pisahkan tempat tidur mereka. (Abi Dawud, t.t.. Kitab Salah, bab Mata Yu"mar al-Ghulam al-Salah, no hadith 491.*

Hadith di atas menunjukkan solat lima waktu itu amat penting dan merupakan asas pendidikan Islam yang mesti ditunaikan seawal usia tujuh tahun. Muallaf perlu

mempelajari bagaimana melaksanakan ibadah solat ini secara teori dan amali bagi mengukuhkan akidah mereka.

Berdasarkan kepada kepentingan ini, institusi dan organisasi dakwah yang bertanggungjawab membimbing muallaf telah menekankan aspek solat dalam pengajaran mereka. Antara institusi tersebut ialah Pusat Bimbingan Islam Sultan Abdul Halim Mu'adzam Shah (PUSBA). PUSBA merupakan badan di bawah Majlis agama Islam Kedah yang bertanggungjawab melaksanakan program bimbingan kepada muallaf. PUSBA ditubuhkan atas cadangan satu jawatankuasa bagi menangani gejala murtad dalam kalangan saudara baru. Cadangan bagi mewujudkan satu pusat khusus untuk memberi pendidikan tentang ajaran Islam kepada saudara baru telah disambut baik dan dipersetujui oleh Mesyuarat Majlis Agama Islam. Dengan itu, tertubuhlah PUSBA pada 8 Mac 1998 dan mula beroperasi sepenuhnya pada 1 April 1999. Objektif utama PUSBA ialah untuk memberi pendidikan dan kefahaman kepada muallaf mengenai asas-asas Islam dan memelihara akidah, syariah serta akhlak mereka. Seterusnya untuk menyekat dan membendung gejala murtad selepas mereka.

Terdapat kajian di institusi dakwah, mendapati tidak terdapat satu kaedah atau garis panduan yang khusus untuk digunakan oleh tenaga pengajar saudara baru khususnya dalam melaksanakan pengajaran dan pembelajaran menyebabkan kaedah pengajaran dan pembelajaran diserahkan sepenuhnya kepada tenaga pengajar (Mohd Zaid, 2010). Di samping itu, terdapat sesetengah tenaga pengajar yang tidak dapat menguasai kaedah pengajaran saudara baru dengan baik kerana tidak mempunyai kemahiran dalam bidang tersebut (Siti Fathimatul Zahrah and Nur A'thiroh, 2015). Kajian oleh Aidid and Zulkifli (2013) mendapati terdapat dalam kalangan muallaf yang masih tidak dapat menghafal Surah al-Fatihah walaupun telah memeluk Islam selama lima tahun. Dalam satu kajian lain, dilaporkan bahawa terdapat muallaf yang tidak mendapat bimbingan yang sewajarnya menyebabkan mereka tidak mempunyai pengetahuan tentang Islam dan tidak mengamalkan Islam menyebabkan mereka terdedah kepada gejala murtad (Faizal Arif Tajul Ariffin, 2013).

Justeru kajian ini dilaksanakan untuk meneroka salah satu daripada aspek bimbingan tersebut iaitu pengajaran solat di PUSBA. Ini kerana solat merupakan aspek yang



kedua penting dalam membimbing muallaf selepas pengakuan syahadah. Kajian ini penting untuk memahami proses bimbingan yang dilaksanakan oleh PUSBA dan sebagai pendorong kepada kajian yang lebih mendalam tentang pendekatan pengajaran yang dilaksanakan.

## METODOLOGI

Kajian ini bertujuan untuk meneroka proses pengajaran solat yang dilaksanakan oleh Pusat Bimbingan Islam Sultan Abdul Halim Mu'adzam Shah (PUSBA) dalam mendidik dan melatih golongan muallaf. Melalui kajian ini, penyelidik menggunakan model penilaian CIPP (*Context, Input, Process, Product*) untuk menilai pelaksanaan kaedah pembelajaran dan amali solat yang dikendalikan oleh tenaga pengajar PUSBA. Kertas kerja ini hanya memfokuskan kepada penilaian proses iaitu meneroka proses pengajaran ibadah solat kepada muallaf secara bulanan dan mingguan. Kajian ini berbentuk kualitatif dengan menggunakan teknik pengumpulan data menggunakan temu bual bersemuka. Temu bual dijalankan bersama pengetua PUSBA dengan menggunakan Protokol temubual yang dibangunkan oleh penyelidik dan telah mendapat pengesahan dari pihak pakar. Khususnya, protokol temu bual berstruktur dipilih kerana ia sesuai digunakan untuk mendapatkan data secara terus dari responden kajian (Isa and Wahid, 2017) dan mampu mengutip data yang lebih kaya, bermakna dan mendalam (Wan Razali, 2015). Alat-alat teknikal yang digunakan dalam proses temubual ini adalah menggunakan alatan MP3. Data temubual telah diterjemah atau ditranskrip bagi mendapat maklumat yang lebih tepat. Proses penulisan transkripsi *verbatim* dilakukan dengan cara menulis semula perkataan demi perkataan hasil temu bual tersebut, sebagai rujukan jika timbul kekeliruan dalam proses transkripsi data. Analisis data adalah dalam bentuk tema di mana data yang diperolehi ini juga digunakan untuk mengkaji proses pengajaran ibadah solat.

## DAPATAN KAJIAN

### **Bentuk Kelas Pengajian**

Analisis mendapati PUSBA melaksanakan program bimbingan berbentuk kelas pengajian Fardhu Ain secara bulanan dan mingguan. Kursus bulanan mengambil masa

selama 4 bulan iaitu sesi Januari hingga April, sesi Mei hingga Ogos dan sesi September hingga Disember. Peserta yang lulus akan diberikan Sijil Asas Kefahaman Islam. Selalunya peserta akan mengikuti kursus di PUSBA selama tiga semester tanpa had umur peserta dan peluang terbuka kepada semua muallaf dari semua negeri di Malaysia. Silibus yang digunakan bagi program bimbingan asas kefahaman Islam dikeluarkan oleh Majlis Agama Islam Negeri Kedah merangkumi pengajian Tauhid, Fekah, tasawuf, Sirah Rasulullah s.a.w, pelajaran asas-asas Tilawah Al-Quran dan asas-asas Tulisan Jawi.

Kelas pengajian mingguan pula dibuka di tujuh daerah di Kedah, Sungai Petani, Baling, Kulim, Kubang Pasu, Pendang, Alor Star dan Langkawi. Pusat ini juga telah menyediakan kelas pengajian mingguan kepada muallaf yang tidak dapat mengikuti kursus pengajian Islam bulan kerana berkerja, berkahwin atau komitmen.

### **Tidak Menggunakan Kaedah Pengajaran Yang Khusus**

Analisis mendapati tidak ada satu kaedah khusus yang digunakan dalam proses pengajaran sama ada dalam program bulanan atau mingguan. Pihak PUSBA tidak menetapkan kaedah khusus pengajaran, pembimbing bebas menggunakan kaedah tertentu yang dirasakan dapat membantu pelajar memahami topik yang diajar.

*“Dia macam-macam tahap la. Ada yang pencen dah. Pencen pengetua. Yang PPD pun kan. Depa memang ada kaedah teknik masing-masing la”*

*“Yang tu sebab pengurusan sini dia lantik guru-guru, mengajar la macam mana pun.”*

*“Pengajaran adalah berbentuk kelas pastu ada praktikal amali. Amali kita bagi contoh amali wuduk, amali solat, selepas itu bacaan doa-doa. Yang tu semua kena amali.”*

### **Kaedah Berbentuk Kuliah**

Kaedah kuliah adalah kaedah yang paling banyak dilaksanakan sesuai dengan pengajaran solat yang bersifat teori berkaitan dengan persediaan sebelum solat

contohnya berkaitan bersuci, wuduk, semasa solat berkaitan rukun perkataan dan perbuatan dan selepas solat. Untuk kaedah kuliah ini guru menggunakan buku rujukan 'Indahnya hidup bersyariat' karangan Dato' Ismail Kamus.

*Tu..Indahnya Hidup Bersyariat. Dulu pakai asas fardu ain yang bimbingan asas fardu ain tu. Pastu bincang-bincang staff kata kita guna buku Indahnya Hidup Bersyariat. Sebab dia ada gambar semua.*

### **Kaedah Demostrasi**

Tenaga pengajar telah menggabungkan kaedah kuliah dengan demonstrasi semasa proses pengajaran solat. Setelah guru memberi penerangan melalui kaedah kuliah tentang aspek-aspek berkaitan solat guru kemudian akan menunjukkan demonstrasi bagaimana proses tersebut dilaksanakan. Demonstrasi ini juga dilakukan dengan merujuk ilustrasi dalam buku yang menjadi rujukan pengajaran mereka.

*Pastu bincang-bincang staff kata kita guna buku Indahnya Hidup Bersyariat. Sebab dia ada gambar semua.*

### **Kaedah Amali**

Kaedah amali adalah antara kaedah utama yang digunakan dalam pengajaran solat terutamanya berkaitan dengan aspek-aspek praktikal contoh cara berwudu', pergerakan solat dan sebutan serta bacaan doa yang berkaitan dengan solat. Walau bagaimanapun ia masih bergantung kepada kreativiti tenaga pengajar.

*Amali kita bagi contoh amali wuduk, amali solat, selepas itu bacaan doa-doa. Yang tu semua kena amali. Tapi, walau bagaimanapun atas inisiatif guru sendiri la.*

Contohnya pengajar di Daerah Kulim dan Pendang yang telah melaksanakan kaedah amali melalui ujian amali contohnya kaedah berwuduk. Dan pelajar diberi markah bagi tahap yang mereka capai.

*Macam di Kulim depa ada ujian-ujian depa. Macam saya tengok di Pendang pun depa buat la program amali, tengok balik ambil air sembahyang depa bagi markah....*

**Amali melalui amalan solat berjemaah di surau**

Salah satu kekuatan kepada pelatih yang mengikuti kursus pengajian berbentuk bulanan ialah mereka dapat melaksanakan amali solat melalui amalan solat secara berjemaah di surau PUSBA. Setiap pelatih dikehendaki menunaikan solat lima waktu di surau tersebut. Keadaan ini memberi kelebihan kepada para pelatih ini untuk melaksanakan solat dengan lebih sempurna dan menambahkan penghayatan mereka. Malah ada dalam kalangan pelatih yang mengikuti sesi kedua dan ketiga mampu untuk menjadi imam dalam kalangan mereka atau di kawasan luar PUSBA sama ada di surau atau masjid.

*Sebahagian yang orang asli pun ustazah beritahu la orang perempuan tu dah boleh jadi imam. Yang jadi imam di surau tu kadang-kadang peserta sendiri. Biasa yang sesi kedua la. Sesi kedua sesi ketiga dah boleh naik jadi imam dah. Saya ingat tahun lepas kot saya jadi imam terawih di surau, masjid kan.*

*Kadang-kadang kita ada majlis, tak boleh nak pi. Bagi depa la pi ganti. Tapi, yang lama sungguh la. Yang sesi kedua ketiga. Kita tengok balik feedback orang Tanya macam mana jadi imam? Okey.*

**Kaedah Penilaian**

Kaedah ujian digunakan untuk menilai tahap pelajar dalam pengajaran solat. Kaedah ini digunakan untuk kedua-dua kursus pengajian berbentuk bulanan dan pengajian berbentuk mingguan. Pendekatan ujian ini dijalankan di kedua-dua program bimbingan. Namun Apa yang membezakannya ialah ujian bagi program bimbingan berbentuk bulanan ialah untuk menentukan pelajar layak untuk menamatkan pengajian di peringkat tersebut. Dan menentukan kedudukan pelajar pada sesi yang seterusnya.

*“Satu sesi dia dapat sijil dah. Dia terima sijil asas la. Kita buat majlis..majlis penutup ada penyampaian sijil apa semua.”*

Manakala program bimbingan berbentuk mingguan pula pelaksanaan ujian dilaksanakan berdasarkan kepada tempoh pusat tersebut beroperasi. Pusat bimbingan

yang sudah lama beroperasi contohnya di Sungai Petani pendekatan ujian boleh dilaksanakan untuk mengasingkan pelajar mengikut tahap mereka.

*Yang mingguan ni saya pun dok fikir juga. Nak buat macam tu sebab peserta ni pun bukan sepenuh. Ada yang mai sebulan sekali. Cuma mungkin kita boleh...saya nampak yang mungkin kelas yang atas-atas sikit la. Sebab, yang di Sungai Petani ni sebab kita dah lama. Jadi, bila dah lama, yang pelajar baru tu kita asingkan la. Kita buat periksa kita ikut tahap depa. Jadi, yang mana dapat markah lebih tu, kita masukkan dalam satu kelas. Asing tiga kelas la. Tiga tahap. Mungkin yang kelas A tu boleh ikut.*

Bentuk ujian yang dijalankan juga bergantung kepada tahap pelajar. Di mana terdapat ujian yang dijalankan dalam bentuk lisan bagi pelajar yang kurang mahir berbahasa Melayu atau buta huruf.

*Kita check rupanya di kalangan kita tu ramai orang asli. Sesi lepas ramai orang asli. Mungkin dia tau, dia faham soalan tu tapi nak jawab tu dia tak reti. Kemudian, ada yang buta huruf. Jadi, dia antara kaedah dia...macam saya pi di Pendang pun...dPendang pun ramai Siam. Kelas yang mingguan la kan. Saya survey dulu. Tanya boleh tulis, boleh baca. Tapi, ramai juga yang tak boleh nak tulis, tak boleh nak baca. Jadi, kita kena tukar kaedah ujian bertulis tu kepada ujian syafawi.*

Selain ujian berkaitan teori, pengajaran solat juga menekankan ujian berbentuk amali. Walau bagaimanapun usaha ini tidak dilaksanakan di semua pusat bimbingan kerana ia bergantung kepada tenaga pengajar di pusat tersebut.

*Macam di Kulim depa ada ujian-ujian depa. Macam saya tengok di Pendang pun depa buat la program amali, tengok balik ambil air sembahyang depa bagi markah....*

### **Pengajaran Mengikut Tahap Dan Kemampuan Pelajar**

Proses pengajaran solat juga dilaksanakan mengikut tahap dan kemampuan pelajar untuk memastikan pengajaran yang disampaikan dapat difahami oleh pelajar.

*Sebab, yang di Sungai Petani ni sebab kita dah lama. Jadi, bila dah lama, yang pelajar baru tu kita asingkan la. Kita buat periksa kita ikut tahap depa. Jadi, yang mana dapat markah lebih tu, kita masukkan dalam satu kelas. Asing tiga kelas la. Tiga tahap.*

*Jadi, dia antara kaedah dia...macam saya pi di Pendang pun...di Pendang pun ramai Siam. Kelas yang mingguan la kan. Saya survey dulu. Tanya boleh tulis, boleh baca. Tapi, ramai juga yang tak boleh nak tulis, tak boleh nak baca. Jadi, kita kena tukar kaedah ujian bertulis tu kepada ujian syafawi.*

### **Perbincangan Hasil Dapatan Kajian**

Kaedah kuliah adalah pendekatan yang paling kerap digunakan dalam pengajaran solat. Hasil dapatan ini selaras dengan dapatan Tengku Sarina Aini and Faridah (2008) yang mendapati kaedah ini digunakan dalam pengajaran ibadah solat bagi menerangkan tentang rukun-rukun solat. Dapatan ini juga sama dengan kajian Nurul Syuhada, Fathiyah dan Asmawati (2016), bahawa pendekatan kuliah dapat memberi penjelasan yang mendalam tentang tajuk yang ingin disampaikan dan memudahkan murid dalam memahami isi pengajaran guru yang bersifat sehalu. Menurut Kamarul, Noratikah dan Mohd Faiz (2012), walaupun kadang-kadang pelajar akan merasa bosan dengan kaedah ini tetapi jika ia disusun dengan baik dan disampaikan dengan baik ia akan menjadi pengajaran yang berkesan

Al Syaibani (1997) menyatakan beberapa prinsip ke arah keberkesanan pengajaran dan pembelajaran Pendidikan Islam ialah untuk memastikan motivasi, keperluan dan minat pelajar, memastikan tujuan belajar, mengetahui tahap kematangan pelajar untuk belajar, mengetahui perbezaan-perbezaan individu di antara pelajar, menyediakan peluang pengalaman praktikal, memerhatikan kefahaman dan mengetahui hubungan-hubungan, integrasi pengalaman dan kelanjutannya, keaslian, pembaharuan dan kebebasan berfikir dan menjadikan proses pendidikan itu sebagai pengalaman yang menggembirakan bagi pelajar.

Kaedah demonstrasi ialah pengajaran secara praktikal dan sangat sesuai digunakan oleh guru untuk menunjukkan cara melaksanakan ibadah solat dengan betul (Ahmad Mohd

Salleh, 2011). Kaedah ini dilakukan di hadapan murid secara langsung terhadap sesuatu objek, proses serta membuat kesimpulan (Ghazali Darusalam, 2004). Objek tersebut ditunjukkan langkah demi langkah secara terus (Esah Sulaiman, 2004). Sebagai contoh, Rasulullah s.a.w mengajar teori terlebih dahulu dan selepas itu baginda menunjukkan cara di hadapan khalayak ramai supaya mereka dapat meniru pembelajaran yang telah diajar itu (Ahmad Mohd Salleh, 2011).

Pengajaran secara amali adalah salah satu kaedah yang sesuai untuk pengajaran solat. Perkara ini turut disokong oleh (Rusiah, 2006) bahawa pengajaran dan pembelajaran yang disampaikan oleh guru secara amali dengan penglibatan pelajar secara menyeluruh dapat memberi keseronokan, kepuasan dan pengalaman baru. Hal ini sudah pasti memberi kesan yang efektif dalam proses pengajaran dan pembelajaran. Janzarli (1991) juga menyatakan pandangan yang sama iaitu keselarasan antara teori dan amali dalam proses *ta`lim* menyatakan bahawa segala ilmu yang diperolehi perlu dipraktikkan.

Pendekatan yang mengambil kira tahap pelajar juga membantu untuk menjamin keberkesanan teknik pengajaran. Kajian oleh Al Syaibani (1997), bahawa antara prinsip keberkesanan pengajaran dan pembelajaran Pendidikan Islam ialah mengetahui tahap kematangan pelajar untuk belajar, mengetahui perbezaan-perbezaan pelajar dan menyediakan peluang pengalaman praktikal.

## KESIMPULAN

Kajian ini merupakan kajian penerokaan awal untuk mengenal-pasti proses pengajaran solat yang dilaksanakan oleh PUSBA. Hasil analisis mendapati walaupun setiap tenaga pengajar mempunyai pendekatan yang tersendiri dalam proses pengajaran solat, namun terdapat beberapa kaedah yang hampir serupa digunakan. Kaedah-kaedah yang dikenal pasti tersebut dilaksanakan oleh tenaga pengajar bagi program bimbingan berbentuk bulanan dan mingguan berbentuk kuliah, demonstrasi, amali, ujian dan pengajaran mengikut tahap pelajar. Kajian ini mencadangkan kajian yang lebih mendalam dilaksanakan bagi menganalisis secara terperinci pelaksanaan proses pengajaran dengan menemubual tenaga pengajar dan pelajar yang terlibat.

## PENGHARGAAN

Kertas kerja ini adalah sebahagian dari hasil penyelidikan Di Bawah Geran Institute Of Zakat Research And Innovation (Ipiz) Grant Bertajuk Program Bantuan Muallaf Di Pusat Bimbingan Dan Latihan Saudara Baru (PUSBA) Kod S/O 14277

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## **PELAN STRATEGIK UNTUK MENANGANI ISU DAN CABARAN DALAM PENGURUSAN ZAKAT PERNIAGAAN DI KEDAH**

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### **ABSTRAK**

Sesebuah organisasi memerlukan strategi yang berkesan untuk bersaing dengan jayanya di pasaran. Ini kerana persekitaran berubah dengan pantas dan menjadi lebih berdaya saing. Untuk mengatasi perubahan perlu dapat membangunkan strategi yang berkesan. Pelan strategik adalah kerangka kerja untuk melaksanakan pemikiran, arah tuju dan tindakan strategik yang membawa kepada pencapaian hasil yang konsisten dan dirancang. Dalam konteks zakat, dengan pendekatan strategik salah satunya seperti Pengurusan Perhubungan Pelanggan dapat meningkatkan pengumpulan dana zakat sehingga dapat memberi beberapa kelebihan seperti kesinambungan kepuasan dan kesetiaan muzakki, pengedaran zakat yang berkesan dan pengurusan zakat dapat memberi lebih fokus terhadap visi, misi, dan objektif yang telah ditetapkan. Selain itu, tahap pengumpulan zakat yang rendah ini dipercayai dikaitkan dengan kaedah pengumpulan yang terhad dan perancangan strategi pemungutan dan pengumpulan dana yang lemah yang dilaksanakan oleh institusi zakat di kebanyakan negara Islam. Selain itu, kerana kekurangan penyelidikan tentang hubungan pematuhan pembayaran zakat dengan perancangan strategik, membenarkan mengapa penyelidik ingin menyelidiki kajian ini. Matlamat utama kajian ini adalah untuk mengukur tahap kepatuhan membayar zakat perniagaan di kalangan peniaga kecil ini dijalankan bagi meningkatkan dan memperbaiki pelan strategik pihak Lembaga Zakat Negeri Kedah dan meningkatkan hasil kutipan zakat. Hasil dari kajian ini menunjukkan tahap kesedaran membayar zakat perniagaan di kalangan peniaga kecil negeri Kedah berada di tahap sederhana. Sampel kajian terdiri daripada golongan peniaga Muslim di sekitar bandar Alor setar, Jitra, Changloon dan Sintok. Hasil kajian ini boleh dimanfaatkan oleh pelbagai pihak dalam usaha meningkatkan kutipan zakat pada

masa akan datang. Bagi meningkatkan jumlah kepatuhan peniaga dalam membayar zakat perniagaan, pejabat zakat perlu menggiatkan lagi promosi melalui jaringan sosial media dan menggiatkan aktiviti keusahawanan zakat agar dapat membantu golongan yang memerlukan serta meningkatkan ekonomi negara.

**Kata Kunci:** Pelan strategik, kepatuhan, urus tadbir, kebolehpercayaan, kualiti perkhidmatan, promosi, kesedaran, Lembaga Zakat Negeri Kedah.

## PENGENALAN

Zakat perniagaan adalah zakat yang diwajibkan ke atas setiap pemilik perniagaan daripada pelbagai bentuk perniagaan sama ada perniagaan jenis persendirian, perkongsian (iaitu perkongsian bersama orang islam ataupun perkongsian bersama orang bukan islam), koperasi atau sebagainya. Contohnya seperti perniagaan jenis perdagangan, saham, pengilangan, pembekalan, peruncitan, perkapalan, perkhidmatan dan lain-lain (Baba et al, 2014; Zulfikar, 2012). Sebuah syarikat perniagaan wajib membayar zakat apabila ia memenuhi syarat-syarat berikut; (1) perniagaan dimiliki oleh orang Islam, (2) perniagaan dimiliki oleh Muslim yang bebas, (3) peniaga mempunyai pemilikan yang sempurna terhadap harta tersebut, (4) cukup nisab (had minimum kekayaan yang layak dikenakan zakat), (5) cukup haul (tempoh perniagaan mestilah melebihi satu tahun untuk syarikat itu layak membayar zakat), (6) kadar zakat perniagaan yang dikenakan ialah 2.5 peratus, dan (7) bagi perniagaan jenis perkongsian bersama orang bukan Islam, zakat hanya dikenakan ke atas hasil keuntungan yang diperolehi daripada rakan kongsi yang beragama Islam sahaja bergantung kepada bilangan saham yang dimilikinya (JAKIM, 2012).

Pelbagai cabaran dihadapi oleh institut zakat dalam memastikan semua masyarakat di negara ini mematuhi kewajipan membayar zakat, tetapi masih ramai lagi masyarakat di luar sana yang kurang sedar akan tanggungjawab yang besar ini, khususnya buat mereka yang mengaut keuntungan daripada perniagaan. Masih banyak lagi peniaga-peniaga Muslim yang mengelak atau tidak mematuhi kewajipan membayar zakat perniagaan, ini kerana kurangnya kesedaran tentang tanggungjawab membayar zakat perniagaan bagi pemilik syarikat yang telah cukup syarat-syarat wajib untuk membayar zakat (Ngatenan@Adnan, 2015). Selain itu faktor kurangnya pengetahuan

mengenai zakat perniagaan juga mengumbang kepada permasalahan keberkesanan pengutipan zakat perniagaan di kalangan pemilik perniagaan di Kedah, di mana ia mungkin bersangkutan paut dengan kekurangan promosi mengenai zakat perniagaan di kalangan pemilik perniagaan (Yusoff, 2018).

Peranan institusi zakat adalah sebagai pemegang amanah yang dipertanggungjawabkan untuk menguruskan dana zakat, namun sejauh manakah ketelusan dalam pengurusan pengutipan dan pengagihan dana zakat ditunjukkan kepada masyarakat di luar sana khususnya bagi pemilik perniagaan yang membayar zakat mengikut kadar yang ditetapkan pada setiap tahun. Mereka juga ingin kepastian sejauh mana keberkesanan program-program yang dijalankan oleh pihak institusi zakat dalam mengagihkan zakat kepada golongan asnaf dan bagaimana prestasi pengurusan zakat diukur dalam menjamin sejauh mana keberkesanan pengurusan dana zakat yang telah dikutip daripada mereka. Sejuah manakah ketelusan pihak institut zakat dalam pemilihan golongan yang layak menerima zakat di Kedah (Wahab and Abdul Rahman, 2011; Hussain et al, 2012).

Di mana pula keadilan yang sepatutnya di rasakan oleh pembayar zakat perniagaan. Adakah adil bagi mereka yang membayar zakat perniagaan, akan tetapi sesetengah perniagaan lain masih lagi tidak mematuhi peraturan pembayaran zakat atau dalam erti lain masih ada lagi pemilik perniagaan di Kedah yang mengelak untuk membayar zakat perniagaan (Hussain et al, 2012).

Selain itu terdapat banyak kajian yang mengutarakan isu kebolehpercayaan terhadap institusi zakat dan agen-agen yang telah dilantik oleh institusi zakat, ini kerana terdapat kes penyelewangan dibuat oleh agen yang dilantik oleh institusi zakat. Kajian-kajian lepas juga mengaitkan isu kebolehpercayaan memainkan peranan penting dalam menentukan kepatuhan pemilik perniagaan untuk membayar zakat secara langsung kepada institusi zakat (Baba et al, 2014; Hairunnizam et al, 2010). Kualiti perkhidmatan juga boleh menjadi penyebab kenapa kurangnya masyarakat membayar secara langsung kepada institusi zakat, bagaimana pula instusi zakat mengukur prestasi kualiti perkhidmatan yang disediakan (Sahidi, 2013).

Oleh demikian, cabaran utama dalam pengurusan zakat perniagaan adalah kerana faktor kekurangan kesedaran di kalangan peniaga-peniaga Muslim di Kedah. Cabaran kedua adalah berikutan ketelusan dan keberkesanan dalam sistem pengurusan zakat yang telah dipertanggungjawabkan kepada LZNK. Cabaran ketiga adalah bagaimana caranya untuk meningkatkan kebolehpercayaan pemilik perniagaan terhadap institusi zakat. Cabaran ke empat ialah bagaimana caranya untuk memantapkan lagi kualiti perkhidmatan LZNK bagi menarik lebih ramai pembayar zakat untuk membayar secara langsung kepada LZNK dan bukannya kepada asnaf secara langsung. Cabaran kelima adalah bagaimana cara yang lebih efektif untuk mempromosikan mengenai zakat perniagaan agar dapat meningkatkan kesedaran pemilik-pemilik perniagaan di Kedah.

### **KAJIAN LITERATUR**

Pelan strategik adalah dokumen yang digunakan untuk berkomunikasi dengan organisasi matlamat organisasi, tindakan yang diperlukan untuk mencapai matlamat tersebut dan semua elemen kritikal lain yang dibangunkan semasa latihan perancangan. Perancangan strategik adalah aktiviti pengurusan organisasi yang digunakan untuk menetapkan keutamaan, memfokuskan tenaga dan sumber, memperkuat operasi, memastikan pekerja dan pihak berkepentingan lain bekerja ke arah matlamat bersama, menubuhkan persetujuan mengenai hasil / hasil yang diharapkan, dan menilai dan menyesuaikan arah organisasi tindak balas terhadap persekitaran yang berubah-ubah. Ini adalah usaha yang berdisiplin yang menghasilkan keputusan dan tindakan asas yang membentuk dan membimbing organisasi, siapa yang berfungsi, apa yang dilakukannya, dan mengapa ia melakukannya, dengan fokus pada masa depan.

Perancangan strategik memerlukan pemikiran berwawasan dan berarah. Sedangkan, perancangan operasi, memerlukan pemikiran jangka pendek, khusus. Satu pelan strategik merupakan kerangka kerja untuk melaksanakan pemikiran, arah dan tindakan strategik yang membawa kepada pencapaian keputusan yang konsisten dan dirancang. Terdapat tujuh elemen penting yang merangkumi rangka kerja ini. Mereka adalah: misi organisasi, analisis strategik, strategi, objektif jangka panjang, program bersepadu, unjuran kewangan dan ringkasan eksekutif (Bailey and Johnson, 1995).

Pelan strategik organisasi adalah konsep penetapan proses dengan tujuan dan tujuan organisasi dicapai. Strategi organisasi dipengaruhi oleh maklum balas pelbagai fungsi organisasi berkenaan keupayaannya untuk menyediakan sumber dan input serta menghasilkan hasil yang diperlukan untuk fungsi untuk menyumbang kepada pencapaian matlamat dan objektif organisasi secara keseluruhannya. Strategi organisasi mencerminkan pandangan pimpinan firma dan juga muncul dari budaya organisasi (Bailey and Johnson, 1995; Lumpkin and Dess, 1995).

Perancangan strategik adalah penting untuk pengurusan strategik syarikat. Efendioglu and Karabulut (2010) berpendapat bahawa walaupun banyak firma responden memberi tumpuan kepada isu-isu strategik, hanya sedikit daripada isu-isu ini yang memberi impak kepada prestasi firma. Langkah-langkah pencapaian, purata pertumbuhan jualan setahun, keuntungan purata setahun, dan purata kadar pertumbuhan eksport setiap tahun telah dipengaruhi secara positif. Mereka juga mendapati bahawa keuntungan purata setahun dikaitkan dengan tumpuan kepada "keupayaan organisasi" (pengetahuan yang lebih baik tentang apa yang firma mampu).

### **Hubungan Kepatuhan dengan Pelan Strategik**

Perancangan strategik telah menjadi proses utama dalam majoriti organisasi awam dan swasta (Bryson et al, 2009, Hendrick 2010, Poister dan Streib 2005). Salah satu sebab utama untuk percambahan perancangan strategik ialah andaian bahawa "usaha yang cermat, usaha berdisiplin dipertimbangkan untuk menghasilkan keputusan dan tindakan asas yang membentuk dan membimbing organisasi, apa yang dilakukannya", adakah ia memberi manfaat kepada organisasi tersebut (Bryson 2010). Peranan penting dalam proses perancangan yang paling strategik ialah pembangunan pelan strategik (Elbanna et al 2016, Vaara et al, 2010). Potensi pelan strategik untuk bertindak sebagai objek sempadan yang digunakan, oleh itu, adalah logik untuk mengawal pematuhan pelan strategik (Elbanna et al., 2016). Justeru, Hipotesis Pertama adalah seperti berikut:

H1: Kepatuhan mempunyai hubungan langsung dengan pelan strategik.

## Urus Tadbir

Terdapat beberapa kajian-kajian yang terdahulu menggunakan kepatuhan sebagai pengantara, khususnya dalam kajian berkaitan dengan kepatuhan terhadap sesi rawatan dan kepatuhan terhadap tugas. Walau bagaimanapun, masih belum ada lagi, kajian terdahulu yang mengkaji tentang zakat perniagaan dengan menggunakan kepatuhan sebagai pengantara, kebanyakan kajian-kajian terdahulu yang menyelidik tentang zakat perniagaan menggunakan kepatuhan sebagai pembolehubah bergantung seperti contoh dalam kajian Saad et al, (2007); Mohmad Zaki, (2008); Saad et al, (2009); Saad, (2010); Saad et al, (2016).

Westra et al (2007) telah menggunakan kepatuhan sebagai pengantara di dalam kajiannya, di mana mereka menyiasat tentang jangkaan rawatan awal untuk pesakit yang mengidap gangguan keseimbangan atau kegelisahan (anxiety disorder) dengan kepatuhan mereka terhadap perubahan terapi kognitif-tingkah laku (cognitive-behavioral therapy). Para pesakit telah diberikan tugas untuk memenuhi 10 sesi terapi kognitif-tingkah berkumpul. Hasil kajian Westra et al (2007) mendapati bahawa pematuhan tugas yang diberikan kepada pesakit mempunyai hubungan positif dengan perubahan rawatan keseluruhan. Di samping itu, pematuhan terhadap tugas yang telah diberikan kepada pesakit juga turut mempengaruhi peningkatan rawatan susulan dengan memberi hasil perubahan awal.

Addis et al (2000), turut menggunakan kepatuhan sebagai pengantara, di mana mereka telah menyelidik hubungan di antara penerimaan rawatan rasional (ATR), kepatuhan pesakit terhadap tugas yang diberikan dan perubahan semasa terapi kognitif-tingkah untuk penyakit kemurungan. Hasil kajian mereka mendapati bahawa penerimaan rawatan rasional boleh memudahkan penglibatan dalam proses rawatan dan perubahan tidak spesifik, sementara pematuhan dengan tugas kerja rumah menyumbang kepada perubahan positif kepada pesakit.

Urus tadbir merujuk kepada bagaimana cara organisasi atau institusi itu mentadbir, mengurus dan mengawal operasi syarikat bagi mencapai objektifnya. Kini, semakin banyak organisasi mula menyedari kepentingan konsep urus tadbir bagi menjamin kesinambungan jangka hayat perniagaan mereka (Wahab and Abdul Rahman, 2011).

Urus tadbir bermaksud, penggunaan kuasa dalam sesebuah organisasi bagi tujuan perkembangan syarikat. Urus tadbir juga dilihat sebagai cara yang berbeza dalam mengurus tindakan individu atau bentuk asas perintah sosial dan juga proses pembuatan keputusan (The World Bank, 1991).

Untuk organisasi yang bukan berasaskan keuntungan, kecekapan urus tadbir juga adalah sangat dititikberatkan. Ini kerana masyarakat memandang tinggi terhadap keberkesanan dan ketelusan pentadbiran organisasi itu, khususnya institusi zakat yang telah di amanahkan oleh masyarakat terhadap wang mereka untuk diagihkan secara adil dan saksama kepada individu yang sepatutnya (Hussain et al, 2012). Urus tadbir yang baik dalam institusi zakat dapat menyumbang kepada keberkesanan dan kecekapan dalam pengurusan dana zakat, dan juga secara tidak langsung dapat meningkatkan kepercayaan dan kepatuhan pembayar zakat terhadap institusi-institusi zakat. Selain itu, faktor akauntabiliti, ketelusan, kepimpinan yang mantap, keadilan dalam pengurusan amanah syarikat adalah penting bagi menjamin keberkesanan dalam pengurusan zakat (Wahab and Abdul Rahman, 2011; Hussain et al, 2012).

### **Hubungan Urus Tadbir dengan Kepatuhan**

Negara-negara Islam khususnya, Malaysia telah menunjukkan banyak kelemahan di dalam pengurusan zakat terutamanya dalam pengumpulan dan pengagihan zakat. Salah satu sebab mengapa pemilik perniagaan tidak membayar zakat secara langsung kepada pusat zakat adalah kerana faktor kepuasan terhadap pengagihan zakat, keyakinan terhadap institusi zakat dan juga tahap kecekapan pusat zakat itu sendiri, oleh itu mereka lebih rela membayar zakat secara tidak langsung iaitu dengan cara membayar zakat terus kepada asnaf, bukannya kepada pusat zakat atau agen-agen yang dilantik oleh pusat zakat. Kajian-kajian terdahulu mendapati bahawa pengurusan institusi zakat mempunyai hubungan positif dengan kepatuhan pemilik perniagaan untuk membayar zakat secara langsung kepada institusi zakat (Wahab and Abdul Rahman, 2011).

Sistem pengurusan di institusi zakat mempengaruhi kepatuhan pemilik perniagaan dalam menjalankan tanggungjawab mereka untuk membayar zakat perniagaan pada setiap tahun (Hasan and Shahnaz, 2005). Disamping itu, kekurangan kepercayaan



terhadap institusi zakat terutamanya dalam aspek ketelusan sistem pengagihan dan keberkesanan urus tadbir institusi zakat dapat mempengaruhi kepatuhan pembayar zakat. Baba et al (2010), di dalam kajiannya mendapati bahawa sebanyak 45 peratus pembayar zakat perniagaan membayar zakat langsung kepada asnaf, berbanding institusi zakat (26 peratus) dan amil (28 peratus). Ini menunjukkan bahawa majoriti pemilik perniagaan merasa kurang yakin terhadap peranan insitusi zakat dalam pengagihan semula zakat kepada asnaf. Kepuasan pembayar zakat terhadap sistem pengurusan pusat zakat memainkan peranan dalam menentukan sikap kepatuhan pembayar zakat. Semakin tinggi kepuasan pembayar zakat terhadap sistem urus tadbir pusat zakat, maka semakin tinggi kepatuhan mereka dalam menunaikan tanggungjawab untuk membayar zakat (Kamil, 2002; Ahmad and Zulkifli, 2014). Justeru, Hipotesis Kedua adalah seperti berikut:

H2: Urus tadbir mempunyai hubungan langsung dengan kepatuhan.

### **Kebolehpercayaan**

Kepercayaan adalah sangat penting di dalam kehidupan dan untuk mendapatkan kepercayaan daripada masyarakat adalah sangat sukar. Zainal, Bakar and Saad (2016) mengatakan bahawa kepercayaan adalah satu perkataan atau perjanjian bertulis atau lisan oleh seseorang atau sekumpulan. Pengkaji lain Mayer (2009) seperti dinyatakan dalam Zainal, Bakar and Saad (2016) mendefinisikan kebolehpercayaan sebagai keinginan seseorang untuk melihat kesanggupan orang lain untuk melakukan sesuatu tanpa paksaan dari pihak lain. Ini kerana kepercayaan adalah kesanggupan tanpa tekanan seseorang individu untuk menerima arahan daripada individu lain yang berada di luar kawalannya.

Saad (2016) mendefinisikan kepercayaan sebagai kepercayaan individu yang akan bertindak seperti yang dijangkakan di bawah tanggungjawabnya di mana ia akan bertemu dengan jangkaan orang lain yang mempercayai individu tersebut. Zainal, Bakar and Saad (2016) pula berpendapat bahawa kepercayaan adalah berdasarkan persepsi individu itu sendiri. Oleh itu, dengan pelbagai definisi kebolehpercayaan, ia akan menjadi satu faktor kegagalan di dalam sebuah kumpulan atau individu jika tiada percaya di antara satu sama lain.

### **Hubungan Kebolehpercayaan dengan Kepatuhan**

Pengurusan zakat di kebanyakan negeri di Malaysia diuruskan di bawah Majlis Agama Islam Negeri (MAIN) termasuklah urusan berkaitan memungut dan mengagihkan zakat. Bagaimanapun, menurut Hairunnizam et al, (2009); Hairunnizam et al (2010) seperti yang dinyatakan dalam Wahid and Ahmad (2014), sesetengah masyarakat di Malaysia masih menilai bahawa pengurusan zakat di Malaysia dari segi aspek agihan zakat kepada golongan yang memerlukan adalah tidak memuaskan. Hal ini adalah kerana ketidakpercayaan sesetengah masyarakat yang beragama Islam terhadap institusi zakat dan masih terdapat pembayar zakat yang terus membayar secara langsung kepada golongan asnaf (Sanep and Hairunnizam, 2005; Sarep et al, 2006 seperti yang dinyatakan di dalam Wahid and Ahmad, 2014). Justeru, Hipotesis Ketiga adalah seperti berikut:

H3: Kebolehpercayaan mempunyai hubungan langsung dengan kepatuhan.

### **Kualiti Perkhidmatan**

Kualiti perkhidmatan adalah kriteria yang semakin penting pada masa sekarang. Kepuasan juga bergantung kepada kualiti produk dan perkhidmatan yang boleh membawa kepada perkhidmatan yang berkualiti tinggi. Kualiti perkhidmatan boleh ditakrifkan sebagai kecergasan untuk kegunaan, kesesuaian dengan keperluan dan kebebasan daripada variasi (Kotler et al., 2013). Definisi kualiti perkhidmatan telah diperkenalkan dan ukurannya menjadi subjek wacana utama di kalangan penyelidik akademik. Sebagai contoh, kajian pendekatan untuk menentukan dan mengukur kualiti perkhidmatan oleh Parasuraman et al (1985; 1988) yang menunjukkan bahawa kualiti perkhidmatan dapat diukur dengan menilai perbezaan antara persepsi pengguna terhadap jangkaan perkhidmatan.

Johnson et.al (1995) menggambarkan kualiti perkhidmatan adalah sesuatu yang tidak ketara. Kualiti perkhidmatan boleh ditakrifkan sebagai perbandingan antara jangkaan pelanggan terhadap perkhidmatan yang ditawarkan dan persepsi pelanggan tentang prestasi perkhidmatan berdasarkan pengalaman yang diperolehi oleh mereka (Gronroos, 1982).

Lovelock dan Wirtz (2007) menyatakan bahawa penyampaian perkhidmatan oleh

sesebuah syarikat mempunyai hubungan penilaian jangka panjang kognitif pelanggan. Oleh itu, kualiti perkhidmatan boleh difahami sebagai kaedah pengukuran untuk menilai prestasi penyampaian perkhidmatan dari segi pengalaman dan persepsi pelanggan yang terbentuk melalui perkhidmatan yang diterima atau dilanggan.

Secara tradisinya, institusi zakat berusaha untuk menyediakan perkhidmatan yang berkualiti tinggi dari segi pengurusan zakat dan perkhidmatan pelanggan. Dalam usaha untuk berbuat demikian, institusi ini perlu melihat masyarakat sebagai pelanggan utama mereka dan berusaha untuk memaksimumkan kepuasan mereka berdasarkan perkhidmatan yang diberikan.

### **Hubungan Kualiti Perkhidmatan dengan Kepatuhan**

Kualiti perkhidmatan yang diberikan oleh institusi-institusi zakat akan meningkatkan kepatuhan pembayaran zakat. Menurut Sahidi (2013), beliau menyatakan bahawa faktor yang mempengaruhi dan menarik pembayar zakat perniagaan adalah melalui mutu perkhidmatan yang disediakan dan disampaikan oleh pihak institusi zakat. Selain itu, beliau menyatakan perkhidmatan akan menjadi berkualiti apabila sesebuah syarikat itu berjaya memenuhi jangkaan pelanggan dari segi sebelum dan selepas perkhidmatan.

Menurut Wahab, Zainol dan Bakar (2016), tujuan pengurusan zakat adalah untuk meningkatkan perkhidmatan awam berhubung dengan pembayaran zakat mengikut amalan agama, meningkatkan fungsi dan peranan institusi agama dalam peningkatan kebajikan sosial dan keadilan sosial serta meningkatkan kecekapan dan keberkesanan pengurusan zakat. Institusi zakat bertanggungjawab menyediakan perkhidmatan yang berkaitan dengan pengurusan dana zakat. Perkhidmatan asas mereka adalah untuk mengumpulkan zakat daripada pembayar yang terdiri daripada pembayar individu dan entiti perniagaan. Mereka juga bertanggungjawab untuk mengedarkan dana zakat yang dikutip dari pembayar kepada penerima manfaat dalam tahun yang sama dana tersebut dikumpulkan.

Selain itu, sebagai organisasi yang menguruskan dana awam, kredibiliti institusi zakat juga tertakluk kepada persepsi pelanggan terhadap perkhidmatan yang disediakan oleh

institut zakat. Menurut Wahab et. al (2016), terdapat dua jenis pelanggan. Pertama, pembayar zakat yang membayar zakat dan mengharapkan dana zakat yang dibayar akan diedarkan dengan sewajarnya. Kedua, penerima zakat yang menerima dana zakat dan mengharapkan dana zakat yang mencukupi. Oleh itu, kepuasan kedua-dua pihak berkepentingan utama zakat adalah sangat penting dan ini membawa kepada tahap kualiti perkhidmatan dan pengurusan yang diberikan oleh pihak institut zakat.

Azman, Mursyid dan Muhammad Najib (2018), menjalankan kajian awal di masjid di Selangor. Mereka mendapati bahawa amalan pengurusan zakat di institusi masjid di negeri Selangor lebih tertumpu kepada pembukaan perkhidmatan kaunter mini Lembaga Zakat Selangor (LZS). Perkhidmatan ini dilaksanakan sebagai langkah inisiatif dan progresif dalam pelaksanaan dan pengurusan zakat. Para penyelidik telah menyatakan bahawa LZS memainkan peranan penting dalam mendidik masyarakat terhadap kesedaran zakat dengan menyediakan perkhidmatan kutipan zakat dan menguruskan pengagihan zakat kepada kumpulan yang layak dan memerlukan. LZS juga telah mengambil inisiatif dan langkah-langkah yang lebih progresif untuk membantu ummah dalam melaksanakan perniagaan zakat dengan membuka kaunter bayaran pembayaran zakat di beberapa bahagian kawasan Selangor yang dikenali sebagai Kaunter mini LZS.

Sementara itu, Wahab and Borhan (2014) mendapati bahawa kualiti perkhidmatan dan tadbir urus yang baik memberi kesan kepada pembayaran zakat di Malaysia. Fungsi institusi zakat sangat penting kerana ia bertanggungjawab untuk mengumpul dan mengagihkan zakat dengan berkesan. Jika institusi-institusi ini gagal berfungsi dengan baik, maka pengurusan Zakat secara keseluruhan tidak akan berhasil.

Saad et al. (2009), menunjukkan bukti empirikal bahawa dengan kualiti perkhidmatan yang lebih baik, pematuhan zakat akan menjadi lebih baik. Dengan ini, dapat disimpulkan bahawa kualiti perkhidmatan institusi zakat akan mempengaruhi pematuhan pembayar zakat. Wahab dan Borhan (2014), dalam kajian mereka telah menunjukkan bahawa antara elemen utama kepuasan kualiti perkhidmatan adalah dengan mempunyai kepelbagaian kemudahan pembayaran yang disediakan kepada orang ramai. Kajian ini mendedahkan bahawa kualiti perkhidmatan yang disediakan

oleh institusi zakat sangat mempengaruhi tahap kesedaran pembayaran zakat oleh pembayar zakat. Di samping itu, persepsi masyarakat yang baik terhadap institusi zakat akan meningkatkan pembayaran zakat kepada institusi zakat dan sebaliknya jika persepsi masyarakat lemah maka ia akan mengurangkan kadar pengumpulan zakat oleh pusat zakat. Ini disokong oleh kajian Wahid, Ahmad and Kader (2009), dimana menunjukkan bahawa kebanyakan responden tidak membayar zakat kerana tidak berpuas hati dengan pengagihan zakat oleh institusi zakat.

Kajian mengenai kualiti perkhidmatan telah dijalankan oleh banyak penyelidik. Sebagai contoh, Staples, Dalrymple and Rhonda (2002) menyatakan kualiti perkhidmatan adalah instrumen penting untuk memenangi kepercayaan dan sokongan, kepuasan pelanggan dan kesetiaan pelanggan. Dalam bidang zakat, Hillman and Dalziel (2002), berpendapat bahawa kualiti perkhidmatan memainkan peranan penting dalam pematuhan pembayaran zakat. Selain itu, Saad (2010) mendedahkan bahawa kualiti perkhidmatan yang teratur dalam zakat mempengaruhi niat untuk membayar zakat.

Keyakinan para pembayar zakat terhadap institusi zakat dipengaruhi oleh faktor-faktor tertentu. Wahid dan Ahmad (2014) menjelaskan bahawa perkhidmatan yang cekap dan berkualiti adalah faktor yang mempengaruhi tahap keyakinan di kalangan pembayar zakat kepada institusi zakat. Idris (2002) menyatakan bahawa dalam hubungan dengan kualiti perkhidmatan, tahap pematuhan akan lebih tinggi sekiranya ada pembayar zakat yang berpuas hati dengan perkhidmatan yang diterima daripada institusi zakat. Ini juga telah dipersetujui oleh Kamil (2005), di mana beliau menyatakan bahawa kualiti perkhidmatan mempunyai pertalian dengan pematuhan tingkah laku pembayar zakat. Penyelidikan telah menunjukkan bahawa kualiti perkhidmatan semakin meningkat dan diiktiraf sebagai faktor kritikal dalam kejayaan sesuatu perniagaan (Parasuraman et al., 1988).

Selain itu, Kamil (2005) melalui kajian yang dilakukannya dalam menguji pengaruh faktor motivasi intrinsik individu Muslim terhadap tingkah laku pematuhan zakat mendapati bahawa tiga pembolehubah yang dijumpai adalah kualiti perkhidmatan, tahap pengetahuan zakat dan tahap pendedahan kepada kempen promosi zakat adalah

berkait rapat dengan tingkah laku pematuhan dalam arah yang positif. Manakala, penyelidikan oleh Saad, Wahab and Samsuddin (2016) yang dijalankan kepada ahli perniagaan Muslim di Malaysia menjalankan kajian mengenai dua faktor dalaman dan dua faktor luaran. Faktor dalaman terdiri daripada pengetahuan dan keberkesanan diri manakala faktor dalaman adalah interaksi dan kualiti perkhidmatan. Mereka telah mendapati bahawa kualiti perkhidmatan mempunyai pengaruh terhadap pematuhan pembayaran zakat perniagaan.

Beberapa tahun kemudian, Saad, Wahab dan Hussain (2018), mengkaji mengenai kualiti perkhidmatan yang dilihat terhadap institusi zakat. Kajian itu dijalankan kepada 227 ahli perniagaan Islam di salah sebuah negeri di Malaysia. Penemuan telah menunjukkan bahawa kebanyakan responden telah menilai "Baik" untuk tiga aspek kualiti, iaitu ketara, kebolehpercayaan dan kesopanan. Sementara itu, aspek kualiti lain seperti kredibiliti, kecekapan, responsif, akses, pemahaman dan komunikasi dinilai sebagai "Buruk". Di antara 9 aspek kualiti perkhidmatan, hanya 3 aspek dinilai "Baik" dan 6 aspek seterusnya dinilai sebagai "Buruk". Ini menunjukkan betapa lemahnya kualiti perkhidmatan yang dilihat oleh pembayar zakat perniagaan terhadap institusi zakat. Institusi zakat bertanggungjawab menyediakan perkhidmatan yang berkaitan dengan pengurusan dana zakat. Pengurusan dana zakat perlu diurus dengan baik kerana ini akan membawa kepada kredibiliti institusi zakat seterusnya membawa kepada peningkatan persepsi pembayar zakat tentang perkhidmatan yang diberikan oleh institusi zakat. Justru, Hipotesis Keempat adalah seperti berikut:

H4: Kualiti perkhidmatan mempunyai hubungan langsung dengan kepatuhan.

### **Promosi**

Dalam artikel yang ditulis oleh Wahid and Ahmad (2014), menyatakan bentuk-bentuk promosi yang di lakukan oleh Lembaga Zakat Selangor dalam usaha mengutip bayaran zakat seperti promosi melalui media massa, dan media cetak, Malahan, Lembaga Zakat Selangor turut mempunyai Skwad Dakwah Zakat yang memaikan peranan sebagai pasukan pemasaran Lembaga Zakat Selangor dalam menyebarkan maklumat zakat yang merangkumi aspek kutipan dan agihan zakat ke seluruh negeri Selangor. Selain itu, mereka juga menggunakan pameran sebagai aktiviti promosi yang bukan sahaja bertujuan untuk menyampaikan maklumat mengenai zakat tetapi

juga untuk memperkenalkan Lembaga Zakat Selangor kepada masyarakat Selangor khususnya.

Dalam meningkatkan jumlah kutipan zakat, pihak Pusat Pungutan Zakat (PPZ) telah melakukan kempen melalui media cetak dan media elektronik seperti iklan-iklan ringkas di televisyen dan radio. Tambahan lagi PPZ juga menggunakan saluran internet iaitu dengan memperkenalkan portal terbaru di laman webnya untuk masyarakat mengetahui perkhidmatannya dengan lebih cepat dan mudah. Pengguna boleh mendapatkan pelbagai maklumat mengenai zakat serta membuat pembayaran terus melalui laman web [www.zakat.com.my](http://www.zakat.com.my). Selain daripada laman web, media sosial seperti laman Facebook turut diguna pakai oleh PPZ bagi tujuan mendekati masyarakat dengan lebih pantas dan cepat (Paizin, 2013). Menurut Azaman et. al (2014) menyatakan bahawa peranan institusi Zakat dengan membuat penyebaran maklumat, dan pengetahuan serta kesedaran mengenai zakat melalui media cetak, media elektronik, pendidikan formal dan tidak formal. Kecedurangan untuk menunaikan kewajipan berzakat oleh individu Muslim dipengaruhi dengan pendedahan maklumat tentang zakat.

Usaha mempromosikan kewajipan berzakat ini turut dilakukan oleh Majlis Agama Islam Dan Adat istiadat Melayu Kelantan (MAIK) iaitu dengan menyediakan Van Bergerak MAIK di kawasan terpilih dalam negeri Kelantan. Fungsi van ini adalah menyediakan perkhidmatan pengiraan zakat, pertanyaan kemusykilan berkaitan hukum zakat, kutipan dan agihan zakat serta menyediakan perkhidmatan pembayaran zakat tanpa perlu ke kaunter MAIK (Yusuf, 2018).

### **Hubungan Promosi dengan Kepatuhan**

Pada tahun 2016, Lembaga Zakat Selangor telah menjalankan pelbagai kempen dalam menggalakkan pembayaran zakat perniagaan dan meningkatkan kutipan zakat perniagaan khususnya peniaga Islam. Aktiviti seperti taklimat di premis syarikat, rundingan zakat, taksiran zakat syarikat dan kutipan zakat perniagaan di premis-premis perniagaan adalah antara kempen yang dijalankan oleh Lembaga Zakat Selangor. Malahan, Lembaga Zakat Selangor turut membuat satu majlis pembayaran zakat untuk meraikan syarikat-syarikat yang telah membayar zakat di Lembaga Zakat

Selangor. Disamping meraikan pembayar zakat perniagaan, majlis ini juga bertujuan untuk memberi peluang kepada mereka melihat sendiri bagaimana pengagihan zakat dilaksanakan dan siapa penerima-penerima zakat (Muhsin, 2016). *Company Zakat Responsibility Programme (CZRP)* merupakan salah satu program tanggungjawab sosial Islamik yang dicadangkan kepada Lembaga Zakat Selangor dalam mempromosikan pembayaran zakat perniagaan oleh peniaga Muslim (Hairunnizam, 2016). Tambahan lagi, pada masa kini penggunaan media sebagai alat menyampaikan kesedaran mengenai kepentingan zakat perniagaan (Yusuf, 2018). serta gelagat kepatuhan dalam membayar zakat sebagai alternatif kepada cukai pendapatan. Para penyelidik menyimpulkan bahawa promosi tentang zakat perniagaan mempunyai hubungan dengan gelagat kepatuhan untuk membayar zakat dalam kalangan peniaga Muslim. Justeru, Hipotesis Kelima adalah seperti berikut:

H5: Promosi mempunyai hubungan langsung dengan kepatuhan.

### **Kesedaran**

Kesedaran mengenai kepentingan membayar kewajipan membayar zakat di kalangan ahli perniagaan di negara ini masih rendah. Ini kerana sebahagian daripadanya kurang pengetahuan tentang maklumat asas tentang keperluan zakat seperti istilah dan keadaan zakat, pengiraan zakat, penerima zakat dan sistem perundangan zakat. Dalam kajian yang dibuat oleh Ngatennan@Adnan (2015) mendapati bahawa kesedaran membayar zakat perniagaan di Negeri Selangor telah meningkat dengan peningkatan ke atas jumlah asset, jumlah pendapatan dan jumlah keuntungan bersih koperasi. Untuk meningkatkan pungutan zakat di kalangan pembayar zakat, institusi zakat seperti Pusat Pengumpulan Zakat harus bekerjasama dengan pusat-pusat zakat negeri untuk meningkatkan kualiti perkhidmatan serta kesedaran tentang zakat perniagaan kepada ahli perniagaan Islam (Mohd Noor, 2017).

Untuk memberi kesedaran kepada pembayar zakat khususnya dalam kalangan usahawan atau peniaga Muslim dan juga mengoptimumkan potensi kutipan zakat tahunan, peranan institusi zakat perlu dimainkan dengan menganjurkan aktiviti dakwah. Hal ini dapat dilihat oleh Lembaga Zakat Selangor telah menganjurkan ceramah zakat perniagaan sebanyak dua kali setahun (Kamaruddin, 2017). Berdasarkan kajian daripada (Zilani, 2018) mendapati bahawa tahap kesedaran di



antara golongan yang membayar zakat dan golongan yang tidak membayar zakat ada rendah kesedaran masing-masing di tahap 54.05% dan 50%. Menurutnya lagi, tahap pengetahuan tentang zakat perniagaan adalah penting kerana ia akan memberi kesan dalam meningkatkan kesedaran dalam kalangan peniaga untuk membayar zakat dalam turut menaati kefarduan membayar zakat perniagaan. Dalam hal ini, insititusi zakat memainkan peranan yang penting dalam menyampaikan dan menyebarkan informasi berkenaan dengan kewajipan dan kesan membayar zakat kepada peniaga Islam kerana terdapat segilintir daripada peniaga tidak mengetahui tentang zakat perniagaan. Selain itu, kajian ini memfokuskan kalangan peniaga kecil Muslim Bandar Tun Razak, Kuala Lumpur dan hasil kajian mendapati tahap kesedaran dalam membayar zakat dalam kalangan peniaga kawasan ini adalah di tahap yang sederhana. Tambahan lagi, punca masih ramai kalangan peniaga beragama Islam tidak menunaikan kewajipan membayar zakat perniagaan walaupun perniagaan mereka berjaya adalah kerana masih tiada kesedaran mengenai kewajipan membayar zakat perniagaan (Utusan Online, 2018).

### **Hubungan Kesedaran dengan Kepatuhan**

Tahap kesedaran individu dalam menunaikan kewajipan berzakat adalah berkait rapat dengan tahap pengetahuan berzakat dan tahap keimanan dimana kemungkinan seseorang menunaikan tuntutan zakat akan tinggi apabila tahap pengetahuan dan kesedaran turut tinggi (Hairunnizam, 2003). Analisis faktor yang mempengaruhi pembayaran zakat sentiasa dikaitkan dengan kajian gelagat kepatuhan zakat sebagai faktor yang menyumbang kepada sesuatu hasil (Abdul Wahad, 2014). Seseorang individu Muslim sepatutnya mempunyai pengetahuan tentang kepentingan berzakat kerana ia tuntutan dalam Islam. Malahan, apabila setiap individu Muslim memahami tentang zakat, maka mereka akan mempunyai kesedaran untuk menunaikan tuntutan zakat. Selain itu, tuntutan ibadah lain turut dipengaruhi oleh kepatuhan dalam beribadah oleh setiap individu Muslim (Azaman, 2014). Menurut kajian yang dibuat oleh Hairunnizam, Abdul Halim and Sanep (2016), mereka menyatakan terdapat beberapa faktor seperti sikap usahawan, imej korporat, perkhidmatan zakat yang disediakan oleh institusi zakat, kakitangan institusi zakat dan fatwa zakat adalah merupakan faktor yang berpotensi mempengaruhi kesedaran membayar zakat

perniagaan. Oleh hal yang demikian, dapat disimpulkan bahawa kesedaran dan kepatuhan dalam beribadah terutamanya dalam menunaikan kewajipan berzakat mempunyai kaitan yang rapat. Justeru, Hipotesis Keenam adalah seperti berikut:

H6: Kesedaran mempunyai hubungan langsung dengan kepatuhan.

### **Kepatuhan Sebagai Pengantara**

Terdapat beberapa kajian-kajian yang terdahulu menggunakan kepatuhan sebagai pengantara, khususnya dalam kajian berkaitan dengan kepatuhan terhadap sesi rawatan dan kepatuhan terhadap tugas. Walau bagaimanapun, masih belum ada lagi, kajian terdahulu yang mengkaji tentang zakat perniagaan dengan menggunakan kepatuhan sebagai pengantara, kebanyakan kajian-kajian terdahulu yang menyelidik tentang zakat perniagaan menggunakan kepatuhan sebagai pembolehubah bergantung seperti contoh dalam kajian Saad et al (2007); Mohmad Zaki (2008); Saad et al (2009); Saad (2010); Saad et al (2016).

Westra et al (2007), telah menggunakan kepatuhan sebagai pengantara di dalam kajiannya, di mana mereka menyiasat tentang jangkaan rawatan awal untuk pesakit yang mengidap gangguan kebimbangan atau kegelisahan (anxiety disorder) dengan kepatuhan mereka terhadap perubahan terapi kognitif-tingkah laku (cognitive-behavioral therapy). Para pesakit telah diberikan tugas untuk memenuhi 10 sesi terapi kognitif-tingkah berkelompok. Hasil kajian Westra et al, (2007) mendapati bahawa pematuhan tugas yang diberikan kepada pesakit mempunyai hubungan positif dengan perubahan rawatan keseluruhan. Di samping itu, pematuhan terhadap tugas yang telah diberikan kepada pesakit juga turut mempengaruhi peningkatan rawatan susulan dengan memberi hasil perubahan awal.

Addis et al (2000), turut menggunakan kepatuhan sebagai pengantara, di mana mereka telah menyelidik hubungan di antara penerimaan rawatan rasional (ATR), kepatuhan pesakit terhadap tugas yang diberikan dan perubahan semasa terapi kognitif-tingkah untuk penyakit kemurungan. Hasil kajian mereka mendapati bahawa penerimaan rawatan rasional boleh memudahkan penglibatan dalam proses rawatan dan perubahan tidak spesifik, sementara pematuhan dengan tugas kerja rumah

menyumbang kepada perubahan positif kepada pesakit. Justeru, Hipotesis Ketujuh, Kelapan, Kesembilan, Kesepuluh dan Kesebelas adalah seperti berikut:

H7: Kepatuhan menjadi perantaraan antara urus tadbir dengan pelan strategik

H8: Kepatuhan menjadi perantaraan antara kebolehppercayaan dengan pelan strategik

H9: Kepatuhan menjadi perantaraan antara kualiti perkhidmatan dengan pelan strategik

H10: Kepatuhan menjadi perantaraan antara promosi dengan pelan strategik

H11: Kepatuhan menjadi perantaraan antara kesedaran dengan pelan strategik

## KAEDAH PENYELIDIKAN

### Populasi

Populasi kajian ini terdiri daripada dua kumpulan, iaitu pemilik peniagaan kecil dan sederhana (*Small Medium Enterprise*) di Kedah yang berdaftar dengan Suruhanjaya Syarikat Malaysia dan juga wakil daripada pihak Lembaga Zakat Negeri Kedah. Sebab utama penyelidik untuk memilih populasi ini adalah kerana populasi ini sepadan dengan kriteria yang diperlukan untuk menyiasat hubungan di antara urus tadbir, kebolehppercayaan, kualiti perkhidmatan, promosi, dan kesedaran dengan pelan strategik. Seperti yang telah dinyatakan di dalam bab-bab sebelum, isu mengenai kekurangan kesedaran di kalangan pembayar zakat perniagaan di Negeri Kedah adalah sangat penting untuk diatasi, jadi dengan memilih kedua-dua populasi ini, penyelidik dapat menyiasat dengan lebih efektif bagi mendapatkan hasil kajian yang terbaik.

### Sampel

Sampel kajian ini adalah seramai 5 orang wakil daripada Lembaga Zakat Negeri Kedah untuk sesi temuduga, dan seramai 250 orang pemilik perniagaan (Muslim) di Negeri Kedah untuk mengisi borang soal selidik. Saiz sampel ditentukan melalui teknik sampel kecil (*Small Sample Technique*) yang dicadangkan oleh Krejcie and Morgan, (1970), dimana mereka telah menerbitkan formula untuk menentukan saiz sampel. Di dalam jadual penentuan saiz sampel, ia menunjukkan bahawa sekiranya saiz populasi berada dalam lingkungan 750 buah organisasi, maka jumlah sampel yang perlu diambil ialah sebanyak 254 buah organisasi.

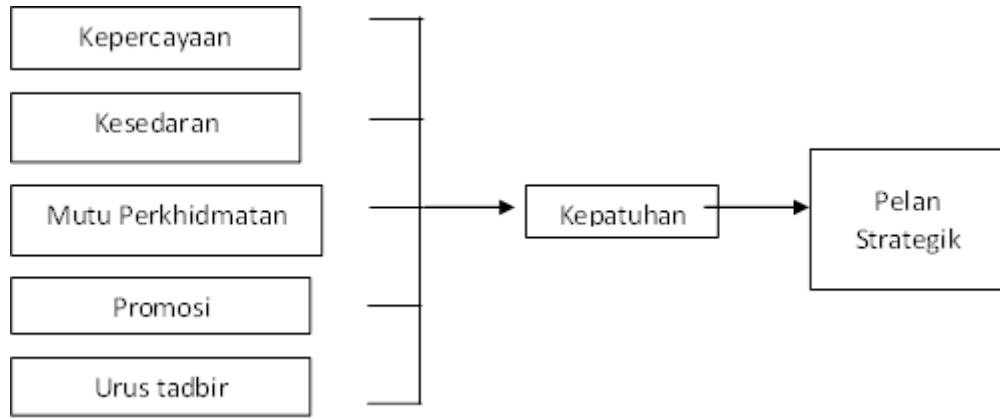
### **Teknik Persampelan**

Untuk memilih sampel bagi sesi temuduga, teknik persampelan yang digunakan ialah teknik persampelan bertujuan. Ini kerana sesi temuduga hanya menumpukan kepada pegawai-pegawai atau ketua jabatan di Lembaga Zakat Negeri Kedah untuk menyoal dengan lebih lanjut mengenai isu dan cabaran yang dihadapi oleh LZNK berkaitan dengan kekurangan kesedaran di kalangan pembayar zakat perniagaan di Negeri Kedah. Lima individu yang terlibat adalah terdiri daripada ketua jabatan kewangan, ketua jabatan teknologi dan maklumat, ketua bahagian audit dalam, pengurus eksekutif pejabat transformasi zakat Kedah dan juga ketua jabatan daripada jabatan pengurusan zakat korporat. Panggilan akan dibuat terlebih dahulu bagi mengatur sesi temuduga dengan pihak LZNK. Perbualan semasa wawancara akan direkodkan dan kesemua data temuduga akan ditranskrip dalam bentuk fail *Microsoft Words*.

Selain itu penyelidik juga mengumpul data dengan menggunakan instrumen soal selidik. Teknik persampelan yang digunakan ialah teknik persampelan secara rawak, di mana 254 borang soal selidik diedarkan kepada pemilik peniagaan kecil dan sederhana (yang beragama Islam) di sekitar Negeri Kedah, di mana saiz, jenis dan sektor perniagaan juga dipilih secara rawak. Teknik ini dipilih kerana jumlah bilangan usahawan kecil dan sederhana di Kedah adalah besar dan tersebar secara geografi di sekitar daerah Kedah.

### **Rangka Kerja Penyelidikan**

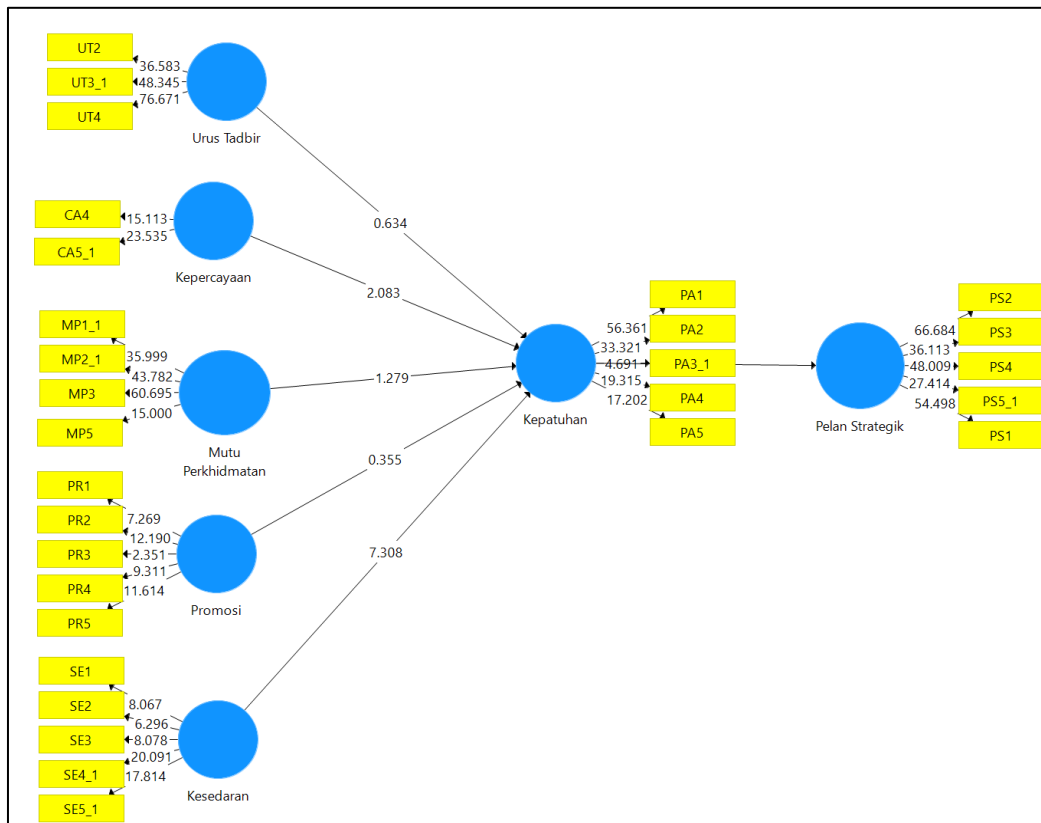
Di dalam rangka kerja penyelidikan, pembolehubah bergantung ialah pelan strategik, dan pembolehubah bebas ialah urus tadbir, kebolehpercayaan, kualiti perkhidmatan, promosi, dan kesedaran, manakala kepatuhan pula menjadi pengantara di antara pelan strategik dengan urus tadbir, kebolehpercayaan, kualiti perkhidmatan, promosi, dan kesedaran, seperti ditunjukkan dalam Rajah 1 di bawah..



**Rajah 1** Rangka Kerja Penyelidikan

**Dapatan Kajian**

Rajah 2 dan Jadual 1 menunjukkan model struktural.



**Rajah 2** Model Struktural dan Pengantaraan (Model Keseluruhan)

**Jadual 1***Model Struktural Perantaraan dan Pembolehubah Sederhana (Model Keseluruhan)*

<b>Hubungan Hipotesis Pembolehubah</b>	<b>Beta</b>	<b>T Values</b>	<b>P Value</b>	<b>Dapatan</b>
<b>H1: Kepatuhan -&gt; Pelan Strategik</b>	0.259	3.857	0.000	Sokong
<b>H2: Kepercayaan -&gt; Kepatuhan</b>	0.165	2.083	0.037	Sokong
<b>H3: Kesedaran -&gt; Kepatuhan</b>	0.476	7.308	0.000	Sokong
<b>H4: Mutu Perkhidmatan -&gt; Kepatuhan</b>	0.147	1.279	0.201	Tidak
<b>H5: Promosi -&gt; Kepatuhan</b>	-0.027	0.355	0.723	Tidak
<b>H6: Urus Tadbir -&gt; Kepatuhan</b>	0.073	0.634	0.526	Tidak
<b>H7: Kepercayaan -&gt; Kepatuhan -&gt; Pelan Strategik</b>	0.043	1.707	0.088	Tidak
<b>H8: Kesedaran -&gt; Kepatuhan -&gt; Pelan Strategik</b>	0.123	3.708	0.000	Sokong
<b>H9: Mutu Perkhidmatan -&gt; Kepatuhan -&gt; Pelan Strategik</b>	0.038	1.231	0.219	Tidak
<b>H10: Promosi -&gt; Kepatuhan -&gt; Pelan Strategik</b>	-0.007	0.338	0.735	Tidak
<b>H11: Urus Tadbir -&gt; Kepatuhan -&gt; Pelan Strategik</b>	0.019	0.549	0.583	Tidak

Dapatan menunjukkan terdapatnya hubungan di antara kepatuhan dan pelan strategik. Dapatan ini menyokong dapatan kajian lepas (Elbanna, et al., 2016; Vaara, et al., 2010). Dapatan ini menunjukkan kepatuhan peniaga dalam membayar zakat perniagaan merupakan faktor penyumbang utama kepada pelan strategik. Selain itu, kepercayaan dan kesedaran juga merupakan faktor penyumbang kepada kepatuhan pembayaran zakat perniagaan di Kedah. Setelah melihat potensi dari sudut penerimaan perluasan harta dan hasil kutipan zakat syarikat, adalah sewajarnya potensi zakat syarikat dari sudut hukum disentuh. Potensi dari sudut hukum ini bermaksud adakah ruang untuk mewajibkan zakat syarikat dalam perbahasan fiqh. Asasnya wujud potensi mewajibkan zakat syarikat susulan terdapat beberapa nas yang mewajibkan zakat adalah bersifat umum seperti yang difirmankan Allah s.w.t; “Hai orang-orang yang beriman, nafkahkanlah (di jalan Allah) sebahagian dari hasil usahamu yang baik-baik dan sebahagian dari apa yang Kami keluarkan dari bumi untuk kamu. Dan janganlah kamu memilih yang buruk-buruk lalu kamu nafkahkan daripadanya, padahal kamu sendiri tidak mahu mengambilnya melainkan dengan memejamkan mata terhadapnya. Dan ketahuilah, bahawa Allah Maha Kaya lagi Maha Terpuji.” (Surah al-Baqarah, 2:267) Perkataan “sebahagian dari hasil usahamu” adalah

bersifat umum, ia merangkumi segala hasil usaha yang dilakukan oleh manusia sama ada ia berbentuk perniagaan, perindustrian, pertanian dan seumpamanya, ataupun hasil tersebut diusahakan secara persendirian atau syarikat. Begitu juga umumnya hadis Nabi s.a.w yang menyentuh persoalan zakat. Nabi s.a.w bersabda: “tidak terhimpun antara yang terpisah dan tidak terpisah antara yang terhimpun kerana takut bersedekah (zakat), dan orang-orang yang menternak binatangnya hendaklah berdamai antara keduanya dengan berdasarkan persamaan” Selain daripada nas-nas tersebut, terdapat beberapa hujah lain yang menjadi asas kewajipan zakat ke atas syarikat.

Manakala, dapatan min kepatuhan peniaga dalam membayar zakat menunjukkan paras nilai yang hampir tinggi. Walaubagaimanapun, nilai min bagi pelan strategik menunjukkan nilai yang sederhana. Hal ini disebabkan oleh faktor-faktor lain seperti mutu perkhidmatan, urus tadbir dan promosi yang tidak mempunyai hubungan dengan kepatuhan dan pelan strategik. Oleh yang demikian, pihak zakat kedah harus mempertingkatkan mutu perkhidmatan, urus tadbir dan memperhebatkan promosi melalui semua medium yang ada bagi mempertingkatkan paras kepatuhan pembayaran zakat perniagaan di kalangan peniaga kecil di Kedah.

## **PENUTUP**

Kajian yang bertujuan untuk mengukur tahap kepatuhan membayar zakat perniagaan di kalangan peniaga kecil ini dijalankan bagi meningkatkan dan memperbaiki pelan strategik pihak LZNK dan meningkatkan hasil kutipan zakat. Hasil dari kajian ini menunjukkan tahap kesedaran membayar zakat perniagaan di kalangan peniaga kecil negeri Kedah berada di tahap sederhana. Namun begitu kajian ini memiliki limitasi yang perlu di ambil kira di mana kajian ini menggunakan saiz sampel yang kecil menyebabkan hasil kajian yang diperolehi kurang tepat. Sampel kajian juga hanya terhad kepada golongan peniaga kecil Muslim di sekitar Bandar Alor sear, Changlun dan Sintok sahaja dan tidak mewakili keseluruhan peniaga Muslim. Selain itu, soalan soal selidik yang digunakan adalah dibina sendiri dan tidak dapat diuji terlebih dahulu kerana kekangan masa. Ini menyebabkan hasil kajian yang diperolehi kurang boleh dipercayai. Walaubagaimanapun, hasil kajian ini boleh dimanfaatkan oleh pelbagai pihak dalam usaha meningkatkan kutipan zakat pada masa akan datang. Untuk meningkatkan jumlah kepatuhan peniaga dalam

membayar zakat perniagaan, pejabat zakat perlu menggiatkan lagi promosi melalui jaringan sosial media dan menggiatkan aktiviti keusahawanan zakat agar dapat membantu golongan yang memerlukan serta meningkatkan ekonomi negara.

Lembaga Zakat Negeri Kedah (LZNK) juga boleh cuba mengatasi masalah-masalah yang ada dengan mengambil kira apa kehendak pembayar zakat itu sendiri. Sebagai contoh, pembayar zakat yang ditemui semasa mengedar soal-selidik, rata-rata tidak tahu tentang kemudahan yang ditawarkan oleh LZNK dalam proses pembayaran zakat itu sendiri. Sebagai contoh, mereka tidak tahu mengenai wujudnya sispem pembayaran zakat secara atas talian. Mereka berpendapat proses untuk membayar zakat itu agak rumit kerana mereka terpaksa keluar dan beratur di kaunter LZNK untuk tujuan tersebut. Keadaan ini timbul, kerana promosi yang tidak menyeluruh tentang kemudaha-kemudahan yang ad ditawarkan olh LZNK. Justeru, LZNK perlu melipatgandakan lagi usaha promosi ke seluruh negeri Kedah, bertujuan untuk meningkatkan kesedaran orang ramai tentang kemudahan yang ada di LZNK dan seterusnya meningkatkan kepatuhan pembayaran zakat perniagaan.

Manakala dari segi penerima zakat itu sendiri, LZNK boleh mewar-warkan berita atau bulletin tentang semua bentuk aktiviti yang telah, sedang dan akan dilakukan oleh LZNK untuk memastikan mereka yang layak telah dan akan mendapat peruntukan zakat seperti yang sepatutnya. LZNK juga boleh meningkatkan iklan tentang mereka atau talian yang boleh dihubungi untuk tujuan tersebut serta maklumbalas segera perlu dilakukan sebaik mereka menerima boring permohonan peruntukan. Ini akan dapat meningkatkan keyakinan orang ramai tentang ketelusan peranan LZNK dalam meningkatkan taraf hidup dan ekonomi golongan yang memerlukan.

#### **PENGHARGAAN**

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## **A CONCEPTUAL MODEL ON BEHAVIORAL INTENTION TO USE MOBILE BANKING IN ISLAMIC BANKS: THE ROLE OF RELIGIOSITY, PERCEIVED LIFESTYLE, PERSONAL INNOVATIVENESS AND RELIGIOUS AUTHORITY**

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### **ABSTRACT**

The disproportionateness between mobile banking usage and Islamic banking development in Malaysia has sparked an important issue for Malaysian Islamic banks to address. Malaysia has a relatively low usage rate in terms of mobile banking, yet it is the centre for Islamic banking with among the highest market share amongst other countries. Therefore it is essential to analyse the reasons discuss the possible solutions for the low mobile banking usage rate so that Malaysian banking system which significantly include the Islamic banking to remain competitive along with the global mainstream banking. The main objective of this research is to examine the effects of Shariah compliance, perceived lifestyle and personal innovativeness as determinants of intention to adopt mobile banking among Islamic bank customers by means of literature research. It is hypothesised that these three proposed variables are additional important factors on top of the other factors in the attitude dimension in the Decomposed Theory of Planned Behaviour (DTPB) model that influence the consumer attitude and ultimately the consumer intention towards using mobile banking. The decomposed theory of planned behaviour is used as an underlying theory to explain how these factors explain behavioural intention to use mobile banking in Islamic banks.

**Keywords:** list up not more than five key words in alphabetical order, separated by commas

## INTRODUCTION

Technological advancement, in particular mobile communication technology has revolutionised the way people communicate with each other. People start interacting using mobile technology i.e via smartphones instead of the traditional face-to-face. It is argued that the new generation prefers to communicate via smartphones instead of face-to-face conversation as means of information (Steinmetz, 2018). With smartphones, users can obtain information faster and more efficient without having to travel long or even short distance without the hassle of prying open a bulky laptop.

In the business world, mobile banking is also utilised as means of payments for products, payments and advertisement (Asongu and Nwachukwu, 2018; Martins et al., 2018). This enables existing businesses to save cost and enable others such as wage earners or home makers to become part time entrepreneurs (Richter, Kraus, and Syrja, 2015). Existing business can save cost by reducing physical business premises which incur high cost and investment (Newbery and Bosworth, 2010) while part-time entrepreneurs are able to start doing online business to supplement their household income. Despite the advantages, many authors such as Huili and Chunfang (2011), Yu (2012), Tu et al. (2014) and Musa et al. (2015) argue that the rate of usage of mobile banking is low thus making the need to understand the factors that influences consumers decision making become more important.

Mobile banking also come with several disadvantages. The first being, the lack of face-to-face interaction affects personalised attention, which is important for customer loyalty and retention (Levy, 2014). Secondly it is also argued that through mobile e-commerce, the convenience of payments through mobile banking can indirectly encourage compulsive spending behaviour (Garret et al., 2014; Cobla and Osei-Assibey, 2018). Theong, Osman and Yap (2018) argues that compulsive spending behaviour can result to default in monthly obligations eventually puts pressure in the economy as it affects economic growth

An essential definition of mobile banking is the action of accessing banking information and performing banking transaction via mobile devices such as smartphones and tablets (Valaei, Nikhashemi, and Ha Jin, 2018). Payments for m-



commerce is one of the functions of mobile banking whereby users purchase goods online through their smartphones and make payments through the extensions that are smartphone friendly (Al-jabri, 2012; Phiri and Mbengo, 2017; Baabdullah et al., 2019). Other studies such as Phiri and Mbengo (2017) even define mobile banking as e-commerce application that facilitates their customers to perform payments in their online shopping transactions via their smartphones. In Malaysia, mobile banking is in a form of application, better known as apps and mobile-friendly websites that is redirected after customers agree to purchase and make payments

For the first section of this paper is the explanation on the determinants of intention to use mobile banking among the customers of Islamic banks. The problem statement is discussed in the second section which demonstrates the importance of this paper. The third section is the literature review which is then be a basis for section four that is the research questions. Section five explains the research purposes. The sixth section presents the methodology and this paper ends with section seven as the conclusion

### **PROBLEM STATEMENT**

Different countries have different levels of utilisation of mobile banking depending on the region and economic development. Generally as a developed region, Europe have relatively high mobile banking penetration rate for instance Sweden (64%), Ireland (60%), Poland (52%), Spain (52%), Netherlands (51%), and the United Kingdom (50%). At par with its European allies, the United States also has high mobile banking penetration rate at 53%. It is argued that the high penetration rate in developed countries is due to high level of innovativeness and openness towards new technology (Chitungo and Munongo, 2013). For other nations for instance in the African region, mobile banking comes as a necessity due to poor infrastructure, lack of political stability, and lack of bank branches (Popper, 2015). Among the mobile banking penetration figures for these nations are example South Africa (57%), Kenya (49%), and Nigeria (43%)

Malaysia is a middle income nation within the ASEAN (Association of South East Asian Nations) region. Yet among her neighbours, figures show that Malaysia is relatively low in terms of mobile banking penetration. Malaysia's mobile banking

penetration rate is 30%, to be compared with Thailand (43%), Singapore (52%), and Indonesia (77%), showing that Malaysia is lagging behind in terms of the use of mobile banking. Malaysia is at least better off or at least at par with the oil producing nations. At least for United Arab Emirates, the mobile banking penetration is 34% while other oil producing nations such as Kuwait, Qatar, and Saudi Arabia have mobile banking penetration of 27%, 19%, and 15% respectively which is considerably low as compared to other regions of the world. In Saudi Arabia, it is argued that the introduction of mobile technology is quite late (Sohail and Al-Jabri, 2014). In Kuwait, mobile banking is still in its inferior state as it is still perceived to have bad user experience, accessibility and not being able to meet customer need

Up until now, data on mobile banking in Islamic bank is very limited. At most, in the GCC countries, the percentage of Islamic bank customers using mobile banking is only 26%, which is lower than conventional bank customers, which is 38% (Earnst and Young, 2016). In Malaysia, the data on mobile banking in Islamic bank is also limited Malaysia. Bank Islam Malaysia Berhad has 900000 mobile banking users, which is just a fraction of Maybank, which consists of 4.6 million mobile banking users (Malayan Banking Berhad, 2018)

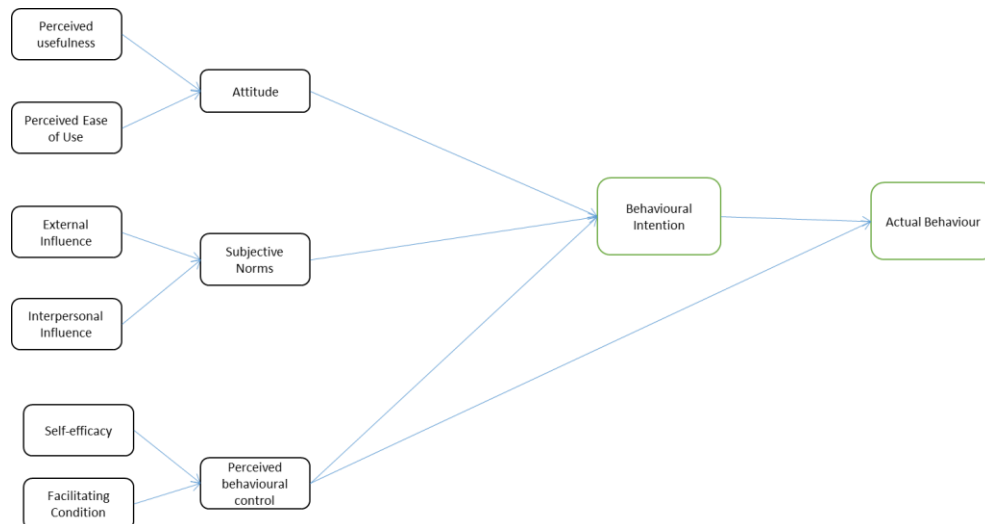
Malaysia's position as a hub for Islamic banking is not without criticism because there is an ongoing debate on whether Islamic banking as practiced Malaysian banks truly demonstrates the true spirit of Sharia principles. There are two categories scholars, which are the conservative and the pragmatic scholars (Hasan, 2011). Conservative scholars view Islamic banking solely on its legalistic side. For instance, Mohamad and Saravanamutu (2015) argues that Islamic banks in many aspects are similar to conventional banks, in terms of its operation. Khan (2010) argued that there are significant deviations between the ideals and the realities of Islamic banking. These argument although are true, do not reflect the reality of implementing the ideals of Islamic banking. Pragmatic scholars view Islamic banking should not be confined to the legalistic view. Instead, pragmatic scholars argues that Islamic banking should take into consideration of the objective of the Shariah, also known as the *maqasid al Shariah*. Sabirzyanov and Hashim (2015) argues that solely focussing on the Shariah aspects of Islamic banking is a narrow view of looking at Islamic banking because

there is a more holistic view that is incorporating the *maqasid al Shariah*. At least for Malaysia, Eddy Yusuf (2010) argues that fully Shariah compliant because of its interest free banking practice and justifiable prices. The conflicting views between the conservative and pragmatic scholars has affected the perception of consumers and the lack of face-to-face interaction is not helping.

Different regions of the world have received mobile banking for different reasons at different rates of mobile banking penetration rate. In the developed regions in Europe for example, mobile banking is mainly for convenience purposes while in the African region, mobile banking is out of necessity. Malaysia, as a hub for Islamic banking is still left behind relatively to its neighbours in terms of mobile banking, which is a cause of concern. Furthermore the debate between different scholars with regards to the Shariah compliancy adds to the complexity of consumers decision to adopt mobile banking

## LITERATURE REVIEW

This section discuss different relevant concepts that are associated with customers intention, attitude, subjective norms and perceived behaviour control with its determinants which are described on the basis of Decomposed Theory of Planned Behaviour control (DTPB) that was refined by Taylor and Todd (1995) as it is depicted in figure 1. The DTPB was developed based on the Theory of Reasoned Action (TRA) by Fishbein (1967). The TRA was then further expanded when Bandura (1977) developed Self Efficacy Theory (SET) subsequently prompted Ajzen (1988) to add Perceived Behavioural Control (PBC) as one of the determinants of intentions. Perceived behavioural control, on a conceptual basis is similar to self-efficacy. Both refer to one's belief that the behaviour is under one's control but the difference lies in terms of operational where the PBC is often measured by the ease or difficulty of the behaviour while self-efficacy is measured by the confidence in the ability to perform the behaviour.



**Figure 1** The original model of the decomposed theory of planned behaviour

Source: Taylor and Todd (1995)

### **Behavioural Intention**

The initial definition of behavioural definition was in the context of the theory of reasoned action, which is subjective likelihood towards the performance of a behaviour (Fishbein and Ajzen, 1975). More specific definition was developed as other intention-based theories were developed for instance, as the theory of planned behaviour was developed, behavioural intention was defined as motivational factors that capture the magnitude of effort a person is willing to make in order to carry out a behaviour (Ajzen, 1991). Next, in the context Technology Acceptance Model (TAM), the definition of behavioural intention becomes more technology specific, focusing of behavioural intentions to perform a technology specific behaviour (Davis, Bagozzi, and Warshaw, 1989). Essentially these definitions are about the extent to which one performs a particular behaviour

It is important to understand behavioural intention in mobile banking for banks to remain competitive and for the society to benefit from the new opportunities arise from the development of mobile banking. For the banking sector, the understanding of behavioural intention is beneficial due the rapid development of new technology in banking products (Zolait, 2010; Sohail and Al-Jabri, 2014). On the basis of the above-mentioned theories, there are several variables that are widely studied for a better understanding of behavioural intention for instance, attitude, subjective norms, and

perceived behavioural control.

### **Attitude**

Attitude is one of the most basic variable that was proposed by the theory of reasoned action and other intention based theories to predict behavioural intention (Zolait, 2010; Muñoz-Leiva, 2017; Tao and Fan, 2017). The realisation of a behaviour is the main difference between attitude and behavioural intention while dispositions is what attitude and behavioural intention have in common (Rummel, 1976). The definition of attitude provided by Ajzen (1989) captures the crux of the word that is favourable or unfavourable responses to the intention in question. Later studies have adopted and adapted Ajzen's (1989) definition with difference in semantics. For instance, Spears and Singh (2004), Lee (2009), Wessels and Drennan (2010), and Maduku (2013) adopted Ajzen's (1989) definition while Celik (2008), Eagly (2007), and Zolait (2010) adapted Ajzen's (1989) definition using other words such as "good" or "bad" instead of "favourable" or "unfavourable".

By and large, studies that uses the intention-based models, attitude has been established to have positive relationship with intention. In an Australian study done on m-banking postulate that positive attitude towards m-banking leads to increase in the behavioural intention (Wessels and Drennan, 2010). In Yemen, there is a positive relationship between attitude and behavioural intention (Zolait, 2010)

### **Perceived Usefulness**

The aim of developing mobile technology is to improve the efficiency of banking activities whether it is for checking account balance, making payments or for online shopping. Assessing the perceived usefulness in one way of measuring the improvement of banking activities. Davis, Bagozzi, and Warshaw (1989) is one of the earliest to define perceived usefulness as one's subjective evaluation of the extent to which using a technology will enhance one's performance.

A conceptual research has been done in Malaysia on attitude towards mobile banking, whereby it is hypothesised that there is a positive relationship between perceived usefulness and attitude towards mobile banking (Krishanan, Khin, and Teng, 2015).

Based on an empirical research by Raza, Umer and Shah (2017) it is suggested that in Pakistan, perceived usefulness has a positive relationship with attitude as well as behavioural intentions of using mobile banking. This indicates that mobile banking in Pakistan is useful. Studies that examine internet banking is also worthy of mention because internet banking is still relevant and it is a predecessor of mobile banking. For example, Wang et al. (2003) and Pikkarainen et al. (2004) suggested that there is a positive relationship between perceived usefulness and attitude.

### **Perceived Ease of Use**

A laymen who has diminutive knowledge on technology may not find mobile banking easy to use since it is developed by technology experts and professional. It is believed that technology is only useful when it is easy to use (Davis et al., 1989). Hence the perceived ease of use is crucial in assessing the extent to which mobile banking technology is user friendly. The definition provided by Davis et al., (1989) are widely replicated and improved, which is the degree to which a person expects that the usage of mobile banking is effortless. What differentiates perceived ease of use from perceived usefulness is that the perceived ease of use's emphasis on the technology while perceived usefulness give emphasis towards how the technology affects one's job or tasks.

Studies on the relationship between perceived ease of use and attitude are well established and straight forward. As a predecessor of mobile banking that is computer technology, Davis et al. (1989) postulate that there is a positive relationship between perceived ease of use and attitude. This shows that users are more interested to use a technology when they think that it is easy to use. As the internet technology developed, Wang et al. (2003) and Celik et al. (2008) suggested positive relationships between perceived ease of use and attitude in the context of internet banking. However there are also literatures such as Yee-Loong Chong et al (2010) and Ernovianti et al. (2012) that suggests that there is no significant relationship between these two variables. One possible explanation for the non-significance is that the sample is already versed in using the technology (Ernovianti et al., 2008).

## **Religiosity**

Religiosity is an important cultural factor to study because it is one of the most universal and persuasive element of culture that has significant influence towards peoples attitude (Khraim, 2010). For instance, people who adheres to most Abrahamic faiths traditionally will have negative attitude towards things that are considered impure such as things are related to swine. Certain actions such as fornication, adultery, profiting from usury are also render negative attitude due to its prohibition in certain religions. Early modern publications of religiosity were from a Judeo-Christian perspective, which include comprehensive and simple religiosity measurements. Religiosity that consist of experiential, ritualistic, ideological and consequential aspects by Glock (1962) is one of the early comprehensive ones. On the other hand Church attendance and church contribution by Azzi, Corry and Ronald (1975) as well as Mindel and Voughan (1978) with their organisational and private religiosities are examples of the simpler ones.

Later publications on religiosity include religiosity for other religions namely Islam. Krauss, Hamzah and Rumaya (2005) developed the Muslim Religiosity Personality Index (MRPI) which is a comprehensive Muslim religiosity that measures religiosity in most aspect of Muslim life be it in terms of their religious rituals and daily rituals. The MRPI although comprehensive, it is still general. There are more simpler ones, for instance Tamney (1979) discusses religiosity in terms of praying, fasting and almsgiving.

Amin et al. (2011), Jamshidi and Hussin (2016), and Aziz et al. (2019) developed a more specific measurement of religiosity that is tailored to measure religiosity in terms of people's financial practice, specifically in terms of their practice on usury(riba), uncertainty/unclear contracts (gharar) and other things that are considered forbidden in Islam. The development of a more specific measurement of religiosity is due to some of the inconsistencies between mobile banking provided by Islamic banks and the electronic commercial sites that are not necessarily in compliance with the Shariah. Furthermore, the virtual nature of mobile banking which include lack of physical interaction between the buyer, seller and the item may contribute to customer's doubts towards mobile banking. According to Yeh and Li (2009), without

examining an item to be bought, that is by looking and touching, customers do not feel secured to perform any purchase. This instance may also occur among Shariah-conscious customers who are potential users of mobile banking for m-commerce transactions (Sarker, 1999). Without the confidence to shop online via mobile banking, the use of mobile banking is limited to checking the account balance and bill payments.

Although religiosity in general have been measured extensively throughout half a century, specific measurement of religiosity, in particular for the context of banking technology in Islamic bank is still relatively understudied. A prevue of Sharia-compliant aspect in mobile banking is demonstrated by a study lead by Ali et al. (2018) suggests that for the context of Islamic banking in Malaysia, there are positive effects of religiosity towards attitude. Similar findings is also found by Jamshidi and Hussin (2016) in Malaysia’s Islamic credit card usage in E-commerce. Based on these evidences, the same outcome would apply in the context

Table 1

Selected literatures that have studied religiosity

**Table 1**

*Selected literatures that have studied religiosity*

Religiosity						
Glock (1962)	Azzi, Corry and Ronald (1975)	Mindel and Vaughan (1978)	Tamney (1979)	Krauss, Hamzah and Rumaya (2005)	Shah Alam, Mohd and Hisham (2011)	Aziz et al. (2018)
<ul style="list-style-type: none"> <li>•Experiential</li> <li>•Ritualistic</li> <li>•Ideological</li> <li>•Consequential</li> </ul>	<ul style="list-style-type: none"> <li>•Church Attendance</li> <li>•Financial contribution</li> </ul>	<ul style="list-style-type: none"> <li>•Organisational religiosity</li> <li>•Private religiosity</li> </ul>	<ul style="list-style-type: none"> <li>•Praying</li> <li>•Fasting</li> <li>•Almsgiving</li> </ul>	Muslim Religiosity Personality Scale (MRPI) •Islamic worldview •Religious personality	Selected Muslim religious practice namely •Prayers •Abstaining from Haram things	Addresses banking relevance •Riba •Gharar •Fraud



### **Perceived Lifestyle**

Compatibility of individual lifestyle is argued to make it possible for a modern invention i.e mobile banking to be widely used (Tan and Teo, 2000). Early discussion of lifestyle revolves around Christian lifestyle, that revolves around living a humble life and simplicity (Schwarz, 1979). Lifestyle has been historically a part of religion until secularisation took place (Ziad Esa, Ahmad Fauzi, and Folmer, 2014) hence lifestyle is argued to be disenchanting from religion (Porter, 1973). Additionally, the early discussion of lifestyle also include social class, in terms of medieval and modern feudal system (Cockerham, Abel, and Lüschen, 1993; Bogenhold, 2001). In modern times, people's lifestyle gyrates around mobile technology (Schierz, Schilke, and Wirtz, 2010), for instance the use of Google as an effective "search engine" to do anything such as cooking recipes and revising for exams. Another example is the use of GPS (global positioning system) that are easily available for anybody that has a smartphone so that people can navigate in their travels.

Based on empirical evidences provided by Chawla and Joshi (2017), perceived lifestyle has demonstrated influence towards internet banking. The samples that they gathered are mostly engineering graduates that use internet as part of their lifestyle. Empirical results suggested that these graduates are likely to have positive attitudes towards mobile banking. Subsequent study in the context mobile payment in Portugal by Pancho and Afonso (2018) suggest that perceived lifestyle has a positive relationship with reuse intention. Lifestyle can also be a moderating variable, for instance Yu and Li (2015) suggested that lifestyle has a significant moderating effect towards usage barriers in mobile banking in Thailand and Taiwan. The present research however assess lifestyle as a determinant instead of a moderator following the study ake by Chawla and Joshi (2017). Mobile technology is the most recent trend, therefore it is hypothesised when a person uses mobile technology as part of their lifestyle, it is more likely that the person will use mobile banking.

**Table 2**

*Selected literatures that have studied lifestyle*

Perceived lifestyle			
Schwartz (1979) Amerson (1979)	Cockerham, Abel, and Luschen (1993)	Schierz (2010)	Chawla and Joshi (2018)
<ul style="list-style-type: none"> <li>•Christian lifestyle</li> <li>•Simplicity</li> </ul>	Addresses lifestyle from early sociologists. <ul style="list-style-type: none"> <li>•Social- class</li> <li>•Socio economic status</li> </ul>	<ul style="list-style-type: none"> <li>•Mobile lifestyle</li> <li>•Individual mobility</li> </ul>	Addresses M-Banking related lifestyle <ul style="list-style-type: none"> <li>•M-banking compatibility</li> <li>•Financial management</li> <li>•Self-image</li> <li>•occupation</li> </ul>

**Personal Innovativeness**

Different people have different tendencies to adopt new technologies. Before Information technology, much of the research on innovativeness are in agriculture. One of the earliest example is Marsh and Coleman (1956) and Flinn (1970) that did studies on farmers acceptance of new technologies such as artificial breeding, calf vaccination and truck farming. Nowadays, in the information technology age, there are several ways in which people adopt technology. At the most basic, people adopt technologies out of eagerness and excitement of new technologies (Chitungo and Munongo, 2013). According to Hanafizadeh et al. (2014) the diffusion of technology differs based on the development levels of a country whereby people from a less developed country are more open for new technology assimilation. This means that people impoverished countries such as countries in the sub Saharan Africa. The second argument is that people who are inherently innovative are argued to have a relatively higher tendency to adopt new technologies (Agarwal and Prasad, 1998). Also known as technology readiness, personal innovativeness is the inherent willingness to try out and embrace new technology to fulfil goals (Rao and Troshani, 2007). The third argument is linked to innovation diffusion theory which essentially a process where innovation is communicated through certain networks over time (Rogers, 1995). There are five different levels of personal innovativeness classified by innovation diffusion theory, the highest being the innovators and the lowest known as laggards.

There are several studies that have examined the relationship between personal innovativeness and attitude towards new technologies. A notable study is for a sample of rural communities in Zimbabwe whereby personal innovativeness has a significant effect on the attitude towards mobile banking (Chitungo and Munongo, 2013). Looking at the impoverished economic conditions of Zimbabwe, it is easy to see that the people of Zimbabwe are intrigued and eager towards new technologies. Conversely in developed America, in the context of American students there is an inverse relationship between consumer innovativeness and adoption which also shows that considering that the United States as a more advanced economy, it is obvious to see that the innovation for the Americans is not as interesting when compared to Zimbabwe (Sarel and Marmorstein, 2007).

**Table 3**

*Selected literatures that have studies personal innovativeness*

Personal Innovativeness				
Marsh and Coleman (1956)	Flinn (1970)	Midgley and Dowling (1978)	Agarwal and Prasad (1998)	Hanafizadeh et al. (2014)
Agricultural related practices •Artificial breeding •Calf vaccination •Soil testing	Agricultural related practices Among truck growers	•Inherent innovativeness •Actualised innovativeness	Innovativeness in IT	People who are from less developed countries are more eager towards mobile banking

**Subjective Norms**

A relatively new technology needs more than feelings, beliefs and attitude to trigger an intention or perform an action towards a technology. Davis et al. (1989) argue that triggering an intention needs a mandate and in some cases contrary to a person’s belief and feelings. According to Hofstede (1984), Malaysia is categorised as collectivist culture which means that social norms are highly valued. Subjective norms is defined as a person’s perception that most people who are important to that person should or should not perform a behaviour (Fishbein and Ajzen, 1975). There are two distinct influences of subjective norms which are interpersonal influence and external

influence (Bhattacharjee, 2000a). Taylor and Todd (1995) highlighted that the reason for the two distinct influence of subjective norms is because these two distinct groups may have different views of technology and that these groups may cancel each other out that may result in false insignificance of influence between subjective norms towards intention.

For the majority of the literatures, there are positive relationships between subjective norms and behavioural intention. (Gopi and Ramayah, 2007; Amin, Abdul-Rahman, and Abdul-Razak, 2009; Amin et al., 2011). Ramayah et al. (2009) suggests that among the reasons for the positive relationship between subjective norms and behavioural intention is that these studies were done in Malaysia context which strengthens Hofstede's (1984) Malaysian's collectivist culture thesis. However it is important to note that not all technologies require its users to interact with others i.e online video services (Truong, 2009). But for mobile banking, it also involve two-way interaction which are from buyers to sellers

### **Interpersonal Influence**

Bhattacharjee (2000) defines interpersonal influence as the influence of a personal known to a person such as family members, friends, colleagues, and superior. Filial piety can certainly influence technology usage considering Malaysia as an Asian cultural melting pot (Lim, 2008). This means that family, especially parents can greatly influence their children to adopt mobile banking.

For the majority of studies in the literature suggest that there are positive relationships between interpersonal influence and subjective norms except for one exception. A study made by Kazemi et al. (2013) is one of the studies that resembles the present study postulate positive relationship between interpersonal influence and subjective norms in the context of mobile banking in Isfahan Iran.

Taking into account the cultural diversity of Malaysia, Ting et al. (2016) examined mobile payment across different races of Malaysia. Empirical results shows that there is a positive relationship between subjective norms and behavioural intention, in particular for the Malays, the subjective norms pays an important part in terms of

intention to adopt mobile payments. Hung, Ku and Chang (2003) as well as Zolait (2010) also posited positive relationships between interpersonal influence and subjective norms but in different context, which are WAP services in Taiwan and internet banking in Yemen respectively. However there are special circumstances namely when a technology is pre-installed or users do not many choices to make, which makes interpersonal influence irrelevant. Such circumstances have been found in Tao and Fan (2017) in their study on e-toll collection device whereby it is already pre-installed and there are not many competition. Empirical evidence by Tao and Fan (2017) suggest that there is no significant relationship between interpersonal influence and subjective norms. Other than the special circumstances, that is the nature of the product or there are not many competition, it should be reasonable to anticipate that the relationship between interpersonal influence and subjective norms should be a positive one.

### **External Influence**

External influence is referred to non-personal information source that a person knows such as expert opinions, mass media, reports and other information sources that can affect a person's decisions (Bhattacharjee, 2000). The mass media for instance can increase the pressure to conform to the norms of society through advertisement to use a technology (Abrahamson, Rosenkopf, and Abrahamson, 1993).

Hitherto, the nearest study that are related to mobile banking in Malaysia is on mobile payment by Ting et al. (2016) whereby the findings indicated that there is a positive relationship between external influence and subjective norms. Other studies are more specific when it comes to external influence. For instance Hussein, Zolait and Sulaiman (2009) used the term mass media norm instead of external influence. Empirical results suggest that there is positive relationship between mass media norms and subjective norms. Nevertheless, although there is positive relationship between mass media norms and subjective norms, the strength of the relationship is not as strong as interpersonal influence. Malaysia's collective society's mass media is well developed thus it is quite difficult to project whether mass media or interpersonal influence that has greater significance towards subjective norms.

### **Religious Authority Influence**

Adapting the definition given by Bhattacharjee (2000) for interpersonal influence and external influence, religious authority influence is defined as an information source from a religious authority that a person knows such as the ulama, the local religious ustaz or Muslim religious television personalities. The influence of religious authority has been hinted by Fauziah, Ramayah and Abdul Razak (2008) in their study on their study on intention to take up diminishing partnership home financing.

Historical influence of the religious scholars has been significant in shaping every facets of society (Rasheed, 2007). The Byzantine example discussed by Schmemmann (1954) is one of the examples that illustrate the influence of religious priests in every aspects of society (Table 4). The American example is another description of the influence of religious authorities in early formation of the United States of America.

The Muslim example of ancient religious authority that govern every aspect of a state can be see in the works of Lapidus (1996) in his study on the Ottoman empire. However nowadays, the influence of ulama is limited in some areas and in some countries, namely politics, education system and conflict resolutions (Rasheed, 2007; Hendri, 2016). In Nigeria, the role of ulama have successfully mobilised philanthropy (Nuruddeen, 2013).

The literatures which are the closest to this variable can be seen in the aforementioned studies that have been mentioned in interpersonal influence and external influence. The majority of studies mentioned suggested positive relationship between interpersonal influence and external influence towards subjective norms (Zolait, 2010; Hung, Ku, and Chang, 2015). For the context of this study, it is expected that the influence of religious authority will give a positive impact towards subjective norms.

**Table 4**

*Selected literatures that have studied religious authority influence*

Religious authority influence				
Schmemmann (1954)	Fogel (1960)	Lapidus (1996)	Rasheed (2007)	Nuruddeen (2013)
<ul style="list-style-type: none"> <li>•Byzantine Orthodox Theocracy when religious authority governs every aspects of society</li> </ul>	<ul style="list-style-type: none"> <li>•Colonial theocracy in America</li> <li>•Specific discussion in the American press</li> </ul>	Muslim	<ul style="list-style-type: none"> <li>Muslim theocracy in ancient India</li> <li>•Politics</li> <li>•Education</li> </ul>	<ul style="list-style-type: none"> <li>•The role of Ulama in mobilising philanthropy</li> </ul>

**Perceived Behavioural Control**

Perceived behavioural control is introduced to cover the non-volitional behaviour for predicting behavioural intention and actual behaviour. It refers to the extent to which a person believes he or she can perform the behaviour successfully (Ajzen, 1985). There are two main determinants that influence perceived behavioural control that are the self-efficacy and facilitating conditions (Taylor and Todd, 1995).

A glimpse on how mobile banking technology will fare in a progressive Muslim nation can be seen in a study by Kazemi et al. (2013) in the context of Isfahan Iran. Empirical results suggests that there is a positive relationship between perceived behavioural control and behavioural intention. The Malaysian mobile payment studied by Ting et al. (2016) also suggest similar results. A positive relationship between perceived behavioural control and intention was also found in a non-banking based study. Therefore based on the results that were suggested by different studies, banking and non-banking alike, it is expected that similar results will be suggested for the context of Malaysian mobile banking via Islamic banks.

**Self-efficacy**

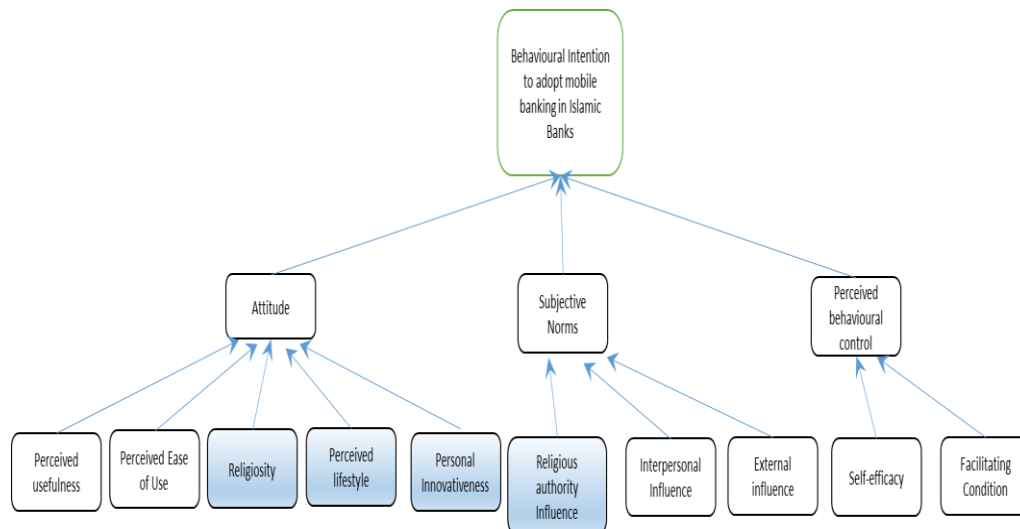
Self-efficacy is the innate ability to succeed in accomplishing something (Bandura, 1997). As one would expect, technologically savvy individuals characteristically incline to believe that mobile banking can be used successfully (Balabanoff, 2014).

There is a subtle difference between self-efficacy and perceived ease of use, which is self-efficacy is about one-self while perceived ease of use is about the technology itself. Ting et al.'s (2016) study on mobile payment is a good reference when it comes to self-efficacy. Empirical finding by Ting et al. (2016) suggested that there is a positive relationship between self-efficacy and perceived behavioural control. Similar results also were also shown for the context of mobile banking in Iran and mobile coupons in Taiwan (Hsu, Wang, and Wen, 2006; Kazemi et al., 2013). In a nutshell, on the basis on the aforementioned studies, it is reasonable to extrapolate that there is a positive relationship between self-efficacy and perceived behavioural control for mobile banking in Malaysian Islamic banks

### **Facilitating Conditions**

Facilitating conditions is a person's perceived availability of resources that can facilitate in using a technology Venkatesh et al. (2003). More specifically the resources that facilitate refers to the access to smartphones, stable internet connection, and financial resources (Lu et al., 2008; Venkatesh, 2012). Facilitating conditions focus on external notions rather than self-efficacy, which focuses on internal ability. To illustrate, Hung, Chang and Yu (2006) and Zolait (2010) defines facilitating conditions as external resources and constraints. Empirical results for the Isfahan's example suggested that there is a positive relationship between facilitating conditions and perceived behavioural control. This indicates that improvements in the facilities would also improve the perceived behavioural control. On the contrary, for the Taiwanese example, the relationship between facilitating conditions and perceived behavioural control is insignificant (Hsu et al., 2006). What the results for the Taiwanese example say is that improvements of the facilities or infrastructure would not have any impact towards perceived behavioural control because of they are already adequate. The adequacy of the Taiwanese facilities for mobile technology is consistent with the Taiwanese advanced economic development as compared to Iran where there are economic sanctions. Nevertheless for the Malaysian example it is projected that better accesses to favourable facilitating conditions such as mobile banking online tutorial, support chat and demo would give better impacts on the perceived behavioural control and ultimately the intention to use mobile banking.





**Figure 2** The proposed theoretical framework

Source: Taylor and Todd (1995), Chitungo and Munongo (2013), and Chawla and Joshi (2017)

### RESEARCH OBJECTIVES

The issue that this research trying to address is the asymmetry of penetration rate between Malaysia’s Islamic banking and mobile banking. The importance of the issue comes from the position of Malaysia as one of the world’s prominent Islamic banking centres. Addressing this issue is essential to enhance competitiveness against local and foreign banks. For the Malaysian case, addressing the adequacy of technology alone is insufficient, in which researchers must study the consumer behaviour towards the mobile technology in the context of Islamic banks. This research aims to examine the determinants of the intention to use mobile banking among Islamic bank customers using the decomposed theory of planned behaviour. In particular, this research is interested in the effects of religiosity, lifestyle, personal innovativeness and the influence of religious authority towards mobile banking. The research objectives are as follows.

- i. Research Objective 1: To identify the determinants of behavioural intention, attitude, subjective norms and perceived behavioural control as perceived by Islamic bank customers.

- ii. Research Objective 2: To identify the least and most important determinants of behavioural intention, attitude, subjective norms, perceived behavioural control as perceived by Islamic bank customers.
- iii. Research Objective 3: To identify the relationship between attitudes, subjective norms, perceived behavioural control and behavioural intention as perceived by Islamic bank customers.

### **PURPOSE OF THE STUDY**

This research is a study on religiosity, perceived lifestyle and personal innovativeness on top of the variables in the decomposed theory of planned behaviour such as attitude, subjective norms, perceived behavioural control and their respective determinants towards the intention of mobile banking among Islamic banking customers.

### **RESEARCH METHODS**

This study uses literature research as its main method. Most literatures that are used include Islamic banking, mobile technology and mobile banking. Other than academic journals and newspaper articles, the secondary data was retrieved from the annual reports released by Earnst and Young and Bank Negara Malaysia.

### **CONCLUSION**

The conceptual model proposed by this paper applies the decomposed theory of planned behaviour (DTPB) to examine the factors that affect behavioural intentions to use mobile banking among Islamic bank customers. Other factors such as the religiosity, as in the Sharia-compliant aspect, the perceived lifestyle and the personal innovativeness are added in addition to the existing variables in the original DTPB model. Future studies should work on empirically examining the proposed variable using questionnaires as instrument. Analysis can be done using SPSS as well as structural equations modelling.

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**INTEREST BASED MICRO-CREDIT IS A PROBLEM FOR  
WOMEN ENTREPRENEURS: CONSIDERING *MURABAHA*  
FINANCING AS AN ALTERNATIVE IN THE LIGHT OF  
*MAQASID AL-SHARI'AH***

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**ABSTRACT**

Microfinance banks are established to cater for the needs of the economically active poor majority of whom are women. From its evolution, there have been controversies about its impact and growing concern, about its products and services from the Islamic perspective. The products and services of the microfinance banks are majorly based on *Riba* (interest) and Islam strongly condemns any form of dealings with *Riba*. The charging of interest by microfinance banks has resulted in an overall high cost of borrowing for the women entrepreneurs. The objective of this paper is to investigate, through literature review, whether interest based micro-credit is a problem to the business performance of women entrepreneurs. The exploratory study adopting content analysis, to achieve its aim, found that charging interest on borrowed money is a key obstacle for women entrepreneurs. As such, the paper proposed an alternative to interest based micro-credit (i.e., *murabaha* financing [cost-plus]) in the light of *Maqasid Al-Shari'ah*.

**Keywords:** Microfinance banks, micro-credit, women entrepreneurs, *Riba*, *Murabaha* financing, and *Maqasid Al-Shari'ah*

## INTRODUCTION

The origin of formal microfinance bank was traced to the establishment of the Grameen Bank in 1976 by Muhammad Yunus to give micro-credit to the poor and uncreditworthy (Khan and Rahaman, 2007). A key aspect that differentiates microfinance institutions (MFIs) from other financial institutions is that it satisfies the double mission of accomplishing social and economic impact with financial objective (Hadisumarto and Ismail, 2010). The micro-credit, given by microfinance banks, is aimed at promoting financial resilience through achieving other social objectives, empowering women and enhancing capacity of the women to steer their lives (Ledgerwood, 1999; Perkins, 2008). The Grameen Bank from inception has loaned about £3 billion to more than six million of the very poorest in Bangladesh and across the Asian sub-continent (Perkins, 2008). This resulted in rising interest among other countries across the globe and many pioneering enterprises began experimenting with loaning to the underserved people. Furthermore, Saeed (2014) indicated that microfinance has a global impression of alleviating poverty specifically in developing economies, where the awareness of microfinance is more apparent because of high rate of poverty.

Therefore, the year 2005 was proclaimed as the International year of micro-credit by The Economic and Social Council of the United Nations (UN) in a call for the financial and building sector to “fuel” the strong entrepreneurial spirit of the poor people around the world (UN, 2004). However, doubt has been cast on the effectiveness of micro-credit in achieving its initial purpose of enhancing the social and economic status of the beneficiaries. Therefore, although microfinance is a grown up global brand, some of its shine has worn out (Perkins, 2008). Hence, this paper attempts to explore the specific reality of interest based micro-credit as a problem for women entrepreneurs, and proposed *Murabaha* financing as an alternative in the light of *Maqasid Al-Shari'ah*. The paper consists of five sections. Section one provides a brief background of microfinance, while section two discusses microfinance and women entrepreneurs. Section three explores whether interest based micro-credit is a problem for women entrepreneurs while section four provides an alternative to interest based micro-credit (i.e., *Murabaha* financing) considering the *Maqasid Al-Shari'ah* and section five concludes the paper.

### **Microfinance and Women Entrepreneurs**

Microfinance according to Oluwasanya (2014) is regarded as an economic development tool to benefit low income micro entrepreneurs through provision of financial services (such as micro-credit, micro-savings and insurance). The micro-credit is given to the poor that are declared unbanked and thus rejected by conventional financial system for example, artisans and small-scale farmers (Hassan, 2015; Kordestani, Farzaneh, and Bagheri, 2012; Iqbal, Iqbal, and Mushtaq, 2015). Importantly, because majority of the economically active poor are women, the clients of microfinance banks in most countries of the world are women (Abraham and Balogun, 2012).

Hence, according to Mordi and Okafor (2010), women entrepreneurs are women who take part in entrepreneurial activities and take risk in order to take advantage of the opportunities identified in their immediate environment to enable them to engage in productive activities. To Javadian and Singh (2012), women entrepreneurs are those women who accommodate challenging activities to meet their personal needs and become independent. Women entrepreneurs are key players in economic growth and development (Azmi, Basir, Muwazir, Hashim, and Mohamed, 2014). However, in many developing countries, their businesses tend to be smaller, have fewer staff, lower revenues, less income from entrepreneurial activity, less growth expectations and consistently remain inactive (Akanji, 2006; Vossenber, 2013). Alshebami and Khandare (2015) therefore added that women entrepreneurs through microfinance undertake new entrepreneurial activities, expand existing enterprises, earn income, increase their assets and have a chance to generate more employment opportunities. Therefore, the following section will explore from the literature if interest based micro-credit rendered by microfinance banks is a problem for women entrepreneurs.

### **Interest Based Micro-Credit: A Problem for Women Entrepreneurs**

Although microfinance banks have been widely viewed as poverty alleviation tools in developing countries, particularly through their provision of micro-credit, there is an increasing counter-argument that questions their effectiveness in poverty alleviation (Mafukata, Kancheya and Dhlandhara, 2014). For instance, one in every five persons

in developing countries still live below \$1.25 per day and there are millions more who make a little above the \$1.25 daily, in addition to many more who are at risk of slipping back into poverty (UN, 2015).

Furthermore, it is evident that microfinance banks have drifted from their initial mission of providing their clients with low cost financial service (Abrar and Javaid, 2014), reaching the poorest and empowering them (Perkins, 2008). Specifically, this is a further indication that majority of the people that are poor and being marginalized in terms of social and economic opportunities are women. The mission drift in microfinance banks is attributed to the increased struggle to generate higher profit irrespective of the needs of the women (Frank and Schneider-Moretto, 2008). The drift is additionally associated to the natural tendency of microfinance banks to shift toward financial performance in absence of a well-defined plan for staying on mission (Epstein and Yuthas, 2010). Generally, the take up of micro-credit from regulated MFIs such as microfinance banks by women has declined (Perkins, 2008). Additionally, Ugiagbe (2014) indicated that the extent to which the conventional microfinance has impacted on women is still a matter of serious debate.

Women entrepreneurs are particularly concerned about micro-credit because of two reasons: firstly, they are more likely to be affected by unemployment and poverty and secondly, they are more vulnerable to financial exclusion (Brana, 2010). However, In France for example, it appears that women are more penalized than men in their access to micro-credit and the interest rate charged on their loan is higher (Brana, 2010). In Bangladesh, although Grameen Bank is doing its best to help its clients, it charges and receives interest from their borrowers, mainly muslim women (Rahman, Islam, Bhuiyan, Mokarrom, and Khan, 2015). Moreover, 77 percent of the clients expressed that charging interest is a serious problem to their business performance (Rahman et al., 2015). Rahman et al. (2015) further described the effort of Grameen Bank as making money from the poor through *Riba* in the name of poverty alleviation as well as socio economic development which is clearly not good in the reality of Islam.

In addition, Fernando (2006) testified that interest rate charged on micro-credit is high. Similarly, Bateman and Chang (2012) stated that microfinance banks charge

high interest with short maturities which justify the reason why only simple and unsophisticated microenterprises can service such microloans. For example, in Mexico, a microfinance institution secretly charged its clients especially women 195 percent interest rates on micro-credit (Roodman, 2011). Likewise, in Nigeria, according to Anyanwu (2004), the interest rates charged by microfinance banks were far higher (between 32-48 percent) than the rates charged in conventional commercial banks (between 19.5-21.6 percent). As such, many clients (i.e., women entrepreneurs) stopped patronizing the banks because of the high interest rate charged on loans for productive activities (Okojie, Monye-Emina, Eghafona, and Ehiakhamen, 2009). Furthermore, this is an indication of inequality and severe level of exploitation of the poor, majority of whom are women (Jamie and Bechtel, 2010; Vossenber, 2013). Additionally, in their study of why some poor women in Bangladesh do not opt for micro-credit, Khatun, Islam, and Majumder (2014) identified one of the most important reason why women dropped out of the micro-credit programme is the high interest rate charged on micro-credit.

In Jordan, among a focus group of 15 women who borrowed money to start a business, high interest rates forced more than half to use savings for payments and spend the initial loan on immediate needs, such as utilities and healthcare, rather than on what it was intended for (Ward, 2014). In a recent study, Rathirane and Semasinghe (2016) found that, in Northern Sri Lanka, micro-credit does not impact much on the women entrepreneurs as a result of the high interest rates charged on borrowed money.

The literature is full of several problems that women entrepreneurs face through the use of interest based micro-credit which subsequently affects the performance of their businesses. From Table 1 below, consistent among the problems is that of charging interest on borrowed money. Only one study (i.e., Baker, 1996) did not identify charging interest rate or high interest rate as a problem for women entrepreneurs.



**Table 1**

*Summary of Findings from Critical Review*

<b>Source</b>	<b>Study</b>	<b>Problem (s) Identified</b>
Baker (1996)	Experiences of some special credit programs in Bangladesh targeting women.	Weak organizational structure and poor loan supervision, low rates of return on certain activities financed and high cost of operation.
Umoh (2006)	Empirical investigation of access to micro-credit in an emerging economy: evidence from Nigeria.	Income levels, inadequate collateral security, difficult loan process procedures, high interest rate, value of initial capital, and minimum balance requirements.
Madichie and Nkamnebe (2010)	Micro-credit for microenterprises? A study of women “petty” traders in Eastern Nigeria.	High interest rate, fear of risk, fear of default and spouse’s consent or disapproval.
Denanyoh, Adjei, and Owus (2013)	Challenges faced by women entrepreneurs in sourcing micro finance in Ghana: Evidence from Kumasi and Sunyani Markets.	Unaffordable collateral, bank processing procedures too rigid, limited micro financial institutions, shorter repayment periods, unprofessional attitudes of loan officers, high interest rates and fear of loan defaultment.
Khatun et al. (2014)	Why some poor women in Bangladesh do not opt for micro-credit?	High interest rate, poor management of loan money by clients, management of default cases by non-governmental organization or micro finance institution officials, starting time of repayments of instalment, improper utilization of loan money, husband’s unacceptable interference, lack of training to utilize the money and difficulty in getting large amount of loan.
Rahman et al. (2015).	Problems in Micro Financing Of Bangladesh: A Study on Grameen Bank	Excessive formalities and huge signatures, insufficient gestation period for repayment, compulsory signature, insufficient amount of credit, lack of necessary training, social custom and culture, regular presence in meeting, shifting living place, excess tension for defaulter group members, illness of spouse, maintenance of purdah, lack of modern technology, lack of proper information and interest based.

Rathirane and Semasinghe (2016)	The impact of micro finance factors on women entrepreneurs' performance in Northern Sri Lanka.	level of household income, distance to MFI, availability of information technology, interest rate, level of education, vocational training, and collateral availability.
Huque (2017)	Effectiveness of micro-credit on urban poor women in Dhaka City: An empirical study.	Improper or high interest rate
Omotayo, Sajuyigbe, and Oluwayemi (2017)	Role of microfinance on the performance of women entrepreneurs in South Western Nigeria.	High interest rate, strict conditions attached to loans, MFIs not close to the people, more women are not aware about MFIs, lack of priority to rural women, not assisting women entrepreneurs in preparing business plans, and short payback period.

Therefore, from the above review, it is discovered that a key problem for women entrepreneurs is the charging of interest on micro-credit by MFIs. Hence, the conventional microfinance model which is based on *Riba* is really a problem for women entrepreneurs. In addition, the model causes more harm than good (Abu-Joudeh, 2012) and it is most likely to lock people (i.e. women entrepreneurs) in a poverty trap (Bateman and Chang, 2012). This has led Bateman and Chang (2012) to conclude that the outcome of the microfinance model is catastrophic. However, interest rate ceiling has been suggested as a way out, but according to Fernando (2006) interest rate ceilings are not an appropriate intervention or quick short cuts. Fernando (2006) proposed improved market competition, innovation, and efficiency. Moreover, charging interest which entails an addition, however slight, over and above the principal of a loan or debt is seriously condemned in Islam (Ayub, 2007). Therefore, Islam does not support interest rate ceiling. As such, this paper proposed *Murabaha* financing as an innovative and efficient alternative to interest based micro-credit.

***Murabaha Financing as an Alternative to Interest Based Micro-Credit in the Light of Maqasid Al-Shari'ah***

With consistent problem of high or inappropriate interest rate and the rising need for consideration of ethical modes of financing, there is the need for MFIs to provide financial products and services that will meet the needs of women entrepreneurs.

British Council Nigeria (2012) indicated the obligation of financial institutions to develop products and services that will meet the religious and circumstantial needs of women entrepreneurs. In view of this, Islam has made available different financial products that are suitable in meeting the financial needs of women entrepreneurs such as *Murabaha*, *Mudarabah*, *Musharakah*, and *Ijarah* among others in view of the weakness of the interest based modes of financing (Balogun, Bustamam, and Johari, 2014; Dogarawa, 2009).

This paper chose *Murabaha* financing because over 70 percent of the Islamic finance products offered by Islamic microfinance institutions are *Murabaha* financing (Mohieldin, 2012). For example, in Bangladesh, compared to other Islamic microfinance products, *Murabaha* financing has the largest outreach of 672,000 customers and total portfolio of assets of approximately 413 million USD (El-Zoghbi and Tarazi, 2013). Furthermore, *Murabaha* financing is primarily an Islamic substitute to the commercial conventional interest based loan or micro-credit where a mark-up is an alternative to interest rate (Ahmed, 2010; El-Zoghbi and Tarazi, 2013). Additionally, in the present-day practice, *Murabaha* is a form of financing that is often used to finance asset purchases (Ahmed, Sabirzyanov, and Rosman, 2016) whereby the women entrepreneurs request the financial institution (such as microfinance bank) to buy a specified good or equipment on their behalf, and as soon as the bank buys the good or equipment, it resells to the entrepreneurs at a cost-plus profit. In addition, ownership of the commodity plus the risk inherent exclusively lies with the financier until the clients (i.e., women entrepreneurs) completely pays the financier (El-Zoghbi and Tarazi, 2013). Importantly, the mark-up is completely different from interest and it does not change even if the client repays after the due date (El-Zoghbi and Tarazi, 2013). Moreover, no other issue has been condemned and denounced so strongly in Qur'an as has interest. According to Siddiqi (2004) there are twelve verses in the Qur'an indicating the prohibition or condemnation of Riba. For instance, Allah(SWT) says:

Those who consume interest cannot stand (on the Day of Resurrection) except as one stands who is being beaten by Satan into insanity. That is because they say; trade is (just) like interest, but Allah has permitted trade and has forbidden interest. So, whoever has received an admonition from his Lord and desists may have what is past,

and his affair rests with Allah. But whoever returns (to dealing in interest or usury). Those are the companions of the Fire; they will abide eternally there in. Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever. (Qur'an 2:275-276, translated by Saheeh International).

In addition, Allah (SWT) further says "O you who have believed do not consume interest, doubled and multiplied, but fear Allah that you may be successful." (Qur'an 3:130, translated by Saheeh International). From these verses, Allah (SWT) has prohibited *Riba*. However, He has permitted trade. Therefore, it is based on this permission that *Murabaha* financing is chosen and viewed as an alternative to interest based micro-credit.

Similarly, The Prophet (PBUH) reported by Jabir; cursed the receiver and the payer of interest, and the one who records it (the contract) and the two witnesses to the transaction and said, "They are all alike in guilt" (*Sahih Muslim*, Book 10, Hadith Number 3881). In addition, "Devouring a dirham of interest is worse than committing adultery 36 times, provided one is aware that he is utilizing money earned by way of interest" (Ahmed and Tibrani, Hadith 22600).

Moreover, *Murabaha* financing can be further viewed as an alternative to interest based micro-credit in the light of *Maqasid Al-Shari'ah*. *Maqasid Al-Shari'ah* are principally aimed at promoting good and preventing harm. According to Al-Mubarak and Osmani (2010), Imam Ghazali categorized the objectives of the *Shari'ah* into two main categories namely: the *Deeni* (related to *Deen* and entails protection of faith) and the *Dunyawi* (related to the material world and encompasses protection of life, posterity, intellect and wealth). These five objectives of *Shari'ah*, according to Imam Shatibi, are among a broad category of the objectives called *Daruriyyat* (Al-Mubarak and Osmani, 2010). The *Daruriyyat* are those which are undoubtedly necessary, with no exception, for the benefits of *Deen* and *Dunya*, and the absence of which will lead to chaos (Al-Mubarak and Osmani, 2010).

In addition, Kamali (1988) suggested encouragement of work and trading activities for smooth flow of living and economic development in the broad category of the

*Daruriyyat*. Therefore, this implies that an alternative to interest based micro-credit specifically, *Murabaha* financing, is consistent with the *Maqasid Al-Shari'ah*. In other words, giving micro-credit to women entrepreneurs through contract of trade (i.e., *Murabaha* financing) can have a positive impact on women entrepreneurs. Furthermore, with this mode of financing, the *Deeni* as well as the *Dunyawi* categories of the *Maqasid Al-Shari'ah* will be safeguarded. This is further consistent with the verse of the Qur'an where Allah (SWT) says:

Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So, whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein. (Qur'an 2:275, translated by Saheeh International).

Likewise, Al-Suyuti mentioned in a Hadith narrated on the authority of Rafi' that the Prophet (PBUH) was asked: "Which are the best forms of income generation?" He (PBUH) replied, "A man's labour and every legitimate sale" (Aziz, 2011). The Prophet (PBUH) further said "Whoever relieves a believer from a difficulty in this world, Allah will relieve him from his difficulty and Allah will facilitate him in this world and world hereafter" (Forty Hadith of Annawawi, Hadith Number 36). As such, looking at the acceptability of *Murabaha* financing in Islam, it relieves difficulty by making it possible for women entrepreneurs to secure the goods, equipment or raw materials needed to start or expand their businesses. In another Hadith, it is further stated that the Prophet (PBUH) bought a camel from Jabir and the payment was made in Madinah after arrival; and when asked regarding the matter, the Prophet answered: "A sale for a deferred payment by installment is good." Therefore, when people avoid dealings with *Riba*, there will be harmony in societies (Shehu, Ahmad, and Al-Aidaros), because exploitation, subjugation, oppression and inequality among mankind will be eliminated (Saripuddin, 2015). Nevertheless, according to El-Zoghbi and Tarazi (2013) *Murabaha* financing is frequently seen as the Islamic product most closely resembling conventional loan, with the mark-up often considered masked

interest. However, in the strict sense, *Murabaha* financing is not a substitute of interest in, and it is wrong to presume that *Murabaha* financing could be used exactly in the same fashion as interest is used (Usmani, 2004). Moreover, this mode of financing (*Murabaha*) has its features and set of conditions without which it is not allowed in *Shari'ah* to use it as a mode of financing (Usmani, 2004).

Additionally, managing the transfer of the assets results in operational costs that are often higher than disbursement of cash in conventional microfinance, costs that are likely passed on to the consumer (El-Zoghbi and Tarazi, 2013). Therefore, for *Murabaha* financing to be consistent with the *Maqasid Al-Shari'ah*, the consumers of the product whom are basically the clients need to be considered in order to have a win-win situation. In addition, disregarding the differences between interest based credit and *Murabaha* financing may lead to confusion, exploitation and falling into the trap of dealings with *Riba*. Therefore, Table 2 below presents the differences between interest-based credit and *Murabaha* financing.

**Table 2**

*Differences between Interest Based Micro-Credit and Murabaha Financing*

<b>Aspect</b>	<b>Interest Based Credit</b>	<b><i>Murabaha</i> Financing</b>
Subject matter	Amount of money	Commodity
Parties	Lender and borrower	Buyer and seller
Rollover	Typically applicable	Impermissible
Collateral	Put up before the loan is processed	May be posted but after the commodity is purchased
Cost transparency	Not a condition	Stipulated/ a condition
Compensation	Interest	Profit
Ownership	The lender remains the owner of funds, while the borrower becomes liable for the amount of loan in addition to interest (repayment plus interest)	The buyer becomes the owner of the commodity, and at the same time becomes liable for its full price (cost plus profit)

Source: Financial Encyclopedia (2014)

## CONCLUSION

From the findings of the study, interest based micro-credit is a key issue affecting women entrepreneurs. Furthermore, from the light of *Maqasid Al-Shari'ah*, it is proved that *Murabaha* financing can make the women entrepreneurs achieve both the

*Deeni* objective and the *Dunyawi* objectives of the *Maqasid Al-Shari'ah*. Therefore, it is recommended that women entrepreneurs should seek for and utilize *Murabaha* mode of financing thus, striking a balance between their life here and in the hereafter. In addition, the microfinance institutions should appreciate the differences between interest based micro-credit and murabaha financing in order to avoid exploitation or falling into the traps of *Riba*.

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## RE-ESTIMATING THE IMPACT OF LIQUIDITY ON BANK PROFITABILITY IN NIGERIA

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### ABSTRACT

In respond to the heightened banking operational risk linked to the liquidity crunch, the Basel Committee for Bank Supervision has continued to advocate for banks holding a considerable liquid asset and also operating profitably. The dilemma thus, is in finding a balance between liquidity and profitability as they are generally specified to be inversely related, when banks' liquidity increases profitability decreases and vice versa. Theoretically, the Liquidity-Profitability Trade-Off theory proposes that banks cannot pursue the two objectives simultaneously without trade-off hence the need for optimal regulation and supervision by the monetary authority to maintain safety and soundness of the banking system. This paper therefore re-assesses the trade-off between liquidity and profitability for Nigerian banks drawing on new data available from the official sources. It finds an insignificant relationship between liquidity and bank profitability. It also finds that real interest rate (first lag) is significant and negatively related to return on assets (ROA) while real GDP grow rate has a negative and insignificant relationship with ROA of banks. The puzzling result is an indication that Nigerian banks continue to generate profits even when there is a slowdown in domestic economy, and this may have something to with the banks' business model and the funding market environment.

**Key words:** Return on Asset, Market Liquidity Risk, Bank Profitability, Return on Interest Rates, Autoregressive Distributed Lag.

JEL Classification: G21, G32, C32.

## INTRODUCTION

The concept of liquidity simply means the rate at which asset can be easily converted to cash Nwaezeaku (2006) and the liquidity responsibility of the banking system are usually defined by the sum of reserve requirements imposed on banks by a monetary authority (Central Bank of Nigeria, 2012). On the other hand, profitability is relatively viewed as the ability of a given investment (asset) to earn a return from its usage (Harward and Upton,1991). The literature on liquidity and profitability argues that asset's liquidity affects expected returns, and by implication, liquidity management occupies an important crucial measurable issue in financial health of private financial institutions such as commercial banks (Akter and Mahmud, 2014). In part, the 2007-2009 global financial crisis emphasized the importance of liquidity to the proper functioning of the banking sector. It has become necessary for banks to take dynamic decisions to effectively manage their assets (Khan and Ali, 2016). Therefore, clarification of the effect of bank asset liquidity on bank profitability has attracted the interest of academic research, policymakers /regulators, bank management and financial market analysts.

This paper is structured into 5 sections: following Section 1 (introduction) is Section 2 which presents a discussion of literature and the empirical framework as applied in this article as well as the estimation method while Section 3 provides the empirical results. Finally, conclusions are offered in Section 4.

## LITERATURE REVIEW AND METHODOLOGY

Empirically, the evidence is mixed. Studies by Ibbih (2018), Onyekwelu, Chukwuani and Onyeka (2018), Nuhiu, Hoti and Bektashi (2017), Nabeel and Hussain (2017) showed that banks that maintain high liquidity earn high bank profitability, while Binay (2018), Muritala, Ijaiya, Okaro and Nwakoby (2016) revealed negative relationship between asset liquidity and asset return. For Bordeleau and Graham (2010), there's the need to consider the trade-off between resilience to liquidity shocks and cost of holding less profitable liquid assets as the later influence the bank's ability to take advantage of opportunities arising in the market (Marozva, 2015). Arguably, from the foregoing, the knowledge about the linkage between liquidity and bank

profitability is inconclusive and has not been completely elucidated despite rich empirical works on the subject area in both developed and developing economies.

Due to the unsettled debate about the relationship between liquidity and bank profitability under the lens of inherent liquidity management need, this study based on Nigerian banks data from 2007Q3 to 2018Q3 is undertaken to investigate the correlation between banking system liquidity and banks' profitability. And the major difference between this current inquiry and previous studies is using new data available from the official sources. This study adopts liquidity-profitability tradeoff model of Myers (1984) and Hovakimian et al. (2004) as the theoretical framework. The Liquidity-Profitability Trade-Off theory suggests that a trade-off exists between the liquidity and the profitability of bank, and that two objectives cannot be pursued simultaneously by the bank. The data generating process of the relationship between banks' profitability (Return on Asset) and the independent variables is expressed as in equation 1.

$$ROA_t = \beta_1 LAR_{it} + \beta_2 RIR_{it} + \beta_3 RGDPGR_{it} + \varepsilon_{it} \quad \dots\dots\dots (1)$$

Where ROA is the Return on Asset; LAR is the ratio of liquid assets to current liabilities and proxy for the market liquidity risk faced by banks; RIR is the real (domestic) interest rate, which is computed from monetary policy rate less the inflation rate and it represents opportunity risk of banks; while RGDPGR is the real gross domestic product growth rate included in the model to capture all economic activity in the domestic economy. The ROA data is sourced from IMF Financial Soundness Indicators (FSIs) and St Louis Fed data while the explanatory variables of liquidity asset ratio, real interest rate, and real GDP growth rate is sourced from Central Bank of Nigeria (CBN) statistical database and the CBN quarterly statistical bulletin.

In terms of bank liquidity-profitability trade-off model estimation, the Autoregressive Distributed Lag (ARDL) cointegration test was utilized to find if there was a long-run or short-run relationship between banks' profitability and liquidity. Phillip-Perron (PP) and Augmented Dickey-Fuller (ADF) unit root tests in Appendix 1a and 1b revealed a mixture of the level of integration of the variables, which confirmed the



suitability of employing the ARDL bounds testing approach as postulated by Pesaran, Shin and Smith (2001) to test whether long run relationship exist between the variables or not. Arguably, ARDL bounds testing approach is more appropriate and gives better results for small sample size while the short and long-run parameters can be estimated simultaneously (Haug, 2002). Bounds F test result in Appendix 2 further confirms the presence of a long run relationship between ROA as the dependent variable in the model and the explanatory variables for the period under consideration in Nigeria. In other words, the Null hypothesis of no cointegration was rejected at the 5% and 10% significance levels because F test statistic was greater than the critical upper bounds value I (1). We then proceed for the ARDL model estimation.

### EMPIRICAL ANALYSIS

Evidence from the estimated ARDL long-run model in Appendix 3a showed that LAR does not have significant effect on ROA for the period of analysis, while both first and second lag of the RIR are shown to depict significant impact on ROA. However, the first lag shows a negative relationship which is in line with the apriori expectation, whereas the second lag shows a positive relationship. The current value of RGDPGR depicts a negative and insignificant relationship with ROA which negates the apriori expectation. Although its first and second period lags are significant but with positive and negative impact, respectively. This is an indication that, one per cent changes in first and second period lags of RGDPGR will lead to 0.17 increase and 0.12 per cent decrease in ROA respectively.

The confirmation of the short run relationship required estimating the error correction mechanism (Sargan, 1964; Engle and Granger (1987). The result of estimated short-run coefficients of banks' profitability model from liquidity effect in Appendix 3b suggested that the signs of the coefficients associated with each variable do not differ in the long- and short-run model. Particularly, a 1 per cent change in ROA (-1), RIR and RGDPGR (-1) will on the average lead to 0.41, 0.15 and 0.12 per cent increase, decrease and increase in ROA, respectively, for the period of study. The coefficient of the error correction term suggests a 50 per cent speed of adjustment to any disequilibrium in the short run. In other words, the estimated ECT (-1) is equal to 0.49 which states that the departure from the equilibrium is adjusted by 50 per cent. It is

negative, significant and less than one which means that information from this can be relied upon for policy decisions.

However, since the reliability of the model depends on the performance of the diagnostic tests such as heteroscedasticity, serial correlation, normality and stability (Greene, 2008; Gujarati and Sangeetha, 2007), the outcome of the diagnostic tests in Appendix 4b and 4c revealed that residuals of the model are normally distributed, devoid of significant presence of serial correlation, free from presence of heteroskedasticity threats, not under severe threat of multicollinearity and properly specified. Since the model exhibit all the desirable properties of OLS, we conclude that our model is very reliable for economic analysis and forecasting. In addition, the results of the stability test using CUSUM and CUSUM of Squares tests in Appendix 5 indicated that the residual plot did not fall outside the 5% significant boundaries, therefore, estimates are deemed stable over the period.

## CONCLUSION

This current study re-examined the relationship between the bank's profitability and asset liquidity in Nigeria using the ARDL-Bounds test approach. The results are consistent with the findings of Thevaruban (2017), Marovza (2015), Bassey and Moses (2015), and Ibe (2013) that there is insignificant relationship between liquidity and bank profitability. The other findings that real interest rate (first lag) is significant and negatively related to return on assets was in line with the *a priori* expectation, however, real GDP grow rate depicts a negative and insignificant relationship with ROA which negate the *a priori* expectation. This inconsistency further corroborates the puzzle that Nigerian banks continue to generate profits even when there is a general slowdown in economic activity. This may not be unconnected with the banks taking advantage of foreign exchange revaluation gains and high yield environment for fixed income securities. Similarly, Berhanu (2015) found that the real GDP growth rate impacted negatively on the profitability of Ethiopian commercial banks, which was interpreted that the banks does not respond to the dynamics of economic growth and an indication of ineffective competition and efficiency in the Banking sector. Though overall results are broadly not in perfect harmony with theoretical insights, they correspond to findings obtained in other studies on nexus between liquidity and

bank's profitability worldwide. Notwithstanding, dearth of data on diversity of liquidity categories caused the study to conduct the analysis of the link between banks profitability and asset liquidity of banks without incorporating liquidity spirals as suggested by Marovza (2015), which is a drawback in this study.

Notably, the estimation results provide some evidence that the relationship between liquid assets and banks' profitability may be subject to the banks' business model and the funding market environment. Within this context, therefore, to sustain financial system stability, this paper resonates the view of liquidity-profitability trade-off theory that the monetary authority should continue to strengthen its regulatory and supervisory oversight to promptly identify and monitor compliance with extant prudential regulations as well as influence banks to manage the slippery link between asset liquidity and earnings in the banking system.

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**Appendices**

**Appendix 1a: Philip-Perron Unit Root Test Result**

PP Test Statistics (At Level)									
Variables	With Constant			With Constant and Trend			Without Constant and Trend		
	t-statistic	Prob.	Level	t-statistic	Prob.	Level	t-statistic	Prob.	Level
ROA	-3.0168**	0.0407	I(0)	-3.1238	0.1131	NS	-1.2699	0.1851	NS
LAR	-4.4444***	0.0009	I(0)	-4.9545***	0.0011	I(0)	-1.8590*	0.0606	I(0)
RIR	-1.9875	0.2911	NS	-2.1632	0.4980	NS	-1.9615**	0.0486	I(0)
RGDPGR	-1.5070	0.5212	NS	-3.1646	0.1043	NS	-1.4465	0.1364	NS

PP Test Statistics (At First Difference)									
	t-statistic	Prob.	Level	t-statistic	Prob.	Level	t-statistic	Prob.	Level
D(ROA)	-5.2834	0.0001	I(0)	-5.2196***	0.0005	I(1)	-5.3311***	0.0000	I(1)
D(LAR)	-13.228	0.0000	I(0)	-24.5519	0.0000	I(0)	-13.2559	0.0000	I(0)
D(RIR)	-5.5516***	0.0000	I(1)	-5.5213***	0.0002	I(1)	-5.6200	0.0000	I(0)
D(RGDPDR)	-8.1827***	0.0000	I(1)	-8.1827***	0.0000	I(1)	-8.1757***	0.0000	I(1)

Notes: (\*) Significant at the 10%; (\*\*) Significant at the 5%; (\*\*\*) Significant at the 1% and (no) Not Significant

**Appendix 1b: Augmented Dickey-Fuller Unit Root Test Result**

ADF Test Statistics (At Level)									
Variables	With Constant			With Constant and Trend			Without Constant and Trend		
	t-statistic	Prob.	Level	t-statistic	Prob.	Level	t-statistic	Prob.	Level
ROA	-4.3309***	0.0013	I(0)	-4.4544***	0.0048	I(0)	-1.2039	0.2061	NS
LAR	-4.4203***	0.0009	I(0)	-5.0089***	0.0010	I(0)	-0.4498	0.5143	NS
RIR	-1.6669	0.4410	NS	-1.9801	0.5964	NS	-1.6397*	0.0948	I(0)
RGDPGR	-1.6474	0.4507	NS	-3.0238	0.1371	NS	-1.4727	0.1300	NS

ADF Test Statistics (At First Difference)									
	t-statistic	Prob.	Level	t-statistic	Prob.	Level	t-statistic	Prob.	Level
D(ROA)	-5.3162	0.0000	I(0)	-5.2538	0.0005	I(0)	-5.3603***	0.0000	I(1)
D(LAR)	-7.8684	0.0000	I(0)	-8.1393	0.0000	I(0)	-7.9531***	0.0000	I(1)
D(RIR)	-5.5516***	0.0000	I(1)	-5.5213***	0.0002	I(1)	-5.6200	0.0000	I(0)
D(RGDPDR)	-8.2227***	0.0000	I(1)	-8.1417***	0.0000	I(1)	-8.1670***	0.0000	I(1)

Notes: (\*) Significant at the 10%; (\*\*) Significant at the 5%; (\*\*\*) Significant at the 1% and (no) Not Significant

**Appendix 2: Bounds Test for Linear Cointegration**

F-statistics	95%		90%		Conclusion
	Lower bound	Higher bound	Lower bound	Higher bound	
4.10	2.79	3.67	2.37	3.2	Cointegrate

Source: Extract from Results

Appendix 3a: Estimated long-run coefficients of banks' profitability model from liquidity effect.				
Variable	Coefficient	t-Statistic	Prob.	Level
A(-1)	0.9205*** (0.14)	47	6.6341	
A(-2)	0.4150** (0.14)	3.067373	-	
R	0.0132 (0.01)	43	1.5538	
RIR	0.1527** (0.06)	2.577766	-	
RIR(-1)	0.1411** (0.05)	63	2.5992	
DPGR	0.0113 (0.05)	0.215494	-	
DPGR(-1)	0.1733** (0.06)	13	2.6801	
DPGR(-2)	0.124828** (0.05)	2.410051	-	
C	0.6557 (0.29)	10	2.2622	

Note: \*\*\* \*\* and \* indicate significance at 1%, 5% and 10% level of significances  
Figures in parenthesis are probability values.

Appendix 3b Estimated short-run coefficients of banks' profitability model from liquidity effect				
Variable	Coefficient	t-Statistic	Prob.	Level
A(-1)	0.41 (0.13)	77503	3.2	
RIR	0.1527** (0.05)	3.099655	-	
DPGR	0.0113 (0.05)	0.239649	-	
DPGR(-1)	0.12 (0.05)	24209	2.6	
ECT(-1)	0.4945*** (0.10)	4.773608	-	

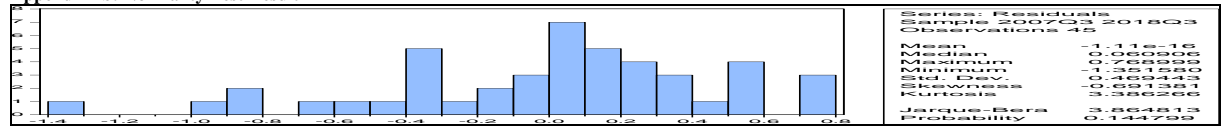
Note: \*\*\* \*\* and \* indicate significance at 1%, 5% and 10% level of significances.

**Appendix 4a: Diagnostic Statistics**

Autocorrelation LM	Ramsey RESET	Normality	Heteroscedasticity
0.22	1.73	8942.03	2.07

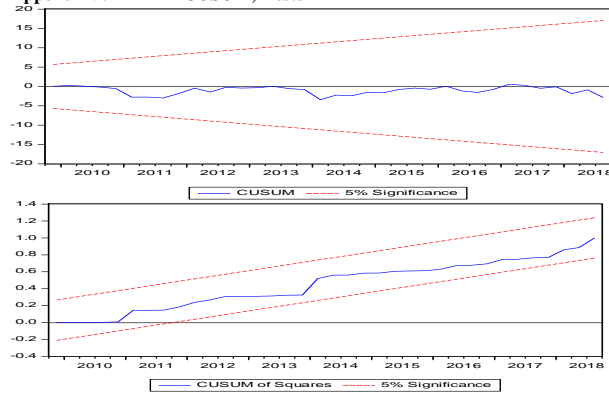
Source: Extract from Results

**Appendix 4b: Normality Test Result**



Source: Extract from Results

**Appendix 5: CUSUM) Tests**



**CUSUM of Squares Tests**



## **KONSEP PERBELANJAAN KEPERLUAN ASAS DALAM PENGIRAAN ZAKAT PENDAPATAN: KAJIAN TERHADAP PENGAMALANNYA DI MALAYSIA.**

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### **ABSTRAK**

Zakat Pendapatan dikira setelah jumlah pendapatan ditolak perbelanjaan yang dibenarkan iaitu keperluan asas dan sebagainya. Namun terdapat perbezaan yang agak ketara dalam senarai perbelanjaan keperluan asas yang dibenarkan mengikut negeri-negeri di Malaysia. Kedah hanya menyenaraikan tiga jenis perbelanjaan sahaja iaitu untuk diri, isteri dan anak-anak. Sedangkan Perlis pula menyenaraikan sepuluh item iaitu termasuk juga pemberian kepada ibubapa, kos perubatan, pendidikan, kediaman, kenderaan, potongan KWSP dan simpanan di Tabung Haji. Manakala negeri-negeri yang lain berada di pertengahan di mana kebanyakannya enam hingga tujuh item. Kajian ini menggunakan pendekatan kualitatif iaitu melalui kajian dokumentasi dan penganalisan melalui kaedah analisis kandungan dengan membuat perbandingan di antara negeri-negeri di Malaysia. Kajian ini mengguna pakai pendekatan maqasid syariah dalam menilai keperluan yang selari dengan kehendak Islam. Kajian ini mendapati bahawa terdapat beberapa item yang merupakan keperluan asas pada masa ini telah diabaikan oleh sesetengah negeri. Oleh itu, definisi perbelanjaan untuk keperluan asas perlu dilihat semula oleh agensi-agensi yang berkenaan dengan mengambil kira faktor-faktor semasa yang lebih relevan.

**Kata kunci** : zakat pendapatan, perbelanjaan keperluan asas, maqasid syariah.

## PENDAHULUAN

Zakat Pendapatan adalah di antara sumber zakat yang baru dalam masyarakat Malaysia, bahkan di dunia juga. Sebelum ini, yang diketahui hanya zakat fitrah, emas and perak, ternakan, hasil pertanian, perniagaan, galian dan rikaz, kerana disebutkan dengan jelas dalam kitab-kitab rujukan agama khususnya dalam mazhab Syafi'i (Mahmood Zuhdi, 2003; Al-Syarbini, 1995, h.500-543). Namun kini, zakat pendapatan telah diterima pelaksanaannya di kesemua 14 negeri di Malaysia secara berperingkat. Walaupun masih terdapat golongan yang tidak bersetuju dengannya, namun kini kutipannya telah diterima secara meluas dan telah menyumbang hampir 80% jumlah kutipan zakat keseluruhannya (Razali and Muhsin, 2017, h.3) .

Secara ringkasnya zakat pendapatan merujuk kepada semua jenis pendapatan yang diperolehi oleh seseorang daripada tugas pekerjaannya, sama ada bekerja sendiri atau di bawah mana-mana majikan, kerajaan mahupun swasta. pendapatan sebegini dimasukkan dalam kategori *al-mal al-mustafad* (Al-Zuhayli, 1989, h.865-866; Al-Qaradawi, 1994, h.487; ).

Oleh itu, pendapatan tersebut boleh berupa upah, gaji, ganjaran, hadiah, pampasan atau apa-apa jenis pemberian majikan sebagai balasan perkhidmatan yang diberikan. Sama ada pembayaran tersebut dilakukan mengikut tempoh masa yang tertentu seperti setiap bulan, secara tahunan, mingguan, atau mengikut perjam dan sama ada diberikan semasa masih hidup atau setelah bersara ataupun selepas kematian. Ringkasnya, ia dikenali juga sebagai zakat penggajian, zakat pendapatan ahli profesional atau zakat pendapatan pindahan (Mujaini, 2012, h.32-33).

## KAJIAN LEPAS

Tidak banyak negara yang melaksanakan kutipan zakat pendapatan secara rasmi, setakat ini hanya Malaysia, Indonesia (Portal BAZNAS) dan Sudan (Portal zakat Sudan) sahaja. Negara jiran Singapura (Portal MUIS), Thailand (mstar 11/01/2017) dan Brunei (Portal Brunei) tidak melaksanakannya lagi. Negara-negara arab seperti Kuwait, Jordan, Arab Saudi dan yang lainnya lebih memberikan penumpuan kepada zakat perniagaan berbanding zakat pendapatan (Razali and Muhsin, 2017, h.3).

Sebenarnya, tidak terdapat dalil yang jelas dan tepat mengenai kewajiban zakat pendapatan (Mujaini, 2012, h.92). Tidak seperti zakat pertanian, ternakan, emas dan perak, perniagaan dan galian, semuanya terdapat nas yang jelas dan tepat mengenai pensyariatannya (Al-Syarbini, 1994, h.500-543). Walau bagaimanapun, terdapat petunjuk penting daripada nas-nas syarak yang boleh membawa kepada maksud pensyariatian zakat pendapatan (Mujaini, 2012, h.93-118).

Namun secara rasionalnya, jika hikmah pengeluaran zakat hasil pertanian, ternakan dan perniagaan itu adalah untuk mensucikan harta dan diri pembayar, adakah penjawat awam dan pekerja sendiri itu terlepas daripada perkara ini? Bahkan jika dilihat realiti hari ini, pegawai kerajaan dan eksekutif swasta dilihat jauh melebihi kekayaannya berbanding dengan petani di kampung-kampung (Mujaini, 2012, h.110).

Meski pun begitu, apa yang penting ialah matlamat pensyariatian zakat itu sendiri adalah untuk mengagihkan kekayaan masyarakat agar tidak ada orang Islam yang tinggal dalam kemiskinan (Afzal, 1994, h.185).

### **Kaedah Pengiraan Zakat Pendapatan**

Tiada nas yang jelas dan tepat menerangkan mengenai zakat pendapatan, kerana itulah ulama berbeza pendapat mengenainya (Mujaini, 2012, h.128). Perbezaan pendapat ini berlarutan dalam semua aspek pengiraan zakat iaitu berapakah kiraan had nisabnya? Adakah ia disyaratkan genap *hawl* setahun? Berapakah kadar zakat yang perlu dikeluarkan? Apakah perbelanjaan untuk keperluan asas boleh dikecualikan daripada pengiraan zakat pendapatan? Jika boleh, bagaimanakah pula ukuran yang perlu digunakan dalam menentukannya?

Sebahagian ulamak seperti Syeikh Muhammad al-Ghazali, berpendapat nisabnya perlulah mengikut zakat pertanian kerana zakat pendapatan diqiaskan daripadanya, di mana jika petani membayar zakat kerana memperolehi hasil daripada tanamannya maka pekerja pula memperolehi pendapatannya daripada pekerjaannya. Tetapi sebahagian yang lain seperti Dr. Yusuf al-Qaradawi lebih cenderung untuk menggunakan nisab zakat emas dan perak kerana pendapatan yang diterima biasanya berasaskan wang (Mujaini, 2012, h.128).

Mengenai *hawl* pula, sebahagian ulamak seperti Wahbah al-Zuhayli (1989, h.866) dan Al-Qaradawi (1994, h.513) lebih cenderung mengatakan tidak perlu menunggu sehingga genap *hawlnya* setahun, tetapi perlulah dikeluarkan selepas sahaja menerimanya sama seperti zakat pertanian. Namun sebahagian ulamak yang lain tidak menyetujuinya seperti mazhab yang empat, bahkan mengatakan bahawa penentuan syarat *hawl* pada zakat adalah lebih kuat.

Manakala mengenai kadar zakat pendapatan pula, Dr. Wahbah Al-Zuhayli (1989, h.866), Dr. Yusuf al-Qaradawi (1994,519-520) dan lain-lain berpendapat kadarnya itu diqiyaskan dengan zakat emas dan perak iaitu sebanyak 2.5%, kerana sifat wang yang digunakan itu mempunyai persamaan dengan dinar dan dirham. Bahkan menepati dengan apa yg ditunjukkan oleh Ibnu Mas'ud, Mu'awiyah dan Umar Bin 'Abd al-'Aziz melalui potongan yang dibuat terhadap pemberian (bayaran) kepada tentera dan pekerja-pekerja yang lainnya. Manakala sebahagian yang lain pula berpendapat ia perlulah mengikuti zakat pertanian iaitu sama ada 5% ataupun 10% daripada hasil pertanian tersebut.

Begitu juga mengenai pengecualian perbelanjaan keperluan asas yang ditolak daripada jumlah pendapatan. Secara umumnya, Dr. Wahbah al-Zuhayli (1994, h.750) mengatakan hanya mazhab Hanafi yang mengetengahkan isu pengecualian tersebut dalam kitab-kitab mereka, bahkan syarat ini terpakai untuk semua jenis zakat yang ada. Buat masa ini Badan Zakat Indonesia (Portal BAZNAS) juga hanya menyediakan kaedah pembayaran *lumpsum* sahaja tanpa menyediakan pengiraan dengan tolakan perbelanjaan yang dibenarkan.

Persoalan yang timbul ialah bagaimanakah untuk menentukan item keperluan asas tersebut? ini kerana terdapat perbezaan yang agak ketara dalam item keperluan asas yang disenaraikan oleh institusi-institusi zakat di Malaysia. Terdapat negeri yang hanya menyenaraikan tiga item sahaja berbanding dengan sepuluh item oleh negeri yang lain, bahkan kebanyakan negeri yang lain menyenaraikan sekitar enam hingga tujuh item. Apakah pertimbangan syarak yang diguna pakai dalam menentukan item keperluan asas itu?

## METODOLOGI KAJIAN

Kajian ini bersifat kualitatif kerana ia memerlukan penjelasan dan penelitian yang rapi mengenai persoalan kajian (Rohana, 2003). Data akan dikutip berdasarkan kajian dokumentasi, di mana rujukan terpenting kajian ini adalah kitab-kitab turath ulama', buku-buku kontemporari, laman web/portal rasmi institusi zakat, tesis, jurnal dan laporan akhbar yang diterbitkan. Data berkaitan yang dikumpulkan itu akan dianalisis menggunakan analisis kandungan, dimana ia akan dikategori dan disusun secara terperinci mengikut topik-topik tertentu dengan memberikan tumpuan semantik dan hubungan yang signifikan, seterusnya dibuat analisis secara perbandingan. Dalam peringkat ini, bahasa dan istilah yang digunakan dalam klasifikasi adalah amat penting (Mulyana, 2008; Ahmad Munawarand Shahizan, 2017; Sharma, 2011).

## DAPATAN KAJIAN

Kesemua 14 negeri di Malaysia telah menerima pelaksanaan Zakat Pendapatan melalui institusi pungutan zakat masing-masing. Daripada jumlah itu, tujuh negeri memberikan pilihan pembayaran sama ada secara *lumpsum* atau setelah ditolak perbelanjaan yang dibenarkan, iaitu Kedah, Wilayah persekutuan, Negeri Sembilan, Melaka, Pahang, Terengganu dan Sarawak. Manakala negeri-negeri yang lain hanya menyediakan kaedah pengiraan zakat dengan tolakan perbelanjaan yang dibenarkan (Web/portal institusi zakat negeri).

Secara umumnya, terdapat sepuluh item telah disenaraikan dalam perbelanjaan yang dibenarkan, iaitu perbelanjaan diri, isteri, anak, pemberian ibubapa, pembiayaan pendidikan, perubatan, kediaman, kenderaan, potongan KWSP serta simpanan di Tabung Haji (Web/portal institusi zakat negeri). Potongan KWSP dikecualikan kerana pembayar zakat tidak lagi mempunyai hak milik yang sempurna terhadap potongan tersebut sehinggalah ia mencapai tempoh matang yang tertentu. Manakala simpanan di Tabung Haji pula dikecualikan kerana ia merupakan institusi yang akan mengeluarkan sendiri zakat pendepositnya, oleh itu zakat tidak akan dikenakan sebanyak dua kali dalam setahun (Fidlizan, *et. al.*, 2016, h.50-51).

Jumlah perbelanjaan yang ditolak paling sedikit ialah Kedah (Portal LZNK) dengan

hanya tiga item iaitu perbelanjaan diri, isteri dan anak. Manakala negeri paling banyak senarai potongan pula ialah Perlis (Portal Perlis) iaitu kesemua 10 item. negeri-negeri lain kebanyakannya enam ke tujuh item sahaja seperti yang ditunjukkan oleh Jadual 1 di bawah :

### Jadual 1

*Senarai item pengecualian perbelanjaan yang dibenarkan dalam pengiraan zakat pendapatan mengikut negeri-negeri di Malaysia.*

Bil	Negeri	Item pengecualian perbelanjaan yang dibenarkan.									
		1.Diri	2.Iste-ri	3.Anak	4.Ken-deraan	5.Rumah	6.Ibu bapa	7.Tabung Haji	8.KWSP	9.Peruba-tan	10.Pendidi-kan
1	Perlis	√	√	√	√	√	√	√	√	√	√
2	Kedah	√	√	√	0	0	0	0	0	0	0
3	Pulau Pinang	√	√	√	0	0	√	√	√	0	0
4	Perak	√	√	√	0	0	√	√	√	√	0
5	Selangor	√	√	√	0	0	0	√	√	√	0
6	Wilayah Persekutuan	√	√	√	0	0	√	√	√	0	√
7	Negeri Sembilan	√	√	√	0	0	√	√	√	0	0
8	Melaka	√	√	√	0	0	√	√	√	0	0
9	Johor	√	√	√	0	0	√	0	0	√	√
10	Pahang	√	√	√	0	0	√	√	√	√	0
11	Terengganu	√	√	√	0	0	√	√	√	0	√
12	Kelantan	√	√	√	0	0	√	√	√	√	0
13	Sabah	√	√	√	0	0	√	√	√	√	0
14	Sarawak	√	√	√	√	√	√	√	√	0	√

Sumber: Web dan Portal institusi zakat negeri-negeri di Malaysia.

Jadual 1 menunjukkan terdapat item yang dikira sebagai perbelanjaan keperluan asas oleh sesetengah negeri tetapi tidak pula diambil kira oleh sesetengah negeri yang lain. Hal ini mengundang persoalan apakah faktor yang menyebabkan berlakunya perbezaan tersebut? Perbezaan dalam mendefinisikan istilah perbelanjaan keperluan asas tersebut boleh menjadi faktor utama perbezaan tersebut. Oleh itu, adalah amat penting konsep perbelanjaan keperluan asas itu diteliti dan diperhalusi semula.

### **Pengecualian perbelanjaan keperluan asas.**

Perbelanjaan keperluan asas merupakan di antara item yang dikecualikan daripada pengiraan zakat pendapatan menurut sebahagian fiqaha'. Hal ini untuk membezakan dengan orang yang tidak mempunyai kecukupan keperluan asas mereka. Adalah tidak

patut apabila seseorang itu memberikan hartanya kepada orang lain tetapi kemudiannya dia pula terpaksa meminta-minta bagi memenuhi keperluannya. Bahkan dengan adanya syarat ini menjadikan seseorang itu membayar zakatnya dengan penuh selesa dan tenang sebagaimana sabda Nabi s.a.w. : أدوا زكاة أموالكم طيبة بها أنفسكم (Tabrani, daripada Abu Darda', status dhaif) yang bermaksud : “Tunaikanlah zakat hartamu dengan hati yang baik” (Al-Qaradawi, 1994, h.151).

Perlu dibezakan antara keperluan manusia dengan keperluan asas manusia, al-Qaradawi (1994, h.152) menyebut demikian kerana keperluan manusia amat banyak dan tidak terhad, bahkan kadang-kadang suatu keperluan sampingan boleh dianggap sebagai suatu keperluan asas. Sebab itu satu penelitian yang munasabah perlulah dilakukan dalam menentukan item keperluan asas tersebut (Afzal-ur-rahman, 1994, h.196). Lebih daripada keperluan asas itu disebut sebagai pendapatan sebenar atau tabungan bersih pembayar zakat (Mujaini, 2012, h.137).

Dalam hal ini, al-Qaradawi (1994, h.517) berpendapat pengecualian tersebut sama seperti dalam konteks zakat pertanian yang ditolak terlebih dahulu perbelanjaan keperluan dan nafkah petani tersebut sebelum pengiraan sebenar dilakukan, ini bertepatan pandangan sebahagian tabi'in seperti 'Ata' dan lain-lain.

#### **Dalil pengecualian perbelanjaan keperluan asas.**

Terdapat beberapa dalil yang dikemukakan bagi menyokong pengecualian perbelanjaan keperluan asas daripada dikenakan zakat pendapatan, seperti berikut :

1. Sabda Nabi saw. إنما الصدقة عن ظهر غني yang bermaksud : “Sesungguhnya sedekah itu adalah di atas bahu orang yang kaya”. Hadis ini diriwayatkan oleh Imam Ahmad (no. 7155) dengan sanad yang sahih menurut Syekh Ahmad Syakir dalam takhrijnya (Al-Qaradawi, 1994, h. 154). Hadis yang hampir sama dikeluarkan juga oleh Imam al-Bukhari dalam sahihnya (al-'Asqalani, 1996, h.46).

Tidak dinafikan bahawa zakat adalah termasuk dalam istilah sedekah, iaitu sedekah yang wajib. Hadis ini menunjukkan bahawa hanya orang yang kaya sahaja dikenakan zakat iaitu mereka yang mempunyai lebih harta daripada keperluan asas mereka

(Al-Qaradawi, 1994, h.154).

Apabila Imam al-Bukhari menjadikan lafaz hadis ini sebagai satu tajuk dalam bab zakat, Ibnu Hajar al-‘Asqalani (1996, h. 45-46) memberikan ulasan seolah-olahnya beliau berpendapat bahawa pemberi sedekah (atau zakat) itu dengan orang yang dibawah tanggungannya itu hendaklah tidak mempunyai keperluan lagi terhadap lebih harta tersebut.

2. Firman Allah s.w.t. dalam surah al-Baqarah, ayat 219 :

وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَتَفَكَّرُونَ

Yang bermaksud: “Dan mereka bertanya kepadamu tentang apa yang mereka perlu nafkahkan. Katakanlah: "iaitu apa yang berlebihan dari keperluan. Demikianlah Allah menerangkan ayat-ayat-Nya kepadamu supaya kamu berfikir”.

Mengenai perkataan *al-‘afw* dalam ayat tersebut, Ibn ‘Abbas berkata maksud lebih itu ialah lebih daripada keperluan keluargamu (Ibn Kathir, 1993, h. 242). Oleh itu, ayat ini dengan jelas menyatakan bahawa zakat hanya diwajibkan kepada mereka yang mempunyai lebih pendapatan daripada perbelanjaan diri dan orang yang dibawah tanggungan (Al-Qaradawi, h.154; Mujaini, 2012, h.137). Jika tidak, kata al-Hasan, dibimbangi nanti pemberi sedekah itu pula yang akan duduk mengemis (Ibn Kathir, h. 242).

3. Abu Dawud meriwayatkan sebuah hadis (no. 1688) yang bermaksud : “Seorang lelaki berkata: Ya Rasulallah, padaku ada satu dinar. Sabda Nabi s.a.w.: Belanjakanlah untuk dirimu. Katanya lagi: Padaku ada satu dinar lagi. Sabda Nabi s.a.w.: Belanjakanlah untuk isterimu. Katanya lagi: Padaku ada satu dinar lagi. Sabda Nabi s.a.w.: Belanjakanlah untuk anakmu. Katanya lagi: Padaku ada satu dinar lagi. Sabda Nabi s.a.w.: Perhati-perhatikanlah, engkau lebih mengetahui”.

Hadis ini menunjukkan bahawa keperluan diri dan ahli keluarga perlulah didahulukan daripada keperluan orang lain (Al-Qaradawi, h.155). Manakala perkataan nafkah yang digunakan dalam hadis ini memberikan juga makna sedekah (Abadi, 1995, h.85; Al-San’ani, t.t., h.627-628).



Walaupun tiada dalil yang khusus daripada Nabi s.a.w. mengenai pengecualian perbelanjaan keperluan asas, namun secara umumnya, dalil-dalil di atas boleh dijadikan panduan untuk menunjukkan wujudnya pengecualian berkenaan.

Oleh itu, seseorang yang telah mempunyai harta yang mencukupi nisab tetapi masih mempunyai keperluan seperti untuk membeli pakaian musim panas/sejuk, atau bekalan makanan setahun, atau hendak membeli buku-buku (jika dia seorang ahli akademik), atau untuk membayar hutang ataupun keperluan-keperluan yang lain, sehingga akan mengurangkan nisab tersebut, maka dia tidak lagi dianggap seorang yang kaya dan tidak diwajibkan zakat (Al-Qaradawi, h.281).

### **Hubungan Keperluan Asas dengan Maqasid Syariah**

Konsep perbelanjaan keperluan asas ( الحاجة الأصلية ) dapat difahami melalui takrifan asal yang disebutkan oleh ulama' Hanafi, seperti kata Ibn Malik iaitu: ما يدفع الهلاك عن الإنسان تحقيقاً yang bermaksud: “sesuatu yang dapat menghindari kebinasaan secara langsung, seperti nafkah, kediaman, senjata, pakaian yang sesuai untuk musim panas dan sejuk, أو تقديرًا atau secara tidak langsung seperti hutang-hutang, peralatan pekerjaan, kelengkapan dan peralatan rumah, kenderaan dan buku-buku bagi ahli akademik. Jika dibuat perbandingan, ia seumpama bekalan air yang sedikit dan hanya dapat menampung keperluan minuman, maka ia perlulah dianggap seolah-olah tidak ada untuk kegunaan yang lain, sehinggakan situasi itu akan mengharuskan untuk tayamum (Al-Qaradawi, 1994, h.152-153; Al-Zuhayli, 1989, h.750).

Secara umumnya, keperluan asas itu terbahagi kepada dua tahap iaitu keperluan tabi'i seperti makanan, minuman, pakaian dan tempat tinggal. Tahap kedua pula ialah keperluan lazim seperti pendidikan, kesihatan dan kemahiran (Mujaini, 2010, h.138-139). Walau bagaimanapun, al-Qaradawi (1994, h.153) berpandangan bahawa urusan mengenai keperluan asas ini boleh berubah-ubah mengikut perubahan masa dan tempat, maka ia perlu diserahkan kepada golongan pakar dan pihak pemerintah untuk menentukannya.

Manakala maqasid syariah diertikan sebagai tujuan atau rahsia disebalik pensyariaan

sesuatu hukum. Di mana pensyariaan hukum itu adalah untuk memenuhi kepentingan manusia melalui pendekatan mendatangkan kebaikan atau menolak kemudaratan. (Mahmood Zuhdi, *et. al.*, 2012, h.1; Al-Zuhayli, 1996, h.1017). Maqasid syariah apabila dilihat dari sudut keutamaannya terbahagi kepada tiga iaitu *daruriyyat*, *hajiyyat* dan *tahsiniyyat*. *Daruriyyat* bermaksud untuk menjaga kepentingan asas yang tanpanya akan mencatatkan kehidupan manusia. *Hajiyyat* pula bermaksud untuk menjaga keperluan tambahan sama ada untuk memudahkan urusan atau menolak kesulitan. Manakala *tahsiniyyat* pula bermaksud untuk menjaga keinginan menikmati kemewahan dan keindahan dalam hidup. Apa yang penting ialah pengukuran *daruriyyat* dalam menjaga kepentingan asas ditunjukkan melalui penjagaan lima perkara iaitu untuk menjaga agama, nyawa, akal, keturunan/maruah dan harta (Ibn 'Asyur, 2007, h.76-81; Mahmood Zuhdi, *et. al.*, 2012, h.24-25; Azri bin Bhari, 2016, h.72-78; Al-Zuhayli, 1996, h.1020-1023).

Oleh itu, terdapat hubungan yang amat rapat di antara keperluan asas dengan kepentingan lima perkara dalam maqasid syariah, di mana keperluan asas itu dapat digambarkan oleh keperluan *daruriyyat* dan *hajiyyat* secara selari dan saling melengkapi. sehubungan itu, keperluan makan minum dan peralatan pekerjaan adalah dalam menjaga nyawa. Keperluan senjata, pakaian dan tempat tinggal (termasuk peralatan rumah) adalah dalam menjaga agama, nyawa dan maruah sekaligus. Keperluan pendidikan agama dan buku-buku adalah untuk menjaga agama, akal dan keturunan. Kenderaan dan pendidikan adalah satu keperluan *hajiyyat* yang akan memudahkan pelbagai urusan kehidupan.

Sehubungan itu, dicadangkan agar penetapan item keperluan asas itu dilihat melalui pertimbangan maqasid syariah yang lebih objektif, tepat dan boleh diukur.

#### **Keciciran item keperluan asas.**

Secara asasnya, kebanyakan institusi zakat di Malaysia menggunakan kadar perbelanjaan yang digunakan oleh Lembaga Hasil Dalam Negeri (LHDN) untuk membuat pengecualian cukai pendapatan iaitu RM9000 untuk perbelanjaan peribadi, RM3000 untuk isteri dan RM1000 untuk setiap anak. Walau bagaimanapun, tidak semua formula LHDN itu diterima, terdapat perbelanjaan yang tidak pula diambil kira

seperti perubatan ibubapa RM5000, keluarga yang cacat RM6000, yuran pendidikan RM5000, pembelian buku RM1000 dan pembelian computer peribadi RM3000 (Razali and Muhsin, 2017, h. 2-3).

Oleh itu, apabila model penentuan item keperluan asas menggunakan kaedah maqasid syariah, didapati sepuluh item yang disenarai oleh institusi zakat negeri telah menepati kehendak syarak. Namun terdapat beberapa keciciran yang perlu dipertimbangkan semula. contohnya, bagi item di bawah keperluan menjaga agama, perhatian perlulah diberikan agar semua kewajipan khususnya rukun-rukun Islam dapat ditunaikan (al-Zuhayli, h.1021), oleh itu simpanan untuk menunaikan haji perlulah dikecualikan atas nama untuk melaksanakan rukun Islam sama ada di Tabung Haji atau ditempat lain. Pendidikan keagamaan pula boleh diambilkira untuk dijadikan sebagai pendidikan sepanjang hayat.

Bagi item di bawah keperluan menjaga nyawa, pembiayaan kesihatan sepatutnya diterima oleh semua negeri memandangkan keperluan masa kini terhadap perbelanjaan kesihatan dan rawatan penyakit adalah amat diperlukan. Begitu juga dengan bayaran sistem keselamatan kediaman, peralatan *cctv*, perbelanjaan kelas seni mempertahankan diri dan renang sepatutnya boleh dipertimbangan juga.

Bagi item di bawah keperluan menjaga keturunan, perkahwinan merupakan di antara usaha ke arah maksud tersebut, Dr. Mujaini (2012, h.140) pernah mencadangkan agar pengecualian diberikan juga untuk perbelanjaan urusan perkahwinan tersebut. Cuma ia tidak perlu dihadkan sekali seumur hidup dan perlu juga dipertimbangkan agar meliputi mas kahwin, hantaran dan perbelanjaan yang berkaitan. Selain itu, rumah yang sempit juga menyumbang kepada gejala sosial dan perlu ditangani dengan mempertimbangkan agar peruntukan kediaman perlulah dapat menampung rumah yang mempunyai sekurang-kurangnya tiga bilik tidur.

Bagi item di bawah keperluan *hajyyat* semasa, perbelanjaan untuk pendidikan boleh diambil kira, sama ada untuk diri sendiri atau orang yang di bawah tanggungannya. Adalah sesuatu yang perlu agar umat Islam keluar daripada masalah buta huruf, buta al-Quran dan kejahilan. Begitu juga pendidikan yang dapat mempertingkatkan

ekonomi seperti kemahiran teknik, vokasional dan sebagainya. Pengurusan keluarga yang kurang upaya, OKU dan pembantu rumah juga boleh dipertimbangkan untuk pengecualian kerana ia telah menjadi suatu keperluan pada masa ini.

## PENUTUP

Melalui kajian ringkas ini, didapati zakat pendapatan telah dapat diterima oleh kebanyakan masyarakat Islam di Malaysia, bahkan ia telah menjadi penyumbang yang terbesar dalam kutipan zakat keseluruhannya. Manakala model pengiraan zakat pendapatan melalui tolakan perbelanjaan keperluan hidup dianggap telah memberikan keadilan kepada pembayar zakat. Walau bagaimanapun, beberapa penambahbaikan masih boleh dilakukan agar masalah atau kepentingan pembayar zakat akan lebih menyeluruh.

Beberapa kesimpulan dapat diambil daripada perbincangan di atas, iaitu :

1. Pentakrifan mengenai perbelanjaan keperluan asas diinstitusi zakat sepatutnya dibuat dengan lebih teliti dan mengambilkira kehendak maqasid syariah bagi memenuhi keperluan semua pihak.
2. Terdapat beberapa keciciran yang berlaku dalam senarai perbelanjaan keperluan asas di beberapa institusi zakat. Oleh itu, pihak-pihak yang berkenaan perlulah mempertimbangkan semula untuk membuat penyenaian semula keperluan asas berkenaan demi memenuhi keperluan masyarakat, ini selaras dengan kaedah fiqh: *تصرف الإمام على الرعية منوط بالمصلحة* yang bermaksud: “tindakan pemerintah terhadap rakyat mestilah berpaksi kepada masalah” (Al-Suyuti, 2004, h.278).
3. Pentaksiran mengenai nilai perbelanjaan untuk keperluan asas ini perlulah dibuat pada setiap tahun oleh institusi zakat memandangkan perubahan-perubahan yang kerap berlaku dalam masyarakat dan dalam perkembangan ekonomi semasa yang menyebabkan harga barangan dan perkhidmatan turut berubah.

Kesimpulannya, penggunaan model maqasid syariah dalam menentukan item keperluan asas dilihat lebih praktikal dan lebih objektif khususnya dalam memenuhi tiga kategori keperluan manusia iaitu *daruriyyat*, *hajiyyat* dan *tahsiniyyat*.

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## **TENDENCY OF PAYING ZAKAT AMONG MUSLIM WOMEN INVOLVING IN MICRO OR SMALL-SCALE ENTERPRISES IN MALAYSIA**

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### **ABSTRACT**

The study attempts to investigate the tendency of zakat payment among Muslim women who are receiving financial assistance from the microfinance program in Malaysia. For this purpose, the study surveyed respondents who are the participants of Amanah Ikhtiar Malaysia (AIM) program employing convenience sampling in Kelantan dan Perak. The analyses are completed using descriptive statistics, tests of mean differences of dependent samples and logistic regression. The findings of the study show there is a significant difference between income level before and after the respondents joined the scheme. Most importantly, the probability of paying zakat among respondents is not contributed by the income obtained after joining the program. It is found that the tendency of paying zakat is contributed significantly by the small household size and location of respondents living.

**Keywords:** *Amanah Ikhtiar Malaysia, Muslim women, Zakat.*

### **INTRODUCTION**

Among the developing countries, Malaysia has recorded a success story and an excellent remark in reducing the poverty level in the country. In 1999, the population reported 8.5% was under the poverty frontier. However, in five years of tenure, i.e., in 2004, Malaysia able to diminish the population living underneath the poverty level to only 5.7%. Microfinance is one of the objectives of Dasar Ekonomi Baru (DEB) known as New Economic Policy (NEP) which was launched by the Malaysian



government to reduce poverty and income disparities in Malaysia. One of the unique features of the microfinance program is that most of the patrons of microcredit institutions are women. These women patronize microfinance institutions to get microcredit used to start various income-generating business activities. In Malaysia, women's participation in the labor force has been increasing tremendously from 2.4 million in 1990 to 3.9 million in 2009 (<http://www.kpwkm.gov.my>). Women's participation in the labor force, whether it is in the large corporations, medium or small scale companies, had dramatically assisted in reducing the number of households in poverty in Malaysia from 409,300 in 1990 to 228,400 in 2009 (<http://www.kpwkm.gov.my>). Another positive outcome as a result of women's participation in the labor force is that the additional income obtained can be used toward increasing the quality of life and also the socio-economic status of the family members.

Historically, Professor Dr. Muhammad Yunus from Bangladesh in 1976 introduced micro-credit poverty eradication and has since expanded to all over the world. Grameen Bank's history began when Dr. Muhammad Yunus, a Lecturer of Economics at the University of Chittagong, Bangladesh, researched the poor who rarely involved in banking activities. Its expansion in Malaysia occurred in the year 1986, initiated by Professor. David Gibbons and Associate Professor Sukor Kasim, who was at that period serving at Universiti Sains Malaysia (USM). The initial project to examine the suitability of Grameen Bank's approach, known as Projek Ikhtiar (later known as 'Amanah Ikhtiar Malaysia', AIM), was conducted by USM and funded by the Selangor State Government, the Islamic Economic Development Foundation of Malaysia and Asia-Pacific Development Centre.

Zakat is one of the five pillars of Islam which envelopes both material and spiritual worship. Zakat also has socio-economic goals, apart from compulsory worship. Therefore, it has an influential position in the development of the Muslim community. This aims to purify the wealth and positions by giving a certain amount of money to the poor and the needy from the net income exceeding nisab for a full year. The term originated from the Arabic verbal root, which means increase, purification and blessing. By paying this, it aims at raising grace, purification and good works

(Hafidhuddin, 2002). Al-Qardawi (1993) stated that this intelligence obligation refers to the twenty-seventh place in the Holy Qur'an, where thirty times zakat was associated with prayers. Numerous prominent hadiths emphasize this necessity.

Throughout the years, the abstraction of zakat revolted and it is now considered as one of the essential sources of Islamic economic development, acting as a resource of financial mark to jump-start the economy of the Muslim society (Anita Md Sharif, Wan Noor Hazlina Wan Jusoh, Norudin Mansor, and Kamaruzaman Jusoff, 2011). Thus, every Muslim individual who fulfills the required conditions (nisab) must pay zakat, to ensure zakat contribution can fulfill its role in the development of the economy of Muslim society. Although the required payment of business zakat clearly stated in the Holy Qur'an and other sources, there is less awareness among some Muslims business community or are still baffled about the subject of zakat obligation.

On the other hand, the level of understanding of individuals in Islamic principles motivating people to fulfill the order to pay zakat. This is supported by Aidit (1998) and Qardawi (1998), who argue that non-compliance with the obligation to pay intelligence is primarily due to the level of faith in individuals in religious obligations. Reinstein (2006) also found that religious faith is an essential determinant of religious and secular giving. Lunn et al. (2001) also agree with the effect of a person on religious belief. It was also noted (Lunn et al., 2001) that the relationship between religious inclusion and religious participation is positive. Firdaus et al. (2012) discovered that Muslims who paid zakat monthly and annually in both periods tend to have stronger faith, appreciation, sacrifice and self-esteem. Since there is almost no difference between the perceptions of those who pay the zakat to be formal or informal institutions, he predicts the total zakat potential in Indonesia and explores the relationship between demographic characteristics and zakat payments. The results show that the sum of the various zakat potentials in Indonesia is around 217 trillion rupees which equivalent to 3.4% of Indonesia's 2010 GDP. The study shows that education, occupation and income are important factors affecting the frequency of the participants and the choice of place when paying zakat and charity.

As the microcredit program is aimed to combat the poverty issues in multifaceted nations among underdeveloped and developing countries, some works of literature are reviewing at the results of the program by analyzing the impact of it in reducing poverty. Chowdhury, Gosh and Wright (2005) highlighted two peculiar findings from their study in Bangladesh. Firstly, the effect of micro-credit on poverty. Secondly, micro-credit is associated with both lower objective and subjective poverty. However, a study commenced by Mayoux (2001) on microfinance in Cameroon found significant disparities in the victory of women enterprises financed by microcredit. Mayoux (2001) responded in the study, rather than the class background, the modifications seem to come from the women's ability to mobilize and galvanize social networks.

The present study looks at the tendency of Muslim women, who obtained micro-credit assistance from Amanah Ikhtiar Malaysia (AIM) to set up micro and small enterprises, to pay zakat. The study uses a survey method to obtain primary data from the participants of the AIM program. The assembly of this paper is as follows. Section 1 presents an overview of microfinance in Malaysia and zakat in general, with some literature reviews. Section 2 further explains the data and methodology used in the study. Section 3 presents the findings of the study, and finally, Section 4 concludes the study with policy recommendations.

## **DATA AND METHODOLOGY**

### **Participants and Sampling Procedures**

In this study, the subjects include Malaysians who borrow from AIM to improve their standards of living. We limit the sample to program participants in the states of Perak and Kelantan because these two states that have a large number of program clients (refer to Table 1). We apply several stages of stratification. First, two territories or areas of each state are chosen to represent that state's recipients of AIM funding, as follows:

- i. Kuala Kangsar and Teluk Intan in Perak.
- ii. Kota Bharu and Tumpat in Kelantan.

Second, in each area, participants are selected randomly from different centers ('Pusat'), named for AIM branch offices. Since almost all survey participants are Malay, we prepared a set of questionnaires in the Malay language. Question topics include the respondents' socio-economic backgrounds, their borrowings from AIM, their incomes, payment of zakat, assets before and after borrowing from AIM, their expenditures, and their awareness of available Islamic financial products and their opinions of these products.

### Data Analysis Techniques

This study utilizes several methods to analyze the results. Descriptive measures such as frequencies, proportions and mean are used to provide a general summary of the findings. To determine differences between groups, *t*-test for dependent sample and *t*-test for an independent sample are applied for variables having two groups/categories, and *F*-test is employed for those with more than two groups/categories (One-way Analysis of Variance, ANOVA).

For more in-depth analyses, the study used a nonlinear regression model designed explicitly for binary dependent variables. The purpose of this model is to test the probability that the respondents will opt to pay zakat. Unlike linear probability model, this model adopts a nonlinear formulation in which forces the predicted values to be between 0 and 1 by using cumulative probability distribution function (c.d.f.) which is denoted by *F*. The logistic cumulative distribution function has a specific functional form, defined in terms of the exponential function. The population *logit model* of the binary dependent variable *Y* with multiple regressors could be expressed as:

$$\Pr(Y = 1|X_1, X_2, \dots) = F(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k) = \frac{1}{1 + e^{-(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k)}}$$

(1)

In modeling determinants of opting for payment of zakat among Muslim participants of AIM, we develop a Logit Model as follow:

$$L_i (Y) = b_0 + b_1(X1) + b_2(X2) + b_3(X3) + b_4(X4) + b_5(X5) + b_6(X6) + b_7(X7)$$

(2)

Where  $L_i$  is a dummy variable with a value of 0 or 1.  $L_i = 0$ , if the respondent does not opt to pay zakat (the answer of 'scale 3, 4 and 5') and  $L_i = 1$  if the worker opts to pay zakat (the answer of '1 and 2'). For predictor variables, among the variables included are marital status (X1), level of income after joining AIM (X2), an education level (X3), gender (X4), age (X5), dummy state (X6) and household size (X7).

In general, if we take the antilog of the slope coefficients ( $\beta$ 's), subtract one from it, and multiply the result by 100, we obtain the *percent change* in the odds for a unit increase in the  $j^{\text{th}}$  regressor. The percentage change could be interpreted as the probability that the respondent opt to pay zakat due to a unit increase in independent variables such as age, level of income and others.

It is also essential to highlight in which the  $R^2$  is a poor measure of fit for the linear and nonlinear probability model (Stock and Watson, 2007). Therefore, we use another measure of fit for this model of a binary dependent variable, namely "fraction correctly predicted". Besides, we also perform Pearson  $\chi^2$ -type tests of goodness-of-fit, namely Hosmer-Lemeshow (1989) and Andrews (1988a, 1988b).

## RESULTS AND ANALYSIS

Table 1 reports the description of sample respondents. The AIM participants in both provinces are overwhelmingly women. Out of total respondents of 1894 (usable data), 97.4 percent (1608 respondents) are women and 2.6 percent (43) are men, while the remaining 5.2 percent is a missing value. 100 percent of respondents are women in Kelantan. Of those from Perak, 94.6 percent (890) are women and only 5.4 percent (51) are men.

In general, sample respondents are literate. Only 12.2 percent (210 respondents) do not have any formal education. Most respondents (56.4 percent) have some primary schooling or/and lower secondary and 28.9 percent have an intermediate secondary school certificate (Sijil Pelajaran Malaysia or SPM). There is only 2.3 percent have a Malaysian higher school certificate (Sijil Tinggi Persekolahan Malaysia or STPM)

needed to enter university, and 0.1 percent have a bachelor’s degree or higher. By gender, most of the respondents are female at each level of education (more than 90 percent).

The overwhelming (94.0 percent) of respondents are married and the remainder (6.0 percent) are unmarried or divorced. Among female respondents, 91.5 percent married, and 5.9 percent unmarried or divorced. The marriage rate among men is slightly higher (97.7 percent, with only 2.3 percent unmarried or divorced).

**Table 1**  
*Cross-Tabulation of Demographic Data*

		<i>Gender</i>		<i>Pearson Chi-square value</i>
		Female	Male	
State	Perak	890(94.6)	51(5.4)	44.77 (sig. 0.000)
	Kelantan	802(100.0)	0(0.0)	
Marital Status	Married	1510(97.3)	42 (2.7)	1.055 (sig. 0.304)
	Unmarried/Divorced	98 (99.0)	1 (1.0)	
Highest Education Level	No formal education	207 (98.6)	3 (1.4)	3.017 (sig. 0.555)
	Primary school/PMR/SRP	935 (96.5)	34 (3.5)	
	Secondary School (SPM)	484(97.4)	13 (2.6)	
	Certificate/STPM/Diploma	39 (97.5)	1 (2.5)	
	Bachelor’s degree and above	2 (100.0)	0 (0.0)	

*Note: Percent in parentheses.*

Furthermore, the Chi-square values are obtained to test the relatedness or independence between the variables in cross-tabulation. In other words, the test is conducted to explore the relationship between two categorical variables. The test compares the observed frequencies or proportions of cases that occur in each of the categories, with the values that would be expected if there was no association between the two variables measured. The hypotheses which developed for this test are:

*Hypotheses 1*

Ho1: Gender is independent of states where the respondents live (Kelantan or Perak).

Ha1: Gender is dependent on states where the respondents live (Kelantan or Perak).

*Hypotheses 2*

Ho2: Gender is independent of marital status

Ha2: Gender is dependent on marital status

*Hypotheses 3*

Ho3: Gender is independent on the level of education

Ha3: Gender is dependent on the level of education

The results of the Pearson Chi-square test reveal that the variable gender is only dependent on the state where the respondents live with p-value or sig. less than 5 percent. However, gender is independent of education level and marital status. The result suggests a significant allocation of male and female respondents in either Kelantan or Perak. By looking at the original data, all respondents in Kelantan are female.

**Table 2**

Descriptive Statistics on Continuous Variables

Variable	N	Minimum	Maximum	Mean	Std. deviation
Age	1742	19.00	85.00	45.66	11.41
Household size	1890	1.00	18.00	5.99	2.47
Yearly income (RM)	1893	0.00	264000.00	23851.77	21496.81
Yearly Per capita income (RM)	1888	0.00	60000.00	4714.54	5118.14

As for the continuous data/variables, Table 2 shows the descriptive statistics in detailed. As for the age of respondents, the minimum age found is 19 years old and the maximum age is 85 years old. The average age among respondents is 46 years-old. The minimum household size of respondents is one member and the maximum household size is 18 members. On average, the household of respondents is about 5.9 members. The respondents are also asked about the approximate yearly income that they received after joining the AIM program. It could be extracted that the minimum yearly income received by them is none while the maximum of yearly income is RM264,000.00. The mean income per year received by respondents is approximately RM23,851.77. Besides, yearly per capita income is computed by dividing yearly income by household size. The statistics show that the maximum yearly per capita income of respondents is RM60,000.00, with a mean of RM4,714.54.

**Table 3**

*T-test for Dependent Samples*

Variables	Paired Differences					
	Mean	Std Dvn	Std Error Mean	t	df	Sig. (2-tailed)
Pair 1: <i>Yearly income per capita (before joining AIM) - Yearly income per capita (after joining AIM)</i>	-3675.87	4974.53	114.76	-32.03	1878	0.000
Pair 2: <i>Nat. log yearly income per capita (before joining AIM) - Nat. log yearly income per capita (after joining AIM)</i>	-1.3487	0.895	0.0207	-65.09	1865	0.000

Furthermore, we identify yearly income per capita before joining the AIM scheme and after joining the AIM scheme as the targeted variables. Since it is suspected that these two data are not normally distributed, both data are also transformed into a natural log. As referred by paired samples statistics, the natural log yearly income per capita after the respondents join AIM scheme is higher (mean = 8.12 while SD = 0.77) compared to the natural log yearly income per capita before joining AIM scheme (mean = 6.77, SD = 0.60). As shown in Table 3, the difference between the means was observed to be statistically significant at 5% level. We also calculate the effect size for dependent samples t-test using the percentage of variance accounted for ( $r^2$ ) and Eta squared ( $\eta^2$ ). The effect size statistics indicate the magnitude of differences between the groups (before and after joined AIM scheme):

$r^2 = t^2 / (t^2 + df) = (-65.09)^2 / ((-65.09)^2 + 1865) = 0.694$  means that 69.4% of the variance in the respondents' income per capita is influenced by the involvement of respondents in AIM program;

Eta squared,  $\eta^2 = t^2 / (t^2 + N-1) = 0.691$ . Base on Cohen (1988, pp. 284-7), since beta squared is greater than 0.14, there is a large effect size of the AIM program on the difference of income per capita of respondents.



**Table 4***Logistic regression results*

Independent variables	Binary logistic			
	Dependent variables:			
	Paying zakat (1)		Paying zakat (2)	
	B	Exp(B)	B	Exp(B)
Constant	0.664 (1.477)	1.942	0.773 (1.480)	2.165
Dummy GENDER	0.60 (0.423)	1.822	0.620 (0.424)	1.858
AGE	-0.007 (0.006)	0.993	-0.007 (0.006)	0.993
MARITAL STATUS	0.124 (0.231)	1.132	0.118 (0.231)	1.125
EDUCATION LEVEL				
EDUCATION LEVEL(Category1)	0.742 (1.426)	2.100	0.727 (1.426)	2.068
EDUCATION LEVEL (Category 2)	0.744 (1.418)	2.104	0.727 (1.418)	2.069
EDUCATION LEVEL (Category 3)	1.112 (1.422)	3.039	1.091 (1.422)	2.977
EDUCATION LEVEL (Category 4)	1.830 (1.467)	6.234	1.809 (1.467)	6.104
HOUSEHOLD SIZE	-0.049** (0.022)	0.952	-0.064*** (0.024)	0.938
Dummy STATE	-1.332*** (0.115)	0.264	-1.330*** (0.116)	0.265
YEARLY INCOME	0.000 (0.000)	1.000		
PER CAPITA YEARLY INCOME			0.000 (0.000)	1.000
Diagnostic tests				
% correct classification	67.4		67.5	
Omnibus Chi-square stat.	210.5***		210.6***	
Hosmer and Lemeshow Test stat.	10.58		12.13	
Cox andSnell R-square	0.122		0.122	
Negelkerke R-square	0.164		0.164	

Notes: 1. Standard errors are in parentheses;

2. \*\*\*statistically significant at the 1% level; \*\*5% level; \*10% level.

The study attempts to evaluate the factors that might contribute to the likelihood of paying zakat among a sample of respondents who receive financial assistance from the AIM program. Logistic regression allows us to test models to predict categorical outcomes with two or more categories. The predictors/independent variables can be either categorical or continuous, or a mix of both in one model.

The model developed in this study is Binary Logistic, where the dependent variable has only two categories, one and zero. One is coded to the responses of '1(strongly agree) and 2(agree)' for the survey question on 'Do you able to pay zakat every year?' and zero is coded to the response of '3(neutral), 4(disagree) and 5(strongly disagree)' on similar question. The independent variables or regressors are *demographic variables* such as gender, age, education level, household size, marital status and income level after joining the AIM program. As for income level after joining AIM, the study is using two indicators in the model, namely 'yearly income' and 'yearly per capita income'.

In some cases, the independent variables are dummy variables such as gender (1=male, 0=female), marital status (1=married, 0=otherwise) and dummy state (1=Kelantan, 0=otherwise). There are also continuous variables such as age, household size, educational level, and income level. There are two regressions (Model 1 and Model 2) formed with the first one is using 'yearly income' as an indicator of income level and the second one is using 'yearly per capita income' as an indicator of income. The results are shown in Table 4.

From Table 4, the regression results of Model 1 show that the only significant predictor is 'Dummy of state' and 'household size.' The negative value of beta ( $\beta$ ) that is -0.049, indicates that an increase in an independent variable score that is the larger household size result in a decreased probability of the case recording a score of 1 in the dependent variable (i.e., paying zakat). The odd ratio ( $\text{Exp}(\beta)$ ) for this dummy variable is 0.952. This could interpret that the odds of a person paying zakat decreases by a factor of 0.952, all other factors being equal. Besides, the coefficient of the dummy state is also significant at 1% level. The negative sign of coefficient implies that for respondents from Kelantan, the odds of paying zakat decreases by a factor of 0.264 as compared to those from Perak, other things constant. Other independent variables do not contribute significantly to the probability of paying zakat among respondents. In Model 2, when the indicator of income changed to yearly per capita income, the results are almost similar to Model 1 with the two variables, dummy state and household size, which are also significant at a higher degree. Thus, overall, the probability of paying zakat among respondents is not contributed by the income

obtained after joining the program even though there is a significant difference between income obtained before and after they join the AIM program. Importantly, the tendency of paying zakat founded contributed significantly by small household size and location of respondents living.

In both models, the classification table, with no predictor, reports that the overall percentage of correctly classified cases is 57.8% in both models. When a set of predictor variables is entered, it improves the accuracy of this prediction to 67.4% and 67.5% for both Model 1 and Model 2, respectively. Since the Omnibus tests of Model coefficients in Block 1 are significant ( $p$ -value  $< 0.05$ ) in both cases, the models with a set of variables used as predictors are better than the SPSS's original guess shown in Block 0. The Chi-square values in this test are 210.5 and 210.6, with 10 degrees of freedom, respectively. The Hosmer and Lemeshow test also supports the 'goodness of fit' of the models with the Chi-square statistics of 10.58 and 12.13, respectively, with a  $p$ -value of more than 0.05. The pseudo-R-square statistics (Cox and Snell R-square and Nagelkerke R-square) show that between 12% and 16% of the variability in the dependent variable is explained by the set of predictor variables in the model respectively.

## CONCLUSION

The purpose of this research is to investigate the tendency of zakat payment among Muslim women who are receiving financial assistance from the microfinance program in Malaysia. In this study Convenience sampling method is employed in collecting respondents who are participating in Amanah Ikhtiar Malaysia (AIM) program from Perak and Kelantan, with a reason that these two states have a large number of program clients.

After several stages of stratification, only 1894 Muslim respondents are usable for this analysis. Women comprise 97.4% of the total respondents. In obtaining the results, this study used a nonlinear regression model designed explicitly for binary dependent variables in testing the probability that the respondents opt to pay zakat. Besides, descriptive measures are used to provide a general summary of the findings and testing for differences between groups.

The results also show that more than 90% of the respondents are female at each education level. The result of cross-tabulation explains that female respondents are more dominant, with 100% of respondents are female from Kelantan, while 94.6% from Perak. It concluded that the tendency of paying zakat among respondents Muslim women from AIM is significantly contributed by small household size and location of respondents living.

#### **ACKNOWLEDGMENT**

This study is funded by the Trans-disciplinary Research Grant Scheme (TRGS), TRGS/1/2018/UIAM/01/1/2, Ministry of Higher Education, Malaysia. The authors would like to thank the Ministry for generously funding the research.

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## **EFFECT OF 4<sup>TH</sup> INDUSTRIAL REVOLUTION ON ACCOUNTING INFORMATION: A SURVEY OF ACCOUNTANTS IN BIDA METROPOLIS**

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### **ABSTRACT**

This study establishes a link between industry 4.0 (I4.0) and accounting information as expressed by Accountants in Bida Metropolis of Niger State, Nigeria. To achieve the objective of the study, five hypotheses were put forward leading to preparation and validation of questionnaire with five indicators each for dependent and independent constructs. Accounting information is the dependent construct while the industrial revolution 4.0 is the independent construct. The primary source of data was utilized and data were collected through five point Likert scale questionnaire. Partial Least Square- Structural Equation Model of Smart PLS 3.0 was used to analyse data. The results show that there is significant positive relationship between the five chosen indicators of I4.0 ie Big Data (BG), Cloud Computing (CC), Artificial Intelligence (AI), Smart Factory (SF) and Internet of Things (IoT) with the five chosen indicators of accounting information ie Internal control System (ICS), Financial Reporting Quality (FRQ), improve Performance Measurement (IPM), Effective financial Transaction process (EFT) and Better Decision Making (BDM). The implication of this finding is that quality of accounting information improves as industrialization improves. The study therefore recommends that efforts should be geared toward continuous improvement and research, so that new development, advancement in technology, economic, social and culture are well positioned. The study also suggests that more empirical studies should be undertaken within this area of interest to make literature much available.

**Keywords:** Accounting information, Big Data, Cloud computing, Industry 4.0, Smart PLS,

## INTRODUCTION

Ideally as a contribution to frontier of knowledge, prior studies should have established relationship between numerous industrial revolutions the world had with accounting information. It is a fact that accounting practice doesn't exist in isolation of its environment. Whatever is the practice of accounting, there are suppose to be scientific conclusions about it and the industrial revolution (which is a bunch of development in facets of lives, technological, social, economic, cultural wise) in which it is been put to serve. Unfortunately, research failed to establish the relationship between the two concepts other than unsubstantiated theories. Accounting as a language of business ought to have substantiated its relationship with the components of its environment in which it exist in providing the information.

Information ability of accounting has been living with human beings from time immemorial. Financial records and documentations were done in the best way known to our ancestors using such things as commitment to human memory, write-ups on stones, leaves, bones etc upon which information were communicated to the interested parties. Historically, the modern day accounting has it root traced to Fr Luca Pacioli in 1494 though there were others before him the principle of double entry was first documented by Pacioli in his book (Smith, 2013). This is almost prior to 1<sup>st</sup> industrial revolution, where individual efforts gives support to production activities and modern practice of accounting ie debiting and crediting was just been discovered with documentations and calculations done manually through the use of cards and pens etc

Accounting and its practitioners exist in an environment influenced by many factors such as socio-cultural, technology and economic among other practices. There is no doubt that changes in environmental factor affect accounting practice and its output. Thus, communicating financial and non financial information to the stakeholders is one of the outputs of accounting. Industrial revolution -which is a change in production system from less advantageous to a more advantageous - has something to offer to field of accounting that could shape it quality. Industrial revolution has risen from first revolution to its present fourth revolution. It is believed that each revolution which is mostly technological based influences the practice of accounting and subsequently the quality of information. This can be seen from the practice of

accounting traced back to its early periods where as aforementioned, entries were made and records kept through the uses of pens, cards and calculations manually done and gradually improve as industry revolutionized into uses of calculators, ledgers to electronic means of executing accounting tasks via the use of computers up to present day where there are more influence of technological innovations such as internet of things (IoT), Cloud computing (CC), Big data (BD), smart factory (SF) and allied development in information communication and technology etc

Industrial revolution in its real meaning is the “change in social and economic organization resulting from the replacement of hand tools by machine and power tools and the development of factories and large-scale industrial production: applied to this development in England from about 1760 and to later changes in other countries” (Yourdictionary (n.d.)). In essence, it means change in home based hand-made form of production to a system where machines were used in a much more organized set up (factories) as oppose to homes. The revolution in industry which continues to shape accounting practice started from the first revolution from 1780 to 1880 and occurred in stages across the world. The industrial revolution occurred when machines were used in a coordinated way to make goods (Schwab, 2016). Thus 1<sup>st</sup> revolution was characterised with increase use of mechanical devices. The 2<sup>nd</sup> industrial revolution (1890-1970) is characterized with uses of electrical and petroleum devices. During the Second Industrial Revolution, the existing manufacturing and production methods were improve (Vale, n.d). Third industrial revolution (1971-2010) third revolution is featured with digital Manufacturing of goods and services for the first time, there were increase in software, web surfing etc (The Economist, 2012), digitalization with the aid of microelectronics and automation with the sole purpose of flexible manufacturing of variety of goods but without flexibility of quantity of production and thus the fourth industrial revolution also known as industry 4.0 became eminent. Industry 4.0 (I4.0) was first pronounced in Hannover (Germany) Fair in 2011, ‘activated by the development of information Communication Technology (ICT) with technological basis of smart automation of cyber and physical systems with decentralized control and advanced connectivity like internet of things (IoT devices). The industry 4.0 overcome the inherit lapses of 3<sup>rd</sup> industrial revolution and lead to production systems that allows flexible, mass, custom production as well as flexibility



in production quantities' (Lydon, 2014).

Accounting information is consisting two words ie accounting which is an act of recording, classifying, summarizing and communicating of financial transactions in terms of money to those that have right to (Olise and Alhassan, 2013). Accounting provides users (internal and external) with financial and non-financial information to aid them in numerous decisions making. Accounting information is the end product of accounting processes which are usually reported under different headings in the financial statements, such as income statement, statement of financial position, statement of changes in equity, statement of cash flow etc. Wood and Sangster (2000) link accounting information to process of measurement and communicating economic activities of an entity in such a way that will permit the users to make an informed judgement.

Theoretically, there is no doubt that successive industrial revolution brought about positive change in various facets of our environment from economics, social to culture including accounting as evidence in various application packages, cloud computing and big data etc that are features of I4.0. The question that is foundation to this study is that, to what extent has I4.0 impacted on accounting information in this contemporary time? Empirically therefore, this study intends to establish for Bida metropolis whether or not I4.0 impacted on accounting information.

To the best of the knowledge of these researchers few studies are bound relating industry 4.0 to other areas such as productivity (see Hamdan, 2018; Nagy, Oláh, Erdei , Máté and Popp, 2018; Müller, Kiel and Voigt, 2018; Hirschi, 2017; Rojko 2017; Burritt and Christ 2016; Schwab, 2016), unfortunately there are paucity of studies linking the industrial revolution (industry 4.0 in particular with its many innovative characteristics) to any part of accounting. This is considered to be a serious gap in knowledge and as such motivated this researcher to key into it to bridge the gap and consequently this study seen as a contribution to knowledge.

For this purpose, I4.0 is the Independent construct with internet of Things (IoT), Big Data (BD), Smart factory (SF), Cloud Computing (CC) and Interconnectivities (IC) as

indicators. While Accounting Information (AI) is the dependent construct with indicator variables as Better Decision Making (BDM), Internal Control System (ICS), Financial reporting Quality (FRQ), Improve performance Measurement (IPM) and Enhanced Financial Transaction Processes (EFT).

The major objective of this study is to establish link between industry 4.0 and accounting information as expressed by Accountants in Bida Metropolis of Niger State, Nigeria. Specific objectives include, to;

- i. Establish whether or not I4.0 leads to better decision making for organisations in Bida Metropolis
- ii. Find out whether or not I4.0 leads to effective internal control for organisations in Bida Metropolis
- iii. Prove whether or not I4.0 improves financial reporting quality for organisations in Bida Metropolis
- iv. Prove whether or not I4.0 improves performance measurement for organizations in Bida metropolis
- v. Establish whether or not I4.0 leads to enhance financial transaction processes for organisations in Bida Metropolis

To achieve above objectives, the following hypotheses were put forward;

H<sub>0</sub>1: I4.0 does not lead to better decision making for organizations in Bida metropolis

H<sub>0</sub>2: I4.0 does not lead to effective internal control for organizations in Bida Metropolis

H<sub>0</sub>3: I4.0 does not improve financial reporting quality for organizations in Bida Metropolis

H<sub>0</sub>4: I4.0 does not improve performance measurement for organizations in Bida Metropolis

H<sub>0</sub>5: I4.0 does not lead to enhanced financial transaction processes for organizations in Bida Metropolis

### **Genesis of industry 4.0**

According to Rojko (2017) industrial revolution passed through processes ending at industry 4.0. The processes that he called ‘through industrial revolutions’ described transition from one method to another method and rationale behind each revolution as follow; 1<sup>st</sup> industrial revolution transit from manual work to mechanization with the sole aim of improved quality of life, with inherent lapses 2<sup>nd</sup> industrial revolution was ushered in. 2<sup>nd</sup> industrial revolution was triggered by electrification with the main aim of industrialization and mass production, with it own lapses 3<sup>rd</sup> revolution became necessary. The 3<sup>rd</sup> industrial revolution was characterised by ‘digitalization with introduction of microelectronics and automation, aiming at flexible manufacturing of variety of goods, without flexibility of quantity of production Industry 4.0 became necessary. Industry 4.0 was first heard of in Hannover Fair in 2011, activated by the development of information Communication Technology (ICT) with technological basis of smart automation of cyber and physical systems with decentralized control and advanced connectivity like internet of things (IoT devices). The industry 4.0 overcome the inherit lapses of 3<sup>rd</sup> industrial revolution and lead us to production systems that allows flexible, mass, custom production as well as flexibility in production quantities.

### **Concept of industry 4.0**

According to Davies (2015) and Kagerman (2015), industry 4.0 is a unification of various advances in technology that support increase in level of digitalization of businesses. It is a bunch of improved digital devices that give rise to continuous improvement at various managerial levels. Industry 4.0 is “driven by improved data gathering processes enabled by transistors in integrated circuits doubling in capacity every 2 years (called Moore’s Law), thereby lowering cost of digital electronics, reducing size of components, facilitating portability and increasing availability of data through connected machines” (Deloitte, 2015).

On the contrary, some researchers (eg Baur and Wee, 2015; Deloitte, 2015) hold view that industry 4.0 is a future technology. Proponents of this view opined that I4.0 is a bunch of advances to be achieved later. To them, I4.0 is a vision of industry as it could

be in the future or rather an aim to work towards, and not the industry of the present. Initially, Industry 4.0 was seen as a way for Germany to maintain a competitive advantage over emerging economies which have lower labour costs (Davies, 2015). The notion quickly spread in the European Union, the USA, and Asia/Pacific regions, especially in China, Russia and Brazil (Staufen, 2016). Industry 4.0 could encourage improved transfers of data between silos and in supply chains leading to environmental and monetary gains from improved management. Data to assist with transfers between different departments, or between parties in a supply chain would be available from infrastructure investments in networked digital information and communication technologies (Davies, 2015).

This fourth industrial revolution has been promoted as providing annual efficiency gains from resource productivity in manufacturing of between 6 and 8% (Davies, 2015), greater capital intensity and more flexible models of work organisation (Germany Trade and Invest, 2014) through improvements in machine to machine information and communication technologies. Nonetheless, in Switzerland the anticipated relative advantages over low labour-cost developing country production is now recognised as unlikely to stem the flow of offshore activities (Deloitte, 2015), with the future direction of Industry 4.0 development viewed as speculative at best (Gray and Hughes 2016). Furthermore, competition from China is accompanied by proposed moves towards becoming the world's leading industrial power by 2049, when the country turns 100 (Staufen, 2016). China intends to catch and overtake other countries in the near future and recognises networked production, in which machines and parts are engaged in an ongoing exchange of information, to be essential (Staufen, 2016). But progress is limited by the lack of standards for the language used by chips to communicate with each other, lack of know-how, poor legal standards for data protection which will slow take-up, and insufficient capital to invest in technology (Staufen, 2016). Nevertheless China is putting its full weight and funding behind the integration of industrialisation and information (Wübbecke and Conrad, 2015).

#### **Characteristics of Industry 4.0**

These are features of industry 4.0 some of which questionnaire variables for this study are based for IV. They are: Internet of Things (IoT) which is the network of physical

devices (things) embedded with networked microchip technology, software, sensors and controllers enabled to collect and exchange data. (Deloitte, 2015). The next is interoperability and connectivity: which mean with an Industry 4.0 digitised smart network setting “machines are connected as a collaborative community” (Lee 2014, p. 3) exchanging massive quantities of actual data available in real time, not estimated, averaged or influenced by human involvement. Such data is referred to as providing 24/7/365 digital real- time transparency of performance measurement and reporting both for managers and external stakeholders (Seele, 2016). This means data is available immediately (real time) at every moment of every day (24- hour, 7-day a week and 365-day a year). “Availability of real time data is already being promoted through the introduction of XBRL as a financial reporting language to improve accuracy, reliability and, in consequence comparability, of reported data and could be extended to non-financial data” (Burrirt and Christ, 2016)

#### **Four design principles of Industry 4.0**

The following design principles, identified by Hermann, Pentek and Otto (2016), define the technology and approaches that make up Industry 4.0: Interconnection; with wireless communication technology and the capabilities of the IoT, you can now connect machinery, sensors, and other devices to the people tasked with monitoring your process for effectiveness and efficiency. Information transparency; the transparency afforded by Industry 4.0 technology provides operators with vast amounts of useful information needed to make appropriate decisions. Decentralized decisions; interconnection and information transparency allow for operators to make decisions both inside and outside of production facilities. This ability to combine local and global information at the same time helps to drive better decision-making and increase overall productivity. Technical assistance; industry 4.0 shifts the role of humans from an operator of machines to a problem solver and decision maker. Assistance systems are designed to support operators that need to make informed decisions to solve urgent problems on short notice.

According to Epicor (2019) there are hundreds of concepts and terms that relate to IoT and Industry 4.0, according to him there are 12 foundational words and phrases pertinent to defining I4.0. However, the following that relate to the objective of this

study were reviewed: IoT: a concept that refers to connections between physical objects like sensors or machines and the Internet. Big data; refers to large sets of structured or unstructured data that can be compiled, stored, organized, and analyzed to reveal patterns, trends, associations, and opportunities. Artificial intelligence (AI); is a concept that refers to a computer's ability to perform tasks and make decisions that would historically require some level of human intelligence. M2M; this stands for machine-to-machine, and refers to the communication that happens between two separate machines through wireless or wired networks. Digitization; refers to the process of collecting and converting different types of information into a digital format. Smart factory; is one that invests in and leverages Industry 4.0 technology, solutions, and approaches. Cloud computing; refers to the practice of using interconnected remote servers hosted on the Internet to store, manage, and process information. Real-time data processing; this refers to the abilities of computer systems and machines to continuously and automatically process data and provide real-time or near-time outputs and insights. Cyber-physical systems (CPS); also sometimes known as cyber manufacturing, refers to an Industry 4.0-enabled manufacturing environment that offers real-time data collection, analysis, and transparency across every aspect of a manufacturing operation. Above are characteristics that are theoretically linked to I4.0 and as such form part of indicator variables for the IV.

### **Conceptual Framework**

This study uses I4.0 as the independent construct while accounting information is the dependent construct. As already observed, there are almost no study of this nature associating I4.0 to accounting information as such there are no known usually used variables for measurement of I4.0. As such the researcher looking into the unobservable nature of the two constructs decided to adopt the following indicators as proxies for the two constructs and conceptualise the relationship as follow:

I4.0 is proxy by cloud computing, smart factory, big data, Internet of things and Artificial intelligence while to measure accounting information variables used by Sajady, Dastgy and Nejad (2008) were adopted for this study as follow; internal control, decision making, performance evaluation, good transaction processing system and quality financial reporting. In consonance with the theory of economic growth

there is no doubt that the i4.0 would be positively associated with accounting information. This is so because it is generally belief that improvement/progress is a factor that motivates change from existing system to a better system. As industry revolutionised it comes along with positive changes to the components of its environment which accounting is part of.

### **Theoretical Framework**

There are many theories related to the objective of this study. Theories such as theory of change (ToC), economic Growth theory and theory of technology. Theory of change according to Center for theory of change (2019) has no defined historical period or propounder but appeared in publications as far back to late 1950s. According to Brest (2010) theory of change defines long-term goals and then maps backward to identify necessary preconditions. This theory relate to this study since the study is on the effect of change from 3<sup>rd</sup> industrial revolution to 4<sup>th</sup>. While economic growth theory holds that economic growth is that investment in human capital, innovation, and knowledge are significant contributors to economic growth (Wikipedia, 2019). Theories of technology ‘attempt to explain the factors that shape technological innovation as well as the impact of technology on society and culture’ (Wikipedia, 2019) in this instance I4.0 is an embodiment of development in technology, social, cultural and economical which are positively affecting the environment as such also guide this study. The theory of change is adopted to guide this study because it meet-up with the objective of this study. Since I4.0 objective is geared toward, improving societal components including accounting practice

### **Review of Empirical studies and a priori expectation**

As stated earlier on, research publications linking industrial revolution to accounting information in general are scanty, however the following related publications were reviewed as they relate to one or more of the indicator variables. Sajady, Dastgy and Nejad (2008) conducted a related study titled ‘evaluation of the effectiveness of accounting information system using primary source of data. The results indicate that implementation of accounting information systems in the selected companies caused the improvement of managers’ decision-making process, internal controls, and the

quality of the financial reports and facilitated the process of the company's transactions. The results did not show any indication that performance evaluation process had been improved. Similarly, Abubakar (2015) in his research project titled 'accounting information as a tool for management decision making a case study of First Bank of Nigeria Plc Abdullahi Fodio road Branch Sokoto, through the uses of primary data established that accounting information is a tool for management decision making.

Ghasemi, Shafeiepour, Aslani and Barvayeh (2011) in their article, attempted clarifying the impact of technology (IT) on modern accounting systems, through content analysis, they established that IT positively impacted modern accounting particularly in the area of managerial decision making. The a priori expectation is that the I4.0 is positively linked to accounting information and as such null hypotheses are expected to be rejected.

## **METHODS**

This study utilised a cross sectional survey design. This is because data were gathered through the use of a five point Likert scale questionnaire with response from strongly disagree (1) to strongly agree (5). The targeted population is made up of professionals, industrial and academic accountants / internal auditors spread across the Federal, State and Local government institutions in Bida metropolis. The study believes that these respondents are in the best position to give valid responses that would lead to the achievement of the objective of this study. Due to time constraint on this study, convenient sampling procedure was used and 122 questionnaires were successfully distributed among the targeted population and 76 respondents returned their questionnaires at stipulated time and that form the basis for data analysis. Having passed through two validation test procedures the questionnaires were administered on the targeted population through the help of five (5) research aids.

Partial Least Square – Structural Equation Model (PLS-SEM) of Smart PLS 3.0 was employed to analyse data. PLS –SEM is suitable to this study given the fact that the dependent and independent constructs are latent variables with more than one indicator measuring them. As suggested by Hair, Hult, Ringle and Sarstedt (2016) the



measurement model assessment (tests for convergence validity and discriminant validity) was evaluated, followed by interpreting the path coefficients (generated via PLS algorithm and bootstrapping to assess the indicator's *t*-statistic, level of significance and test of hypotheses). A bootstrapping procedure with 5000 samples was used and was examined, this procedure was performed by the PLS –SEM

Reporting the Measurement Model from Smart PLS: in validating the measurement models, the researcher followed already established procedure by PLS-SEM reflective models (Hair et al 2016), First of all convergence validity test was conducted. Convergent validity (reliability) is the degree to which multiple items meant to measure the same concepts/constructs are in agreement. As suggested by Hair et al (2016) factor loadings (FL), composite reliability (CR) and average variance extracted (AVE) are used to assess convergence validity. Cronbach's Alpha has been the traditional technique for test of reliability but due to its lapses, researchers favour the uses of composite reliability (CR) though sometimes the difference is negligible (Hair et al, 2016). Hair, Sarstedt, Pieper and Ringle (2010) suggested that Cronbach's Alpha should be 'greater or equal to .80 for a good scale, .70 for an acceptable scale, and .60 for a scale of exploratory studies.

**Table 1**

*Construct reliability and validity*

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
ICS	0.55	0.49	0.58	0.27
BD M	0.71	0.76	0.87	0.79
EFT	0.41	0.51	0.70	0.46
FRQ	0.65	0.64	0.76	0.36
I4.0	0.66	0.68	0.79	0.43
IPM	0.60	0.62	0.78	0.54

Source: Researcher's computation 2019

From table 1 above, at 0.70 (Carmines and Zeller, 1979) thresholds, all the constructs passed the internal consistency reliability test except for ICS. On the issue of convergent validity and discriminant validity (multicollinearity) Average Variance Extracted (AVE) with 0.50 threshold (Fornell and Larcker, 1981), Fornell-Larcker

criterion and heterotrait-monotrait (HTMT) both with threshold of 0.85 were considered. Using AVE only two construct ie BDM and IPM scale through others failed but from table 2 below all the constructs were adjudged successful however, Henseler, Ringle and Sarstedt (2015) states that Fornell-Larcker criterion in some cases has been found as not reliable for discriminant validity for variance-based PLS – SEM and therefore this study resort to uses of heterotrait-monotrait (HTMT) criterion with the following results in table 3 showing that issue of discriminant validity was resolved except for I4.0 and EFT

**Table 2**

*Fornell-Larcker Criterion: Discriminant Validity*

	ICS	BDM	EFT	FRQ	I4.0	IPM
ICS	0.52					
BDM	0.78	0.88				
EFT	0.61	0.71	0.68			
FRQ	0.48	0.39	0.41	0.60		
I4.0	0.81	0.75	0.81	0.56	0.66	
IPM	0.42	0.45	0.55	0.54	0.68	0.74

Source: Researcher’s computation, 2019

**Table 3**

*Heterotrait-Monotrait Ratio (HTMT)*

	ICS	BDM	EFT	FRQ	I4.0	IPM
ICS						
BDM	0.78					
EFT	1.06	1.26				
FRQ	0.65	0.55	0.75			
I4.0	0.87	1.00	1.40	0.70		
IPM	0.62	0.78	1.12	0.78	1.06	

Source: Researcher’s computation, 2019

Since the data is not a time series data the test for stationarity is not required. As to the Goodness of fit (GoF) is “used to evaluate the overall fit of the model” (Tenenhaus, Vinzi, Chatelin, Lauro, 2005). The closer the GoF to 1, the better the fit of the model under consideration, GoF allows us to conclude the explanatory power of the model, however Hair et al (2017) warned that researchers should be very cautious to report and use the model fit, that the criteria is still in it early stage of research.

## RESULTS

Under this sub heading, results obtained from both descriptive and inferential statistics are reported and discussed in the light of extant literatures.

**Descriptive results:** Table 4 shows the descriptive statistics of the constructs' indicators. SPSS v16 was used ab initio in the collation of data and managing the issues of missing data. From results table 4, the data obtained from all the indicators are normally distributed given that indices for Kurtosis and Skewness fall within the range of  $-+3$  and  $-+2$ . While any disclosed Mean value above 3 favours H1, any value from 3 and below favours H<sub>0</sub> however, the inferential statistics will have it say in the test of hypotheses. Minimum and maximum values of 1 and 5 respectively show that there is no case of data entry error(s).

**Table 4**

*Descriptive statistics*

ID	No.	Missing	Mean	Median	Min	Max	St Dev	Kurtosis	Skewness
RQ1a	2.00	322.00	2.62	2.00	1.00	5.00	1.26	-1.06	0.40
RQ1b	3.00	322.00	2.41	2.00	1.00	5.00	0.92	0.28	0.43
RQ2a	4.00	322.00	2.43	2.00	1.00	5.00	0.94	0.12	0.39
RQ2b	5.00	322.00	2.95	3.00	1.00	5.00	1.45	-1.41	0.23
RQ2c	6.00	322.00	2.37	2.00	1.00	5.00	1.39	-0.81	0.77
RQ2d	7.00	322.00	2.40	2.00	1.00	4.00	0.89	-0.45	0.61
RQ2e	8.00	322.00	2.61	2.00	1.00	5.00	1.14	-0.68	0.61
RQ3a	9.00	322.00	2.87	3.00	1.00	5.00	1.51	-1.40	0.25
RQ3b	10.00	322.00	2.90	2.00	1.00	5.00	1.68	-1.72	0.17
RQ3c	11.00	322.00	3.08	3.00	1.00	5.00	1.38	-1.43	0.16
RQ3d	12.00	322.00	3.26	3.00	1.00	5.00	1.41	-1.49	-0.02
RQ3e	13.00	322.00	3.66	4.00	1.00	5.00	1.49	-0.87	-0.77
RQ3f	14.00	322.00	3.75	4.00	1.00	5.00	1.19	-0.31	-0.68
RQ4a	15.00	322.00	2.96	3.00	1.00	5.00	1.12	-0.88	-0.09
RQ4b	16.00	322.00	2.95	3.00	1.00	5.00	1.16	-1.02	0.00
RQ4c	17.00	322.00	3.03	3.00	1.00	5.00	1.15	-1.24	0.00
RQ5a	18.00	322.00	3.20	3.00	1.00	5.00	1.08	-0.74	-0.34
RQ5b	19.00	322.00	2.63	2.00	1.00	5.00	1.27	-1.11	0.37
RQ5c	20.00	322.00	2.80	3.00	1.00	5.00	1.06	-0.84	0.27
CC	21.00	322.00	3.16	3.00	1.00	5.00	1.34	-1.26	-0.06
IoT	22.00	322.00	2.43	2.00	1.00	5.00	0.94	0.12	0.39
AI	23.00	322.00	2.96	3.00	1.00	5.00	1.12	-0.88	-0.09
BD	24.00	322.00	3.22	3.00	1.00	5.00	1.07	-0.68	-0.40
SM	25.00	322.00	2.95	3.00	1.00	5.00	1.45	-1.41	0.23

Source: Researcher's computation, 2019

## Reporting the Structural Model from Smart PLS

Test of hypotheses is the next in line following the successful test for the measuring instruments; this is reported in Table 5 below

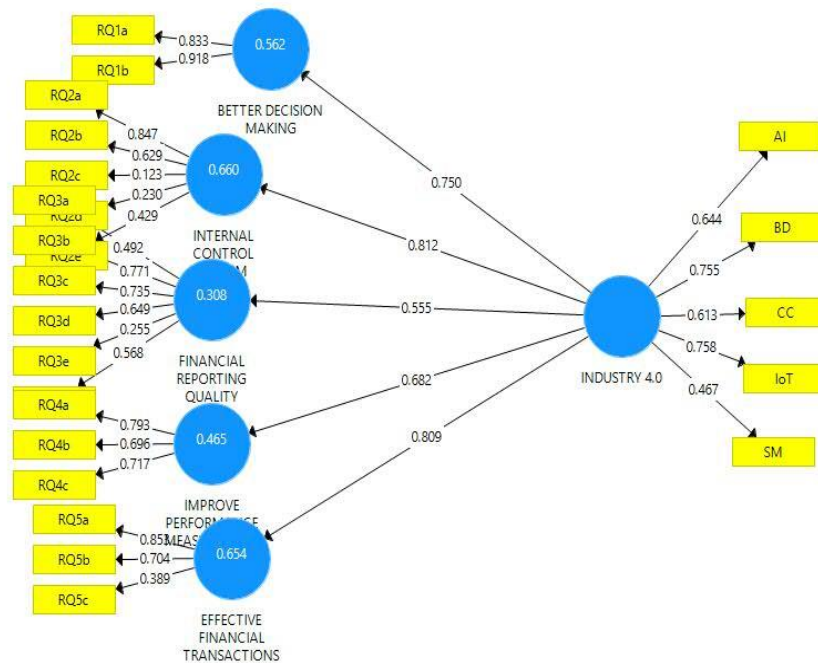
**Table 5**

*Mean, STDEV, T-Values, P-Values*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Decision
I4.0 -> ICS	0.81	0.82	0.05	17.04	0.00	Accept H <sub>1</sub>
I4.0 -> BDM	0.75	0.76	0.04	17.52	0.00	Accept H <sub>1</sub>
I4.0 -> EFT	0.81	0.81	0.04	18.76	0.00	Accept H <sub>1</sub>
I4.0 -> FRQ	0.56	0.58	0.07	8.53	0.00	Accept H <sub>1</sub>
I4.0 -> IPM	0.68	0.69	0.07	10.26	0.00	Accept H <sub>1</sub>

Source: Researcher's computation, 2019

Of the hypothesized adoption factors, the results are displayed in table 5 above and are also depicted in fig 1 below. The results show that I4.0 has significant positive effect on the five (5) constructs of accounting information. Ie internal control system (ICS), Better Decision Making (BDM), Effective Financial Transaction processing (EFT), Financial Reporting Quality (FRQ) and Improve Performance Measurement (IPM). Thus hypotheses 1 to 5 were all accepted.



**Figure 1:** Chart of dependent and independent constructs

Assessment of  $R^2$  reflect the stage or contribution to the latent constructs that account variance and for those reason asses the regression functions goodness of fit (Backhaus, Erichson and Pinke 2006)  $R^2$  values for endogenous latent variables are assessed as follows: 0.67 substantial 0.33 moderate 0.19 small. While according to According to Cohen (1988),  $R^2$  values for endogenous latent variables are assessed as follows: 0.26 substantial, 0.13 moderate, 0.02 weak.

**Table 6**

*R Square Mean, STDEV, T-Values, P-Values*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
ICS	0.66	0.67	0.08	8.70	0.00
BDM	0.56	0.57	0.06	8.85	0.00
EFT	0.65	0.66	0.07	9.57	0.00
FRQ	0.31	0.35	0.08	4.12	0.00
IPM	0.47	0.48	0.09	5.24	0.00

Source: Author’s computation, 2019

From table 6 and 7, in line with suggestions of Backhaus, et al., (2006) all the R squares for the dependent constructs falls within the range that is adjudge acceptable

with FRQ (0.31) and (0.31 adj R<sup>2</sup>) and as such it can be concludes that the indicators are good measures of their respective constructs

**Table 7**

*R Square Adjusted, Mean, STDEV, T-Values, P-Values*

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics (O/STDEV)</b>	<b>P Values</b>
ICS	0.66	0.67	0.08	8.67	0.00
BDM	0.56	0.57	0.06	8.81	0.00
EFT	0.65	0.66	0.07	9.53	0.00
FRQ	0.31	0.34	0.08	4.08	0.00
IPM	0.46	0.48	0.09	5.21	0.00

Source: author's computation 2019

## DISCUSSIONS

All the results go in line with the a priori expectation that I4.0 affect the accounting information. These results also concur with the available empirical findings of and in line the reviewed theories. This is so because different types of decision making such as long and short-term financing and investment decisions are enhanced due to new developed ideas such as big data, cloud computing etc. upon which accounting decision are based to lead to good accounting information. Indicators of I4.0 are also impacting on quality of financial reporting because financial report is an output of accounting system which is directly affected by indicators of I4.0. Indicators such as cloud computing, smart factory etc this will positively affect the users of financial reports. Improvement of performance measurement variables such as earnings per share, sales value, share price, dividend per share also directly has a link to I4.0. I4.0 through accounting software etc lead to of effective transaction processing that is devoid of negativities etc. relationship between I4.0 and internal control system is also established. The study established that numerous control such arithmetic and accounting control, approval control, management control, organizational control, supervision control etc are more effective with I4.0 indicators

## CONCLUSION

Based on the findings, it can be concluded that I4.0 which is an embodiment of new development lead to better decision making which also lead to good accounting information. The study established that I4.0 lead to improve performance measurement, lead effective financial transaction processing. I4.0 with its indicators leads to production of quality financial report and various internal control systems are not left out. I4.0 also contribute positively to the process of producing the financial report ie transaction processing which is a daily event.

On the basis on the findings, the following recommendation is put forward. That since there is established positive link between industrial revolution and accounting information, efforts should be geared toward continuous improvement and research so that new development, advancement in technology, economic, social and culture are well positioned.

Suggestion for further study: The study also recommends that more empirical studies should be undertaken within this area of interest to make literature on it available. The scope could be expanded; secondary sources of data could be used as well. Other constructs and indicators other than those used in this study could be use in subsequent researches.

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APPENDIX 1: COPY OF QUESTIONNAIRE:

1= Strongly Disagree. 2=Disagree. 3=Undecided. 4=Agree. 5= Strongly Agree

S/N	RESEARCH QUESTION 1: I4.0 and Decision Making	1	2	3	4	5
RQ1A	I4.0 lead to better short term decision making					
RQ1B	I4.0 lead to better long term decision making					
	RESEARCH QUESTION 2: I4.0 and effective internal control					
RQ2A	I4.0 lead to effective authorization and approval control					
RQ2B	I4.0 lead to effective arithmetic and accounting control					
RQ2C	I4.0 lead to effective management control					
RQ2D	I4.0 lead to effective physical control					
RQ2E	I4.0 lead to effective supervision control					
	RESEARCH QUESTION 3:					
RQ3A	With I4.0 your understand-ability of financial reports is enhanced					
RQ3B	With I4.0 the usefulness of financial report increases					
RQ3C	I4.0 contributes positively to relevance of financial report					
RQ3D	I4.0 contributes positively to consistency of financial report					
RQ3E	I4.0 contributes positively to comparability needs of financial report					
RQ3F	With I4.0 objectivity of financial report is ensured					
	RESEARCH QUESTION 4: I4.0and improve performance measurement					
RQ4A	I4.0 improves Return of Investment					
RQ4B	I4.0 improves earnings per share					
RQ4C	I4.0 improves dividend per share					
	RESEARCH QUESTION 5: I4.0 and enhanced financial transaction processes					
RQ5A	I4.0 enhances receipts and payments flexibility					
RQ5B	I4.0 enhances receipts and payments efficiency					
RQ5C	I4.0 enhances receipts and payments effectiveness					
AI	I4.0 and artificial intelligence					
BD	I4.0 and Big Data					
CC	I4.0 and Cloud computing					
IoT	I4.0 and Internet of Things					
SM	I4.0 and Smart Factory					

## **A TREATISE ON SOCIOECONOMIC ROLES OF WAQF**

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### **ABSTRACT**

Promotion of socioeconomic security peaks as state policy drive especially in developing and emerging economies. Waqf as a socioeconomic tool emphatically forms part of the ethical values of Islam and is seen as a primary vehicle for financing Islam as a society. This paper analyses the socioeconomic roles that Waqf institution in tackling social security challenges for upliftment of the Muslim Ummah. The paper employs a non-experimental qualitative research methodology based on deductive method of analysis of jurisprudential and literature based-evidences. A socioeconomic framework was intuitively developed by the paper for logical analysis. It was found that socioeconomically, Waqf institutions across the Islamic world have played immeasurable roles in the areas of provision of social and economic infrastructures, lessening the burden of tax and budget deficits, closing the short fall in tax revenues, tackling poverty and income inequality, boosting economic growth, promoting independent provision of public goods and development of active civil society bonded by spirit of compassion and communalism as against that apathy and individualism. The paper strongly urges the Muslim Ummah to reestablish and reassert the roles Waqf institutions to free itself from socioeconomic misadventures.

**Keywords:** Socioeconomic security, Islam, Waqf/Awqaf, income inequality, poverty

**JEL Classification:** L31, L32, I31 and Z12.

### **INTRODUCTION**

Provision of economic and social security continue to occupy center stage in policy design and development initiatives across both the developed and developing nations of the world. These take the form of access to basic needs and/or socioeconomic infrastructure in terms of education, health, dwelling, information, food, social protection, as well as work-related security. As a distinct socioeconomic gap filler in

Islam, *Waqf* reflects the level of ethical and moral mileage and an imitable heritage of an Islamic society as well as the barometer of its religious consciousness. Commitment to *Waqf* signals emergence of a balanced society marked socially by love, affection and compassion; industrially and economically vibrant. The institution embodies the level of tolerance, generosity, solidarity and interdependence among people (Elasrag, 2010). As an outcome of the religion of *Islam*, *Waqf* marks a clear demonstration of kindness, love and care towards the vulnerable members of the society through the concept of *Al-birr*<sup>11</sup>, that is, gratuitous assistance to the vulnerable group. This is further reinforced by the famous tradition of the Holy Prophet (PBUH) on *sadaqatul-jariya*<sup>12</sup>, that is, perpetual *sadaqah*. The jurists have unanimously agreed that it is a *farḍ al kifāyah* (collective duty) of Muslim society to take care of the basic needs of the poor and destitute.<sup>13</sup>

*Waqf* (singular of *Awaqf*) is one of the key institutions in the Islamic religion. It is a continuous charitable act for the sake of God and augmented by the prevailing spirit of altruism, which forms an integral part of the Islamic way of life (Khan, 2014). Generally, *Waqf* institution is for the furtherance of humanity and Muslim historians have traced the first *Waqf* in the Islamic world to be the mosque of Quba built in the outskirts of *Al-Madinatul Munawwara*. Afterwards, *Waqf* involves provision of dilated access to variety of socioeconomic infrastructure for betterment of the society. According to Ahmed (2007), these includes socioeconomic relief to the needy segment, the poor, provision of religious services, education, scientific, environmental, and other purposes. Khan (2014) reports that a number of humanitarian projects today are operated through the institution of *Waqf* such as building houses for the needy people, springs development for providing water for public consumption, helping the handicapped and the poor, building bridges, financing orphanages and homes for the elderly and financing the marriage of young

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<sup>11</sup> The Holy Qur'an states "... and give away wealth out of love for Him to the near kin and the orphans and the needy and the wayfarer and the beggars and for emancipation of the captives, and keep up prayer and pay the poor-rate (*zakah*)... these are they who are true (to themselves) and these are they who guard (against evil)", Al-Baqara, 177. See also: Al-Baqara, 267, Al-Imran, 92, Anfal, 2-4 and Al-Qasas, 52-54.

<sup>12</sup> The Prophet of Allah (PBUH) said: When a man dies, all his acts come to an end, except three: recurring charity (*sadaqah jarriyah*), or knowledge by which [people] benefit, or a pious offspring who prays for him (Sahih Muslim, Book of Wills, Hadith No. 4005).

<sup>13</sup> M. Umar Chapra, *Islam and economic challenges* (IIIT Publishers, 1997), p. 210.

people in need.

Therefore, *Waqf* is multidimensional instrument composing of economic, social, religious, cultural and political cum humanitarian, aspects of human life. It is embedded with the characteristic of piety, kindness and social justice and or positive values (Brown and Holloway, 2006 and Martin, Chau, and Patel, 2007). Further, Brown (2008) opines that *Waqf* operates as a distinct ethical capitalism. Further, Babacan (2011) posits citing Hodgson (1974) and Kuran (2001) that *Waqf* system is the most dominant economic actor outside the government in the Islamic States and deemed it to be the primary “vehicle for financing Islam as a society”. Thus, *Waqf* provides the basic needs of the poor, such as clothing, food, shelter and a wide range of public goods and services such as education and health that have direct bearing on economic security (Elasrag, 2010).

This paper is premised on the fact that the stereotype neoclassical economics ‘conflict’ models, private and public sectors; have failed to usher sustainable development in view of their value-free<sup>14</sup> stance. Over the years, this has led to pathetic economic conditions in many Muslim countries especially those in Africa, Nigeria inclusive, in terms of massive infrastructure deficit, lack of good healthcare system, high rate of unemployment and widespread poverty<sup>15</sup> that could hardly be surmounted by revenue in the government coffers. Shaikh, Ismail and Shafiai (2017) opine that Muslim-majority countries are generally income-poor, and the governments are generally weak in their tax collection, effective governance and capacity for development spending. Expediently, through integration of values and ethics into economics, *Waqf* institutions proved to be an indispensable third sector in Islamic economics capable of pulling independent resources for socioeconomic development.

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<sup>14</sup> Arshad and Haneef (2016), for instance, argue that values and ethics have never been part of the principal elements of modern day economics although they might have made a brief historical hallmark when they were part of the moral philosophy discussions in the 16<sup>th</sup> and 17<sup>th</sup> centuries. That over the centuries, the importance of values and ethics have been played down, thus giving way to the domination of a ‘value-free’ technical, positive economics.

<sup>15</sup> To mitigate the effects of these problems arising from the state and market failures, it is common thing to find non-governmental organizations, foundations, nonprofit organizations, civil society organizations, operating all over the world with welfare as their main agenda and altruism as their main driving value (Najam, 2000; Molla & Alam, 2011).

Against this background, this paper seeks to unveil the roles *Waqf* institution can play in mitigating socioeconomic problems of our society. We employ a non-experimental qualitative research methodology based on deductive method of analysis of jurisprudential, conceptual and empirical literature based-evidences. Consequently, the paper is organized into five sections. Following the introduction in section one, section two reviews conceptual and theoretical issues on the concept of *Waqf* and socioeconomic variables and or indicators. Section three reviews roles of *Waqf* in building social and economic security. Section four identifies specific channels through which *Waqf* impacts on socioeconomic indicators in the society and finally, section five presents conclusion and recommendations.

## CONCEPTUAL AND THEORETICAL ISSUES

### Concept of *Waqf*

*Waqf* or in a plural sense *Awqaf*<sup>16</sup> literally means to hold, confinement or prohibition or forbidding movement, transport or exchange of something (Raissouni, 2001; and Lahsen and Raghibi, 2018). It is in English known as an ‘Islamic trust’ or a ‘pious foundation’ (Kuran, (2001). In traditional sense, it is defined as holding of an asset transferred by an asset provider (*waqif*)<sup>17</sup> and delivering its usufruct to the benefits of the public (Ismail, Muljawan, Chalid, Kashoogie and Sastroswito (2015). This definition is in line with Kahf (1998) and Pirasteh and Abdolmaleki (2007). *Waqf* is an endowment made by the rich to benefit the poor. It is one of the important elements in Islam in alleviating poverty through providing basic needs to increase general

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<sup>16</sup> The term *Awqaf* was literally derived from *wuquf* which means stands still or remains. The term was then absorbed into the financial term to represent the responsibility of an economic agent to maintain the value of the man dated asset.

<sup>17</sup> A famous Hadith worth mentioning at this juncture relates to Umar bin al-Khattab (RA) where ibn Umar (RA) reported that: *Umar Ibn al-Khattab gained possession of a piece of land in Khaibar; so he went to see the Holy Prophet (PBUH), to consult him about it. He said, O Messenger of Allah! I have got a piece of land in Khaibar of which I have never obtained more valuable property than this, (Although I aspire to reach out to Allah Azza wa Jalla) what is your advice or suggestion about it and the best course of action to take? The Messenger of Allah (PBUH) said: "If you wish, make the property itself to remain inalienable, and give (the profit from) it to charity. So 'Umar ibn al-Khattab made it a charity on the condition that it shall not be sold, nor given away as a gift, nor inherited, and made it a charity among the needy and the relatives and to set-free slaves and in the way of Allah and for the travellers and to entertain guests, there being no blame on him who managed it if he ate out of it and made (others) eat, not accumulating wealth thereby' (Sahih Muslim).*



welfare of people and or has strong economic power to move the society towards the path of growth and prosperity (Kahf, 1998; Sadeq, 2002; and Yalawae and Tahir (2003).

The Shari'ah scholars; Imam Hanafi, Imam Shafi'i and Imam Hanbali concur on perpetual<sup>18</sup> *Waqf* while in the Imam Maliki's view, it could be temporary. The Malikis<sup>19</sup>, for instance, support that the *Waqif* has the right to define a certain period for the contract, which by its end, the property returns to him. Further, jurists differ on permissibility of cash *Waqf*<sup>20</sup> where the Hanafis and Shafi'is posit that cash *Waqf* is not permissible, the Malikis and Hanbalis say it is permissible. In its fifteenth meeting, *Al-mujamma' al-fiqhi* (Islamic Fiqh Academy) issued a statement No. 140, that endorses the permissibility of cash *Waqf*. Similarly, on May 11 2002, the Indonesian Ulama Council issued a *fatwa* allowing cash *Waqf* (endowment cash/*Waqf al-nuqud*) on condition that the principal value of endowments must be guaranteed sustainability. For instance, Cizakca (1998) reveals that during the Ottoman Empire, cash *Waqf* played important role in infrastructure development.

An *Awqaf* asset management is depicted in Figure 1. The *Awqaf* asset originates when a *Waqif* transfers asset in his real possession to an *Awqaf* manager (*Nadhir*) accompanied with specific prescription on how to manage the asset. The Figure shows that any economic excess generated from the *Awqaf* asset is solely meant for the society's welfare. Although the *Waqif* is not entitled to any return from the surplus generated by the *Waqf* asset, the *Nadhir* is however entitle to certain reward/percentage as management fee for his services.

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<sup>18</sup> According to Imam Hanafi, *Waqf* is to keep a property as owned by Allah and give alms from its returns; Imam Shafi'i, *Waqf* is to keep the wealth that can give benefit, and keep it remaining in the same form while the original owner cannot consume it while the Imam Hanbali states that *Waqf* is to keep a capital and consecrate returns.

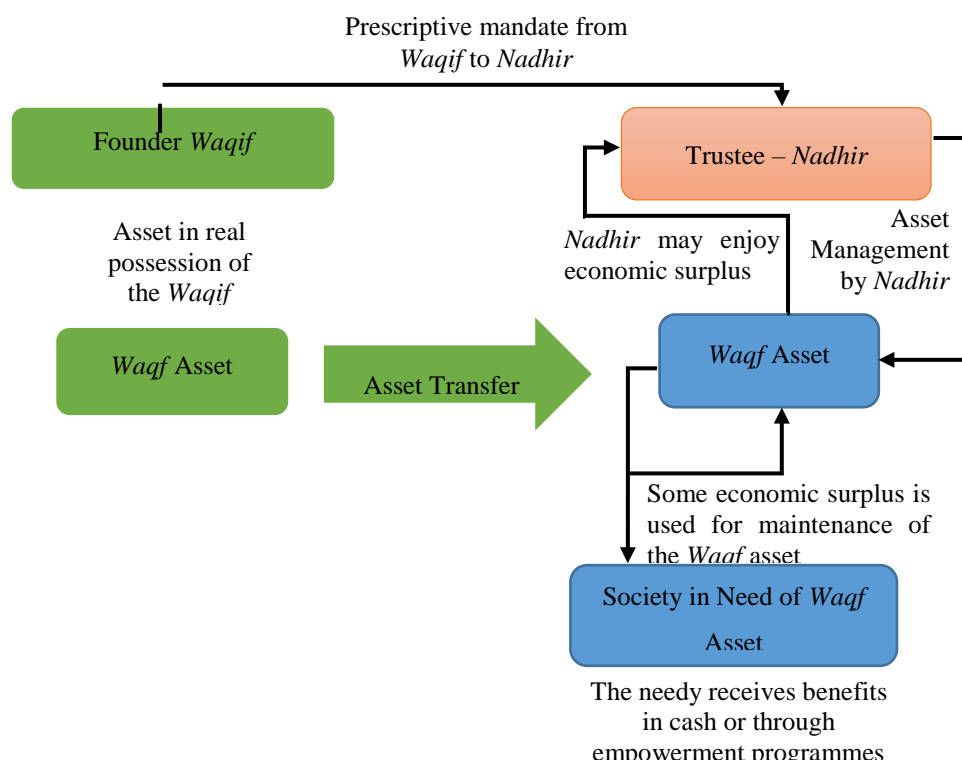
<sup>19</sup> That *Waqf* is to give the returns or usufruct of something as long as it is existent and it has to be owned by the endower even if pre-supposedly.

<sup>20</sup> Cash *Waqf* money is one form of innovation that allows the management of *Waqf* endowments to be more flexible. The model provides the possibility of participation of Muslims in wider charity in view of the fact that the nominal cash for a given *Waqf* project can be broken down into small amounts accessible by all people. That separate cash *Waqf* can be raised for each individual *Waqf* activity (Nurrachmi, 2012).

**Socioeconomic Factors/Indicators**

Socioeconomic refers to issues that pertain to society and economy and or more broadly, sociology and economics. Sociologically, these include factors that include religion, family status, family size, quality of neighborhood, food or nutritional intake, etc. Economically, factors like income, employment, education, poverty, inequality, etc., shape the economic status of people in the society. According to McLeod (2018) socioeconomic factors include financial viability and social standing, health status, income and assets, education, environment and quality of neighborhood.

Figure 2 depicts a conceptualized virtuous interface between socioeconomic factors and an *Awaqf* institution that manages pool of *Waqf* assets. The Figure shows how on one hand, *Awaqf* institution socially improves access to education, health status, food/energy intake, shelter/housing, social profit and environmental sanitation/protection. According to

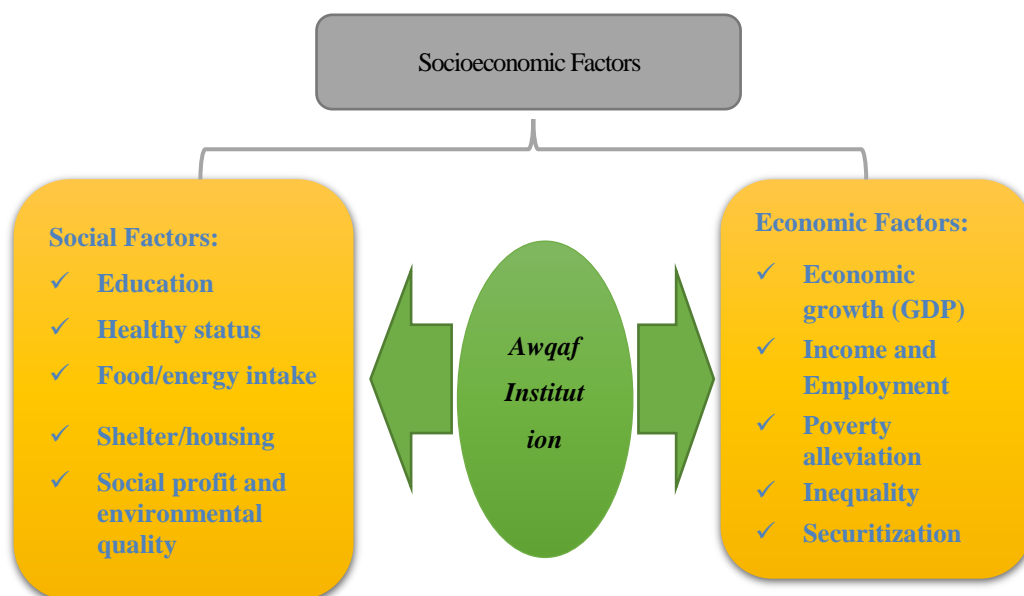


**Figure 1: Waqf Arrangement – Waqif and Nadhir Relationship**

**Source:** Adapted from Ismail, et al. (2015). *Awaqf linked sukuk to support the economic development, Bank of Indonesia.*

Mubyarto (1988) cited in Farid (2016), for instance, *Waqf* caters for welfare indicators; sufficient food, clothing, shelter, health maintenance, educational achievement of children, feeling of being treated fairly in life. That the use of *Awqaf* concept in supporting the educational system was a common practice during the periods of caliphs (Cizakca, 1998). Further, *Waqf* not only serves as a mechanism for providing the basic needs to the needy but addresses socioeconomic inequities, eases financial burdens at individual and public levels and enhances the quality of life in the society in accordance with the requirements of the Shari'ah (Zakaria, Samad and Shafi'i, 2013).

Economically, *Waqf* promotes economic growth and development, raises household income and employment and mitigates against incidence of poverty, inequality in the society and deepens Islamic capital market fund mobilization. In this regard, Bello (2010), for instance, posits that the institution of *Waqf* can be used to support our contemporary socioeconomic set-up and the program relating to poverty alleviation. That when managed productively, *Waqf* assets can be key pillars in dealing with the economic slumps in the society and an alternative way to reduce poverty (Kementerian, 2010 cited in Farid, 2016). Accordingly, this paper adopts the proposed framework in its analyses.



**Figure 2** Framework on impact of *Waqf* on socioeconomic indicators  
 Source: Author's own intuition, 2018.

## **Review Of Evidences On Socioeconomic Impact Of Waqf**

### ***Waqf as a Social Security Builder***

No doubt, *Waqf* is a religious cum social institution in Islam which has direct bearing and functional relevance in mitigating social problems and engendering peaceful coexistence in the society. *Waqf* endowments played important roles in achieving a just social order (Ali and Ali, 1995). That prosperous human life yields security, peace and ability to meet the needs of life. Mubyarto (1988) cited in Farid (2016), opines that welfare indicators are; sufficient food, clothing, shelter, health maintenance, educational achievement of children, feeling of being treated fairly in life, all of which could be effectively catered for by *Waqf* institution.

In this regard, Ahmed (2004) opines that the historical role of *Waqf* is very rich and played essential role in developing various aspects of the society and the economy. Cajee (2007) cited in Zuki (2012) opines that *Waqf* served as a powerful force at community level that supported institutions through provision of infrastructure, social, health and educational programmes. Explicitly, the use of *Awqaf* institution to support the educational system was a common practice during the periods of caliphs (Cizakca, 1998). Many lands and school buildings were committed by prominent persons as *Awqaf* assets. According to him, the practice during the period had allowed the Islamic schools to provide non-profit oriented education programs. Furthermore, expounding the all-encompassing nature of *Waqf* during the Ottoman Empire, Baskan (2002) reveals that the financing of health, education and welfare was entirely left to the *Waqf* system so much so that the following expression holds true:

*"Thanks to the Waqf during the Ottoman Empire, a person would have resided in a Waqf house, slept in a Waqf cradle, ate and drank from Waqf properties, read Waqf books, taught in a Waqf school, received his salary from a Waqf administration, and eventually when he died, put into a Waqf coffin and buried in a Waqf cemetery"* (Baskan, 2002).

Further, Bello (2010) opines that leveraging on the past history *Waqf*, there is no doubt that it can be used for the poor sections of the society by mobilizing additional resources to address socioeconomic issues like: education, healthcare and care for

HIV/AIDS infected persons, skills and micro entrepreneurial development, and water and sanitation facilities in rural areas. According to Zuki (2012), *Waqf* provides a number of humanitarian projects that include among others; development of springs to provide water for public consumption, building houses for the needy, building bridges, helping the poor and the handicapped, financing the marriage of young people in need, and financing orphanages and homes for the elderly. Additionally, Kuran (2012) posits that *Waqf* services could be anything legitimate under Islamic law. *Waqfs* were commonly established to support mosques, schools, fountains, hospitals, soup kitchens, bathhouses, and inns. That whatever are its particular services, the endowment of a *Waqf* would be expected to support the maintenance of not only its physical structures, but also its operational expenses, including staff salaries.

In area of provision of healthcare services, the impact of *Waqf* is highly noticeable. Well to do members in the society especially caliphs/rulers, built hospitals and health centres as *Waqf* and some of them donated their properties and cash as endowments and the revenues generated from these endowments were used for running expenses and maintenance costs of the hospitals (Nagamia, 1992). In addition, Kahf (1998) found that construction of hospitals, health centres and their maintenance, purchase of medical equipments and drugs, salaries to physicians and medical staff were entirely financed by *Waqf* institutions throughout Islamic cities. That the entire health, education and welfare budget during the Ottoman Empire based in Istanbul, came from its charitable foundations (Cizakca, 2000).

*Waqf* institutions are equally famous in provision of direct services in form of food, clothing, social services, and the like (Abattouy and Al-Hassani, 2013). Khan (2014) reports that when the famous traveller Ibn Battuta visited Damascus, he was surprised by the wealth and variety of local *Waqf* institutions he saw. That there were endowments for supplying wedding outfits to girls of poor families unable to provide them and others for the freeing of prisoners. There were endowments for travellers, for giving them food, clothing, and including expenses of conveyance to the needy. There were endowments for the improvement and paving of the streets.

Summing up, evidences show that *Waqf* played significant role in the provision of

social goods (education, health etc.), public goods (roads, bridges and national security), commercial business, utilities (water and sanitation), religious services (building and maintenance of mosques and, grave yards), helping the poor and the needy, creating employment, supporting agricultural and industrial sectors (Cizakca, 2000; Sadeq, 2002 and Kahf, 1998 and 2003). For instance, it was estimated that there were 50 hospitals in Cordoba alone which were built and financed by *Waqf*, while in Egypt by 1913, *Waqf* institutions had more than 11 hospitals which treated over a million patients (Ahmed, Mohammed, Faosiy and Daud, 2015). As a matter of fact, Moreover, *Waqf* has played an immense role in the field of the protection of the five essentials (*Al-Daruriyaat al-Khams*): protection of the religion and religious activities; protection of life on the essentials; protection of the human intellect with sound and harmonious development of mind, body, and soul through educational services; protection of orphans and widows; and protection of wealth and reallocation of wealth and income through economic and financial activities (Alam, Shahriar, Said and Elahi, 2018).

#### ***Waqf as an Economic Security Provider***

In theoretical Islamic economics literature, Sadeq (1987) posits that the Islamic concept of human welfare is more comprehensive than economic welfare alone. As the most outstanding instrument of deploying welfare in Islam, *Waqf* plays a matchless socioeconomic roles. Its very essence entails dedication of economic resources, to perpetuity, in cash or kind, for multidimensional uses by members of the society. The institution of *Waqf* promotes wealth creation, generates employment opportunities, supports infrastructure development, human capital, deepens Islamic financial intermediation, reduces income inequality<sup>21</sup> and tackles the thorny issue of poverty, among others. The success of *Waqf* as a source of socioeconomic financing in Islamic history by providing the social and public goods to the society is indelible

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<sup>21</sup> **The Islamic economic system recognizes two obligatory and voluntary mechanisms in the distribution of income and wealth. These are: functional distribution of income and wealth and income (re)distribution through transfer payment institutions (Pryor, 1985). The former is achieved through the market system while the latter, according Tohirin (2010) is achieved through the instruments of zakah, infaq, sadaqah, and Waqf.**

till today (Zuki, 2012 and Atan and Johari, 2017).

Cizakca (1998) argues that the *Waqf* system can significantly contribute towards the ultimate goal of every modern economy; massive reduction in government expenditure<sup>22</sup> which leads to a reduction in the budget deficit, reducing the need for government borrowing...that as a matter of fact, *Waqf* could assist modern governments to eradicate interest as well as promote better distribution of income. It is a reliable source of funds from the public and intended for the general public (Mubyarto, 1988). Blessedly, *Waqf* had provided social welfare services that many current states struggle to offer (Cizakca, 2002 and Chapra, 2008).

Pirasteh and Abdolmaleki (2007) contend that *Waqf* sector promotes provision of public services and socioeconomic development as a benevolent, nongovernmental and non-profit sector in the economy. Further, Cizakca (2000 and 2011) opines that *Waqf* was instrumental to the delivery of public goods at no cost to governments. This has caused significant reductions in government expenditure and borrowing, which invariably results in unsustainable debt levels, and significantly reduces the level of tax burden. This provides alternative uses of tax revenues for provision of additional public goods. Accordingly, the reduction in public borrowings leads to an increase in savings and private investment potentials, thus promotes economic growth (Zuki, 2012; Mohd, Abdul and Zaini, 2012; and Khan 2014).

In his characterization of *Waqf* as a dominant actor<sup>23</sup> outside the government, Kuran (2001) posits that the rich can avoid the arbitrary power of the state on their capital or resources by investing in *Waqf* for provision of infrastructure without the watchful eyes of the state. This results in the development of an active civil society, assists in

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<sup>22</sup> Within the realm of conventional public finance theory, this reduces what Peacock and Wiseman (1961) described as the concentration effect, that is, a conditions when large government spending account for greater share of the gross domestic product (GDP) in the economy. Furthermore, additional revenue from *Waqf* helps to effectively contain the expected shortfall postulated by the Peacock and Wiseman (1961) hypothesis between desired level of government spendings for provision of public goods and its expected revenue from taxes.

<sup>23</sup> In same vein, Arshad and Haneef (2016) construct an economic model that incorporates the third sector, otherwise known as the voluntary sector (*Waqf* as the indispensable institution of the sector), alongside the public and private sectors and argue that the model is not only the most economically viable, but ethically superior in achieving socioeconomic development.

redistributing resources and reduction in income inequality in the society (Zuki, 2012). Khan (2014) and Bello (2010) opine that solution to problem of poverty, among others, lays in the establishment of Islamic *Awqaf*. Thus, Abdul, Muhammad and Hakimi (2013) contend that *Waqf*, among other philanthropic tools in Islam, is able to realise a welfare economy. That unlike conventional motivation of tax exemption, the Islamic concept of philanthropy (*Waqf*) has spiritual and social justice motivation. Earlier on, Mubarak (1998) describes the spiritual and social motivations as vertical and horizontal dimensions of *Waqf*; the former relates to seeking the pleasure of the Almighty Allah (SWT) whereas the latter refers to extending benefits to members of the society.

In a detailed assessment of the contributions of Islamic *Waqf* in poverty reduction, Khan (2014) provides very rich theoretical and empirical evidences on how *Waqf* tackles seven different dimensions of poverty identified in his paper; hunger or nutrition (shortage of food leading to ill-health); health (in-adequate levels of health due to less food, lack of medicine and sanitation and non-hygienic life); lack of education (literacy, knowledge) educational opportunities; lack of shelter, clothing, empowerment; lack of economic opportunity, economic resources; lack of water (for drinking sanitation and irrigation), public utilities, social welfare; and deficient social relations, poor social and cultural life. In addition, the paper showcased a number of interventions of *Awqaf* institutions pertaining to each of the dimensions during the Caliphate period until the 19<sup>th</sup> century in countries like Algeria, Syria, Tunisia, Turkey, Iraq, Iran, Egypt, Morocco, Bangladesh, etc.

Atan and Johari (2017) conduct an extensive review of literature on impact *Waqf* on poverty alleviation between 2006 and 2016, a period of 10 years. The researchers used a descriptive research approach, that is, content analysis. They found that out of 365 citations on impact of *Waqf* on poverty, a total of 289 research articles were published in journals across the globe with highest concentration in Malaysia, Indonesia and Turkey among others. Further, a total of 14 subject areas or issues were identified in the 289 publications and out of these, top trending issues are: cash *Waqf* (19.4%) *Waqf* property (13.8%) and *Waqf* concept (12.5%). Specifically issues that dwell on poverty and poverty alleviation, microfinance and corporate *Waqf* also gained popularity



among the researchers and throughout the period under the review. The authors posit that transfer of prosperity from individuals to the society through *Waqf* reduces income inequality and poverty, enriches quality of life, inspires spirit of brotherhood, rejects pure materialism and individualism and uplifts the well-being of the *Ummah*.

### ***Waqf Influence On Specific Socioeconomic Indicators***

#### ***Influence of Waqf on Social Indicators***

Based on the evidences expounded in sections 2 and 3, the model intuitively developed by the paper, *Waqf* intuitions have practical implications on the following social indicators:

#### ***Waqf and Educational Development***

The use of *Waqf* funds in educational development is second only to construction of mosques in the history of operations *Waqf* institutions. Invariably, education, water supply and health are basic infrastructures largely consumed by the poor with education serving as a veritable instrument for breaking out of yoke of poverty. *Waqf* had been instrumental in establishing schools for both religious and non-religious knowledge, printing of books, establishing libraries, provision of scholarships, etc., particularly during the period of Ottoman Empire (Cizakca, 1998, 2000; Kahf, 1998; Baskan, 2002; Mubyarto, 1988; Cajee, 2007; Farida, 2016). That the *Waqf's* non-income approach include provision of such things like education and health; and increasing access to physical facilities (Sadeq, 2002; Magda, 2015). For instance, the University of Oxford and Merton College according to Sadeq (2002) was founded on *Waqf*. Similarly, the University of Al-Azhar founded in Cairo in 972 was financed by *Waqf* revenues until the government of Muhammad Ali in Egypt took control over from the *Awqaf* in 1812 (Kahf, 2014). In Nigeria, the *Darul Hadith* Foundation based in Kano built a mosque, primary, secondary and Islamiyah schools while the *Katsina Islamic* Foundation, in addition to other endowments, established Al-Qalam University in Katsina State, the only Islamic University in Northern Nigeria.

### ***Health and Nutrition***

Health is wealth and the poor are often near the brunt of poor quality healthcare. In many jurisdictions, *Waqf* revenues had been used for provision of health services that cover things like construction of hospitals and spending on physicians, apprentices, patients, and medicines (Ahmad, 2015). In this regard, the *Al-Noorie* Hospital in Damascus founded through *Waqf* in 1145AD is, among other features, the first that was able to establish medical school which trained eminent physicians, including Ibn Nafis, a scholar who discovered the theory of the respiratory system in the human lung (Ahmad, 2015). Further, example of health *Waqf* is the Al Shishli Children Hospital in Istanbul which was founded in 1898 (Kahf, 2014). In Nigeria, the Kano Islamic Foundation had, for the past three decades, established and been managing the *Al-Nour* Hospital. Further, the Jaiz Bank Charity Foundation provides support for those having challenges in paying their medical expenses or for treatment of expensive ailments requiring corporate assistance. Subai (cited in Nuruddeen, 2016) asserts that apart from providing places of worship and religious schools, *Awqaf* have served as welfare mechanisms establishing “mobile hospitals moving from village to village.

### ***Food, Nutrition and ease in the Discharge of Religious Obligations***

It is a known fact that *Waqf* promotes construction of mosques and or rehabilitation of existing ones, provision of toilets facilities, *Madrasas*, religious books, provision of water, food for breaking of fast, and so on. All these provide great ease and comport in the discharge of religious obligations. Kahf (2007) posits that the first *Waqf* established in the Muslim world was the mosque of Quba<sup>24</sup>. Further, Mizanur (2013) reveals that out of about 200,000 mosques in Bangladesh, a total of 123,006 are *Waqf* properties. That *Waqf* played significant roles in the provision of utilities (water and sanitation), religious services (building and maintenance of mosques and, grave yards), helping the poor and the needy, creating employment opportunities (Cizakca, 2000; Sadeq, 2002 and Kahf, 2003). On the social aspect, Kuran (2001) says “by the

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<sup>24</sup> According to Sedar (2015) *Waqfs* are as old as the history of humanity and that Islamic history reveals that the oldest *Waqf* is the Holy Qa’aba in the city of Makkah which was built by Prophet Ibrahim (AS).

end of the eighteenth century, in Istanbul, with an estimated population of 700,000 made it the largest city in Europe, up to 30,000 people a day were being fed by charitable complexes (imarets) established under the *Waqf* system.” In Nigeria, the Jaiz Bank Charity Foundation provide amenities and community support services for the Muslims for building mosques, sinking of bore holes, roads rehabilitation, equipping learning centers and providing interventions for capital projects for wellness and welfare of the community (Raimi, Shuaib, Shokunbi and Akosile, 2016).

### ***Shelter and Housing***

Lack of access to good shelter is one of the three painful assaults of poverty onto the poor; others are food and clothing. The World Bank (2012), for instance, posits that poverty is severe lack of food, shelter and basic amenities. In addition to providing positive social benefits to household stability, shelter shapes household's characteristics including health, wealth, education, moral values, faith, as well as the negative characteristics of crime, violence and insecurity (Shirazi, Nasim, Zulkhibiri and Ali, 2012). In addition to provision of worship places, *Waqf* has been instrumental in providing shelter to the needy and poor. That during the Ottoman Empire, several people were forced to migrate to Istanbul and they are housed in houses which were built by *Waqfs* (Barkan and Ayverdi, 1970). Baskan (2002) eloquently states that “thanks to the *Waqfs* that flourished during the Ottoman Empire, a person would have resided in a *Waqf* house”. Furthermore, Khan (2014) reveals that many humanitarian projects today are operated through the institution of *Waqf* such as building houses for the needy people, springs development for providing water for public consumption, helping the handicapped and the poor, building bridges, financing orphanages and homes for the elderly and financing the marriage of young people in need (Khan, 2014). That the Turkey's *Waqf* system is so progressive that it had created 4,400 mosques, 500 university hostels, 150 hotels, 5,348 shophouses and 2,254 housing projects. It is heartening that the *Waqf* system has been the Turkey's ‘bread and butter’ since the Uthmaniyyah Caliphate era (Ali, Noor, Johari, Fauzi, Chuweni and Ismail, 2016).

### ***Social Profit and Environmental Protection***

*Waqf* institution provides opportunities for maximization of social profit, that is, improvements in both human as well as environmental wellbeing rather than maximization of pure economic profit which is the cornerstone of a mundane oriented capitalist system. That *Waqf* endowments played important roles in achieving a just social order (Ali and Ali, 1995). Equally, *Waqf* funds are applied in the area of sustainable human and environmental development; investment in human capital, land reclamation, desert control, afforestation, environmental protection, etc. Kuran (2012) opines that *Waqfs* could have turned the Middle East into a region rich in “*social capital*,” that is, an area hospitable to initiatives requiring social organization. That social justice, quest for sustainable security and equitable redistribution of income could be achieved through *Zakah*, *Waqf* and interest-free loan systems (Ahmed, 2007; Cizakca, 2004; Raimi et al., 2013).

Thus, the system of *Awqaf* system has served the public for a variety of purposes that outline an endless list: protecting the unfortunate, meeting the need of wayfarers and pilgrims, raising orphans, helping the bankrupt or those with excessive debt,...taking care of the environment, paving roads, enlightening streets, paying a neighborhood’s taxes, supporting retired sailors, organizing picnics for a designated guild, subsidizing the cultivation of rare roses, lending to small businesses, helping prisoners, and providing toys to children of poor families...(Senkaya, 2012). Furthermore, the independent approach through which *Waqf* finances education facilitates creation of an educated class beyond the rich and ruling class of society... scholars go round the downtrodden segments of society and the situation creates an extremely significant process of dynamic social change in Muslim society that was unprecedented in the history of humanity (Kahf, 2012 and Alam, Shahriar, Said and Elahi, 2018).

### ***Influence of Waqf on Economic Indicators***

*Zakah*, *Waqf* and other charitable spendings constitute an important third and indispensable sector in an Islamic economy (Koran, 2001; Molly and Aslam, 2011 and Arshad and Haneef, 2016). This section substantiates on the contributions of *Waqf* on economic indicators independent of the public and the private sectors.

### ***Impact of Waqf on Economic Growth***

Economic growth is measured as the annual increment in the value of final national output of a country. In multitude of ways, *Waqf* facilitates transfer of wealth from *Waqif* to the caretaker (*Mutawalli*), especially through cash *Waqf*, for promotion of activities in the real sector of the economy; creation of employment opportunities, production and consumption. All these impact positively on economic growth of a country. Broadly, *Waqf* builds infrastructures that invariably are lifelong. These are regarded as social overhead capital (SOC) in conventional economic literature and they play complimentary roles in the development of industry, economic growth and development. At macro level, Islamic economists argue that reduction in public spendings for provision of public goods leads to a fall in the tax burden on the citizenry which in turn increases the potential for savings in the economy, private investment and growth (Cizakca, 2011 and Seder, 2015). Recently, Elasrag (2017) posits that *Awqaf* can be used not only for provision of immediate necessities to the poor, but also for creation or strengthening business support institutions that can lower the cost of doing business for the poor. Securitization of *Waqf* funds through Islamic capital market also provides long term capital for financing economic growth and development. For instance, Ismail *et al* (2015) explore the potentials of a sovereign *Sukuk* linked to *Waqf* assets for the development of massive local *Waqfs* that are underdeveloped in Indonesia. Moreover, Alam *et al* (2018) opines that *Waqf* creates a permanent, cumulative, and continuously increasing capital base that sustains growth, as well as expands the scope of benevolent activities apart from *Zakah* and charities.

### ***Income and Employment Generation***

The Islamic economic system promotes circulation of wealth by discouraging its concentration through the instruments of *Zakah*, *Waqf* and other form of benevolent spendings<sup>25</sup>. In particular, establishment of *Waqf* management board for

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<sup>25</sup> The Holy Qur'an states: "Whatever Allah has restored to His Apostle from the people of the towns, it is for Allah and for the Apostle, and for the near of kin and orphans and the needy and the wayfarer, so that it may not be a thing taken by turns among the rich of you, accept it, and from whatever he forbids you, keep back, and be careful of (your duty to) Allah; surely Allah is severe in retribution (evil)". Q59:7 Furthermore, the Holy Qur'an states: "Alms are

administration of *Waqf* assets creates employment opportunities to teaming number of people and avenues for career development along different lines; health, education, roads, housing, orphanages, environmental protection, agriculture, water supply and sanitation, etc. *Waqf* institutions for instance, during the Ottoman Empire was known to own numerous hospitals, schools, houses, etc., that provide employment opportunities to numerous people in the state. Sedar (2015) postulates that being an omnipresent in both inherited and founded cities within the Islamic world, *Waqf* endowments literally touched every socioeconomic sector within urban centers as well as, to a certain extent, within rural environments, and in particular, it had positive impact on employment in regions in which they were active. That cash *Waqf* and securitization of *Waqf* endowments can also raise capital for short and long term project financing that can create employment opportunities in the economy.

### ***Waqf and Poverty Alleviation***

Poverty remains a predominant feature of modern societies which arise due to widening gap in incomes and opportunities between the rich and the poor. Regardless of the perspective one talks about, poverty is seen generally as an alienation of people from socially adequate or decent living standards. This encompasses a wide range of deprivations or access to basic human needs; food, safe drinking water, sanitation, health, shelter, education and information as well as access to other essential services. For instance, Aziz (2013) posits that cash *Waqf* provides a source of social fund that is economically and politically free of charge which is expected to become one of the instruments for the poverty reduction programs worldwide mostly in Islamic countries. Khan (2014) conducts a detailed review on how *Waqf* institutions impact on seven key dimensions of poverty viz: hunger and nutrition, health, education, shelter, clothing economic opportunities, safe drinking water and mutual respect/dignity/social relations. That *Zakah* as well as *Waqf* today have the potentials of serving as effective tools for poverty alleviation and attainment of sustainable development in the Muslim community (Saifuddin et al., 2014; Theodossiou, 2015). Other approach to poverty reduction include *Waqf's* non-income approach which is in form of provision of such

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*for the poor and the needy, and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debts and in the way of Allah and the wayfarer; an ordinance from Allah; and Allah is knowing, Wise". Q9:60*

things like education, health and increasing access to physical facilities (Sadeq, 2002; Magda, 2015). In Nigeria, the Sokoto *Zakah* and Endowment Foundation in 2015, for instance, reports that the sum of N927. 6 million was expended on the wellbeing of 7,000 physically challenged persons and indigents to reduce incidence of poverty and tackle unemployment in the State (Mani, 2015).

### ***Waqf and Income Inequality***

As a forerunner to poverty, income inequality speaks of lopsided distribution of income and opportunities in the society. Inequality leads to sufferings, poor economic conditions and causes disillusionment in the society. These not only retards economic progress but also threaten the sheath of stability and social cohesion as well. *Waqf* institution serves as a strong antidote of income inequality along with other in-built mechanisms, *Zakah*, *Sadaqa*, *Kaffara* and the like. The institution provides opportunities for wealthy individuals in the Muslim society to deploy part of their wealth, without necessarily being practically involved, for provision of infrastructure and services that are often consumed by the poor and needy in the society. Evidences abound in the literature that the poor people often spend large proportion of their income on food, education, healthcare, and the like. Cizakca (2000, 2011) argues that these infrastructures, otherwise public goods, are often provided at no cost to either the government or the citizens by way of incurring debt or payment of taxes, respectively. This ultimately reduces income inequality in the society. For instance, Khan (2014) reports that during the Ottoman period, the number of schools for higher education built by the *Waqf* totalled more than 500 after conquering Constantinople (Istanbul) until the 19<sup>th</sup> century. Further, the famous Al-Azhar University founded in 972 in Cairo (Egypt), is another classical example *Waqf* in educational support until 1812 when government of Muhammad Ali in Egypt took control over from the the *Awqaf* institutions (Khan, 2014).

### ***Securitization of Waqf Assets***

*Waqf* endowments are for lifetime and often, these are allowed to decay over passage of time. Majority *Waqfs* were built and donated for hundreds of years and as such the buildings are now dilapidated and therefore need renovations and or reconstruction to

derive better benefits from them (Umar and Aliyu, 2018). That despite serving as abode of huge assets, *Waqf* institutions in Muslim countries globally face many challenges such as lack of financing, of efficient management teams and of legal consultation (Maghbub and Alhajam, 2018). Therefore, the emergence of Islamic capital market paves way for effective utilization of these assets leading to sustainable economic development. Hamouche (2007) cited in Khan (2014) posits that endowed assets occupy strategic position within the economic networks, generate capitals through economic vocations and leases, and insuring financial fluidity in the local markets. Further, issuance of sovereign *Waqf*-linked *sukuk* is beneficial for healthy economic growth by providing opportunities to investors and deepening the Islamic capital markets (Ismail *et al.*, 2015). Moreover, cash *Waqfs* during the Ottoman Empire acted as a financial system in economy. An entrepreneur, for instance, finds an opportunity to invest and the profits of *Waqfs* (after use of funds for investment or consumer purpose) were used for the main aim of the *Waqf* (Sedar, 2015).

## CONCLUSION AND RECOMMENDATIONS

Against the backdrop of the pathetic economic conditions in many Muslim countries especially those in Africa, Nigeria inclusive, massive infrastructure deficit, lack of good healthcare system, high rate of unemployment, wide spread poverty; this paper analyses the unique roles of *Waqf* institutions in tackling the socioeconomic misadventures for upliftment of the Muslim *Ummah*. The paper employs a non-experimental qualitative research methodology based on deductive method of analysis of jurisprudential and literature based-evidences. A socioeconomic framework was intuitively developed by the paper for logical analysis. From a detailed analyses, jurisprudentially, *Waqf* is rooted in the *Shari'ah* – issues of differences of opinion among schools of thoughts aside, and its primary essence is promotion of ethical and moral values of brotherhood, cooperation, love and compassion. Socioeconomically, it was found that *Awqaf* institutions across the Islamic world have played immeasurable roles in areas of provision of social and economic infrastructures. Specifically, *Waqf* institutions helped in lessening the burden tax and budget deficits, mitigated against short fall in tax revenues, promoted independent provision of public goods, addressed inequality and poverty and promoted the development of active civil society bonded by spirit of cooperation as against that of individualism.



In view of these, the paper strongly recommends that to address the high incidence of poverty in our society, unemployment, skewness in the distribution of income, poor access to basic infrastructures – water, food, education, healthcare, the Muslim *Ummah* should reestablish and reassert the unique roles *Waqf* institutions to free itself from socioeconomic misadventures. Specifically, the *Ummah* should:

Encourage formation of formal *Waqf* institutions in our local communities and at state levels;

- i) Encourage religious organizations to sensitize the Muslim *umma* to be alive to the rich Islamic values as embodied in the *Awqaf* institutions; and
- ii) Promotes aggregated cash *Waqf* for provision of socioeconomic services in our communities.

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## **MEREKONSTRUKSI PENGURUSAN ZAKAT DAN PEMERKASAAN GOLONGAN MISKIN TEGAR PADA ABAD KE 21<sup>26</sup>**

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### **ABSTRAK**

Zakat bukan merupakan satu sistem yang berteraskan kepada simpati peribadi atau derma individu, malahan ia merupakan satu sistem sosial dan ekonomi yang perlaksanaannya dikawal oleh pemerintah. Melalui pensyariatan zakat, Islam telah mendahului zaman dalam membela nasib orang miskin memandangkan pelaksanaan perintah tersebut tanpa didahului oleh sebarang bantahan atau tuntutan daripada golongan fakir miskin untuk mendapatkan hak mereka daripada orang kaya. Takrifan dan konseptual kemiskinan adalah pelbagai kesan daripada kepercayaan, budaya, falsafah hidup atau norma sosial masyarakat yang berbeza. Tahap keperluan manusia juga adalah berbeza berdasarkan demografi sosial mereka. Namun, isu kemiskinan tidak dapat lari daripada takrifan dan konsep yang merujuk kepada suatu kehendak atau keperluan yang tidak dapat dipenuhi. Perbezaan keperluan yang wujud menyebabkan skim pengagihan zakat dan pelbagai program pembasmian kemiskinan bergerak secara tidak sekata dan kurang memberi impak secara efisien kepada sasaran. Justeru, kompleksiti isu kemiskinan memerlukan strategi yang sangat efektif dalam menangani masalah masyarakat yang terbelenggu secara tegar dengan ketidaksejahteraan, ketinggalan dan kemunduran secara konsisten ini. Artikel ini membincangkan mengenai pengurusan pembangunan semula institusi zakat dalam konteks memperkasakan golongan miskin tegar berdasarkan ukuran dan piawaian agama serta keperluan manusia di abad ke 21. Selain peranan pemerintah dan masyarakat, individu yang terbelenggu dengan kemiskinan juga perlu berusaha menggunakan potensi dan kemahiran yang dimiliki untuk bekerja bagi memenuhi keperluan hidup sendiri.

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<sup>26</sup> Penyelidikan ini di bawah pembiayaan Geran Institut Penyelidikan dan Inovasi Zakat (IPIZ) UUM. Kod S/O:14275.

**Kata kunci:** *keperluan hidup, zakat, miskin tegar, pengurusan pembanguna*

## PENGENALAN

Islam tidak rela golongan miskin menjadi satu lapisan masyarakat yang terbiar (surah *al-Baqarah* (2):267). Antara mekanisme tersebut adalah menentukan hak-hak mereka dalam harta orang kaya melalui pelaksanaan zakat. Melalui syariatnya, Islam telah mendahului zaman dalam membela nasib orang miskin memandangkan pelaksanaan perintah tersebut (surah *al-Taubah* (9):5) tanpa didahului oleh sebarang bantahan atau tuntutan daripada golongan fakir miskin untuk mendapatkan hak mereka daripada orang kaya. Menurut al-Qaradhawi (2003), zakat bukan merupakan satu sistem yang bergantung kepada simpati peribadi atau derma individu, malahan ia merupakan satu sistem sosial dan ekonomi yang perlaksanaannya dikawal oleh pemerintah. Dalam konteks agihan, lapan kategori asnaf tersebut boleh dibahagikan kepada dua kategori iaitu:

- i. Golongan yang memperolehi zakat kerana keperluan asasi yang mendesak seperti fakir, miskin, hamba sahaya dan para musafir yang kehabisan bekal.
- ii. Golongan yang memperolehi zakat kerana kewujudan mereka bermanfaat kepada perkembangan dan perpaduan Islam. Antaranya, amil zakat, *muallaf*, orang yang berhutang dan *fi sabilillah*.

Dalam erti kata lain, syariat Islam tidak menganggap kehidupan ini sebagai satu perlumbaan, tetapi lebih kepada konsep saling tolong-menolong yang dibina dalam bentuk semangat perhubungan dan kerjasama ekonomi. Islam menolak dengan kerasnya pendekatan hidup sistem sekular seperti falsafah “*struggle for existance*”, sebaliknya menyarankan kepada “*cooperation for existance*” sebagai etika hidup yang bersesuaian dengan falsafah tauhid. Atas dasar itu juga, institusi zakat mempunyai satu peranan signifikan untuk menyelesaikan masalah sosio ekonomi yang dihadapi oleh umat Islam. Artikel ini akan memfokuskan kepada perbincangan bagaimana untuk memperkasakan golongan miskin tegar berdasarkan ukuran dan piawaian agama serta keperluan manusia pada abad ke 21 ini.

## ULASAN KARYA

Terminologi miskin *jamaknya* adalah *masakin*, manakala *masdarnya* adalah *maskanah*. Terdapat pengulangan terminologi *miskin* dalam al-Quran sebanyak 11 kali, *masakin* 12 kali manakala *maskanah* sebanyak 2 kali (Muhammad Fuad ‘Abd al-Baqi (1981). Golongan miskin adalah orang yang tidak dapat memenuhi keperluannya (al-Sayuti (*t.t.*). Walaubagaimanapun, takrifan dan konseptual kemiskinan adalah pelbagai kesan daripada kepercayaan, budaya, falsafah hidup atau norma sosial masyarakat yang berbeza. Namun, isu kemiskinan tidak dapat lari daripada takrifan dan konsep yang merujuk kepada suatu kehendak atau keperluan yang tidak dapat dipenuhi. Terminologi ini juga merujuk kepada ketidaksejahteraan, ketinggalan dan kemunduran sesebuah masyarakat berdasarkan ukuran atau norma tertentu. Kemiskinan adalah satu fenomena yang wujud disepanjang sejarah manusia tanpa mengenal batas etnik, isme atau agama. Masalah ini tidak hanya ada dalam kalangan negara mundur dan membangun, malahan turut membelenggu negara maju (*homeless*). Ini kerana, kemiskinan adalah suatu fitrah dalam kehidupan manusia. Justeru, meskipun tiada siapa yang mengkehendaknya, ia tetap juga telah, sedang dan akan berlaku. Perjuangan untuk membasmi kemiskinan juga telah melibatkan para pemikir disepanjang zaman berdasarkan pendekatan dan isme yang dianuti masing-masing.

### **Islam dan Kemiskinan**

Tidak terdapat walau satu ayat yang memuji kemiskinan, begitu juga dalam hadith-hadith yang soheh. Hadith-hadith yang memuji tentang zuhud sama sekali tidak bermaksud memuji kemiskinan. Sebab usaha berzuhud itu sendiri menuntut seseorang untuk memiliki kemewahan dunia dan kemudian meninggalkannya. Personaliti individu yang berzuhud dalam konteks yang sebenarnya ialah orang yang memiliki dunia, tetapi meletakkan dunia itu di dalam genggaman tangan, bukan di dalam hati mereka. Sebaliknya, terdapat banyak hadith soheh yang mengingatkan mengenai kemiskinan sebagai malapetaka yang berbahaya kepada individu dan masyarakat, akidah dan iman, jasmani dan rohani, pemikiran dan kebudayaan serta keluarga dan masyarakat secara keseluruhan. Kemiskinan juga berbahaya terhadap kedaulatan kebebasan dan kemerdekaan satu bangsa. Semangat untuk membela maruah bangsa

sukar ditemukan di dalam dada seorang miskin yang sedang memerlukan bantuan (al-Qaradhawi, 2003).

Pelbagai sumber yang dianugerahkan oleh Allah S.W.T adalah mencukupi untuk menjamin kelangsungan generasi manusia dan memenuhi keperluan mereka. Islam tidak mengizinkan sistem ekonomi dalam bentuk perebutan kepuasan kebendaan semata-mata seperti yang dilihat oleh ekonomi moden (Shofian Ahmad, 2001). Selain mengutamakan kualiti perkhidmatan dan pengeluaran, kaedah pengagihan sumber tersebut turut perlu diutamakan bagi menjamin kesejahteraan masyarakat. Jika kekayaan hanya dimonopoli oleh kumpulan kecil dalam masyarakat sedangkan majoritinya masih dibelenggu kemiskinan, ia tidak akan memberi apa-apa manfaat kepada masyarakat secara keseluruhannya. Disamping itu, menurut al-Qaradhawi (2003), Islam juga mewajibkan setiap individu yang tinggal dalam komuniti untuk berusaha mencapai taraf kehidupan yang layak bagi setiap manusia terutamanya dalam memenuhi keperluan asas.

Bagi merealisasikan prinsip-prinsip tersebut, peranan kerajaan melalui institusi zakat adalah sangat signifikan dalam menyediakan modal asas fizikal dan sosial serta menguruskan dan menjamin keselamatan sosial dalam kalangan masyarakat (Muhammad ‘Abd al-Halim ‘Amr, 1999). Manakala al-Qaradhawi (2001) menyatakan, adalah menjadi satu kewajipan kepada pihak kerajaan untuk memberikan peringatan dan latihan kepada setiap orang yang suka hidup merempat sedangkan dia sihat dan mampu bekerja, membantu orang yang memerlukan sebarang peralatan khas atau latihan kemahiran untuk pekerjaan tertentu supaya mereka tidak hanya hidup dengan bergantung kepada derma dan simpati orang lain. Contohnya, dalam satu peristiwa yang diriwayatkan oleh Anas bin Malik r.a. bahawa seorang lelaki dari kalangan Ansar telah datang meminta bantuan dari Nabi Muhammad s.a.w. Kemudian Baginda s.a.w bertanya: *“adakah engkau memiliki sesuatu di rumah?”*. Lalu dia menjawab *“ada, wahai Rasulullah, kami ada memiliki sehelai kain kasar. Sebahagiannya kami jadikan pakaian dan sebahagian yang lain kami jadikan sebagai alas tidur, kami juga memiliki sebuah bekas yang kami gunakan untuk meminum air”*. Rasulullah s.a.w bersabda *“bawalah kedua-dua benda tersebut ke sini”*. Setelah lelaki Ansar itu menyerahkan kepadanya, Rasulullah s.a.w. telah melelong kedua-dua

barangan tersebut dan berjaya menjualnya dengan harga dua dirham. Hasil lelongan tersebut diserahkan oleh Baginda s.a.w. kepada orang Ansar tersebut sambil bersabda “*gunakanlah satu dirham untuk membeli makanan untuk keluargamu, dan belilah sebilah anak kapak dengan satu dirham yang lain, kemudian bawalah kepadaku*”. Setelah lelaki tersebut kembali, Baginda s.a.w telah mengikat anak kapak itu pada sebatang gagang yang diperbuat daripada kayu dan bersabda kepadanya lagi “*pergilah mengumpulkan kayu api, kemudian menjualnya. Aku tidak ingin melihatmu dalam masa lima belas hari*”. al-Qaradhawi (2003) menjelaskan, dalam hadith tersebut Nabi s.a.w berpendapat bahawa lelaki Ansar tersebut tidak berhak untuk menerima zakat kerana dia masih bertenaga dan mampu bekerja. Peristiwa tersebut merupakan wawasan terkemuka Islam sejak berabad-abad dahulu sebelum munculnya sistem-sistem moden. Kaedah Islam tidak menyelesaikan sesuatu masalah dengan cara bersifat sementara waktu sahaja, tetapi lebih ke arah membantu dan mengajar mereka cara menyelesaikan masalah peribadi tanpa bantuan orang lain.

Kemudian, pihak kerajaan boleh menguatkuasakan zakat kepada para usahawan supaya lebih pendapatan yang mereka perolehi dapat dikongsi dengan pelbagai pihak yang lain pula. Terdapat banyak peristiwa sejarah di mana kerajaan Islam telah menguatkuasakan pembayaran zakat dan cukai, malahan Khalifah Saidina Abu Bakr telah mengisytiharkan perang ke atas golongan yang enggan membayar zakat. Peristiwa-peristiwa tersebut membuktikan bahawa perancangan pembangunan ekonomi dalam Islam banyak bergantung kepada daya inovasi dan usaha individu sementara kerajaan melalui pelbagai agensinya berperanan sebagai pendorong, penggerak dan pengawal kepada tingkahlaku tersebut. Artikel ini merupakan perbincangan awal mengenai perspektif dan masalah kemiskinan tegar serta langkah penyelesaiannya secara holistik yang terdapat dalam syariat Islam.

## METODOLOGI

Artikel ini bertujuan untuk menganalisis mengenai pengurusan agihan zakat dan pemerksaan asnaf miskin tegar berdasarkan keperluan semasa pada abad ke 21 ini. Huraian kerangka pemikiran dan perbincangan berbentuk teoretikal dan konseptual ini menggunakan data-data sekunder hasil penulisan intelektual Islam dengan meletakkan

piawaian yang telah ditetapkan oleh al-Quran dan Hadith sebagai asas. Data-data berbentuk kualitatif ini dianalisis menggunakan kaedah analisis kandungan dengan dikumpul, disaring, disusun dan ditafsirkan selari dengan tema dan objektif kajian yang telah dibentuk.

### **Analisis dan Perbincangan**

Berasaskan *maqasid al-Shari'ah*, matlamat pembangunan ekonomi dalam Islam lebih menekankan kepada konsep kesejahteraan hidup manusia (*al-falah*), kehidupan yang baik (*hayat tayyibah*), mementingkan persaudaraan (*ukhuwwah*) dan keadilan sosio-ekonomi (*'adalah*) serta kepuasan yang seimbang (*qana'ah*) dalam dimensi kebendaan dan kerohanian. Keseimbangan agihan ini boleh diterjemahkan melalui pemerksaan pengurusan, pembangunan dan agihan institusi zakat kepada masyarakat secara menyeluruh serta berkesan selari dengan keperluan dan perkembangan semasa. Menurut Haron Din (1990), suruhan memberi makan (surah *al-Ma'un*:1-7) bukannya memberi orang miskin itu sekali makan dalam kenduri atau sekali setahun diberi sepuluh ringgit dan sebagainya. Kemudian ia lapar lagi. Akan tetapi maksudnya ialah memberi sumber makanan dan segala keperluan hidup.

Namun, dalam konteks semasa di abad ke 21 ini, mekanisme tersebut masih lagi tidak mencukupi untuk menangani golongan miskin tegar. Pemberian agihan bantuan kepada individu seperti bantuan kewangan bulanan, bantuan makanan bulanan, bantaun miskin tahunan, bantuan sara hidup sekaligus dan lain-lain yang bersifat sementara tidak membantu menyelesaikan masalah yang sedia ada. Bilangan asnaf miskin sedia ada tidak akan berkurangan, sebaliknya hanya akan membebankan institusi zakat kerana bilangannya akan bertambah setiap tahun selari dengan peningkatan kos sara hidup. Manakala bantuan kewangan secara bulanan kepada asnaf miskin yang masih muda dan sihat tubuh badan hanya akan menyebabkan berlakunya pembaziran idea dan tenaga (rujuk peristiwa yang diriwayatkan oleh Anas bin Malik r.a di atas)

### **Mekanisme pemarkasaan asnaf tegar pada abad ke21**

Pengurusan sistem zakat dalam Islam adalah untuk menggalakkan aliran kekayaan ke

dalam penggunaan sesebuah ekonomi. Melalui hasil zakat, kerajaan melalui agensinya boleh merangka satu mekanisme yang sesuai untuk melatih dan menyediakan peluang perniagaan bagi golongan miskin. Hasilnya, dalam jangka masa panjang, golongan miskin ini akan menjadi berdikari dan secara tidak langsung ia akan mengurangkan beban perbelanjaan institusi zakat terhadap mereka. Saidina Umar r.a pernah memarahi golongan yang hanya duduk-duduk di dalam masjid dengan tidak mahu bekerja kerana bertawakkal kepada Allah S.W.T. Alasannya, langit tidak akan menurun hujan emas dan perak (al-Qaradhawi, 2003). Peringatan beliau adalah supaya masyarakat mengambil berat peringatan daripada al-Quran supaya berusaha mencari rezeki (surah *al-Jumuah* (62):10). Islam menuntut setiap individu untuk bekerja dan berusaha (surah *al-Mulk* (67):15) kerana tingkahlaku tersebut merupakan senjata utama dalam usaha memerangi kemiskinan serta melaksanakan tugas sebagai khalifah untuk memakmurkan bumi. Segala alasan kejiwaan dan halangan pemikiran untuk tidak bekerja adalah sangat ditegah oleh Islam (al-Qaradhawi, 2003). Meskipun Allah S.W.T menjamin rezeki setiap makhluk yang melata di atas muka bumi ini (surah *Hud*, (11):6), namun bertawakkal kepada-Nya tidak bermakna perlu berhenti berusaha dan bekerja.

Penggunaan dana daripada kutipan zakat bukan sekadar membantu golongan dhaif memenuhi keperluan asas mereka, malah sepatutnya dana tersebut digunakan untuk membantu golongan yang berkelayakan untuk menjadi berdaya pengeluaran supaya mereka tidak meminta-minta lagi pada masa hadapan. Konsep keusahawanan telah digunakan secara meluas di dalam al-Quran apabila tema komersil ini telah diulang sebanyak 370 kali melalui 20 jenis terminologi yang berbeza. Kekekapan pengulangan tema ini menggambarkan bahawa adanya satu manifestasi semangat yang bersifat komersil dalam tasawur Islam. Selain mencari keuntungan untuk keperluan diri dan keluarga, usahawan juga turut menawarkan khidmat kebajikan kepada pengguna dengan memenuhi keperluan mereka terhadap sesuatu barangan atau perkhidmatan.

Kerajaan juga boleh merangsang pertumbuhan golongan usahawan baru dengan menyediakan bantuan kewangan kepada golongan masyarakat yang kurang berkemampuan tetapi berkemahiran (Asghar Ali Engineer, 1992). Halangan utama yang dihadapi oleh ahli masyarakat untuk memulakan perniagaan adalah masalah

kekurangan modal, ilmu pengetahuan, kurang pekerja mahir, penggunaan teknologi yang rendah serta saluran pemasaran yang terhad. Kebanyakan usahawan Melayu memilih menjual makanan dan minuman di gerai, kedai, pasar malam dan lain-lain. Gambaran ini seolah-olah menunjukkan tiada perniagaan lain yang berdaya maju serta menjadikan usahawan kering idea dan tidak berpandangan jauh.

Justeru, antara langkah jangka panjang yang boleh diambil oleh institusi zakat untuk menangani masalah miskin tegar ini adalah dengan melahirkan usahawan asnaf dalam pelbagai bidang perniagaan selari dengan keperluan dan teknologi semasa. Pembangunan budaya keusahawanan dalam kalangan miskin tegar boleh dimulakan dengan dorongan dan motivasi setiap kali bantuan diberikan terutamanya kepada asnaf miskin yang masih muda dan sihat tubuh badan, bantuan latihan sehingga mahir, bantuan kewangan dan fizikal apabila mereka benar-benar bersedia serta mengadakan pemantauan secara berterusan untuk memastikan kedinamikan perniagaan dan mengelak perbuatan menjual atau menyewa peralatan yang diberikan. Pemberian bantuan juga boleh disertai dengan surat perjanjian supaya usahawan asnaf tersebut lebih berhati-hati dalam tindakan mereka. Antara langkah pembudayaan keusahawanan dalam kalangan asnaf miskin adalah seperti berikut:

i. Pembentukan personaliti yang ideal

Personaliti Islam yang ideal adalah bersifat pemurah dan pengasih serta lebih banyak memberi daripada meminta (surah *al-Baqarah* (2):245). Harta adalah salah satu alat yang boleh digunakan untuk *berinfaq* dan berbuat baik kepada manusia (surah *al-Hadid* (57):7). Teladan dalam menderma dan berbuat kebajikan boleh dilihat pada seluruh zaman (surah *al-Hasyr* (59):9) dalam pelbagai bentuk dan amalan. Ketinggian akhlak dan budi pekerti mulia akan mendorong seseorang bertingkhalku sentiasa memberi tanpa perlu diminta, sama ada semasa susah atau senang, malam atau siang, secara sembunyi atau terang-terangan (surah *al-Baqarah* (2):261-262). Meskipun kemiskinan tidak wujud lagi, keluhuran akhlak dan budi pekerti tersebut tetap menjadi tujuan utama Islam dalam mendidik umatnya (al-Qaradhawi, 2003). Objektif ini hanya dapat dicapai jika segalanya diniatkan kerana Allah S.W.T dengan berbekalkan semangat keimanan dan ketakwaan (surah *al-A'raf* (7):96), sentiasa mengagungkanNya, membangunkan bumi berteraskan *Rububiyah* dan *Uluhiyyah* (*al-*



*Hujarat* (49):2), menjadikan Allah S.W.T sebagai tempat bergantung (surah *al-Mulk* (67):21) serta aktiviti keusahawanan tidak menyebabkan mereka lalai daripada mengingatiNya terutama dalam menunaikan ibadat fardhu yang lain (surah *al-Nur* (24):37).

ii. Menyediakan latihan secara berkala dan berterusan

Kerja keras sahaja masih belum mencukupi jika kemampuan akal tidak dieksploitasi sepenuhnya untuk bekerja dengan lebih efisien dan berkesan, malahan berkemungkinan mereka akan kekal dalam kehidupan yang susah (Nik Mohamed Affandi Bin Nik Yusoff, 2001; Mohd Kamal Hasan, 2001). Memandangkan tasawur Islam adalah bersifat ilmiah, manakala asas bekerja dalam Islam adalah untuk mendapatkan kesejahteraan dan kebahagiaan di dunia dan akhirat, maka budaya kerja Islam juga perlu difahami dan diamalkan berdasarkan ilmu yang ditafsirkan dengan cara yang sewajarnya. Menurut Md. Omar al-Farooque dan Mohammad Jamal Uddin (2000), kebanyakan kajian mendapati, pembentukan kualiti personaliti usahawan dalam aktiviti komersil ini bukan hanya berdasarkan kurniaan daripada Tuhan semata-mata, malahan ia juga memerlukan kepada pendidikan, latihan dan bantuan program-program yang berkaitan. Budaya keusahawanan yang dibina berteraskan nilai ilmu tidak hanya kerana tuntutan *k-economy* yang banyak dikaitkan dengan realiti perekonomian masa kini, tetapi sememangnya Islam menjunjung tinggi nilai ilmu. Dalam erti kata lain, apabila menuntut ilmu adalah satu kewajipan, maka tuntutan tersebut juga merangkumi ilmu yang berkaitan dengan perniagaan.

iii. Khidmat Nasihat dan membina jaringan sosial

Antara ciri penting pembangunan insan ialah mengambil tauladan dan pengajaran daripada keadaan manusia lainnya, terutamanya seperti yang pernah berlaku dalam sejarah (surah *al-Haj* (22):46). Rupabentuk kejadian makhluk yang berbeza-beza adalah manifestasi kesempurnaan sifat *Rububiyah* Allah S.W.T. Manusia secara semulajadi adalah berbeza di antara satu sama lain sama ada dari segi kekuatan tenaga, ilmu, amalan, pekerjaan dan sebagainya. Fitrah kelainan ini menyebabkan manusia tidak boleh hidup bersedirian kerana saling bergantung kepada hasil kerja yang berbeza antara satu sama lain. Keperluan sifat saling bergantung ini juga menuntut usahawan berinteraksi dengan pihak lain untuk membantu mereka ke arah

kejayaan. Contohnya melalui pendekatan seperti membina jaringan sosial, usahawan boleh mendapatkan sumber, maklumat dan rakan perniagaan seterusnya untuk mengurangkan risiko kegagalan dalam perniagaan.

Institusi zakat juga perlu menyediakan maklumat-maklumat penting mengenai pelbagai industri serta peluang-peluang perniagaan semasa dan baru; katalog mengenai bahan-bahan mentah atau barangan yang sudah siap; anggaran kos bagi jenis-jenis industri; maklumat jabatan atau keahlian-keahlian teknikal untuk dihubungi, mengadakan latihan bersama agensi-agensi kerajaan yang berkaitan, membina jaringan sosial dan konsep yang diperlukan oleh seseorang usahawan.

#### iv. Pemantauan secara berterusan

Selain itu, agensi juga perlu memastikan asas akhlak (*code of conduct*) Islam dipatuhi oleh setiap individu melalui pendidikan atau paksaan jika keadaan memerlukan, menyelenggarakan keadaan pasaran yang baik, mengadakan garis panduan dan peraturan serta campurtangan secara langsung dalam bidang pengeluaran dan pembentukan modal untuk menggalakkan pertumbuhan dan memastikan keadilan sosial (Muhammad Nejatullah Siddiqi, 1981). Aktiviti keusahawanan yang merangkumi proses pengumpulan modal, penghasilan produk, aktiviti jualan serta pemasaran seharusnya dipantau secara terperinci agar tidak bercampur dengan unsur-unsur syubhah serta haram di sisi Syariat.

Dalam konteks ini, Khalifah Saidina 'Ali pernah menasihatkan gabenornya supaya mengamalkan skim-skim yang berguna bagi mereka yang terbabit dalam perdagangan dan perindustrian, membantu mereka dengan nasihat yang bijaksana. Sebahagian daripada mereka tinggal di bandar dan sebahagian lagi pula berpindah dari setempat ke setempat dengan kemahiran masing-masing dan hidup dengan menjadi buruh harian. Oleh itu, lawatilah keseluruhan negeri dan jalinkan hubungan peribadi dengan golongan ini serta bertanyakan masalah mereka. Bagaimanapun, kebanyakan daripada mereka tamak dan biasa dengan urusan menipu (Shafie Hj. Mohd. Salleh dan Mohd. Affandi Hassan, 1990).

Peranan institusi zakat dalam konteks ini tidak semestinya dengan melibatkan diri

secara langsung dalam bidang tersebut, tetapi lebih kepada merangsang, memberi bantuan serta mengawal tingkahlaku ekonomi individu secara berkala supaya objektif yang telah dipersetujui antara kedua-dua pihak dapat dicapai.

### **RUMUSAN**

Berdasarkan perbincangan sebelum ini, masyarakat Islam berkewajipan untuk menanggung dan menjamin keperluan golongan fakir dan miskin dalam kalangan mereka. Masalah yang berlaku dalam sistem ekonomi bukan berpunca dari kekurangan sumber, sebaliknya ia turut dipengaruhi oleh personaliti dan tingkahlaku manusia yang mengkhufuri nikmat, bersikap zalim dan melanggar ketetapan yang telah ditetapkan oleh Allah S.W.T sebagai Pencipta dan Pemilik mutlak segala sumber yang ada. Namun, golongan miskin juga perlu berusaha sedaya upaya menggunakan potensi dan kemahiran yang dimiliki untuk bekerja bagi memenuhi keperluan hidup sendiri. Masyarakat dan pemerintah pula berkewajipan untuk menyediakan peluang pekerjaan serta menyediakan peralatan dan latihan yang diperlukan sehingga mereka boleh melakukan pekerjaan yang sesuai. Selain memberikan dorongan dan saranan kepada golongan miskin supaya berdikari dan bekerja, institusi zakat juga perlu berperanan dengan menawarkan bantuan sama ada berbentuk kewangan, fizikal atau mental kepada mereka yang memerlukan. Dalam masa yang sama, pemantauan dan nasihat secara berterusan perlu dilakukan supaya operasi perniagaan bergerak selari dengan garis panduan yang telah ditetapkan oleh syariat serta beroperasi dengan baik

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## **STUDENT QUALITY AND EVALUATION OF ENTREPRENEURSHIP EDUCATION IN KEDAH ZAKAT SCHOOL: A CASE STUDY OF MAAHAD DINI KEDAH ZAKAT SCHOOL**

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### **ABSTRACT**

Education is one of the means to address the problem of poverty among poor households especially by providing access to education for children whose parents are poor or in the context of Zakat, as the beneficiary (*asnaf*). Social mobility through education will lift their families out of the inter-generation poverty trap. Thus, the Kedah State Zakat Board (LZNK) established the first Kedah Zakat School (KZS), the Maahad Dini KZS in Alor Setar in January 2018 and followed by the Pondok Moden Zakat Kedah (PMZK) in Sungai Petani in March 2018. The objective of the study is to assess the impact of KZS on students' self-efficacy, self-confidence, leadership qualities, and entrepreneurship. This study employs PLS-SEM based on a census survey with a sample size of 50 (N = 50). The findings show that student self-confidence and student self-efficacy has a positive sign towards entrepreneurship intention. The findings also indicate that the schools teaching delivery need more improvement as the study reveals a contrast result. Further, the role of co-op activities involvement is negatively moderated on the relationship between school teaching delivery and entrepreneurial intention. As for the future improvement of the KZS, the education curriculum needs to be market-oriented so that students have the skills to meet the market demand. This can increase their social mobility and address the inter-generation poverty trap.

**Keywords:** Self-efficacy, Self-confidence, Leadership, Entrepreneurship, Zakat Kedah School

## INTRODUCTION

Education is one of the means in addressing the problem of poverty among poor households, specifically by providing education to children whose parents are poor; known as beneficiaries (*asnaf*) in the context of Zakat. Social mobility through education will eradicate families from the inter-generation poverty trap. Taking this into account, the Kedah Zakat Board (LZNK) established Kedah Zakat School (SZK). The Kedah Zakat Board fully finances students in SZK to reduce the financial burden on their poor parents. This funding covers school fees and meals.

The first SZK in Kedah was the Sultan Abdul Halim Maahad Dini (Alor Setar), with the first enrolment of 50 students beginning from Form 1<sup>27</sup>. The mission and vision of the SZK Maahad Dini is similar to other religious secondary school; which is to produce *ubudiyah* (servitude) students and maintaining a balance between their outlook towards this world and the hereafter. Following Maahad Dini, *Pondok Moden Zakat Kedah* (Alor Setar) with the first enrolment of 40 students starting from Form 4. PMZK's mission is to create the best *pondok* education in the State of Kedah that can produce a group of Muslim scholars occupying various integrated disciplines of knowledge.

The SZK aims to prevent children from poor families from being left behind in education. Those with the highest academic achievement will enter the labour market; working with employers in the government or private sector. These students can also work as entrepreneurs by starting businesses in various fields. Between the two types of jobs, starting a business is highly regarded. This is in line with the essence of Islam from the *hadith* of the Messenger of Allah (*pbuh*) which means: "*engage in trade, for nine tenths of sustenance is found therein*" (Quoted from at-Tirmizi). *Jihad* in business enables the second generation to prosper the life of the ummah and uphold economic justice. In this regard, the objective of this article is to evaluate the relationship between quality of students and entrepreneurship among Maahad Dini

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<sup>27</sup> Public secondary education in Malaysia started from Form 1 to Form 3, known as Lower Secondary while Form 4 and 5 are known as Upper Secondary. Most students who had completed primary education are admitted to Form 1.

students.

Studies on inter-generational social mobility that have been carried out in other developed and developing countries have been analysed by Azevedo and Bouillon (2010), Causa., et al (2009), Causa and Johansson (2010) and Lee and Solon (2009). In the Malaysian context, Zalina, et al. (2016) have studied inter-generational social mobility among the poor in Malaysia and their role in addressing the problem of the violent cycle of poverty. Inter-generation social mobility can be measured by a variety of methods: income, education, or employment. Researchers commonly use income to measure inter-generation social mobility. Their study focused on rural areas in Perlis, Kedah, Penang and Perak with 400 respondents from poor background. The findings show that high social mobility can reduce poverty among the poor. High social mobility refers to the highest academic achievement of respondents in their university education compared to their parents.

Biddle (2001) studied the relationship between family disadvantage and their children's academic achievement. Indicators of family inequalities include household income, parental education, household structure and parental employment. He concludes that poor backgrounds can affect students' academic achievement. The economic stresses and hardships faced by poor parents can leave their children feeling neglected and having low self-esteem, thus affecting their children's academic performance in school. Other selected studies as such as are DuBois (1994), Amoto and Zou (1992), Brooks- Gunn and Duncan (1997), Evans (1994) and Chandran and Geetha (2009).

Findings from Biddle (2001) are supported by the study of Chandran and Geetha (2009). Chandran and Geetha (2009) studied the relationship between family disadvantage and academic achievement of over 200 students at Universiti Malaysia Sabah. They conclude that poor parents' financial capital can influence academic achievement among students at the university level.

With regard to *jihad* in business, there is a great deal of literature examining entrepreneurship from various aspects, in particular internal and external factors that

influence entrepreneurial behaviour (e.g. Drani, 2004; Cheung, 2008; Nasharudin and Harun, 2010; Ijaz et al., 2012; Basu and Altinay, 2002; Hana and Rani, 2012; Adenuga and Ayodele, 2013;; Akhter and Sumi, 2014). Entrepreneurship is an activity that embraces economic and psychological perspectives by introducing market opportunities through their ability to think creatively and innovatively to generate wealth and create income for communities and the government.

Abdul Rahim et al (2018) have studied the quality of students enrolled at the Tahfiz Science School (TSS) in Malaysia in terms of self-efficacy, self-confidence, and leadership qualities. At present, there are three streams of TSS in Malaysia, namely TSS wholly owned by the federal government, private, and private-state. Therefore, each TSS provider will implement its own Islamic education model. Overall, the findings of the survey carried out revealed that students have high self-efficacy, self-confidence, and leadership. Nevertheless, there is a difference in self-efficacy among the different types of TSS. Such differences in the quality of students are partly due to differences in quality of teachers, curriculum, financial resources, and facilities and infrastructure of the TSS. These differences also reflect that there is no uniform TSS education (including curricula). Therefore, a uniform education policy of TSS is necessary to sustain the quality of Tahfiz science students and provide Islamic technocrats for the labour force.

In a related study, Ahmad Zubir et al (2016) analysed factors that influence high school students to become entrepreneurs in their careers. Of the 1,011 secondary students interviewed throughout Malaysia, only 11% (114 students) were interested or aspire to become entrepreneurs. This implies that entrepreneurial education programs need to be formally integrated to nurture the entrepreneurship spirit beginning from the secondary school level.

## **METHODS**

A total of 50 Form 2 students were interviewed using structured questions in July 2019; which consisted of 28 girls (56%) and 22 boys (44%). All of these students are from the first batch of Form 1 in 2018 and during the interviews are in Form 2. Structured questions for measuring student quality include aspects of self-efficacy,



self-confidence, leadership and entrepreneurship. In addition, the questionnaire also focused on the impact of the parents' disadvantage environment on students' self-esteem and teaching effectiveness on students.

Prior to test the hypotheses, several data screening procedures such as; missing data, suspicious response patterns, and the test of normality of data distribution were conducted, following Hair et al. (2017a) recommendation. As the results, there were less than 5% missing data for several items were detected. Hence, these missing data were replaced with mean value (Hair et al., 2017a) using SPSS. Moreover, data for this study is not normally distributed at  $z$ -skewness = 50.395 and  $z$ =kurtosis = 2.490 (Kline, 2011). Hence, it is more appropriate for non-parametric statistical analysis. Therefore, PLS-SEM was employed to test the hypotheses as it is a non-parametric statistical analysis that capable of handling extremely non-normal data (Hair et al. 2014; Hair et al., 2017a). Moreover, PLS-SEM is a preferred analysis technique when sample size is small ( $n < 100$ ), although also applicable for larger samples (Hair et al. 2017b; Hair et al., 2017a)

### **Construct Validity and Reliability**

In this study, measurement model analysis is performed using PLS Algorithm procedure in assessing; i) internal consistency reliability by composite reliability, ii) convergent validity through average variance extracted (see Table 1), iii) discriminant validity using HTMT ratio (see Table 2).

Table 1 presents the result of convergent validity and internal consistency reliability for all constructs under study except Co-op Activities Involvement (CAI). Since, CAI is a dummy variable generated from non-continuous data, it does not require construct validity and scale reliability assessments. A construct has achieved satisfactory internal consistency reliability when Composite Reliability (CR) value between .70 to .90 (Hair et al., 2017a). Few items (i.e. SSC01, SSE02, STD03 and SEI04) need to be deleted to achieve convergent validity requirement. Also, these deleted items have demonstrated outer loadings lower than .40 which is below acceptable threshold (Hulland, 1999; Stevens, 2002). In fact, Hair, Hult, et al. (2017) state that researchers are allowed to delete up to 20% of items from total items in a path model for fulfilling

construct validity without jeopardising its content validity. After the deletion, it seems all AVE and CR values presented in Table 1 have achieved the required threshold values.

**Table 1**

*Internal consistency reliability and convergent validity results*

Constructs	Items	Loadings	CR	AVE
Student: Self-Confidence (SSC)	SSC01	.528	.821	.548
	SSC02	.800		
	SSC03	.952		
	SSC04	.606		
Student: Self-Efficacy (SSE)	SSE01	.853	.844	.644
	SSE03	.763		
	SSE04	.789		
Student: Leadership Quality (SLQ)	SLQ01	.718	.897	.523
	SLQ03	.794		
	SLQ04	.741		
	SLQ06	.668		
	SLQ07	.611		
	SLQ08	.734		
	SLQ09	.786		
	SLQ10	.715		
School: Teaching Delivery (STD)	STD01	.763	.838	.508
	STD02	.655		
	STD03	.714		
	STD05	.737		
	STD06	.690		

Table 2 presents discriminant validity results using Heterotrait-Monotrait (HTMT) ratio. HTMT ratio is used to indicate discriminant validity between constructs in structural models of this study due to criticism on limitation of Fornell and Larcker (1981) criterion and cross-loadings in evaluating discriminant validity (Henseler, Ringle, and Sarstedt, 2015). HTMT ratio that is greater than .85 indicates a problem

of discriminant validity (Kline, 2011). Table 2 shows that all ratios are below .85, hence, it is confirmed that there is no discriminant validity problem between all constructs in the measurement model.

**Table 2**

*Discriminant validity*

Constructs	SEI	SSC	SSE	SLQ	STD
SEI					
SSC	.451				
SSE	.525	.485			
SLQ	.557	.458	.842		
STD	.284	.295	.509	.511	

**Hypothesis Testing**

Structural model assessment is performed using bootstrapping procedures with 5000 resamples are employed to generate empirical *t*-values and determine the significance of hypothesised relationships (Hair et al., 2014; Hair, Hult, et al., 2017). Generally, PLS-SEM analysis is recommended for the minimum number of observation range from 30 to 100 (Chin and Newsted, 1999; Hair et al., 2017a). Specifically, PLS-SEM minimum sample size should be equal to ten times the largest number of structural paths directed at a particular latent construct in a structural model (Barclay et al. 1995; Ramayah et al. 2018). Considering this minimum requirement and limited number of samples availability (n = 50), this study has a limited number of constructs per structural model during the analysis. Hence, there are three separate structural models (see Figure 1, Figure 2 and Figure 3) that comprise of three different combinations of constructs according to the research objective.

**RESULTS**

Before measuring the relationship between parameters through the PLS technique, Table 3 presents the average score of student quality according their values profile; (i) student quality in terms of self-esteem, self-efficacy and leadership due to their poor parents' environment (ii) student quality of self-efficacy, self-confidence and leadership, (iii) teacher classroom delivery evaluated by students (iv) students' involvement in entrepreneurship. The average score is measured based on 5-point

Likert Scale scores; from 1 (strongly disagree) to 5 (strongly agree). Understanding of the student's personal profile can provide more insights into the attributes which influence students' interests in entrepreneurship.

The disadvantaged of the living environment of poor parents and low education background affected the quality of the students in terms of self-esteem, self-efficacy, self-confidence and leadership based on the average scores for each of the values studied. Based on the impact of the living environment of poor parents, students' average scores ranged from 3.5 to 4.1. Whereas the effect of education background on students' average scores is between 3.4 and 3.5. This implies that students found the environment of their poor parents greatly influenced their personality, with the highest leadership value being 4.1, followed by self-efficacy (3.8) and self-esteem (3.5).

**Table 3**

*Average Score of Student Quality*

	Impact of parent's living environment towards children (Student)			Impact of Maahad Dini education towards Student Quality		
	Self-esteem	Self-Efficacy	Leadership	Self-Efficacy	Self-Confident	Leadership
Average Score	3.5	3.8	4.1	3.5	3.4	3.4

In terms of the overall effectiveness of teacher delivery, students rated the teacher an average grade point of 3.8 that is, they are more likely to agree. Under the Likert Scale, agree is scored as 4 and strongly agree is 5. Teaching is one of the main components in educational planning which is a key factor in conducting educational plans and to prepare students for future needs and means. Despite the importance of good teaching, the outcomes are far from ideal. Therefore, teachers need to improve their teaching methods to become more effective for the students.

On a different note, students' entry requirements into the Maahad Dini is a minimum of grade 2A and zero E in any UPSR<sup>28</sup> subject. Excellent academic achievement at the UPSR level is obtaining all A's in six (6) subjects: Malay Language I, Malay language

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<sup>28</sup> Primary School Achievement Test, (commonly abbreviated as UPSR), is a national examination taken by all students in Malaysia at the end of their sixth year in primary school before they leave for secondary school

II, English Language I, English Language II, Science and Mathematics. Therefore, the results also representing the need for the teacher delivery to improve instructional connections to the students. Unable to do so, then there is a tendency among students to provide teachers a lower rating in their teacher delivery (lowest average score of 3.66).

Table 4 shows the average scores for each teaching category by the teacher. The teachers scored the highest average score for their attention on student comprehension (4.05) and was followed by teaching delivery that emphasized students' understanding of the subject (3.98). In relation to students' interest in entrepreneurship, teachers do not place any emphasis on subject related to entrepreneurship (2.97). This is in line with the Maahad Dini school background which is more academic oriented which is suitable for the lower level of secondary school education (Form 1 to 3) whereby subjects related to entrepreneurship or commerce are not included in the curriculum.

**Table 4**

*Average Score for Teacher Delivery Methods*

Classroom Delivery	Average score (n=50)
1. The teacher always monitor my understanding in the classroom	4.05
2. The teacher conveys lessons in a way that I can easily understand	3.98
3. The teacher is willing to accept my views and interact with me easily	3.89
4. The teacher is ready to teach when they come to class	3.73
5. The teacher increased my interest in Tahfiz	3.68
6. The teacher uses teaching aids effectively so that I can easily understand the lessons	3.68
7. The teacher provides feedback on tests and assignments to aid my learning	3.46
8. The teacher has increased my interest in entrepreneurship	2.97
Overall score	3,66

Although students' interest in entrepreneurship is low with an overall average score of 3.30 (somewhat agree), students are aware of the importance of a career as an entrepreneur that can guarantee their future (see Table 5).

**Table 5***Average Score for Attributes Affecting Student Interests in Entrepreneurship*

Interest in Entrepreneurship Career	Average score (n=50)
Business information from the Internet and online has given me an interest in entrepreneurship	3.68
School cooperative store activities sparked my interest in entrepreneurship	3.43
Entrepreneurship is a career that also guarantees the future	3.42
Emphasis on business in Islam has strengthened my interest in the career of entrepreneurship	3.40
Having poor parents have inspired me to be interested in entrepreneurship	3.33
Business information from newspapers, TV and radio has sparked my interest in entrepreneurship	3.32
The success of a Muslim entrepreneur has motivated me to become an entrepreneur myself	3.18
Self-employment is the reason I am interested in entrepreneurship	3.02
Teachers influence me to choose an entrepreneurial career in the future	2.92
Overall score	3.30

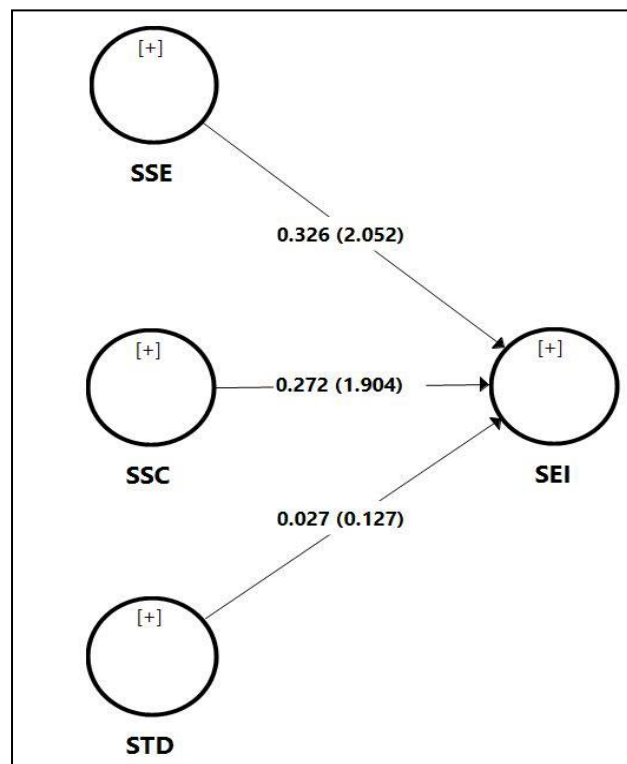
Most students agree that their interest in entrepreneurship is influenced by the information from the Internet (3.68). Other factors that may affect the students' interest in entrepreneurship careers are school cooperative activities (3.43) and the role of religion that emphasize the importance of business as *jihad* and as a source of income (3.40). However, teachers do not play a role in driving their entrepreneurial career (2.97, see Table 4).

The next section discusses the models and significance of student quality attributes which influences their interest in entrepreneurship based on PLS technique

There are three separate structural models (see Figure 1, Figure 2 and Figure 3) that comprise of three different combinations of constructs according to the research objective. Figure 1 is the structural model that illustrates Students' Self-Confidence (SSC), Students' Self-efficacy (SSE) and Schools' Teaching and Delivery (STD) as the exogenous constructs (independent variable) while Students' Entrepreneurial Intentions (SEI) as the endogenous construct (dependent variable).

SSC and SSE demonstrate significant and positive effects on SEI at  $\beta = .272$ ,  $t = 1.904$ ,  $p = .029$  and  $\beta = .326$ ,  $t = 2.052$ ,  $p = .020$  respectively. In contrast, STD do not significantly affect SEI with  $t$ -value  $< 1.65$ ,  $p$ -value  $> .05$  (see Table 6). The results also supported the earlier score for teacher delivery methods (Table 4) and score for attributes affecting student interests in entrepreneurship (Table 5).

Table 6 describe the effects of students' self-confidence, students' self-efficacy and school's teaching delivery on students' entrepreneurial intentions based on variance inflation factor (VIF) where the variance explained,  $R^2$  and effect size,  $f^2$ . The  $R^2$  value obtain for SEI is almost substantial ( $R^2 = .257 \approx .260$ ). In addition, SSE and SSC produce small effect size on SEI with SSC  $f^2 = .085$  and SSE  $f^2 = .105$ . Lastly, all VIF values presented in the table are lower than 3.3, which means there is no collinearity issue that might biasing this structural model (Diamantopoulos and Siguaw, 2006).



**Figure 3:** Structural model of Students' Self-Confidence, Students' Self-Efficacy and School's Teaching Delivery on Students' Entrepreneurial Intentions

*Note.* Values on arrows are path coefficient,  $\beta$  and empirical  $t$ -value (inside bracket).

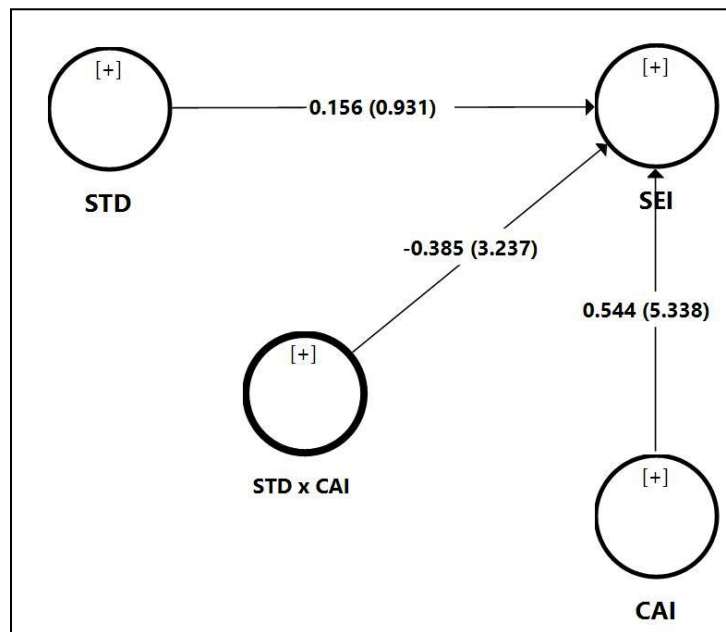
**Table 6**

*Effects of Students' Self-Confidence, Students' Self-Efficacy and School's Teaching Delivery on Students' Entrepreneurial Intentions*

Effects	VIF	$\beta$	t-value	p-value	$f^2$	R <sup>2</sup>	Results
H1: SSC → SEI	1.170	.272	1.904	.029	.085	.257	Supported
H2: SSE → SEI	1.329	.326	2.052	.020	.105		Supported
H3: STD → SEI	1.236	.027	.127	.449	.001		Not Supported

Note. One-tailed test; The R2 values of .26, .13, and .02 are regarded as substantial, moderate, and weak respectively (Cohen, 1992). On the other hand, effect size,  $f^2$  is the change in the R2 value when a specified exogenous construct is omitted from the structural model. The magnitudes of effect size,  $f^2$  are .02, .15, and .35, representing small, medium, and large effects respectively (Cohen, 1988).

Further, this study introduces a third variable to examine its effect on STD and SEI relationship. Initially, there is no direct effect of STD on SEI. Hence, this study further investigates the role of co-op shop activities involvement (CAI) as a moderator to see whether it can modify the relationship between STD and SEI (see Figure 2).



**Figure 4.** Moderating effect of Co-op Activities Involvement (CAI) on relationship between School's Teaching Delivery (STD) and Students' Entrepreneurial Intentions (SEI)



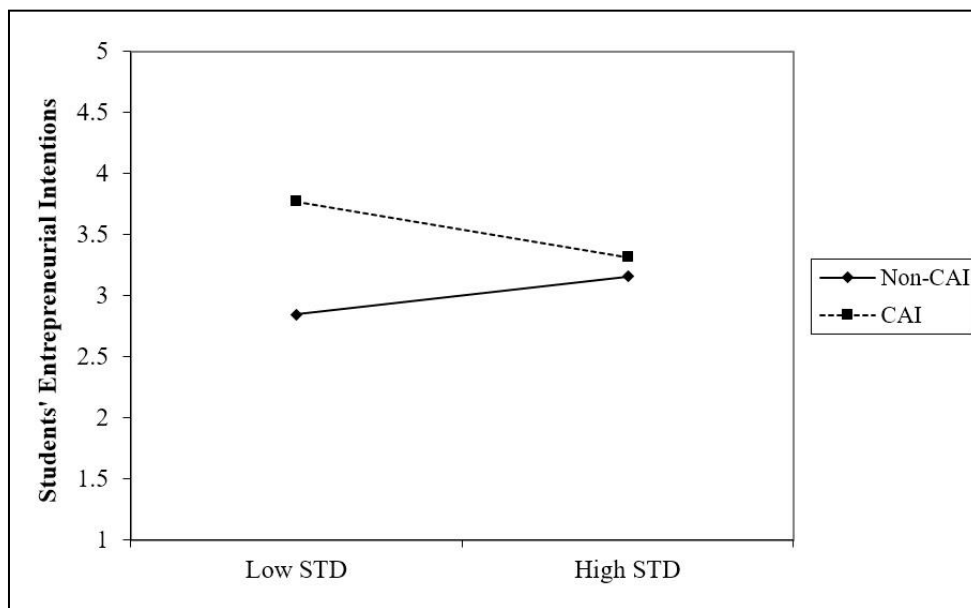
STD demonstrates non-significant direct relationship on SEI at  $\beta = .156$ ,  $p = .176$ ,  $t = .931$  (see Table 7). However, with the interaction with CAI (STD x CAI) the relationship becomes significant but negative at  $\beta = - .385$ ,  $p = .001$ ,  $t = 3.237$ . Interactions between STD and CAI is plotted as in Figure 3.

**Table 7**

*Effects of School's Teaching Delivery on Students' Entrepreneurship Intentions*

Effects	VIF	$\beta$	t value	p value	f <sup>2</sup>	R <sup>2</sup>	Results
H4: STD → SEI	1.064	.156	.931	.176	.053	.568	Not Supported
H5: CAI → SEI	1.096	.544	5.338	<.001	.625		Supported
H6: STD x CAI → SEI	1.055	-.385	3.237	.001	.316		Supported

Note. One-tailed test



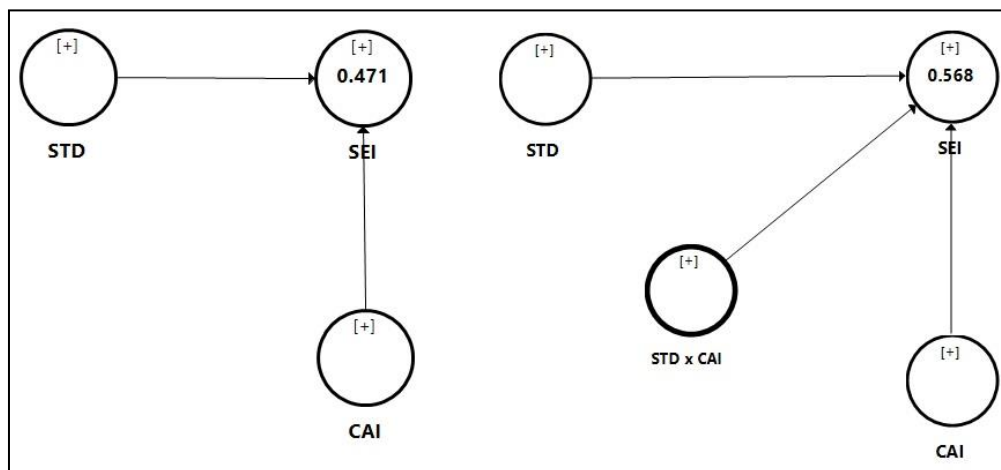
**Figure 5.** Interaction plot between STD and CAI

As in Figure 3, the line labelled with CAI has an equal steepness but negative gradient compare to the Non-CAI (Non-Co-Op Activity Involved), indicating that there is a negative relationship between STD and SEI for CAI group. In contrast, there is positive relationship between STD and Students' Entrepreneurial Intention for Non-CAI group.

This situation is possible since students who are directly involved with school co-

operative shop activities become uninterested in entrepreneurial careers as they feel that the burden from the co-operative shop activities may negatively affect their entrepreneurial career. While those who are not directly involved with the co-operative shop tasks do not feel the burden of managing the cooperative activities in schools, they tend to develop positive entrepreneurial attitudes. Although student engagement in school co-operative shop activities is on voluntary basis, its management can burden students as they also have to manage their academic studies.

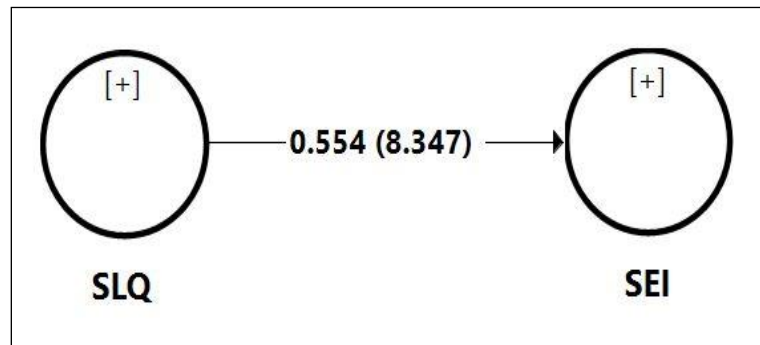
In moderation analysis, change of  $R^2$  is also an important issue (Ramayah et al., 2018). As such, this study compares  $R^2$  from the main effect model with the  $R^2$  from the interaction effect model (see Figure 3).  $R^2$  from the main effect model is .471 while in the interaction effect model is .568. The  $R^2$  change of .097 indicates that with the addition of the interaction terms (STD x CAI), the  $R^2$  has changed about 9.7% (additional variance).



Note. Left figure is the main effect model, right figure is the interaction effect model

Figure 6.  $R^2$  change from main effect model to interaction effect model

Figure 5 and Table 8 both explain the structural model illustrated by Students' Leadership Quality (SLQ) as the exogenous constructs (independent variable) and Students' Entrepreneurial Intentions (SEI) as the endogenous construct (dependent variable). SLQ demonstrates significant and positive effects on SEI at  $\beta = .554$ ,  $t = 8.347$ ,  $p < .001$  with large magnitude at  $f^2 = .442$  (see Table 8).



**Figure 5** Structural model of Students’ Leadership Quality and Students’ Entrepreneurial Intentions

Note. Values on arrows are path coefficient,  $\beta$  and empirical t-value (inside bracket).

**Table 8**

*Effects of Students’ Leadership Quality on Students’ Entrepreneurial Intention*

Effects	$\beta$	t -value	p -value	f <sup>2</sup>	Results
H4: SLQ → SEI	.554	8.347	<.001	.442	Supported

### CONCLUSIONS

Students’ quality, particularly their self-efficacy (SSE), self-confidence (SSC) and leadership (SLQ) have positively impacted their interest in entrepreneurship. However, teacher delivery does not have an impact on students' (STD) interest in entrepreneurship. This is because entrepreneurship is not a subject inculcated in the early secondary education curriculum at Maahad Dini. Even when STDs are involved in the school co-operative store activities (CAI), these moderator variables indicate that students have negative perceptions towards entrepreneur careers. In other words, for students who are directly involved with school cooperative store activities at a young age, they feel that these activities are burdensome and not 'enjoyable'. This implies that student involvement in school cooperative store activities should only be offered to students who are fully interested. Furthermore, entrepreneurship subjects need to be integrated into the educational curriculum to provide students with an early awareness of entrepreneurship. As been stressed in Islam, business is one of the sources of income that generates huge returns and can address inter-generation poverty.

## ACKNOWLEDGMENT

The authors would like to thank the Institut Penyelidikan dan Inovasi Zakat (IPIZ) and Universiti Utara Malaysia for providing funding to conduct the study on Sekolah Zakat Kedah Sebagai Wadah Melahirkan Usahawan Untuk Mengatasi Perangkap Kitaran Kemiskinan Inter-Generasi Di Kalangan Asnaf (S/O Code 14276).

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## **GREEN SUKUK: FINANCING THE FUTURE TO SUSTAINABLE ENVIRONMENT**

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### **ABSTRAK**

Sukuk hijau diterbitkan bagi memenuhi keperluan perlindungan kepada cuaca dan isu-isu alam persekitaran. Sukuk Hijau sebagai alternatif mesra alam sekitar untuk pelaburan serta cabaran yang mungkin dihadapi olehnya masih tidak diketahui umum. Objektif kertas kerja ini adalah untuk mengenal pasti kontrak-kontrak yang boleh digunakan bagi penerbitan sukuk hijau. Di samping itu, kajian ini ingin melihat kategori projek pembangunan yang boleh digunakan di Malaysia. Memandangkan produk sukuk hijau masih baru dalam pasaran modal Islam, kajian yang dilakukan lebih berbentuk konseptual (kajian kualitatif) menggunakan bahan rujukan daripada data-data sekunder. Kajian awal ini lebih berbentuk kajian penjelasan bagi memberi penerangan kepada pelabur untuk memahami sukuk hijau sebagai instrument baru dalam kewangan Islam. Hasil kajian ini mendapati terdapat beberapa kontrak yang sesuai dalam penerbitan sukuk hijau. Serta dapat mengetahui kategori projek yang boleh dibuat bagi penerbitan sukuk hijau. Dapatan kajian ini juga dapat memberi keyakinan dan meningkatkan kepercayaan pelabur terhadap sukuk hijau. Melalui penerangan yang dihasilkan, diharap dapat meningkatkan penyertaan yang lebih luas dalam pasaran sukuk hijau.

**Kata kunci:** Sukuk hijau, kemampanan persekitaran, projek-projek persekitaran.

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## INTRODUCTION

In recent years, there has been a great deal of attention on the issue of Sustainable and Responsible Investment (SRI). One of the focus of SRI is on issues of environmental protection and sustainability. Several green sukuk have been issued to fund environmental-friendly projects. The issue of Malaysia's first green sukuk marks another milestone in Islamic financial product innovation and as sustainable financial centre. Innovations in the issuance of these sukuk could further strengthen Islamic finance in Malaysia. There is even a growing interest in the global market for green financing such as green sukuk as an instrument for financing green projects and social responsibility.

Following successful funding through sukuk, the Securities Commission (SC) of Malaysia through the second Capital Market Plan has introduced a new framework that known as Sustainable and Responsible Investment (SRI) sukuk (Md. Nurdin Ngadimon, 2015). The main focus of SRI is on issues of environmental protection and sustainability. Thus, green sukuk is an important instrument in supporting the positive growth of SRI in today's market (Mohamed Azam Mohamed Adil, 2019).

Green sukuk are Shariah-compliant investments in renewable energy and other environmental assets. Sukuk funds will be used to conserve the environment and natural resources, conserve energy, promote renewable technologies and reduce greenhouse gas emissions (Mohamed Azam Mohamed Adil, 2019). Green sukuk is a new instrument in Islamic finance that requires investors' confidence. This makes a challenge to assure investors of the potential for green sukuk to provide a social impact on the environment and benefits the country's economy. The market therefore needs to provide transparent and reliable information to further increase the participation of issuers and investors in the green sukuk market.

Since green sukuk is relatively new, this article is more conceptual in order to explain to the market participants about green sukuk implementation. Therefore, this study aims to identify the suitability of projects under SRI and to list the projects that have been implemented under SRI. Furthermore, In addition, this study also wants to

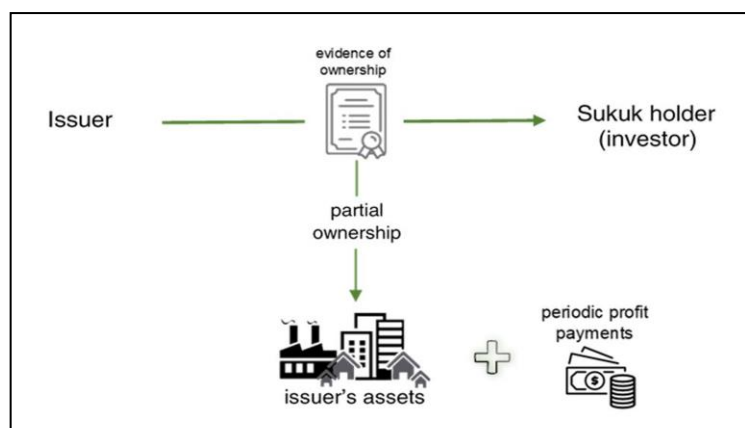
identify the contracts used in the issuance of green sukuk. Since green sukuk products are relatively new to the Islamic capital market, the study was more qualitative research using references from secondary data. This preliminary study is in the form of an explanatory study to provide investors with an understanding of sukuk as a new instrument in Islamic finance.

## LITERATURE REVIEWS

### Sukuk

Sukuk is one of the financial instruments in the Islamic capital market. It is a certificate that describes the ownership of a holder of an asset (investment) proportionally structured in accordance with Shariah principles approved by the SAC (Nordin Ngadimon, 2015). A sukuk is an Islamic financial certificate in compliance with the Sharia law. The certificates give partial ownership in the underlying nominated assets or earnings from those assets.

When investors buy sukuk and become sukuk holders, they receive a certificate from the issuer as evidence of ownership and are entitled to receive periodic profit payments on the principal amount invested. Upon maturity, the Sukuk holder will get back the principal amount of investment. As with most Islamic financial instruments, there are different methods of realizing the same objective. Figure 1 illustrated how does sukuk work in the Islamic capital market.



**Figure 1:** How does Sukuk Work

Sukuk could be structured on Shariah contract such as *mudharabah, musyarakah, ijarah, istisna, wakalah* or hybrid of all these. The return provided to investors therefore come in the form of profit from sale, lease or combination of both.

### **Green sukuk**

In the case of a green sukuk which is an innovation in sukuk types. It covers the financing of investment that would be beneficial to environmental issues. An advantage of green sukuk as it has the potential to attract both green investors and those with Shariah-compliant obligations. Green sukuk is issued to meet the requirements of protection against climate and environmental issues. Green sukuk is an environmental-friendly alternative to financing investments but is still unknown by investors.

Malaysia leads the world in green investment through the introduction of the Islamic Green Sukuk SRI, a source of Shariah-compliant funding, as well as being recognized by the World Bank Group (Ayisy Yusof, 2017). Conserve Though, most green sukuk issues are publications for the domestic market. Therefore, companies in Malaysia are encouraged to publish sukuk for the global market in future. The penetration of the global market is necessary if Malaysia is to seek greater funding. The preparation needed to enter the global green sukuk market is to certify that the documentation meets international standards in order to protect potential investors from the risks associated with construction risk. As well as supported by appropriate levels of risk management and insurance.

The world's first green sukuk was issued in July 2017 by Tadau Energy. The 16 years RM250 m (USD58m) deal will finance solar projects in Malaysia. The market has now grown-up to a cumulative total of USD2.13 bn, with all deals but the Indonesian sovereign sukuk coming from Malaysian issuers. To date, Malaysia has maintained its position as the largest global sukuk issuer of US \$ 13.9 billion (US \$ 1 = RM 4.10) out of globally issued sukuk. So it is not possible that Malaysia could also be the largest issuer in the green sukuk category (RAM Ratings, 2019). Any entity which has suitable green assets can issue green bonds, green sukuk or obtain green loan. Suitable green assets include renewable energy, low carbon transport, low carbon buildings,

sustainable water and waste management, sustainable land use as well as climate change adaptation measures such as flood defences.

“The structuring of a green sukuk wouldn’t be much different from that of a normal sukuk. The sukuk’s structure would largely depend on the available of green assets to support the sukuk or the environmentally friendly project to be financed,” says Hari Rai, Dubai-based partner of international law firm Latham and Watkins. “Given the size of the global sukuk market, it is almost surprising that Islamic banks and sovereigns have so far not really tapped into the potential of a green sukuk,” he adds.

There have been some current examples, though. In Malaysia, the largest sukuk issuer globally, a local lender has introduced green mortgages to facilitate installation of solar systems, while an Islamic bank in Jordan is developing alternatives to medium-term loans to fund energy efficient and renewable energy projects. There have also been new initiatives to promote green sukuk, namely the Green Sukuk and Working Party (GSWP), jointly established by Masdar City’s Clean Energy Business Council, the Mena branch of the Climate Bonds Initiative and the Gulf Bond and Sukuk Association. It objectives to promote and develop Shariah-compliant financial products to invest in solutions that seek to prevent climate change. The scope of green sukuk can be quite substantial. They can not only be used to finance construction of green developments or infrastructure, but also to refinance construction or project debt or to finance the payment of a government-granted green subsidy. Suitable assets for green sukuk as per the international Climate Bond Standards include solar parks, bioenergy plants, wind energy, clean water, hydropower and agricultural irrigation projects, energy efficiency applications and low-carbon buildings, low-carbon land use, electric vehicles and infrastructure, geothermal energy and marine-related environmental projects.

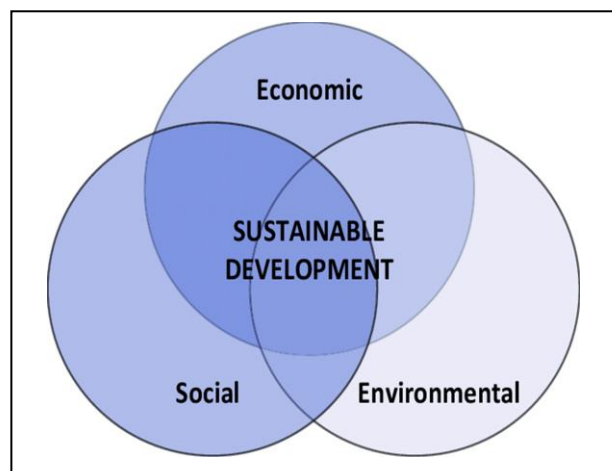
Nevertheless, who is willing to contribute to a cleaner environment by investing into a green sukuk should also take into account the challenges as with any other investment, for that matter. While demand for green sukuk will certainly increase in the future and Gulf governments are likely to promote them more extremely, they involve a higher risk profile than conventional sukuk while the secondary market for them is still small

and performance measurement standards for the segment aren't developed yet.

### **Sustainable and Responsible Investment (SRI)**

SRI is one of element in the sustainable development. Sustainable development is about using better way to satisfy the demands of population. It should be seen as meeting the needs of the current generation without compromising the need of future generations.

#### **Sustainable Development Model**



Source: Adapted from the The Future of Sustainability;Re-thinking Environment and Development in the Twenty-first Century, Adam, W.M

SRI is the concepts of making investment decisions that take into account not only financial returns but also the impact on the environment and social development. Therefore, the SRI approach ponders three criteria. ESG criteria generally known as Environmental, Social and Governance factors. Portfolio selection and management of investments would therefore integrate the ESG criteria.As the principles of Islamic finance share significant commonalities with SRI, there are also remarkable opportunities for Islamic finance to develop instruments and funding solution that provision the global demand for green projects.

With SRI gaining acknowledgment in the market, green finance has also made its ways into the market. Green finance covers the financing of investments that would create environmental benefits as portion of their project strategies to realize

sustainable development for the future. These environmental benefits comprise reducing all types of pollution, reducing greenhouse gas emission, improving energy efficiency for example wind energy and taking measures in order to lessen climate change. In August 2014, Securities Commission (SC) launched the SRI Sukuk Framework for the purpose of financing various SRI initiative.

Malaysia's efforts to make SRI successful through the issuance of the green sukuk were also reinforced by London Mayor Alderman Peter Estlin. He recognizes Malaysia's role and knowledge in sukuk issuance. Malaysia is the largest contributor to 50% of global publications and the earliest group leading green sukuk innovation (Seet Wei and Hanzah Hanim, 2019).

The Green Technology Master Plan 2017-2030 (GTMP) launched in 2017 has drawn the country's strategic green technology plan, aimed at creating a low carbon economy. The GTMP puts the ground for a holistic approach to socio-economic development, while following to the principles of sustainability, outlining initiatives covering six key sectors namely energy, manufacturing, building, transport, waste and water (Maximus Ongkili, 2017). The energy sector in Malaysia has grown much more reliant on fossil fuels to diversify renewable sources. Maximus also believed Malaysia is dedicated to decreasing the intensity of greenhouse gas emissions from Gross Domestic Product or GDP by 45% by 2030 under the Paris Agreement.

## **METHOD**

Since green sukuk products are relatively new to the Islamic capital market, the study was more qualitative research using reference material from secondary data. This preliminary study is in the form of an explanatory study to provide investors with an understanding of sukuk as a new instrument in Islamic finance. The information obtained will be analysed using content analysis.

## FINDINGS

### Identify the suitability of the project under SRI

In 2014, the Securities Commission (SC) revised the sukuk issuance guidelines by introducing new requirements for the issuance of SRI green sukuk. The new guidelines outlined how green sukuk products can be used to conserve environmental and natural resources, conserve energy, promote renewable energy use and reduce the impact of greenhouse gas emissions. The SC also listed the eligibility for the SRI project. Some of the projects that are aligned with the goals of the SRI are summarized in Table 1. In addition, projects focused on finding renewable energy, projects related to the development of waqf assets and community economic improvement programs can also be included in the SRI project.

**Table 1**

*The project category under the Green Sukuk/SRI plan*

Natural Resources	Renewable Energy	Economic Development and Community	Waqh Asset
Use of sustainable land	New renewable or existing energy	Public / medical services	Property / asset development
Sustainable forestry or agricultural	Powerful power generation and transmission systems	Public education services (Eg: Sukuk Ihsan by Khazanah Nasional Bhd)	
Biodiversity preservation	Power generating system and efficient transmission of Energy efficiency resulting in reduction of greenhouse gas emissions or energy consumption per unit output	Community services	
Recovery and redevelopment of contaminated sites		Urban revitalization	
Water infrastructure, treatment and recycling		Sustainable buildings project	
Sustainable waste management project		Affordable housing	

Source: Mohamed Azam Mohd Adil (Royal Chulan KL, 11 April 2019)

Malaysia has magnificently founded the establishment of SRI sukuk in Ringgit dominance to fund social responsibility in the arena of education. This effort was carried out by Khazanah Nasional Bhd through a special purpose company (SPV), Ihsan Sukuk Bhd. to issue SRI sukuk (Nurdin Ngadimon, 2015). This sukuk was issued to finance education-related programs to at least 20 schools as part of efforts to support and expand innovation for development in Islamic finance since the activities are related for the development of the local community. Yayasan Amir is not for-profit foundation recognized by Khazanah for the enhancements of accessibility of quality education in Malaysian government schools through a Public-Private Partnership with the Ministry of Education ([www.capitalmarketmalaysia.com](http://www.capitalmarketmalaysia.com)).

### **List of projects implemented under SRI projects**

Green sukuk, like other SRI instruments, are funding channels that play an important role in environmental protection and climate change. There is strong compatibility between sukuk and green project financing as both are based on responsible investment principles and ethical financing.

Initially, the SRI sukuk project was more focused on the production of renewable energy (solar power). To date, five green sukuk have been issued by solar companies in Malaysia to finance RM886.8 million solar power projects since July 2017. These projects have been carried out in several states in Malaysia. While the first issue of green sukuk by Danajamin Bhd. signifies the company's support in supporting environmentally sustainable infrastructure projects in Malaysia. The green sukuk projects in Malaysia are summarized in Table 2.

**Table 2**

*List of green sukuk projects that have been implemented*

<b>Year</b>	<b>Company-Project</b>	<b>Value (RM)</b>	<b>Location</b>
July, 2017	SRI Green Sukuk Tadau (Solar photovoltaic construction)	RM 250 million	Kudat, Sabah
October, 2017	Quantum Solar Park Malaysia Sdn Bhd (Construction of Southeast Asia's largest solar photovoltaic plant)	RM 1 billion	3 Daerah (Gurun, Kedah, Jasin, Melaka dan Merchang Terengganu)
December,	PNB Merdeka Ventures Sdn	RM 2 billion	Jalan Stadium, Kuala



2017	Bhd. Construction of 83rd floor Merdeka tower PNB118 (green building)		Lumpur
January 2018	Sinar Kamiri Sdn Bhd (49MW solar photovoltaic facilities development)	RM 245 million	Sungai Siput, Perak
April, 2018	UiTM Solar Power Sdn Bhd (a subsidiary of UiTM) 50MW solar plant development and operation	RM240 million	Gambang, Pahang
February, 2019	Pasukhas Green Assets Sdn Bhd (Subsidiary of Danajamin Nasional Bhd) - Asean Green SRI Sukuk -Hydropower plant	RM17 million (20 years)	Sungai Rek, Kelantan

Looking at the projects that have been implemented, Malaysia is on the right track to become a world leader in SRI. Malaysia headed the world in green investment through the introduction of the SRI Green Sukuk, supported by a Shariah-compliant financial system, and gained World Bank group recognition. The first issuance of RM250 million for solar projects to Tadau Energy and RM1 billion for Quantum Solar Park Malaysia, the world's largest green sukuk production to build Southeast Asia's largest solar power project, has put Malaysia on the world map as the leader in SRI.

This green sukuk project is focused on generating renewable energy through solar energy. This is because Malaysia can collect three kilowatts per hour of electricity per square meter of solar as the country is located near the Equator. For biomass and biogas, it can be produced through waste generated and collected by local authorities in addition to agricultural waste such as rice husks and oil palm residues (Mukhriz Tun Mahathir, 2019).

In addition, these renewable energy sources focus on the development of solar, biogas, biomass and hydroelectric energy.

**To identify contracts that can be used for green sukuk issuance.**

The issuance of a large-scale green sukuk amounting to RM250 million for the development of the solar project by Tadau and RM1 billion by the Quantum Solar Park Malaysia, the world's largest green sukuk issuance aims to build the largest solar power project of its kind in Southeast Asia, putting Malaysia on the world map as a

leader in green investment. This green sukuk restructuring can use as many contracts as regular sukuk. Most use hybrid sukuk as each phase of the sukuk project development can change. For example Green sukuk issued by Tadau Energy is structured on the principles of *istisna* '(manufacturing sale) and *ijarah* (leasing) with a tenure of two to 16 years (Mohammad Mahbubi, 2018).

This hybrid sukuk also known as *ijarah mawsufah fi al-zimmah*. This sukuk is a forward-lease contract for a project under construction. It involves the sale of basic assets that are being made or built for future delivery. Through this contract, the sukuk issuer financially makes payments during the construction period, while the investors makes payments within a certain period of time until the project is completed. Hybrid sukuk is a type of sukuk whose structure consists of two underlying contracts or more both equity and debt elements do exist. Tadau energy acts as an issuer. Investors who are the sukuk holders refer to the sukuk subscribers at the time of offer or buyers of sukuk from the secondary market.

The second green sukuk project to be seen here is BEWG (M) Sdn. Bhd. (Solar photovoltaic). The *wakalah* sukuk contract was used in this project. BEWG (M) acts as a "*wakeel* investment" to sukuk holders. Operationally, *wakeel* has the role of determining *wakalah* sukuk investments into relevant portfolio investments or *wakalah* investments. Therefore, "*wakeel* investment" agrees to provide its expertise and management for a period of time.

The relationship between the principal and the investor is in compliance with certain basic conditions set out in the contract. The *wakalah* fee must be determined and agreed upon ingoing the *wakalah* contract. In terms of return on investment, the sukuk holder can only receive the expected profit, the amount used to fund the amount of the periodic distribution. Any excess profit will be held by the "investment *wakeel*" as his own. The periodic return will be paid to the investor on the date agreed upon in the agreement.

This paper also looks at the contract used by Sarawak Hidro Sdn. Bhd., fully owned by the Sarawak state government. The project is directly involved in providing 2,400

MV (Bakun Hydro Electric plant) the largest hydroelectric plant in Malaysia. The project is located in Central Sarawak at the Rejang River, 180 km by road. The walls of the dam are constructed of 205 meters high concrete walls overlooking the dam. The cost of this hydroelectric dam is estimated at around USD \$ 1.6 billion. The Sarawak Green Hydro Sukuk was issued using a sukuk *murabahah* contract. Sukuk *murabahah* refers to a contract of exchange based on a sale and purchase contract with a fixed cost and profit. Sukuk *murabahah* is usually used to buy goods by the public sector. In this case, Sarawak Hydro bought the project at a high price. However, the payment can be made on credit or paid in instalments.

Sarawak Hydro as the seller will settle the cost and profit margin during the installment period. At the same time, Sarawak Hydro as the issuer will issue a certificate of sukuk *murabahah* on a regular basis (Yusoff, Kamdari, and Malik, 2016). Each certificate with a due date, representing the rights of the holder of the sukuk on its basis, the holder of the sukuk may transfer the other rights to the other party.

As a conclusion, based on the examples of sukuk above it is found that green sukuk can be structured through various contracts. It's depends on the type of project that the green sukuk will finance.

**Table 3**

*Contracts used for green sukuk issuance.*

<b>Company-Project</b>	<b>Contract used</b>
SRI Green Sukuk Tadau (Solar photovoltaic construction)	Ijarah mawsufah fi al-zimmah/ Hybrid (istisna'(manufacturing sale) and ijarah (leasing)
BEWG (M) Sdn. Bhd. (Solar photovoltaic).	The wakalah sukuk
The Sarawak Green Hydro Sukuk	sukuk <i>murabahah</i> contract Sukuk <i>murabahah</i> refers to a contract of exchange based on a sale and purchase contract with a fixed cost and profit. Sukuk <i>murabahah</i> is usually used to buy goods by the public sector.
Sukuk Ihsan (Khazanah Bhd)-	Wakalah bil Istithmar,

## CONCLUSION

The issuance of sukuk becomes more attractive as it focuses on sustainable financing. Green sukuk is indeed a requirement for preserving the environment in various angles. There are various projects that can be funded by green sukuk whether in the generation of natural resources, renewable energy, contributions to society and even in the field of *waqf* assets. However, if Malaysia wants to attract global investors, it will need to provide a clearer investment policy to enter the global market. There are still have an of opportunities for market participants to explore. In addition, the issuance of green sukuk has received tax exemption incentives for several years as announced in Budget 2020. The impact of green sukuk is not only established by investors, but also will beneficial to the community and society in general. Ultimately the sustainability of nature continues will be enjoyed by future generations.

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## **HAD KIFAYAH ZAKAT: SATU PARAMETER AGIHAN YANG DINAMIK.**

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### **ABSTRAK**

Kajian Zakat mempunyai dua fokus utama iaitu kutipan dan agihan. Agihan zakat menggunakan pelbagai kaedah dan salah satunya ialah agihan melalui kaedah Had kifayah. Had kifayah zakat merupakan satu mekanisme untuk menentukan tahap keperluan ekonomi dan kewangan bagi seseorang asnaf untuk menjalani kehidupan yang berkualiti. Penggunaan had kifayah adalah untuk melaksanakan pengagihan dan pengurusan dana zakat yang lebih berkesan kepada golongan asnaf. Justeru itu, artikel ini dihasilkan bagi melihat kadar penentuan had kifayah di Negeri Kedah berdasarkan penilaian semula kepada keperluan yang berbeza dan kos sara hidup yang berbeza. Metod Kajian kuantitatif digunakan untuk melihat perbezaan antara keperluan asnaf di kawasan Bandar, luar Bandar dan pinggir Bandar. Sehubungan dengan itu, implikasi artikel ini dapat dijadikan rujukan dan panduan kepada institusi-institusi zakat di Malaysia.

**Kata kunci:** Had Kifayah, Zakat, Negeri Kedah

### **LATARBELAKANG.**

Had Kifayah adalah suatu alat bagi mengukur tahap kemiskinan. Secara mudah, ia digunakan bagi mengukur kecukupan perbelanjaan golongan asnaf, dengan membandingkan pendapatan kasar dan perbelanjaan minimum sesebuah keluarga atau individu. Keputusan yang diperolehi pula lebih spesifik dan tepat dalam menentukan taraf seseorang golongan asnaf, sama ada kaya, miskin ataupun fakir (miskin tegar). Perkataan *al-Kifayah* berasal dari kalimah Arab yang membawa pengertian cukup atau

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mencukupi apa yang paling penting kepadanya, atau apa yang mencukupi untuk hidup (Jamaludin Muhammad Ibn Mukram, 1992). Manakala pengertian dari segi istilah pula adalah perbelanjaan yang perlu bagi memastikan keperluan hidup dengan mengambil kira tahap purata kehidupan masyarakat sama ada dari sudut kemakmuran dan kekayaan sesebuah masyarakat (Muhammad Shauqi al-Fanjari, 2010).

Umumnya orang menyangka, fakir miskin adalah kategori yang sama. Namun, hakikatnya tidak sama. Kerana itulah, fakir dan miskin adalah dua kategori yang layak mendapat zakat disamping enam asnaf lain. Bagi Imam Abu Hanifah dan Imam Malik, mereka mentakrifkan orang fakir ialah orang yang memiliki harta tetapi tidak mencukupi keperluannya. Orang miskin pula ialah orang yang tidak memiliki apa-apa.

Manakala bagi takrifan Imam Syafie dan juga Hambali, fakir ialah orang yang tidak mempunyai apa-apa harta dan miskin pula ialah orang yang mempunyai harta namun tidak mampu memenuhi kecukupan keperluannya. Ringkasnya, pandangan Imam Syafie dan Imam Hambali adalah berlawanan dengan pandangan di sisi Hanafi dan Maliki. Bagi umat Islam di Malaysia, kita menerima pakai pendapat Imam Syafie. Dalam konteks hari ini, kita boleh mendefinisikan orang fakir itu sebagai miskin tegar atau miskin mutlak. Manakala kepada golongan miskin yang masih mampu hidup walau serba kesempitan hanya dianggap miskin sahaja.

Enam keperluan asasi:

Had kifayah mengambil kira enam aspek keperluan hidup manusia sesuai dengan *priority area* di dalam maqasid syariah dan juga indeks kesejahteraan hidup.

Keperluan itu merangkumi:

- i. tempat tinggal
- ii. makanan
- iii. pakaian
- iv. pendidikan
- v. rawatan
- vi. pengangkutan

Perkara-perkara yang dinyatakan di atas ini adalah suatu keperluan asasi kepada setiap manusia. Maka, seandainya pendapatan isi rumah yang diperolehi setiap bulan, tidak

mampu memenuhi kecukupan minima bagi keperluan-keperluan ini, seseorang itu layak dianggap sama ada miskin ataupun fakir. LZNK mengambil kira dua lagi elemen keperluan, iaitu utiliti dan kos saraan hidup tambahan.

### **METODOLOGI KAJIAN**

Data kajian dikutip melalui pengedaran soal selidik kepada responden yang terpilih. Sebanyak 1500 responden telah dirancang untuk terlibat dalam kajian ini. Jumlah ini adalah merupakan 10.7% daripada 14,010 pemohon bantuan zakat bagi 3 kategori kawasan kajian iaitu bandar (1), pinggir bandar(2) dan luar bandar (3) bagi tahun 2016. Kawasan bandar adalah Kota Setar. Pinggir bandar adalah Kubang Pasu dan Pokok Sena. Sementara Luar bandar adalah Baling, Sik dan Padang Terap. Jadi setiap kawasan sebanyak 10.7% responden akan terlibat.

Kaedah pemilihan responden adalah dengan menyenaraikan semua pemohon bantuan zakat bagi tahun 2016 mengikut alfabet A hingga Z berdasarkan kawasan masing-masing. Setelah di kira didapati setiap 9 responden dipilih satu responden. Setelah di undi didapati responden ke 8 dari setiap 9 responden mengikut senarai adalah terpilih.

Soal selidik yang diedarkan adalah berdasarkan soal selidik yang diadaptasi daripada soalselidik Jabatan Zakat Negeri Pahang (JZNP). berkaitan perbelanjaan bagi Lapan (8) ketagori perbelanjaan utama sesebuah keluarga bagi setiap bulan. Pertama berkaitan tempat perlindungan (rumah kediaman, samada rumah sendiri atau jumlah disewa atau jumlah bayaran balik pinjaman perumahan). Kedua jumlah kos makan minum. Ketiga jumlah perbelanjaan pakaian. Kempat jumlah pendidikan. Kelima jumlah perbelanjaan perubatan (perlindungan kesihatan). Keenam jumlah perbelanjaan pengangkutan. Ketujuh jumlah perbelanjaan utiliti (Eletrik, air, telefon, dan lain-lain) dan yang kelapan kos saraan hidup tambahan (rokok, ASTRO).

Pengiraan had kifayah bagi kajian ini adalah dengan menjumlahkan kesesemua jenis perbelanjaan dan dibahagikan dengan bilangan responden yang menjawab bagi setiap ketagori perbelanjaan. Kemudian dijumlahkan semula bagi mengetahui purata jumlah perbelanjaan keseluruhan responden. Dengan itu, kita boleh menentukan golongan



yang dikira miskin dan fakir. Berdasarkan kiraan tersebut bagi mereka yang jumlah pendapatan melebihi separuh daripada purata tersebut hingga sama nilai purata perbelanjaan tersebut dikira miskin, sementara mereka yang di bawah daripada nilai separuh purata tersebut dikategorikan sebagai fakir. Mereka yang mempunyai pendapatan melebihi jumlah purata perbelanjaan mengikut kajian ini akan dikira golongan yang tidak layak menerima zakat asnaf fakir dan miskin. Kita boleh melihat had kifayah untuk setiap kawasan mengikut kaedah pengiraan yang sama.

## PERBINCANGAN

Objektif pertama kajian adalah untuk menentukan had kifayah bagi LZNK berdasarkan tahap kecukupan bagi keperluan semasa dari segi perlindungan, makanan, pakaian, pendidikan perubatan, utiliti dan tambahan.

Hasil kajian mendapati had kifayah keseluruhan bagi LZNK adalah RM1,213.91. Nilai ini adalah berdasarkan purata bagi mereka yang menjawab bagi setiap unsur perbelanjaan bagi keperluan harian bulanan untuk perlindungan makanan, pakaian, pendidikan perubatan, utiliti dan tambahan. Jika kita mengambil kira keseluruhan responden samada menjawab atau tidak bagi setiap unsur perbelanjaan, puratanya adalah bernilai RM810.01 sahaja. Nilai ini agak kurang realistik berbanding dengan kita mengambilkira hanya mereka yang menjawab sahaja.

### Jadual 5.1:

*Kadar Had Kifayah (Keseluruhan)*

Kategori Isi Rumah	Bil. Isi Rumah	Rumah Percuma (RM)	Had kifayah sekeluarga
Ketua Keluarga	1	857.34	
Pasangan		150.23	
18 thn tidak bekerja	1	47.27	
Anak IPTA/IPTS		221.55	
13-18 (Anak sekolah menengah)	1	221.82	
7-12 (Anak Sekolah Rendah)	1	112.55	
Anak 4-6 tahun	1	19.09	
Anak 1-3 tahun		8.88	
OKU	1	34.25	
<b>Jumlah</b>	<b>6</b>	<b>1,672.98</b>	

Seterusnya adalah hasil dapatan kajian berkenaan kadar had kifayah bagi kategori Bandar berdasarkan isi rumah adalah sebanyak RM1225.18

**Jadual 5.2:**

*Kadar Had Kifayah (Bandar)*

<b>Kategori Isi Rumah</b>	<b>Bil. Isi Rumah</b>	<b>Rumah Percuma (RM)</b>	<b>Had kifayah sekeluarga</b>
Ketua Keluarga	1	677.08	
Pasangan		175.75	
18 thn tidak bekerja	1	51.91	
Anak IPTA/IPTS		84.70	
13-18 (Anak sekolah menengah)	1	148.58	
7-12 (Anak Sekolah Rendah)	1	136.42	
Anak 4-6 tahun	1	30.95	
Anak 1-3 tahun		1.62	
OKU	1	29.08	
<b>Jumlah</b>	<b>6</b>	<b>1,336.10</b>	

**Jadual 5.3:**

*Kadar Had Kifayah (Luar Bandar)*

<b>Kategori Isi Rumah</b>	<b>Bil. Isi Rumah</b>	<b>Rumah Percuma (RM)</b>	<b>Had kifayah sekeluarga</b>
Ketua Keluarga	1	2,205.48	
Pasangan		116.71	
18 thn tidak bekerja	1	31.38	
Anak IPTA/IPTS		350.59	
13-18 (Anak sekolah menengah)	1	587.44	
7-12 (Anak Sekolah Rendah)	1	116.67	
Anak 4-6 tahun	1	15.17	
Anak 1-3 tahun		9.48	
OKU	1	37.04	
<b>Jumlah</b>	<b>6</b>	<b>3,469.97</b>	

**Jadual 5.4:***Kadar Had Kifayah (Pinggir Bandar)*

<b>Kategori Isi Rumah</b>	<b>Bil. Isi Rumah</b>	<b>Rumah Percuma (RM)</b>	<b>Had kifayah sekeluarga</b>
Ketua Keluarga	1	700.98	
Pasangan		157.88	
18 thn tidak bekerja	1	61.79	
Anak IPTA/IPTS		248.41	
13-18 (Anak sekolah menengah)	1	255.69	
7-12 (Anak Sekolah Rendah)	1	72.18	
Anak 4-6 tahun	1	7.03	
Anak 1-3 tahun		3.84	
OKU	1	38.05	
<b>Jumlah</b>	<b>6</b>	<b>1,545.87</b>	

Objektif kedua kajian adalah untuk menentukan garis pemisahan di antara golongan fakir dan miskin.

Oleh itu bagi kajian ini kita mengambil nilai RM1,213.91. Berikutan itu garis pemisahan di antara miskin dan fakir bagi LZNK adalah nilai separuh daripada nilai RM1,213.91, iaitu RM606.95 (Qrdawi, xxxx). Dengan itu bagi mereka (keluarga) yang mempunyai pendapatan di antara RM 0 hingga RM606.95 di kira sebagai fakir dan bagi mereka yang berpendapatan melebihi RM606.95 hingga RM1,213.9 dikira miskin (Rujuk Jadual Had kifayah keseluruhan) .

Bagi mereka yang mempunyai tanggungan anak sekolah pula secara purata keperluan adalah RM1442.39. Nilai ini berdasarkan respon daripada 78 responden seperti yang ditunjuk di dalam jadual had kifayah yang ada tanggungan anak sekolah. Bagi responden yang berumur diantara 40 hingga 60 keperluan agak tinggi iaitu RM1066.35 berbanding dengan kumpulan umur 40 ke bawah RM 875.24 dan yang melebihi 60 RM597.20. Keperluan tersebut adalah agak munasabah mengikut kumpulan umur.

Hasil kajian mendapati bilangan anak paling banyak adalah 8 orang. Keperluan perbelanjaan bagi keseluruhan keperluan yang di tetapkan oleh kajian ini adalah secara puratanya adalah RM2,910.75. Bagi lain-lain bilangan anak adalah seperti yang

ditunjukkan di dalam jadual di bawah. Seterusnya data statistik berkenaan dengan keperluan berdasarkan kategori daerah Bandar, luar Bandar dan pinggir Bandar. Hasil kajian menunjukkan bahawa kategori Bandar sebanyak RM749.34, manakala Luar Bandar dan pinggir Bandar masing-masing sebanyak RM858.04 dan RM834.24.

### **Dinamika Parameter Agihan Had Kifayah.**

Dinamika ini dapat dihuraikan dari dimensi berikut:

- i. Parameter yang fleksibel. Had Kifayah asnaf boleh berubah mengikut masa , tempat dan situasi individu. Dengan itu parameter had kifayah dapat menunjukkan tahap keperluan asas yang sebenar kepada asnaf.
- ii. Meningkatkan kualiti hidup Asnaf dengan memenuhi keperluan yang menyeluruh dan seimbang dengan mengambilkira kos sara hidup setempat. Had kifayah merangkumi lapan area keperluan asas yang memberikan kesan langsung kepada kehidupan asnaf.
- iii. Dapat merangka strategi seterusnya bagi menangani kemiskinan. Daripada data fakir dan miskin yang dikumpulkan itulah, maka institusi zakat mampu merangka strategi seterusnya bagi menangani kemiskinan. Fakir dan miskin memerlukan kaedah dan strategi yang berbeza. Di sinilah relevannya institusi zakat memperkasakan jentera agihan zakat, misalnya dengan mewujudkan Jabatan Pembangunan Asnaf, Kumpulan Usahawan Asnaf Zakat, Pusat Pendidikan dan Latihan Asnaf Zakat dan sebagainya. Ini kerana, dengan menyediakan pelbagai prasarana pembangunan zakat, maka ia akan menjadi pemangkin kepada pembangunan asnaf itu sendiri.

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