

The Influence of Human Needs in the Perspective of *Maqasid al-Syari'ah* on *Zakat* Distribution Effectiveness

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Abstract

The objective of this study is to investigate the influence of human needs in the perspective of *Maqasid al-Syari'ah* namely religion, physical-self, knowledge, family and wealth on *zakat* (*almsgiving*) distribution effectiveness. Approximately 350 sets of questionnaire were personally sent to *zakat* recipients of two programs conducted by Majlis Agama Islam Kelantan (MAIK) namely business assistance and living skill course in Malaysia. From this amount, 320 people responded, amounting to 91.43 % response rate. Data were analysed using Structural Equation Modeling of AMOSS (Analysis of Moment structure) version 20. From the findings, it is concluded that all human needs in the perspective of *Maqasid al-Syari'ah* namely religion, knowledge, physical- self, family and wealth positively influence *zakat* distribution effectiveness. Hence, the study provides an insight to *zakat* institutions, policy makers and the public that the effectiveness of *zakat* distribution could not only be judged in terms of monetary value but also to other non-monetary values that include religion, physical life, knowledge, family and wealth.

Keywords: *zakat* distribution, effectiveness, human needs, *Maqasid al-Syari'ah*, recipients, Malaysia

1. Introduction

Zakat (Almsgiving) is one of the important instruments in Islamic economy system and plays significant roles in eliminating inequalities in the society. Muslims who possess surplus wealth are obligated to pay *zakat* and this fund is distributed to prescribed eight beneficiaries known as *asnaf* group with the priority given to the poor and needy. The general principle of *zakah* distribution has been laid down clearly in the Quran as underlined in Surah Al-Taubah verse 60 that states: "Alms are for the poor and the needy, and those employed to administer the (funds) for those whose hearts have been (recently) reconciled (to Truth) for those in bondage and in debt in the cause of Allah and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom".

The purpose of distributing *zakat* fund is to alleviate poverty, to protect the welfare, to improve economic hardship and to develop the infrastructure of Muslim society through the distribution of income and wealth from the wealthy to the needy. In Malaysia, the responsibility of the collection and distribution of *zakat* fund is empowered to *zakat* institutions of which every state has its own, totalling to 14 *zakat* institutions. Indeed, the effectiveness of *zakat* distribution managed by the *zakat* institutions has become the main concern of the Muslim society as they hope that the fund could free recipients from poverty or if not to improve their quality of living.

As noted, many studies have been conducted examining the effectiveness of *zakat* distribution based on economical perspective of *zakat* recipients that is level of income (Mujani, 2005; Ibrahim & Salleh, 2006; Fuadah, 2006; Mohamad, 2008; Zakariah et al., 2010; Mahyudin & Abdullah, 2011). If the income soars, *zakat* distribution is deemed effective. However, if otherwise, the distribution is judged as fail to meet its goal. The income is chosen as an indicator due to the perception that money could solve humans' needs including poverty. Despite it has been well accepted, this assessment receives high criticism. Many claim that this assessment is unfair because human needs are not only confined to monetary but also include non-monetary elements. In fact, they go beyond the notion of income and encompass social, religion, economic, knowledge and spiritual among others (Mohamad Saladin et al., 2010). According to Rosbi and Sanep (2011) a better assessment of human needs should be evaluated in the perspective of *Maqasid al-Syari'ah* that consists of religion, physical-self, knowledge, family and wealth and failure to attain these stipulated needs qualify a human to be poor.

In addition, the assessment that is based only on income does not provide a fair evaluation of human needs. Those, who evaluate the effectiveness of *zakat* from this perspective, will limit the distribution of aids to the recipients and thus help them in terms of monetary assistance only. Nevertheless, apart from money, humans also need other forms of assistance such as religion, knowledge, comfort living, family and socialising, among others.

To date, it is noted that studies on *zakat* distribution effectiveness have been the interests of many scholars and researchers (Mujani, 2005; Fuadah, 2006; Ibrahim & Salleh, 2006; Mohamad, 2008; Zakariah et al., 2010; Mahyudin & Abdullah, 2011; Rosbi & Sanep, 2011). However, few studies have been found to investigate the *zakat* effectiveness in a fair, holistic and comprehensive assessment. Being aware of the deficiency in the previous assessments, it is suggested that *zakat* distribution effectiveness is evaluated in a wider, more holistic approach. As such, this study aimed to adopt the human needs as stipulated in the perspective of *Maqasid al-Syari'ah* namely religion, physical-self, knowledge and family and examine the influence on *zakat* distribution effectiveness.

1.1 Human Needs as Stipulated in *Maqasid al-Syari'ah*

Maqasid is the purpose, objective or goal, while *al-Syari'ah* refers to the Islamic law. *Maqasid al-Syari'ah*, on the other hand refers to the higher objectives behind of Islamic law. According to *Maqasid al-Syari'ah* human has 5 basic needs comprising of preservation of religion (*al-din*), preservation of physical-self (*al-nafs*), preservation of knowledge (*al-aql*), preservation of family (*an-nasb*) and preservation of wealth (*al-mal*) (Mahyuddin & Abdullah, 2011). Based on these 5 basic needs, Mohamad Saladin et al., (2010) proposed an Islamic Poverty Index (IPI) and articulated that these needs provide a holistic and comprehensive measurement for poverty. Rosbi and Sanep (2010) supported that human needs in the perspective *Maqasid al-Syari'ah* provide a fair and holistic assessment due to the inclusion of both monetary and non-monetary elements.

1.1.1 Preservation of Religion

Religion is the utmost important basic needs of humans in *al-Syari'ah* (Kamali, 2008). Muslims are required to act in accordance with *al-Syari'ah*. In all aspects of life, they must abide by the *al-Syari'ah* and seek blessing of Allah as to reach harmonious life, today and here after. Therefore, being Muslims, they are committed to fulfil 5 religious obligations such as performing daily prayers, fasting in the month of *Ramadhan*, paying *zakat* and performing hajj for those who can afford.

1.1.2 Preservation of Physical-self

Physical-self refers to the daily needs of which humans need healthcare, nutrition, quality of dwelling or shelter, amenities, utilities, clothing and transportation. *Al-Syari'ah* imposes Muslims to meet these basic needs for themselves and their families (Mohamad Saladin, 2010). As such, they would not commit any harm that might be harmful to themselves, their families and other parties.

1.1.3 Preservation of Knowledge

Al-Syari'ah encourages Muslims to develop their intellectual levels and skills (Mujamid, 2005). These needs are inclusive of psychological factors such as stress management, education attainment and participation in social activities. Thus, possessing knowledge and intellectuality are essential for ones' benefits, also for family as well as for the society.

1.1.4 Preservation of Family

Al-Syari'ah also encourages Muslims to have family and offspring (Rosbi & Sanep, 2010). They are also required to possess parenting skills, religious as well as ethical knowledge and thus instilling these elements in their children. Apart from that, it is an obligation of Muslims to protect the pride and dignity of their family and their ancestor.

1.1.5 Preservation of Wealth

Muslims are encouraged to own wealth and assets as much as they can, provided that the way of possession is not against the *al-Syari'ah* (Patmawati, 2006). Apart from wealth, *Al-Syari'ah* also encourages Muslim to work hard and have the ability to generate their income by not relying on others' assistance.

1.2 *Zakat* Distribution Effectiveness

Zakat distribution effectiveness is the ability or performance of a *zakat* program initiated by *zakat* institution in meeting its objective. In this study, the effectiveness of the program managed by *zakat* institutions is evaluated by using a performance tool, namely Balanced Score Card (Kaplan & Norton, 1996). Balanced Score Card (BSC) is a performance measurement tool that assesses the effectiveness of a program based on non-financial and

financial indicators. The BSC measurement has been used to evaluate various entities, either profit or non-profit organizations. This measurement is based on four components; customer satisfaction, internal process, knowledge worker and financial performance.

Customer satisfaction (CS) is the effort undertaken by the organization through initiated programs to satisfy its customer. The process starts after managers identify the potential customers in the target segments and consequently choose the required values to be delivered to customers. Meanwhile, knowledge worker (KW) emphasizes on innovation, creativity, competency and capability. The objectives of this dimension are to identify the human capital, information capital and the organizational ethical climate required to support the internal processes (Cohen et al., 2008). In addition, it also focuses on people and their attitude, knowledge, development and ability to learn and improve. Internal process (IP), on the other hand, identifies the critical process, skills, competencies and technologies that will deliver a value proposition to customers, current and future organizational success (Atkinson, 2000). Finally, the last component is financial performance (FP). The financial performance of the program is assessed on its achievement in meeting its targets to uplift the livelihood of *zakat* recipients. Hence, BSC is adopted due to its holistic features that look at multiple measures of performance.

1.3 Empirical Studies on Zakat Distribution Effectiveness

As noted, studies of *zakat* distribution effectiveness have been the interest of many scholars and researchers (Hairunnizam et al., 2004; Mujani, 2005; Ibrahim & Salleh, 2006; Fuadah, 2006; Mohammad, 2006; Zakaria et al., 2010; Rosbi & Sanep, 2011; Mahyudin & Abdullah, 2011) and were assessed in relation to many indicators. Hairunnizam (2004) on the other hand, evaluated the effectiveness of *zakat* distribution based on the socio economics factors such as education, health, water and electric supplies as well as many other development indicators. The results of the study also indicated that the distribution of *zakat* to the recipients can give a significant impact to their level of income but small effect to the quality of life especially education and social relationship within community. Meanwhile, Ibrahim (2005) assessed the effectiveness of *zakat* distribution based on income and the direction of management. Additionally, Mahyudin and Abdullah (2011) evaluated the effectiveness based on the attainment of a minimum quality of life. Meanwhile, many studies examined the effectiveness of the distribution solely based on monetary indicator namely income (Johari, 2004; Ibrahim, 2005; Tarimin, 2005; Fuad, 2006; Mohammad, 2006; Zulkarnaen, 2008; Patmawati, 2009; Zakaria et al., 2010). These prior studies indicate that the distribution of *zakat* is classified as effective if the *zakat* recipients' incomes increase.

Nevertheless, apart from income, humans have also to fulfil other needs. Moreover, focusing on income alone can only reduce problems in the short term and at worst the problem of poverty persists (Rosbi & Sanep, 2009). According to Saladin et al., (2010), the basic needs of human are not solely based on a uni dimensional factor such as income, but also on other factors as stipulated in the perspective of *Maqasid al-Syari'ah*. *Maqasid al-Syari'ah* stipulates 5 human needs that are essential to be fulfilled, which consists of religion, physical-self, knowledge, family and wealth. In fact, the emphasis on these 5 elements of humans needs is expected to reduce poverty not only at a state level but even at the national level. Mohamad Saladin et al., (2010) proposed the Poverty Islamic Index which is based on human needs in the perspective of *Maqasid al-Syari'ah* namely religion, physical-self, knowledge, family and wealth but they did not conduct any research to examine these basic needs. As far as the author is concerned, none of the study has evaluated the *zakat* distribution effectiveness based on human needs in the perspective of *Maqasid al-Syari'ah* and examines their relationship with *zakat* distribution effectiveness. Furthermore, none of the study evaluates *zakat* distribution effectiveness by using BSC.

To fill this gap, the current study examines the influence of humans needs in the perspective of *Maqasid al-Syari'ah* namely religion, physical-self, knowledge, family and wealth on *zakat* distribution effectiveness. Additionally, this study will evaluate *zakat* distribution effectiveness using the dimensions proposed by BSC. As such, the study formulates the following hypotheses and proposed the research model as indicated in Figure 1.

- H1: The preservation of religion positively influences *zakat* distribution effectiveness
- H2: The preservation of physical-self positively influences *zakat* distribution effectiveness
- H3: The preservation of knowledge positively influences *zakat* distribution effectiveness
- H4: The preservation of family positively influences *zakat* distribution effectiveness
- H5: The preservation of wealth positively influences *zakat* distribution effectiveness

Figure 1 depicts the structure of the proposed model. The proposed model proposes that 5 dimensions of human needs in the perspective of *Maqasid al-Syari'ah* namely the preservations of religion, physical-self, knowledge, family and wealth (exogenous constructs) influence the endogenous construct (*zakat* distribution effectiveness).

In addition ‘e’ in Figure 1 denotes the error term while ‘x’ is the question item used to measure the variable.

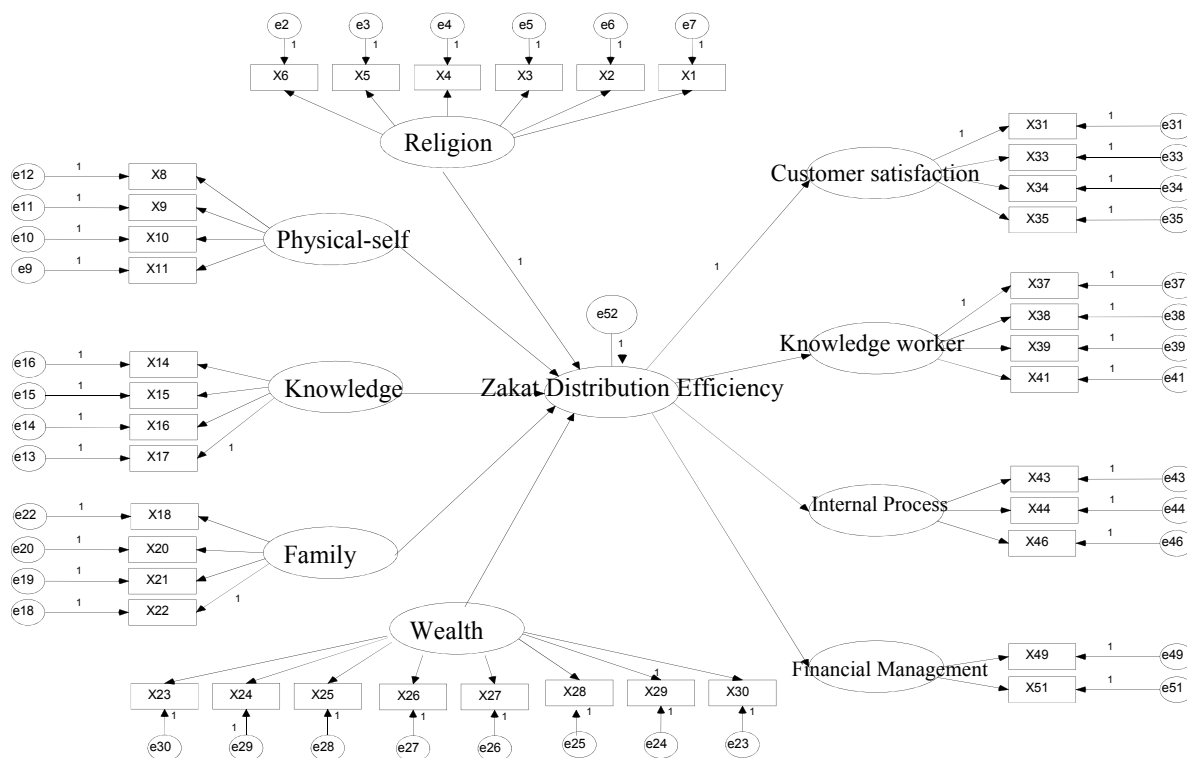


Figure 1. Proposed model

2. Method

2.1 Questionnaire and Sample

This study is carried out to examine the influence of human needs in the perspective of *Maqasid al-Syari'ah* on *zakat* distribution effectiveness. The State of Kelantan is chosen because it is the poorest state in peninsular Malaysia and the majority of the poor are Muslims (Statistic, 2008). Meanwhile, the responsibility for the distribution of *zakat* fund is given to state religious council namely Majlis Agama Islam Kelantan (MAIK). To date, MAIK has initiated 18 *zakat* programs. Of the 18 programs, the study decides to examine the *zakat* recipients of two programs namely business assistance and living skill courses in Malaysia. These two programs are chosen because the programs are expected to accelerate positive economic values and thus have significant impacts in uplifting the *zakat* recipients' living standard in the long run. On the other hand, the remaining 16 programs are expected to provide assistance on short term basis where once given, the funds would be spent to make ends meet.

The sampling frame is based on *zakat* recipients' listing of business assistance program issued by MAIK. According to the listing, from 1 September 2010 to 1 February 2012 there are about 311 *zakat* recipients. Meanwhile, for living skill program, the listing stated that there are approximately 214 trainees who attended three programs for five enrolments; January 2009, October 2009, June 2010, February 2011 and October 2011. Approximately 350 sets of a questionnaire are sent to the respondents: 200 trainees of living skill program and 150 *zakat* recipients of business assistance program (selected via simple random sampling) with 315 people responded, accumulating to 91.43 % response rate.

2.2 Measurements

The *zakat* distribution effectiveness is operationalized based on BSC that consists of 4 dimensions namely customer satisfaction, internal process, knowledge worker and financial performance. The construct is evaluated based on questions adapted from Salwana et al., (2012). Meanwhile, questions to measure human needs in the perspective *Maqasid al-Syari'ah* are adapted from Rosbi and Sanep (2010). Constructs are operationalized using 7-point Likert scales, ranging from strongly disagree (1) to strongly agree (7). In total, 30 items are used to measure constructs. Out of 30 items, 7 items measure the preservation of religion, 5 items measure the

preservation of physical life, 5 items measure the preservation of knowledge, 5 items measure the preservation of family as well as 8 items that measure the preservation of wealth. Meanwhile, *zakat* distribution effectiveness is measured by 21 items. Out of these total items, 6 items measure customer satisfaction, 5 items measure internal process, 5 items measure knowledge worker and finally 5 items measure financial performance.

Statistical Science Statistical Package (SSPS) version 20 is utilised to assess preliminary data, data screening as well as frequency and reliability analyses. This study then adopts a one stage approach of Structural Equation Modelling (SEM) using AMOS (Analysis of Moment Structure), whereby it assesses both the measurement and structural model simultaneously.

3. Results

The results indicate that the number of ratio of females' respondents is higher than males (female 173 or 54.06 %, while males are 147 or 45.94 %). Additionally, 189 or 59.06 % of the respondents are married, 131 or 40.94 % are single and the remaining 55 or 14.4 % are divorced woman, widow and widower. In terms of age, 128 or 40.00 % are less than 25 years, 80 or 25.00 % are between 35 to 44 years, 54 or 16.88 % are between 25 to 34 years, 48 or 15.00 % are between 45 to 55 years and finally 10 or 3.12% are more than 55 years. Further, it is found that 170 or 53.13 % of the respondents have a minimum education of SPM, follow by certificate (82 or 25.63 %), diploma (51 or 15.94 %) and SRP or PMR (17 or 5.30 %). Finally, majority of the respondents have dependents ranging from 4 to 8 people (164 or 51.25 %), follow by those who have dependents ranging from 1 person to 3 people (75 or 23.44 %), no dependent (65 or 20.31 %), and 16 or 5.00% have dependents of 9 to 12 people.

Further, the study performs one stage approach of Structural Equation Modelling (SEM) using AMOSS version 20 of which the measurement and structural model are performed simultaneously. The results indicate that the initial measurement needs to be respecified, even though all standardized parameter estimates are all significant ($p < 0.001$). After deleting a few question items, the model indicates that the chi-square is significant ($\chi^2 = 874.738$, $df = 50$, $p = 0.000$, $N = 315$). The TLI = 0.952, NFI = 0.915, CFI = 0.967, RMSEA = 0.067. Even though the chi-square is significant, the fitted indexes values suggest that the model fit adequately to the data. In addition, the inter correlations among the constructs are lesser than 0.85, demonstrating a lack of discriminant validity. All constructs indicate that the Cronbach Alphas are above 0.70. Meanwhile, construct reliability (CR) and average variance extract (AVE) are above 0.50. Furthermore, all the standardized factor loadings for the constructs are all higher than the recommended level of 0.50. This indicates that the standardized parameter estimates for these measures are deemed to be statistically significant ($p < 0.001$), providing unidimensionality scales for each of these factors.

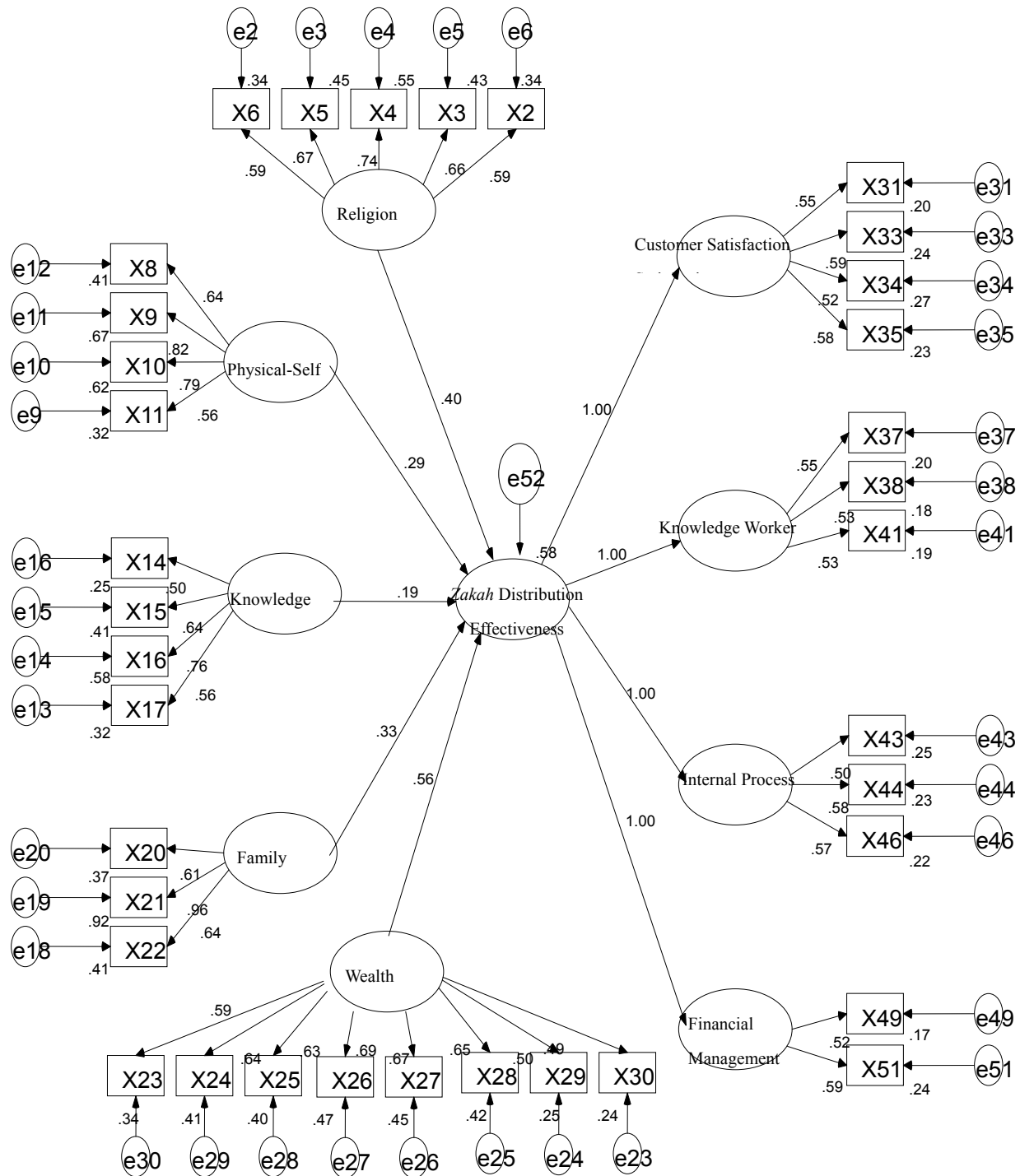


Figure 2. Results of the proposed model

With regards to the importance of each elements, standardized coefficients are useful indicators for manifested dimensions. From all 5 dimensions of *Maqasid al-Syari'ah*, wealth shows the strongest influence follows by religion, family, physical-self and finally knowledge. Table 2 shows the findings for the relationship between 5 elements of human needs in the perspective of *Maqasid al-Syari'ah* on *zakat* distribution effectiveness, which to answer the hypothesis. The results show that all the 5 elements of human needs in the perspective of *Maqasid al-Syari'ah* have strong positive influence on *zakat* distribution effectiveness. In addition, the R^2 also shows a high value of 0.58.

Table 1. Results of the proposed model

Casual Path	Hypothesis	Expected Sign	Path Coefficient	t-value	Assessment
Religion → <i>Zakat</i> Distribution Effectiveness	H1	+	0.397	5.695	Support
Physical- Self → <i>Zakat</i> Distribution Effectiveness	H2	+	0.288	4.606	Support
Knowledge → <i>Zakat</i> Distribution Effectiveness	H3	+	0.190	2.379	Support
Family → <i>Zakat</i> Distribution Effectiveness	H4	+	0.334	5.104	Support
Wealth → <i>Zakat</i> Distribution Effectiveness	H5	+	0.560	5.908	Support

4. Discussion

The findings show that all the humans needs in the perspective of *Maqasid al-Syari'ah* namely religion, physical-self, knowledge, family and wealth positively influence *zakat* distribution effectiveness. The findings supported the prediction when the coefficient of determination is high for all dimensions, in which about 58 % of humans needs in the perspective of *Maqasid al-Syari'ah* can be predicted by *zakat* distribution effectiveness ($R^2 = 0.58$). Therefore, *zakat* institutions should focus on fulfilling all the 5 elements of these human needs if they intend to meet the effectiveness in *zakat* distribution.

For each element of human needs, it indicates that every construct has different degree of intensity in influencing the *zakat* distribution effectiveness. Wealth appeared to be the strongest construct. To maximise *zakat* distribution effectiveness, *zakat* institutions should focus more on programs that could improve *zakat* recipients' economic hardship as well as generate their income. In other words, the programs should not only help them to make their ends meet but also could free them from poverty or even being able to pay *zakat*.

The second important construct is religion. Here, *zakat* institutions should conduct religious programs to instil in *zakat* recipients' mind of their obligation and responsibilities to the religion for the good of themselves, families as well to the society.

In addition to wealth and religion, the third important construct is family. The findings provided an implication to the institution to focus on uplifting the livelihood and welfare of *zakat* recipients' family by providing them protection especially when they are having problem or in despair. The institution should also motivate them to work hard for the comfort of their families, provide counseling whenever necessary and support the education of their children in terms of social and financial.

Meanwhile, the fourth important construct is physical-self. To fulfill these needs, the institution should focus on exposing the *zakat* recipients to training and motivation programs. The programs could cultivate the recipients' awareness of their potential, strength, opportunities and self-confidence and thus helping them to socialize in the society.

Finally, the fifth and weakest construct is knowledge. Even though this construct provided the least degree of intensity, it should not be side-lined. With regard to this, the institution should equip the *zakat* recipients with knowledge that enables them to make their own living. Among the programs is entrepreneurship, of which it would assist the *zakat* recipients become successful entrepreneurs. In addition, skill and technical programs are proven to help them in generating their own income. Hence, to ensure *zakat* distribution is effective, the cooperation from both parties namely *zakat* institutions and *zakat* recipients is crucial. If only one party is serious without cooperation from the other party, the *zakat* distribution will fail to achieve its objective of alleviating poverty in the society.

4.1 Limitation and Suggestion for Future Research

The limitation of this study is that the study only focuses on the *zakat* programs carried out by Kelantan State Religious Council known as MAIK. It is suggested that a comparative study to be conducted, whereby other *zakat* programs of other state religious council or even of other countries are investigated. The findings may

provide different results due to the culture differences and thus providing different implication to the respective *zakat* institutions.

Another limitation is the study only investigated 2 out of 18 programs of Majlis Agama Islam Kelantan (MAIK). In order to increase the validity of the results, it is suggested that similar studies are conducted to examine the remaining programs. It would be interesting to analyze the consistency or the differences of the findings that provide a better understanding on the impact of the humans needs on *zakat* distribution effectiveness.

4.2 Conclusion

This study concludes that all 5 elements of human needs in the perspective *Maqasid al-Syari'ah* have strong influence on *zakat* distribution effectiveness. Among the elements, the preservation of wealth was the most important construct followed by the preservations of religion, family and physical-self. The weakest construct was the preservation of knowledge. The findings of the study provided a useful insight to *zakat* institutions to be more pro-active in formulating programs to uplift the livelihood of the *zakat* recipients. Last but not least, a proper, transparent and effective distribution of *zakat* is expected to provide a positive impact on equitable distribution of wealth to the Muslim society and thus reducing the income gap between the rich and the poor.

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