

## **Zakat Distribution In The East Coast: Recipients' View**

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### **ABSTRACT**

*Zakat* institutions are responsible for managing *zakat* from collection to distribution. An in-depth understanding of the management of *zakat* institutions is vital in order to understand the process of managing *zakat* funds. To date, there has been rising concern from the public on how *zakat* funds are distributed to the eligible recipients. The public are curious why, notwithstanding the rising amount of *zakat* collections, poverty rates among Muslims are still high. Thus, this paper aims to explore the problem by gathering the views of *zakat* recipients on the *zakat* distribution system. For data collection, questionnaires were distributed to selected participants in the East Coast. The results showed that most of the recipients were not fully satisfied with the management of *zakat* distribution, specifically with regards to the amount of *zakat* received and customer service. Thus, it is crucial for *zakat* institutions to improve their management system to earn positive reviews from the public. It is hoped that this study can assist *zakat* institutions in improving their management system and dispelling the negative view of them held by the public.

*Keywords:* Perceptions, *zakat* institutions, *zakat* management

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### **INTRODUCTION**

*Zakat* is the third pillar in Islam and it is fundamental to Islamic economy. Theoretically, it has a wide and deep impact on the socio-economic development of a nation (Shariff et al., 2011). There are abundant amounts of literature that focus on the importance of *zakat*. For instance, *zakat*

is an important mechanism for social justice as it leads to the increase of prosperity in this world as well as religious merit (*thawab*) in the hereafter, since its payment purifies individuals from sins (Abdul, 1987). From the *fiqh*'s perspective, *zakat* is a payment of wealth for qualified groups as stated in the Holy Quran (Abdul, 1992). In addition, Al-Qardawi (1999) described *zakat* as an act of worship to Allah, since the payers are giving a portion of their wealth to others without question.

Countries can gradually solve their economic problems through the *zakat* system, since history has proven that *zakat* is a good and practical way to reduce the gap between the rich and the poor, if managed fairly according to the Sharia. The rich will continue to enjoy their wealth, provided that a part of the wealth is distributed to the poor (Din, Yasin, Salleh, & Ghazalba, 1985). In other words, the poor should not be treated as beggars who beg for the mercy of the rich. Muslims who meet the conditions of *zakat* payments need to pay *zakat* as it is compulsory for all Muslims, either as individual *zakat* (*zakat fitrah*) or *zakat* on wealth.

In Malaysia, *zakat* collection has been increased from year to year (Salleh, 2002). For instance, the collection of *zakat* in Malaysia in 2007 was RM806,284,072. However, in 2012, the collection of *zakat* increased to RM1,797,604,876 (Laporan *Zakat*, 2007-2012). The increase in collection shows that the public are more aware of the obligation of paying *zakat*. Furthermore, there are some factors that

contribute to the increase in the awareness of paying *zakat*. Hairunnizam, Sanep and Mohd (2005) and Abu, Nur and Abdul (2010) argued that personal values are not the sole factor that influenced the individuals' motivation to pay *zakat* on income. Personal satisfaction also plays a pivotal role as payers believed that by paying *zakat*, they were indirectly helping the less fortunate. Most of the previous studies on *zakat* (Arif, Alwi & Tahir, 2011; Bakar & Ghani, 2011; Siska & Siswantoro, 2012; Sapongi, Obid, & Nelson, 2013) proved that the personality value of the *zakat* payer is among the important factors that influenced the decision to pay *zakat*. Other factors that were also significant were altruism, faith, self-satisfaction, organisation and reward. In addition, the government's decision to grant a tax rebate on *zakat* paid may also be a contributing factor to the increase in *zakat* collection.

It cannot be denied that *zakat*, in terms of collection, has been showing an increase from year to year. However, the question here is how efficiently this collection is being distributed to the qualified *asnaf*. As mentioned in the Holy Quran, *zakat* collected should be distributed to eight qualified recipients, who are *al-fuqara*, *al-masakin*, *amil*, a convert to tame him, *al-Riqab*, *al-Gharimin*, *fee-sabilillah* and finally, *ibn sabeel*. Al-Qardawi (2005) discussed in depth about the statement that *zakat* should be distributed to eight *asnaf* if the funds are in abundance and the degree of their needs is similar. In order to show their effectiveness and efficiency, *zakat*

institutions should improve the quality of the collection process and be able to disburse the collected amount in the same year (Hassan, 2007). Any undistributed amount should be reported in order to show where the money went. However, it was found that there was an excess in *zakat* collection based on the observation of the report from the *zakat* institution. For example, in 2011 and 2012, the excess in *zakat* collection was RM252,929,462 and RM335,839,892, respectively. These figures were not reported in the financial report of the *zakat* institutions.

This shows that the *zakat* collected was fully distributed. Embong, Taha and Mohd (2013) stated that excess *zakat* from any group of the *asnaf* for the current year shall be transferred to other groups of *asnaf* who are also the recipients in the current year. Any excess then shall be added in the collection of *zakat* from the following year or stored in a surplus *zakat* fund. Furthermore, in the observation of the report, there was no clear information regarding this matter on whether the excess was carried forward to the next year or stored as surplus in the *zakat* institution. This information is critical because it may affect the credibility of the *zakat* institution, which is responsible for providing such information to the public and to stakeholders. The public and the stakeholders are left unsure as to whether their contributions are being distributed to the qualified *asnaf*. This leads to negative perception by the recipients and others on the management of the *zakat* institution.

*Zakat* is also important for eradicating poverty. As mentioned earlier, Islam introduced *zakat* to bridge the imbalance between the rich and the poor. Theoretically, the trend of increasing *zakat* collections in Malaysia means that poverty can be reduced gradually (Siska & Siswantoro, 2012). Unfortunately, the incidence of poverty, specifically among Muslims in Malaysia, is still very high. Thus, to overcome the problem of poverty, the distribution and allocation of *zakat* should be done effectively and efficiently. This problem should be solved by the management of *zakat* institutions. The effectiveness of *zakat* collection and the distribution of *zakat* are highly dependent on the management of *zakat* institutions. In addition, the distribution of *zakat* is very important because it shows how *zakat* funds can impact society and the country in terms of poverty alleviation and economic development (Wess, 2002; Mannan, 2003; Hassan & Khan, 2007).

Therefore, the objective of this study is to measure the level of satisfaction of *zakat* recipients in the ability of *zakat* institutions to distribute *zakat* funds. To realise this, we conducted a survey that covered eligible *asnaf* in the East Coast. A few factors such as the amount and service provided were the main focus of this study. In brief, the recipients were not fully satisfied with the management of *Zakat*. The rest of this paper is organised as follows: the next section will review the relevant literature and Islamic principles, followed by the section discussing methodology used and the

section featuring a discussion of the results. The final section concludes the paper.

## LITERATURE REVIEW

### Zakat Distribution

The distribution of *zakat* to eight eligible recipients (Hairunnizam, Sanep, & Abdul, 2009) is clearly stated in Surah al-Tawbah, verse 60:

Indeed, charity, alms are only for the poor, the needy, charity managers, the mu'allaf who persuaded him, for (freed slaves), those who owe, for the cause of Allah and of those who by the way, an ordinance that required Allah. (Al-Taubah 9:60)

Based on the interpretation, there are eight groups of people who are eligible to receive *zakat*. According to Abdul (2003), this verse gives a clear explanation of the distribution of *zakat*, compared with the problem of determining the source of charity based on the verse detailing the instructions. The eight groups are the *al-fuqara'* (the poor), *al-masakin* (the poor), *amil*, a convert to tame

him, *al-Riqab* (slave), *al-Gharimin* (the person who owes a debt), *fee-sabilillah* (the person who fought for the cause of God) and finally, *ibn sabeel* (traveller) (Hairunnizam et al., 2009). This definition is also spelt out in studies by Bakar and Ghani (2011), Marhaini, Ahmad and Mohamad (2012), Firdaus, Beik and Irawan (2012) and in the most recent study by Embong et al. (2013).

The distribution of *zakat* can be classified into three categories. The first distribution is based on needs and this category includes the needy, the poor, slaves, debtors and the Ibnu Sabil. Second, the distribution is based on the cultivation and encouragement of religious life and morality. Recipients who fall in this category are converts (*Muallaf*) and *fisabilillah*. The third category is that of distribution of incentives to motivate managers, and the recipients under this category are the *Amil* (Tarimin, 2005).

It is not clearly discussed how *zakat* is to be distributed among these eight groups of *asnaf* in the Qur'an or in the *Hadith* of the Prophet (Al-Abdin, 2002). Table 1 summarises the discussion on how *zakat* should be distributed. It can be seen that

Table 1  
Summary of discussion on how *zakat* should be distributed

Author	Discussion
Al-Shafi'i and Hambalites	Distribute to all the eight categories if they exist, otherwise to those who are available.
Malik and Abu Hanifah Shahatah (2000)	It is not necessary to cover all the groups. To be collected from the rich and given to the poor. If in excess, it is to be paid to those whose hearts are to be reconciled. If there is more excess, it is to be paid to those who are in debt.
Al-Qardawi (2005)	Distribute to all eight <i>asnaf</i> if the funds are in abundance and the degree of their needs is similar.

there are several contradictions regarding the distribution of *zakat* based on the categories of recipients. Al-Shafi'i was of the opinion that *zakat* should be distributed to all the eight categories if they exist, otherwise to those who are available and being supported by some of the Hambalites. However, Malik and Abu Hanifah argued that it is not necessary to cover all the groups.

Shahatah (2000) quoted Abu Ubaid (in al-Amwal), who emphasised that the Prophet (peace be upon him) initially mentioned that only one category was to receive *zakat* in his *Hadith*: "The *Zakat* is to be collected from the rich and paid back to the poor." However, when the Prophet received more money/wealth, he mentioned another category, which was 'those whose hearts are to be reconciled'. Further, when more and more money was received, he added another category, which was 'those who are in debt'. Following this, Abu Ubaid stressed that the distribution of the *zakat* fund is to be left to the discretion of the ruler to manage.

As most scholars are of the opinion that preference should be given to the poor in distributing *zakat* funds rather than to distribute to all the deserving categories, it became the practice for most countries to give a greater percentage of *zakat* funds to the genuinely poor (Al-Abdin, 2002). Al-Qardawi (2005) was of the opinion that *zakat* funds should be distributed to all eight *asnaf* if the funds are in abundance and the degree of their needs is similar. The share of each one does not necessarily have to be equal but it should be according to their

number in society and the conditions of need.

### **Measurement Performance of Non-Profit Organisations**

The *zakat* institution is a body that is being trusted to manage the *zakat* collection and distribution funds. The *zakat* institution is a non-profit organisation that is entitled to ensure the effectiveness and discipline of *zakat* payments. Besides that, *zakat* institutions are also obligated to comply with Sharia law and be responsible towards the administration and management of the Islamic fund. Thus, there is a need to know how well *zakat* institutions fulfil the role entrusted to them on the collection and distribution of *zakat*. To achieve this objective, this paper examines how non-profit organisations should be measured based on their performance. To accomplish this, this paper reviewed previous studies on performance measurement of non-profit organisations.

Performance measurement for nonprofit organisations, such as *zakat* institutions, should include multiple types of measure such as input, processes, output and outcomes (Keehley & Abercrombie, 2008). This is due to the varying levels of service and monetary aid provided by the institutions. The existence of multiple stakeholders also makes it necessary to include multiple measures to capture the organisation's performance adequately.

Previous studies have discussed the importance of measurement of the performance of non-profit organisations.

Among them are Schuster (1997) and Berman and West (1998), who stated that it is important for the managers of nonprofit organisations to measure their performance. A previous study by Zahra (1991), which was supported by Lu (2006), reported that the performance of nonprofit organisations should be measured both in terms of their financial and non-financial performance.

**Financial Aspect.** In view of the *zakat* institution, this aspect is less important among others. This is because *zakat* institutions are not obliged to measure their operating income, return-on-capital employed and economic value. However, the level of customers' satisfaction is still based on the institution's financial performance (Chi & Gursay, 2009; Shafiee et al., 2014). In this case, the performance of *zakat* institutions is observed through the ability of such institutions to manage the *zakat* money. Thus, the *zakat* institution's financial performance is not only measured on how high the collection is but also on whether the money reaches the eligible *asnaf*. The higher the level of financial performance of the *zakat* institution, the higher the level of satisfaction of the customers.

**Customer Aspect.** The customer's perception of *zakat* institutions has become a main aspect of the performance measurement of *zakat* institutions. Currently, customer satisfaction is the most crucial element that needs to be taken care of by *zakat* institutions. The ease of spreading information through social media

has become a main challenge of *zakat* institutions. For example, if the customers are not satisfied with the organisation, they can easily spread the information, and this would tarnish the *zakat* institution's image. In other words, the key to tackling customer loyalty is by having an efficient internal business process so that a good relationship with customers can be created. However, if the organisation's work ethic is poor, the customer will be not satisfied with the organisation.

**Organisational aspect.** The organisation should also know what it should excel at both in the long-term and the short-term. The organisation aspect measures employee satisfaction, productivity and retention and defines how the people, technology and organisational environment merge to support organisational strategy (Laske, 2001). Kaplan and David (2001) pointed out that managers recognise the importance of the internal processes at which their organisation must excel in order to achieve financial and customer objectives in this aspect.

## METHODS

This research is concerned with the *zakat* institutions' management and also the recipients of the *zakat* funds. This research aimed to evaluate the level of *zakat* institutions' management efficiency and also to evaluate the satisfaction of recipients towards *zakat* distribution. Therefore, the focus group of participants in this study was a sample of *zakat* recipients.

### Questionnaire

As this was a preliminary study, questionnaires were directly distributed only to a total of 30 respondents. The questionnaires were circulated and distributed to the Muslim community around Kuala Terengganu. The questionnaires were a modification of that used by Mohd (2011). The respondents came from different groups of *asnaf*.

The Cronbach's Alpha for the questionnaire was 0.904, as shown in Table 2, suggesting that the items had a relatively high internal consistency. The Cronbach's Alpha, which was a measure of internal consistency, was tested for the whole aspect of the questionnaire. This test showed how closely related items in a set were as a group and was also considered a measure of reliability. Gliem and Gliem (2003) stated that the Cronbach's Alpha reliability coefficient normally ranges between 0 and 1. However, there is no lower limit to the coefficient. The closer the Cronbach's Alpha coefficient is to 1.0, the greater the internal consistency of the items on the scale. It was noted that a reliability coefficient of 0.70 or higher is considered "acceptable" in most social science research.

Table 2  
*Reliability statistics*

Cronbach's Alpha	No of Items
0.904	21

### RESULTS AND DISCUSSION

The measures developed were able to measure the *zakat* institution's performance because the measure consisted of various aspects that could be divided into financial and non-financial measures. Every aspect had its own process measured to determine the *zakat* institution's overall performance. The process measured for each aspect is shown in Figure 1.

#### Financial Aspect

Table 3 shows the descriptive statistics for the financial aspect analysed from the questionnaire. The variables and mean were arranged in ascending order based on the financial aspect. As we can see, the question with the highest mean, 5.33, was for the statement, "Zakat assistance can reduce the poverty level of my family." This indicated that most of the respondents agreed that *zakat* received helped them to overcome problems in their family triggered by poverty.

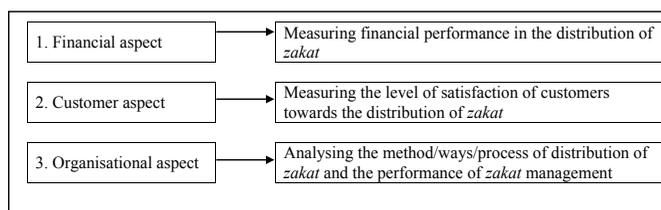


Figure 1. The processes taken to measure the zakat institution's performance

Table 3  
*Financial aspect*

	N	Min	Max	Mean	Std. Deviation
<i>Zakat</i> assistance received can increase my monthly income.	30	3	5	3.77	0.626
There is an obvious improvement in income after receiving <i>zakat</i> assistance.	30	2	5	3.90	0.803
<i>Zakat</i> assistance can fulfil my family's basic needs.	30	2	9	3.90	1.269
<i>Zakat</i> distribution is increasing from year to year.	30	2	9	4.00	1.203
<i>Zakat</i> assistance has made me a successful businessman.	30	2	9	4.03	1.129
<i>Zakat</i> collected is being fairly distributed to recipients.	30	2	9	4.17	1.315
<i>Zakat</i> assistance can reduce the poverty level of my family.	30	3	43	5.33	7.126
Valid N (listwise)	30				

Two statements had the same mean, 3.90. The statements were, "There is an obvious improvement in income after receiving *zakat* assistance," and "*Zakat* assistance can fulfil my family's basic needs." The lowest mean, which was 3.77, was for the statement, "*Zakat* assistance received can increase my monthly income." This showed that the recipients believed that the *zakat*

funds received did not contribute to the increase in their income.

#### Customer Aspect

Table 4 below shows the descriptive statistics for the customer aspect. As we can see, the question with the highest mean was 4.13, with the statement, "*Zakat* assistance has already contributed much

Table 4  
*Customer satisfaction aspect*

	N	Min	Max	Mean	Std. Deviation
<i>Zakat</i> assistance increased my ability to manage the <i>zakat</i> funds being given.	30	2	9	3.80	1.349
<i>Zakat</i> contribution increased my business potential.	30	2	9	3.93	1.230
<i>Zakat</i> assistance has already contributed much towards improving my family's/children's education.	30	3	9	4.03	1.098
<i>Zakat</i> assistance has increased my ability to manage the <i>zakat</i> funds being given.	30	2	9	4.13	1.196
Valid N (listwise)	30				

towards improving my family's/children's education." This indicated that most of the respondents agreed with this statement. The lowest mean was 3.80, and it was for the statement, "Zakat assistance increased my ability to manage the zakat funds being given." This indicated that only a few agreed and were satisfied with this question.

**Organisational Aspect**

Table 5 shows the descriptive statistics for the internal business perspective and the learning and growth perspectives. As we can see, the question with the highest mean was 4.37, with the statement, "Zakat information can be obtained easily." This indicated that

most of the respondents agreed with this statement. The respondents also agreed that the zakat institution's staff were being provided with sufficient training and that the zakat institution did provide good service, as both statements recorded a mean of 4.27. The lowest mean was 3.83, which was for the statement, "The process of applying for zakat is easy." This indicated that only a few agreed and were satisfied with the process as they felt that applying for the zakat fund was complicated. There were a lot of procedures to consider in processing zakat applications. These results reflected a contrast in perception among zakat recipients of the management of zakat by the zakat institution.

Table 5  
*Organisational aspect*

	N	Min	Max	Mean	Std. Deviation
The process of applying for zakat is easy.	30	3	9	3.83	1.085
The zakat institution uses a good system.	30	2	9	4.00	1.203
The zakat institution has a good distribution system.	30	3	9	4.03	1.098
The management of the zakat institution is effective and efficient.	30	2	9	4.10	1.155
Overall, the zakat institution's performance is effective and efficient.	30	2	9	4.13	1.167
The zakat institution is doing a good job of zakat distribution.	30	2	9	4.17	1.262
There is training for the employees and the employers.	30	3	9	4.27	1.112
The zakat institution offers good services.	30	3	9	4.27	1.461
Zakat information can be obtained easily.	30	2	9	4.37	1.129
Valid N (listwise)	30				

## CONCLUSION

Salleh (2002) emphasised that Malaysia can be considered one of the outstanding and excellent countries in *zakat* management compared to other Islamic countries. However, the findings of this study showed that the administration of *zakat* in Malaysia was inefficient based on the recipients' perception. Although this institution is managed by workers trained in Islamic education, they are not professionals. This causes the distribution of *zakat* to not be managed properly, effectively and efficiently.

Based on the analysis of the descriptive statistics, it was found that the public and the recipients were not satisfied with the existing *zakat* distribution system. In addition, it was found that a lot of excess in the collection of *zakat* was not disclosed or mentioned in the annual reports. This created a negative perception of the *zakat* institution. The *zakat* institution should have a proper documentation system that provides an avenue for the recording of excesses in the *zakat* collected. This should be made a priority in order to fulfil the institution's responsibility towards the public. By doing so, all stakeholders can be aware of all relevant information regarding their *zakat* contributions.

Future research and studies should focus on the advantages related to maintenance and management cost, integration and upgrading as well as scalability issues in the planning phase of *zakat* collection and distribution to avoid wasting of money.

Another area of research for the future is the obstacles faced by the *zakat* institution that can hinder it from providing effective and efficient service in handling *zakat* funds.

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