



# INSANIYAT

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**The Roots of Violence in Western Social Theories:  
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**Translation Strategy of Proper Name**  
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# INSANIYAT

## Journal of Islam and Humanities



### The Effectiveness of Zakat in Developing Muslims in Malaysia

Khairul Azhar Meerangani

Senior Lecturer (PhD), Fakulti Keilmuan Islam, Kolej Universiti Islam Melaka

email: [khairulazhar@kuim.edu.my](mailto:khairulazhar@kuim.edu.my)

#### Abstract

*Zakat is the third of the five pillars of Islamic faith, relating to wealth and welfare of the society that helps to close the gap between the poor and the rich. The efficient and systematic zakat management is able to propel its potential as an instrument of human developments especially among Muslims. The optimum utilization of zakat funds is essential to improving the quality and potential of every Muslim. In Malaysia, zakat is administrated by the Islamic Religious Council (IRC) in every state. The IRC is responsible for determining the beneficiary's qualification and the type of relief that is appropriate based on the background of each recipient so that the relief can be utilized to fulfill their needs. This study aims to assess the potential of zakat in developing the quality of Muslims in Malaysia by highlighting the practice of each IRC in distributing relief to each qualified zakat recipient. The distribution statistics and the form of programs provided by the IRC were analyzed descriptively to see the potential of zakat itself practically in improving the quality of Muslims. The study found that the IRC has provided various programs aimed at improving the quality of asnaf through equitable distribution of economics, social welfare distribution, human capital production and upgrading of education. Thus, every Muslim, especially zakat payers, should take the opportunity to equally engage with the IRC to ensure that zakat funds can be optimized for the developments of Muslims in Malaysia.*

**Keywords:** Zakat, Muslims Developments, Distribution, Islamic Religious Council (IRC)

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#### Introduction

The construction of a high-quality human requires strong financial resources to ensure that every planned goal can be achieved. Zakat is one of the instruments that play an important role in strengthening the Muslims and ensuring justice and social stability through the reduction of the income gap among the community (Patmawati, 2008). Through Islamic obligations, Islam has established a caring and responsible nature in every Muslim so they take care of the needy in society (al-Qardawi, 1991). Islam has raised the status of the recipients of zakat in which the burden of responsibility to assist them has been handed over to the capable Muslims. Mustafa al-Siba'i (2012) states that granting the right to the person as stated in the verse is in the condition that they raise the head to receive it with dignity.



This is because the gift is a right that has been assigned to them as a worker who receives a salary for his work. This has illustrated the zakat privilege itself as a pillar of the structure of the Islamic economic system in developing socio-economic society comprehensively. Therefore, every individual who is capable of supposedly should embrace this third pillar of Islam with involvement in the production and distribution of zakat (Ghazali, 2005). If this claim is neglected, then the preservation and excellence of zakat instruments in realizing the welfare of the ummah will not be fully realized. Through the zakat system, the socioeconomic gap between the rich and the poor can be bridged through the consciousness of those who have the ability that the needy people also have the right and certain parts of their property (Mahmood, 2003). Zakat plays an important role in balance the socio-economic of a country (Ahmed & Md Salleh, 2016) and reduces income inequality by redistributing wealth from the rich to the poor or needy (Aziz & Mohamad, 2016). The value of zakat is estimated to range from US\$ 200 billion to US\$ 1 trillion per annum across the world (Stirk, 2015) or around US\$ 187 million among countries in the Organisation of Islamic Co-operation (OIC) (Shaikh, 2016). This shows the ability of zakat as an important source of funding for Muslim communities around the world.

Mahat & Warokka (2013) states that Governments of Muslim countries should optimize the usage of zakat as the source of investment funds for economic growth and development, which is mostly believed that zakat gives a more socio-economic justice and equitable distribution of wealth. Zakat is one of the proper indicators to measure economic growth, when people pay zakat the level of economic growth will be higher and vice versa. In other words, zakat as the financial system will integrate to bridge this gap and the reduction of social problems in Muslims world as well as may contribute in economic activities in order to achieve sustainable development (Sarea, 2012). Suprayitno et al. (2017) state that zakat could be employed as an essential tool to stimulate human development. The distribution of zakat for education and human resources empowerment is stimulated better social life of the recipients. Thus the increase of zakat in the short run can increase the social life, quality of education and quality of recipients. In the long run can increase consumption, investment, demand for labor, and stimulate zakat recipient became zakat payers. The increasing social life which can be defined as an expectancy and education are part of indicators which use to measure the Human Development Index (HDI) (Kusuma & Badrudin, 2016). Human Development Index as one of the important indicators of economic development for each country and is considered an active role in economic development (Khodabakhshi, 2011). Furthermore, zakat can increase the productivity, employment, and output which will consequently increase the taxation potential of the government.

Zakat institutions need to act more efficiently in managing zakat funds because the effectiveness of zakat distribution depends largely on the system and management carried out by zakat institutions. As a result, zakat funds can have a great impact on economic development, society and the country, especially in the area of poverty alleviation among the people (Mannan, 2003). Sadeq (2010) states that some weaknesses need to be addressed by zakat institutions to ensure the continuity of zakat management in Malaysia. The lack of proficient zakat administrations create uncertainty among zakat payers against zakat institutions and ultimately encourage them to pay zakat through informal channels (Hairunnizam et al, 2009). Mohamad Dahan (2008) found that there were some negative cases such as abuse of power and zakat trust money at the state level until the public was in doubt of the transparency of zakat administration. This should be taken seriously by each institution of zakat by improving the quality of work management and the integrity of

employees in zakat institutions. Administrators' incapacity to curb these issues will invite a negative response from the community even though the performance of the annual report on zakat collection is encouraging.

Zakat plays an enormous role in upholding economic and social justice within the Muslim community (Norazlina & Abd. Rahim, 2011). Zakat institutions in each state have been established to ensure that these objectives can be realized. In Malaysia, zakat is administered by the Islamic Religious Council (IRC). IRC is responsible for managing zakat activities as enshrined in the federal constitution (ibid.). The zakat institution has the freedom to determine their own zakat administration and this has led to the diversity of practices adopted in each state. Since the zakat institution is an institution that holds public trust, the institution is vulnerable to the general assessment of the Islamic community. According to Patmawati (2008), collections and distributions have the same important socio-economic function, particularly on the distribution of income and wealth as well as the eradication of poverty. A comprehensive action plan needs to be carried out by zakat institutions to ensure zakat not only works to improve the spiritual aspect of the society alone, but to improve the overall socio-economic status of the ummah.

### **Method**

This study was conducted qualitatively aiming to review the list of zakat distribution program which focuses on human development in Malaysia. This information is obtained through data on collection and distribution of zakat from the zakat website of each state. In addition, interviews were also conducted with several officers at IRC to obtain more detailed and holistic data on the policies adopted by them in distributing zakat funds. The distribution statistics and the form of programs provided by the IRC were analyzed descriptively to see the potential of zakat itself practically in improving the quality of Muslims. The programs are analyzed in a comparative and inductive way to identify the role of zakat in support of human development program in Malaysia. Some states have seen successful programs to help the asnaf. Thus, this study focuses on active and effective relief programs in selected states such as Penang, Selangor, Wilayah Persekutuan, Kedah, Sarawak dan Negeri Sembilan. The effectiveness of aid programs conducted by each IRC will be evaluated with regard to the form of assistance provided in ensuring zakat has been able to play a role in human development in Malaysia.

### **Results and Discussions**

The practice and management of zakat are different from country to other. After the colonial era, a few Muslim countries such as Yemen, Saudi Arabia, Libya, Sudan, Pakistan, and Malaysia have opted for mandatory zakat management through government. Other countries such as Egypt, Jordan, Kuwait, Iran, Bangladesh, Bahrain and Iraq, have formed specialized state institutions but participation of public is made voluntary (Hassan, 2010). There are many Muslim majority countries which make provisions, in the law, making it obligatory to pay zakat on some specific items, defined in the law, to bodies created by the government. On the other hand, there are also Muslim majority countries which having enacted laws for government bodies to formally collect and distribute zakat such as Saudi Arabia, Malaysia, Libya, Pakistan, and Sudan, Bahrain, Bangladesh, Egypt, Jordan, Kuwait, Oman, Qatar, and Indonesia. In Malaysia, zakat fund is managed by zakat institutions that established in every state wherein a whole there are 14 zakat institutions. According to the Malaysian Constitution, Clause 97 (3), management of zakat in each state is under the jurisdiction and responsibility of the respective states (Federal Constitution, 2006). Islamic

Religious Council (IRC) in each states is responsible for collecting and distributing zakat funds in Malaysia.

Muslims nowadays face various challenges in the political, economic and social aspects that require a sustained community support system in the realization of human well-being. Thus, zakat is seen as one of the mechanisms of effective civil society catalysts and in accordance with the current world circulation and development. Specific scope and jurisdiction for Islamic Religious Council (IRC) as provided in the federal constitution can open space to IRC to focus on managing zakat collection and distribution efficiently. As a result, based on annually statistical reports, there is an increasing trend in the collection and distribution of zakat funds in Malaysia. As an example for 2015, almost RM3 billion of zakat funds have been collected and then distributed to qualified recipients. This increase based on high level of awareness among Muslim societies to issue zakat as well as the efficiency of the IRC itself in controlling the fund (Muhammad et.al, 2005). Details on the collection and distribution statistics of each state can be seen in the following table:

STATE	COLLECTION (RM)		DISTRIBUTION (RM)	
	2015	2016	2015	2016
Johor	239,931,006.61	250,436,479.20	244,238,743.65	296,999,713.65
Kedah	133,954,548.76	140,448,128.00	144,955,284.85	162,732,368.00
Kelantan	161,908,949.42	162,678,760.00	196,744,773.04	173,148,849.00
Melaka	65,968,448.90	70,537,675.73	71,964,251.44	75,367,964.80
Negeri Sembilan	95,247,317.97	104,760,388.36	96,935,984.93	102,867,136.92
Pahang	118,082,517.70	122,248,982.33	113,421,941.00	134,066,490.00
Pulau Pinang	92,844,818.96	96,781,464.11	101,329,498.13	100,962,507.09
Perak	132,584,966.22	151,181,069.12	164,264,513.67	143,832,214.00
Perlis	158,633,000.00	215,315,000.04	123,570,316.00	182,500,000.00
Selangor	627,225,101.00	673,736,282.00	676,251,478.00	697,494,013.00
Terengganu	126,639,148.45	133,360,064.38	122,041,037.35	165,894,689.77
Sabah	61,795,695.17	63,704,056.64	72,904,222.68	64,957,773.60
Sarawak	68,573,996.00	72,082,740.00	44,984,662.00	48,363,149.00
Wilayah Persekutuan	565,830,672.18	589,296,523.84	608,724,857.00	444,719,832.00
<b>TOTAL</b>	<b>2,649,220,457.34</b>	<b>2,846,568,613.75</b>	<b>2,782,331,563.74</b>	<b>2,793,906,700.83</b>

Table 1: Statistics on Collection and Distribution of Zakah in Malaysia  
 (Source: JAWHAR - [http://intranet.jawhar.gov.my/spmj/public/zkt\\_statistik\\_stat.php](http://intranet.jawhar.gov.my/spmj/public/zkt_statistik_stat.php))

Eventhough the trend of zakat collection annually showed an increment but it was not in line with the Muslim population which are 61.3% from 30.1 million of Malaysians (Jabatan Perangkaan Malaysia, 2014). Based on the above statistics, the amount of zakat collection has increased by 7.5% from 2015 to 2016, thus allowing the distribution of zakat to be increased by 0.4% for 2016 compared to the previous year. This increase proves that zakat is a major source of Muslims who, if well-utilized, is able to provide a shift in the quality of the lives of Muslims in Malaysia.

The IRC itself has implemented various reforms and improvements in aspects of service to the community in line with current developments today (Mujaini, 2005). One of the main emphasis is on the distribution of zakat funds to qualified recipients (al-mustahik). Various programs have been designed and implemented in order to ensure that the collected zakat funds are successfully distributed to improve the quality and standard of living of each



beneficiary thus helping them to escape the difficulties and difficulties encountered. So in this study, the program and the form of zakat distribution implemented by each state will be seen to assess its potential in developing Muslims in Malaysia in terms of economic, education and social aspects.

### 1. Economy Development

Zakat funds can be utilized for economic development programs aimed at raising economic standards of the asnaf through the provision of business opportunities and entrepreneurship (Patmawati, 2008). By assisting these groups directly involved in these areas, zakat has played a role as a balanced distribution of economic instruments to reduce poverty, improve the quality and quality of life, provide a comfortable and prosperous life thus leading to the creation of a prestigious nation in the future (Zarina et.al, 2012). Equal redistribution of wealth in society can actually bridge the gap between rich and poor. In this case, zakat plays a role in controlling the growth of each individual's income in order to be subject to the principle of self-sufficiency of all human beings. This can prevent the convergence of property among certain groups of people in the society. This prevention actually has significant significance in restoring Islamic economics in a stronger and more advanced stage and preventing property from being restricted in the grip of the rich (Mahmood, 2001). Typically, the poor only have limited purchasing capabilities due to low income constraints. Therefore, they will usually face difficulty in accommodating and completing their living needs (Noorbiah et.al, 2017). This reduction in purchasing power led to these groups having to make a choice by ensuring that only goods were actually under their financial capabilities. Indirectly, this situation has led to an increase in the tendency to use among the rich. However, the rich are more likely to use luxury goods and less focus on basic necessities. This has led to a lack of demand in basic necessities leading to a reduction in the supply of such products by producers and entrepreneurs (Noorbiah et.al, 2017). Thus, when this is the zakat play an important role in stabilizing the imbalance of the current economic cycle.

The transfer of property from the zakat payers to the asnaf is able to increase their purchasing power on daily basic necessities thus leading to increased demand for goods in the market where beneficiaries will spend most of their funds for their daily use. The increase in buying power among these asnaf can stimulate the growth and development of the country's economy through increased demand and supply activity in the market (Patmawati, 2008). It can therefore be seen that zakat collection and distribution activities will not only play a role in creating a balanced distribution of the economy, but also in order to generate national income to a higher level. Based on the Economic Report for 2017/2018, during the first 6 months of 2017 the Malaysian economy posted a healthy growth of 5.7 percent. This growth is stimulated by strong domestic demand and is supported by a stable and robust external sector (Zarina et.al, 2012). Patmawati and Rahisam (2008) study on the income distribution gap among poor households using the Lorenz Curve found that after the respondents received zakat distribution, Kelok Lorenz narrowed and approached a balanced line compared to the Lorenz curve before the distribution of zakat. In the perspective of zakat distribution it reflects the positive effect of successfully distributing accumulated income to the whole household and reducing the income distribution gap. The situation was contributed by the increase in income earned by asnaf as the result of the various schemes distributed to those involved. In the aspect of income distribution imbalance, the calculation analysis using Gini Coefficient found that the Gini Coefficient value after the distribution of zakat given to the respondent was 0.3362, which narrowed down to the figure 0. Despite still unbalanced

reading, it shows changes over before the distribution of zakat 0.4075. The decline in this value indicates that zakat distribution affects the level of imbalance in income distribution among respondents. Based on the above discussion, the results of the study found IRC's mission to generate the development of the ummah economy in particular involving the distribution of zakat to the poor asnaf resulted in a positive impact. The findings of this study provide empirical evidence that the distribution of zakat has reduced the poverty rate from 78.70% to 72.61%. At the same time hardcore poverty was reduced by 54.78% to 41.30%.

The increase in consumption from the asnaf to meet the demands of life will increase the demand for basic goods and products and generate employment and business opportunities to the community. This increase in opportunities is able to provide new platforms to be explored by various parties and indirectly reduce unemployment in the country (Hairunnizam et.al, 2004). Unemployment has led to a decline in productivity in the country where the number of productive employment is at a minimal level leading to an increase in poverty rates that risk the social crisis in society. Apart from being a market-driven consumer, potential asnaf have also been polished as operators and producers to actively engage in the current market. IRC provides various aid packages in the field of entrepreneurship such as injection of financial capital and tools to start a business. In addition, program participants are also guided through business skills courses as well as ongoing monitoring to ensure they have a high level of competitiveness and thus have the most precise motivation to get out of the poverty zone they have been shackling for so long. Here are some of the entrepreneurship programs provided by IRC:

TYPE OF RELIEF	EXAMPLE OF PROGRAMME (2016-2018)
1) Course and Skill Training 2) Business Capital 3) Self-reliance Capital 4) Business Opportunity 5) Business Recuperation	<p><b>Pulau Pinang</b></p> <ul style="list-style-type: none"> <li>- Gerak Asnaf Katering</li> <li>- Gerak Asnaf Jahitan</li> <li>- Gerak Asnaf Tani</li> <li>- Gerak Asnaf Niaga</li> <li>- Atrium dan Caf�e</li> </ul> <p><b>Kedah</b></p> <ul style="list-style-type: none"> <li>- Sewing Skill Centre</li> </ul> <p><b>Selangor</b></p> <ul style="list-style-type: none"> <li>- Asnaf Zakat Entrepreneurs Group (KUAZ)</li> <li>- Hijrah Kerjaya Asnaf</li> <li>- Forum of Economy</li> <li>- Entrepreneurship Courses</li> </ul> <p><b>Wilayah Persekutuan</b></p> <ul style="list-style-type: none"> <li>- Taxi Purchase Deposit</li> <li>- Agricultural Relief</li> <li>- MAIWP Grocery Stores</li> </ul>

Table 2: Economic Relief (Source: Zakat Pulau Pinang - <https://www.zakatpenang.com/zpp/>, Lembaga Zakat Negeri Kedah- <https://www.zakatkedah.com.my/>, Lembaga Zakat Selangor - <https://www.zakatselangor.com.my/?lang=en>, Pusat Pungutan Zakat Wilayah Persekutuan - <http://www.zakat.com.my/>)

As a result of the stepping stone provided by this zakat institution, the asnaf will strive to advance their economy, thereby increasing their income beyond the qualifying limits of zakat recipients. This situation can indirectly alter zakat recipients into zakat payers and automatically withdraw from the zakat list of zakat. The initiative implemented by the MAIN through entrepreneurial programs provided could potentially produce many entrepreneurs and create business opportunities for the recipients of zakat. The productive zakat can generate a balanced economic growth and distribution and contribute to the well-being of the community. However, some IRCs face problems in addressing the attitude of some zakat recipients where the assistance received makes them rely entirely on IRC without any initiative to advance itself. This triggered the dilemma to IRC whether to continue distributing zakat funds to the poor-poor according to their needs, but at the same time dealing with asnaf who are less willing to make changes. In other words, the aid of zakat makes them feel comfortable to remain asnaf. Mohd. Farid M. Zainal said:

“But eventually the reliefs seemed to be a cure for some of them and made them more lazy to work and continue to expect help. It is worse when they pass the poverty to the next generation. Sometimes there is an impatient asnaf then sells the assets we provide and finds a short cut to earning money immediately” (Interview with Executive Officer of Lembaga Zakat Selangor Selangor at his office on 20 November 2018)

## 2. Social Development

Since 1989, poverty in Malaysia has been more concentrated in rural areas. For example, in 1989, 16.5 percent of households in Malaysia were below the poverty line. The percentage of rural poor households is 21.1 percent, the remaining 7.1 percent is urban poverty. Throughout 1989 to 2009, poverty in rural areas was higher than in urban areas but in 2012 the percentage of urban poverty exceeds the percentage of rural poverty. In 2012, the poverty phenomenon became more serious in urban areas with 3.4 per cent of urban poverty rates. The rate of urban poverty decreased in 1989 by two thirds compared to 2004. The urban poverty rate was reduced by half every 6 years from 1989 to 1995. By 2012, only 1 percent of rural households lived in poverty while the number of urban poverty increased to 3.4 percent. This is due to the rapid urbanization process that has taken place over the past decades which means the number of urban poor is now considered important. Although the poverty rate has shown a dramatic decline, the poverty phenomenon has not yet been completed despite various poverty eradication programs implemented to help the poor. RMK9 targets poverty reduction to 2.8% by 2010 with various poverty eradication programs. However, according to the 10MP, the poverty rate in 2009 was 3.8%. This shows that the issue of poverty still exists even at low rates. In fact, the rate of poverty is still high among certain ethnic groups, especially the Malays. In addition, economic growth has also created some other forms of poverty such as imbalance of intra-ethnic income distribution, urban poverty, and social marginalization (Mohd Taib Dora, 2000: 34).

The distribution of zakat aims to develop the social quality of society by meeting the needs of asnaf groups such as shelter, subsistence and health care. The existence of the disadvantaged in a country is a commonplace that is difficult to avoid. The imbalance that exists in the socio-economic aspects of the rich and the poor can potentially undermine the society as a whole in addition to affecting the harmony of social life if left unchanged (Abd Rahman, 2013). Therefore, social justice-oriented approaches such as zakat should be presented as a form of settlement to this problem. Social welfare preservation is an important agenda that needs to be addressed to realize the goal of improving social quality in society.

The provision of quality policies, programs and services should be created to meet the basic needs of the community and address social issues that threaten the lives of the people (Abd Rahman, 2007). Various social support and social support programs need to be implemented as a social protection network system in ensuring that marginalized people are not burdened with social problems such as poverty, work disabilities as a result of disabilities and other social barriers to help them compete actively in the field of life (Che Bakar et.al, 2007). Based on this approach, Islam has obliterated the distribution of zakat as a mechanism for the transfer of wealth from the rich to be given to those who are entitled and need help such as the poor, the poor and so on. Here are some of the charity programs that have been implemented by IRC namely:

TYPE OF RELIEF	EXAMPLE OF PROGRAM (2016-2018)
1) Build / Repair Home 2) Disaster / Emergency 3) Medical Treatment 4) Monthly Financial and Foods Relief 5) Mortuary Management 6) Deposits / Home Rental / Taxes and Bills 7) Musafir/Muallaf Relief 8) Orphan Management 9) Disabilities Relief	<p><b>Pulau Pinang</b></p> <ul style="list-style-type: none"> <li>- Hemodialysis Centre</li> <li>- Mobile Clinic</li> <li>- Muallaf Transit House</li> </ul> <p><b>Kedah</b></p> <ul style="list-style-type: none"> <li>- Free Market</li> </ul> <p><b>Selangor</b></p> <ul style="list-style-type: none"> <li>- Bait al-Hasanah Safe House (Children)</li> <li>- Bait al-Mawaddah Safe House (Senior Citizen)</li> </ul> <p><b>Wilayah Persekutuan</b></p> <ul style="list-style-type: none"> <li>- Deposit for Disabilities Vehicle</li> <li>- Syarie Advocates Relief</li> <li>- Takaful Relief</li> <li>- Free Food Distribution</li> <li>- Low Risk Labor Centre</li> <li>- Cataract Surgery Centre</li> <li>- Homeless Safe House</li> </ul>

Table 3: Social Relief (Source: Zakat Pulau Pinang - <https://www.zakatpenang.com/zpp/>, Lembaga Zakat Negeri Kedah- <https://www.zakatkedah.com.my/>, Lembaga Zakat Selangor - <https://www.zakatselangor.com.my/?lang=en>, Pusat Pungutan Zakat Wilayah Persekutuan - <http://www.zakat.com.my/>)

Looking at the list of programs implemented, we can assess the level of seriousness of IRC in helping the community. Various programs are implemented to help the asnaf enjoy better and prosperous lives for themselves and their families. Assistance includes protection, financial provisions, basic needs and welfare benefits. In addition to being a socio-economic balancer of the community, zakat is also able to nourish the relationship of friendship and preserve the harmony of social life.

In order to create a prosperous and harmonious community, zakat also strives to liberate people from the chaos of poverty through provision of livelihood to those who need either temporarily or permanently. These groups will be given due diligence to ensure that they can live a life of certainty. In addition, zakat also aims to help those who face unexpected financial and material problems such as debts, illnesses and certain disasters although they



are in a category that does not require assistance (Hairunnizam et.al, 2004). The zakat focus on eradicating poverty can be seen through the allocation given to asnaf in the poor and poor category by 2015 of RM1.2017 million or 43.94% of the total zakat distribution issued by the Islamic Religious Council in each state. This suggests the level of seriousness of the IRC in defending and removing any asnaf involved in poverty alleviating their lives. According to Maslow (1954), the basic needs of a person must be fulfilled before continuing life for future needs. Therefore, one must achieve or fulfill the first basic need for survival where the most basic necessities like food, clothing and shelter before shift to meet higher requirements. Therefore, if the basic needs of an individual can not be fulfilled, this indicates that his life is of no quality. However, if basic requirements are met, one will move to higher requirements and other requirements. According to Maslow, one will try to meet the needs and try to get the highest necessity (self satisfaction). If someone achieves self-satisfaction, he is said to have achieved the highest quality of life (Maslow, 1954).

In defining these poorly categorized groups, concepts and definitions of poverty are very important. Policies and strategies for poverty eradication are targeted at those who are considered poor based on the concept of poverty applied. Poverty in Malaysia is measured based on the concept of absolute poverty and relative poverty. Absolute poverty is defined as a situation in which monthly gross income is insufficient to purchase the minimum household income measured by poverty line (PGK) (Yayasan Basmi Kemiskinan, 2013). For Peninsular Malaysia, households earning less than RM830 per month are categorized as poor while earning less than RM520 per month are categorized as hardcore poor. For the poor category in Sabah and Labuan, PGK is set at RM1090 and RM660 is set for hardcore poor category. While in Sarawak, households earning RM920 and below are poor and those earning RM600 and below are categorized as hardcore poor. Therefore, any poverty alleviation programs related to absolute poverty will involve households earning below PGK.

Islam gives serious attention to the agenda of poverty eradication as it is one of the contributing factors to the occurrence of crime in society. In addition, poverty can also trigger hate groups and hostility between the rich and poor thus leading to social conflict in society. Accordingly, Muslim scholars have determined that the aspect that should be emphasized and the main focus on zakat distribution is the poverty eradication agenda (Sabri and Riki, 2016). However, the socioeconomic development of the poor and poor asnaf is a serious issue that requires careful planning and can not be dealt with only seasonally. Therefore, short-term and long-term project planning in developing these groups should be implemented in parallel. Zakat can be allocated in the form of continuous assistance such as subsistence poor livelihoods, natural disaster contributions, protection from misfortune and difficulties and medical assistance as the need is urgent and immediate. In addition, zakat can also be used to finance long-term development projects such as education financing and the provision of entrepreneurship capital that will benefit more in the future for this group. Their souls need to be motivated to be independent by way of capitalizing on zakat distribution as a source of capital in advancing their own economies so that they can eventually remove themselves from the chains of poverty (Joni, 2005).

### 3. Education Development

Apart from focusing on economic and social development, IRC also gives attention to education development agenda in society. Through this provision, the asnaf can improve their quality and identity and produce skilled and competitive asnaf (Che Bakar et.al, 2007). The upgrading programs of education provided by the IRC have opened up opportunities

for asnaf children to study at a higher level and reduce illiteracy rates in society which ultimately promises a brighter future for them and their families. Through these programs as well, the IRC can open the minds of the asnaf to venturize themselves to the outside world. This is because of the difficulty of living that has led some of them to be afraid to deal with the outside world because of lack of self-confidence to associate with the community (Azman and Martiah, 2014). These asnaf people actually have a high interest in learning but due to financially constraints in paying tuition and study fees, most of them continue to take a short break by ending learning sessions despite the great potential to achieve excellence in the lessons (Faez and Kamarul, 2011).

Problems with dropouts in the lessons that occur when someone is unable to continue their studies is one of the cancer that kills potential talents in the country. This disruption certainly brings huge losses to the country and exposes the country with a serious loss of quality-generation generation if not dealt with immediately. Therefore, the agenda to address the problem of dropout in this lesson has been taken seriously, especially since the 1960s and the government has taken the necessary steps based on the recommendations obtained through the presentation of the Murad Report 1972. A comprehensive study conducted on urban areas, big cities as well as rural and urban areas find that 40% of schoolchildren in Malaysia have dropped out of school (Kamal, 1988). This report concludes that the main factor in the drop in this lesson is due to the socio-economic status of families where children from low-income families are often left out in the lesson due to parents' inability to bear the burden of their children's schooling. The low level of parent education is also seen as influencing their awareness of the importance of education among children. Based on the report, several initiatives have been introduced by the government in providing equal opportunity for all members of the community to obtain quality education such as exemption from school fees, scholarship granting and provision of aid incentives covering health services, quality food and textbook lending provided for free (Kamal, 1988)

The government has given huge allocations in education from year to year for 2015 to 2017, almost RM42 billion has been spent annually in ensuring every citizen gets a quality and quality education service. This proves that the education sector has become the main agenda of the government in transforming the nation's development. However, the provisions of the government are only publicly available to all citizens and less particularly paying attention to the asnaf groups so that they can get out of poverty and change lives better. Hence, here is where IRC plays an important role in identifying the asnaf who are left out in the lesson to devise appropriate programs to help improve the quality of their self and the level of their education. Various assistance has actually been provided by zakat institution in generating educational excellence among asnaf:

TYPE OF RELIEF	EXAMPLE OF PROGRAM (2016-2018)
1) Education Scholarship 2) Seminar and Workshop (Student) 3) Tuition 4) Incentives of Excellence	<b>Pulau Pinang</b> - Prep Night Class - Smart Caliph Camp - Mutiara PDCA  <b>Sarawak</b> - Ibn Khaldun Education Fund  <b>Selangor</b> - University College of Islam Selangor Allocation

	Allocation - School Education Program - KAFA Teacher Allowance  <b>Wilayah Persekutuan</b> - Sekolah Menengah Integrasi Sains Tahfiz (SMISTA) Allocation - PUSRAWI International College of Medical Science (PICOMS) Allocation - Baitulmal Professional Institute Allocation - Huffaz al-Quran Encouragement Relief - Madrasah al-‘Abaqirah Allocation - Darul ‘Ilmi Allocation
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Table 4: Education Relief (Source: Zakat Pulau Pinang - <https://www.zakatpenang.com/zpp/>, Tabung Baitulmal Sarawak - <https://www.tbs.org.my/www/?page=113>, Lembaga Zakat Selangor - <https://www.zakatselangor.com.my/?lang=en>, Pusat Pungutan Zakat Wilayah Persekutuan - <http://www.zakat.com.my/>)

The programs implemented proved that the IRC is serious in raising the level of education of the asnaf as part of a long-term plan to help them enjoy a better life in the future. Education is an important ticket in transforming the life of the asnaf especially among the poor and poor and elevates their position to a higher level. Continuous learning at every level begins at a low level of schooling so high level studies can provide asnaf groups with a variety of quality packages, thus providing a good job opportunity to ensure a bright future. A good career as a result of continuous education is able to remove the asnaf from the pungent poverty that shuts them. A good level of graduation in higher education can ensure good care and at the same time can address unemployment problems among young people in Malaysia. Education zakat aid provided by IRC is seen to inject awareness and spark the spirit of success amongst the asnaf after seeing the success of other program participants out of poverty shackles thereby enhancing their standard of living. Mentalities and negative perceptions inherent in the asnaf should be altered so that they being able to transform into productive societies. These groups are also able to model and source inspiration to other asnaf in raising awareness for a better life. Therefore, each asnaf needs to leverage all the assistance and opportunities afforded to prove to the community that they are also eligible and entitled to change and succeed.

## Conclusion

The dedication of zakat in Islam aims to nurture justice and balance in human life as well as to defend those who are tested with poverty and distress. Through the perfect and systematic distribution of zakat, the economy of the Muslims can be raised to a higher level through business and entrepreneurial programs. This will result in linking effects where strong and balanced economic growth will create a strong social welfare system in turn improving the level of education and the quality of human capital in the country. Hence, this effort requires careful planning through the mobilization of the workforce and strategies organized through a strong and powerful organizational body (Shofian and Amir, 2002). In other words, this agenda is difficult to realize if the distribution of zakat is carried out

individually and alone as the goal of liberating humanity from poverty and producing quality human capital is not an easy task. The country's economic growth has significant impact on the increase of zakat. Thus, the zakat position as one of the main social institutions for Muslims needs to be expanded and enhanced through a sustainable and intact management of the institution to build a new dimension especially in the distribution of zakat so that the zakat institution becomes a competitive institution and can play its role effectively local, regional and universal levels (Hairunnizam et.al, 2004). The efforts to uphold the excellence of Muslims have become the main agenda for every Muslim nation and zakat institutions can be a potentially important mechanism in promoting the development agenda of Muslims especially in Malaysia.

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## Writing Guidelines

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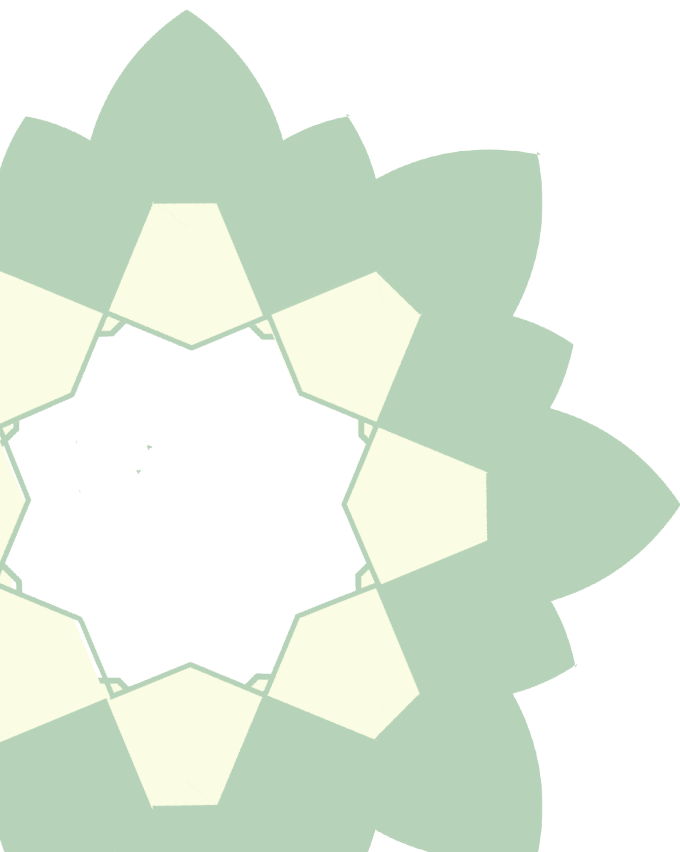
### Guidelines

1. It has not been published elsewhere.
2. The paper is research findings, conceptual idea, science development on a certain field, and theory application study.
3. The Manuscript typed with Microsoft Word, Font Times New Roman size 12, spacing 1 on A4 size paper with a margin of 3.5 cm from the left edge, 3 cm from the right edge, 3 cm from the top and bottom edges. The length of 15-20 manuscript pages including a list of references. Writer (s) must follow the journal template that can be downloaded at Insaniyat Open Journal System <http://journal.uinjkt.ac.id/index.php/insaniyat>
4. The article should be written in Arabic or English.
5. Article contains title; writer's name, author affiliation (department, faculty, university / or institution), complete address of the affiliation and Author's corresponding email.
6. Abstract is written for about 250 words. It pervaded research objectives, methodology, discussion and result, and conclusion with maximum 5 keywords that represent the research core.
7. The article consists of **Introduction** (background of study, research problem, research purposes, significance of the research and theoretical basis). **Method** (explaining the chronological research). **Discussion and Result** (containing analysis and result of the research), and **Conclusion**.
8. Citation and reference must follow APA style (American Psychological Association) sixth edition.
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10. The references used should be under 10 years (from now).
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**For detail information on Arabic Romanization, please refer the transliteration system of the Library of Congress (LC) Guidelines**





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