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Mohamad Hilmi Mat Said[1*], Noryanti Muhammad[2,5], Norsuhaila Musa[3] & Nabila Abdul Malek[4]

[1]Centre for Human Sciences,
 Universiti Malaysia Pahang Al-Sultan Abdullah, Kuantan, 26300, MALAYSIA

[2]Centre for Mathematical Sciences,
 Universiti Malaysia Pahang Al-Sultan Abdullah, Kuantan, 26300, MALAYSIA

[3]Centre for Human Sciences,
 Universiti Malaysia Pahang Al-Sultan Abdullah, Kuantan, 26300, MALAYSIA

[4]Centre for Modern Languages,
 Universiti Malaysia Pahang Al-Sultan Abdullah, Pekan, 26600, MALAYSIA

[5]Centre for Artificial Intelligence & Data Science,
 Universiti Malaysia Pahang Al-Sultan Abdullah, Kuantan, 26300, MALAYSIA

*Corresponding Author

Abstract: Post-covid has seen changes in the standard of living of the community due to the effects of covid that hit Malaysia for about 2 years. The researcher was called to study the factors that affect the standard of living of asnaf under the asnaf caring program of the Masjid Lama Permatang Badak (MLPB), Kuantan Pahang. This study aims to see to what extent the factors that lead to poverty mentioned in Kitab al-Adab written by Al-Habib Zain Bin Ibrahim correspond to the situation of asnaf itself. Through the book, page 324, no. 34, titled Adab Ketika Dalam Keadaan Miskin dan Kaya (Manners When Poor and Rich) under the sub-topic "Adab Ketika Dalam Keadaan Miskin (Manners When Poor)" which lists 14 factors that can lead to poverty, is the list of 14 factors found in the Asnaf zakat MLPB or vice versa. For the purpose of this study, the researcher has tried to build an instrument in the form of a questionnaire prepared from the 14 factors stated in the Book. This preliminary study was conducted on 30 asnaf selected to fill out the questionnaire. The results of the developed questionnaire found that 14 factors that lead to poverty have a basis. However, due to the processing of the questionnaire which is still at an early stage and the form-filling method by the asnaf is not perfect, the researcher found that the findings of this study can still be improved. The suggested improvements are better processing or updating of questionnaires, a larger number of asnaf participants and methods or guidelines for filling out questionnaires by asnaf that are more thorough and customer-friendly.

Keywords: Asnaf zakat, Poverty factor and Kitab al-Adab

1. Introduction

Islam is a religion that places great emphasis on the affairs of zakat through zakat assistance, whether zakat harta or zakat fitrah. In Islam, zakat is prescribed for the purpose of helping the poor and needy to live their lives in a better and more comfortable way.

Apart from MUIP's zakat assistance through the zakat kitchen for example, Masjid Lama Permatang Badak (MLPB) has taken the initiative by creating a special zakat assistance fund for asnaf in Kampung Permatang Badak on a monthly basis. Similarly, the Koperasi Masjid Lama Permatang Badak (KMLPB) has created a special fund through the Mini Market counter for orphans, single mothers and the poor. As a result of this MLPB and KMLPB, almost 200

Asnaf zakat families (initial level) have been gathered in Kampung Permatang Badak. The method of providing monthly assistance to asnaf is through giving coupons worth RM 50 each month which can be redeemed at the Mini Market counter by purchasing kitchen items or any other necessities available at the MLPB Cooperative Mini Market located next to MLPB.

With the number of asnaf which is almost 200 families, the researcher started to think of doing a preliminary study through a questionnaire. The questionnaire focused on the factors affecting their living standard under the MLPB asnaf care program. This title was chosen based on sub-titles in Kitab al-Adab, Kitab Adab Covers 50 Manners in 50 Situations, through chapter no. 34 entitled Adab Ketika Dalam Keadaan Miskin dan Kaya (Manners When in Poor and Rich Situations), in the sub-heading Penyebab terjadinya kemiskinan (Causes of poverty). The researcher is conducting a study to determine if scholarly theories of the causes of poverty align with the reality experienced by the asnaf zakat. If there is a correlation, an intervention to alleviate their poverty will be implemented.

Through the book, the scholars list "*Among the actions that can cause a person to become poor, which is based on narrations from the hadith and also from the advice of pious Salafis, are as follows*":
a. Not keeping his prayers
b. Rushing out of the mosque after performing the Subuh prayer unless there is an illness
c. Not cleaning the cobwebs in the house
d. Dry the water on the face by using the shirt he is wearing without any signs of illness
e. Eat or drink in a state of janabah
f. The wife scolds her husband
g. Standing naked without covering the private parts
h. Sleep naked
i. Adultery
j. Cleaning the garbage found in the house at night
k. A lot of sleep
l. Sitting at the door of the house
m. Wearing a damaged comb
n. Leaving the bowl dirty overnight (not washing it).

2. Methodologies

2.1 Research Objectives

The main aim of this study is to examine the factors that cause poverty to occur, according to the views of jurisprudence scholars and to what extent these factors coincide with the situation of asnaf in Kampung Permatang Badak. Therefore, the hypothesis for this study based on the objective is as follows:

To find out the significant relationship between the Implementation of Worship, Care of Hygiene and the Application of Moral Values with the income of asnaf.

$$H_0 : \rho_i = 0$$
$$H_1 : \rho_i \neq 0$$

To determine the importance of the significant relationship between the Implementation of Worship, Care of Hygiene and the Application of Moral Values with the income of asnaf.

$$H_0 : \beta_i = 0$$
$$H_1 : \beta_i \neq 0 \text{ (at least one } \beta_i)$$

2.2 Data Collection

This study was carried out by developing a questionnaire that was distributed to the asnaf zakat involved. The questionnaire was built based on 14 factors that cause poverty according to the scholars' view through Kitab al-Adab authored by Al-'lamah Al-Habib Zain bin Ibrahim bin Zain bin Sumaith Ba'lawi. The 14 factors that cause poverty are then elaborated in the form of suitable survey questions that are easy to understand by asnaf.

The questionnaire developed is divided into Part A: Demographics and Part B: Factors Affecting the Standard of Living of the Asnaf Group According to the Scholars' Views. This part B is divided into 3 items: Worship Implementation, Hygiene Care and Application of Moral Values. Each item has 5, 6 and 4 questions respectively. Part B has been measured using a 5-point Likert scale from strongly disagree (1) to strongly agree (5). Questionnaire forms were distributed to respondents as in Appendix A.

2.3 Reliability Analysis

The reliability of this questionnaire in achieving the objectives of the study can be determined with the value of Cronbach's Alpha (α). A high α value indicates that the questions found in this questionnaire are consistent and reliable to explain a factor. This questionnaire can be accepted if the value of α is in the range of 0.7 to 1. If otherwise, this questionnaire needs to be repaired again until it reaches a satisfactory level (Frost, 2020).

2.4 Correlation Analysis

The relationship between two continuous variables can be measured using the value of Pearson's correlation coefficient (r). Through the r number, the pattern and strength of the relationship between two variables can be known. Furthermore, the coefficient of determination (r^2) shows how much one variable affects another variable. H_0 is rejected if the p-value is less than the significance level, of 0.05 (Frost, 2020).

3. Findings

3.1 Data Provision

Controlled variables for this study refer to three items in section B - Implementation of Worship (x_1), Hygiene Care (x_2) and Application of Moral Values (x_3). The values x_1 to x_3 refer to the sum of the Likert scale scores for each item. Whereas, the response variable for this study is Monthly Income (y) which is transformed into a discrete value. There are three categories for variable y, RM1,500 and below, RM1,501 - RM2,000 and RM2,001 and above. However, for this study, the y value was converted into a discrete value through the use of the RANDBETWEEN () function in Microsoft Excel software.

However, this data is processed first. There were some non-responses (missing data) from the raw data collected. So, for the questions that are involved as variables in this study, they are replaced with values that should be used through the interpolation method. Since the y responses collected were unbalanced, random values for the categories RM1,501 - RM2,000 and RM2,001 and above were substituted for the missing data of the y variable. The remaining missing data are excluded. R and Microsoft Excel software was used for this study.

3.2 Descriptive Statistics

The total number of respondents who answered the questionnaire for this study was 34 people after the data preparation process. The majority of responses received for this study consisted of women (25 responses). A total of 26 responses were obtained from respondents aged 41 years and above followed by 31-40 years, 21-30 years and less than 20 years with 5, 3 and 0 responses respectively. Meanwhile, around 65% of these respondents earn less than RM1,500. Table 1, Figure 1, Figure 2 and Figure 3 show the demographics of the respondents for this study in more detail.
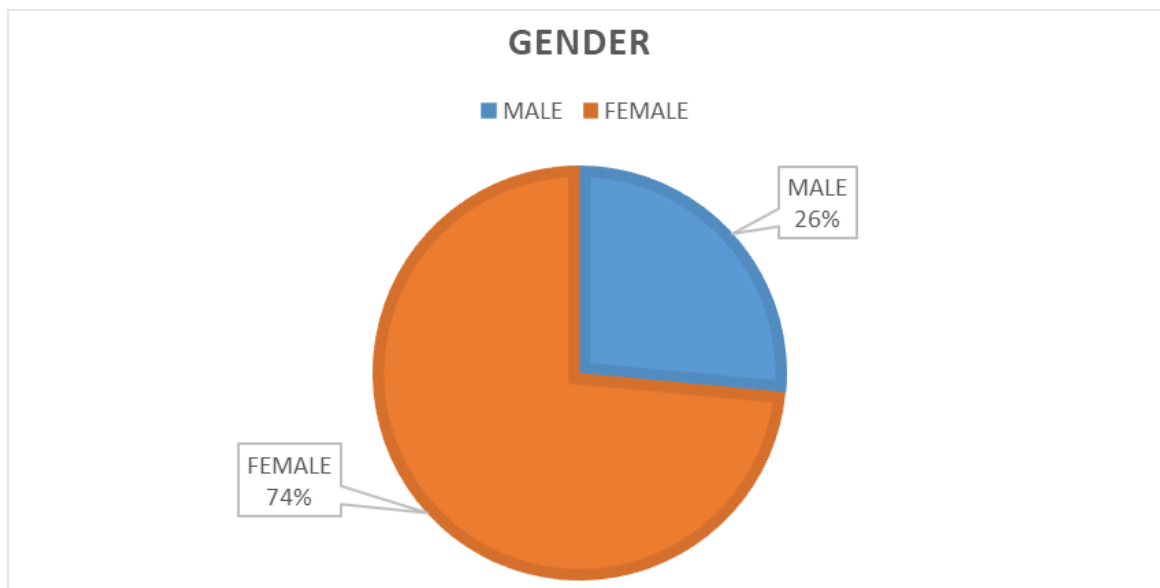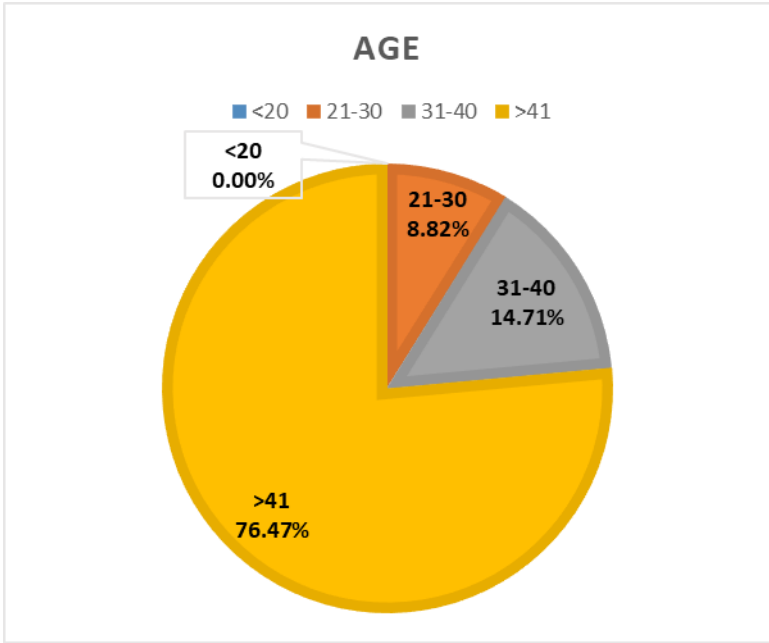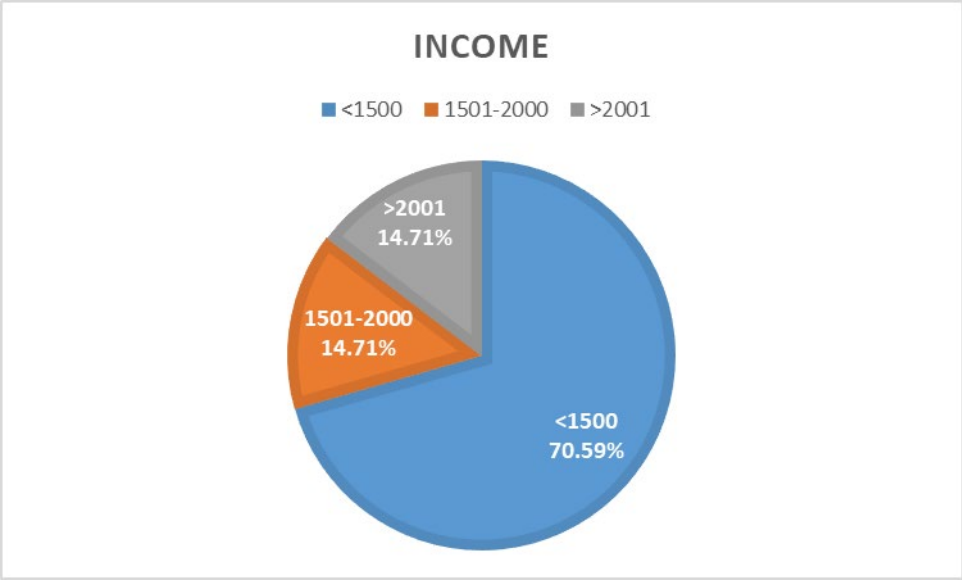

Fig. 1 - Respondent Gender Pie Chart

Fig. 2 - Respondent Age Pie Chart

Fig. 3 - Respondent Income Pie Chart

Table 1 - Statistical Summary for Dependents

Dependents	
Mean	2.8165
Standard deviation	1.8858
Variance	3.5562

Next, the α value for the questionnaire listed in Table 2 refers to all the collected responses which are 36 responses. Therefore, the reliability of the questions in this questionnaire can be trusted to meet the objectives of the study because it exceeds 0.7.

Table 2 - Cronbach's Alpha for Research Questionnaires

Section	Cronbach's Alpha	
Implementation of Worship	0.9520	
Hygiene Care	0.9770	0.9888
Application of Moral Values	0.9825	

Furthermore, the values of the central tendency measure for the questions in part B are listed in Table 3. The values in Table 3 are based on Likert scale scores from the collected responses. On average, the respondents of this study have basic knowledge and fulfil their mandatory obligations in the Implementation of Worship with a mean of 4.3453. In fact, the respondents of the study are knowledgeable in procedures and hygiene care (4.5201) of themselves and the environment in line with Islamic teachings. The same is the case with the Application of Moral Values which has a mean of 4,500. They know manners and boundaries that need to be practised in everyday life. The standard deviation and variance for all items have low values, indicating variations in answers between respondents for each question but not too significant.

Table 3 - Measures of Central Tendency

Question	Mean		Standard Deviation		Variance	
1	4.5152		1.1579		1.3407	
2	4.6057		1.0714		1.1478	
3	4.4545	4.3453	1.1571	1.1667	1.3388	1.3664
4	4.3636		1.1499		1.3223	
5	3.7877		1.2970		1.6823	
6	4.5750		1.1555		1.3352	
7	4.5152		1.1579		1.3407	
8	4.4545		1.1571		1.3388	
9	4.6061	4.5201	0.9829	1.0909	0.9660	1.1959
10	4.5152		0.9885		0.9770	
11	4.4545		1.1035		1.2176	
12	4.5152		1.1087		1.0376	
13	4.3939		1.1791		1.3903	
14	4.5152	4.500	1.0765	1.0725	1.1589	1.1547
15	4.5758		1.0159		1.0321	
Total	4.4551		1.1131		1.2390	

a. Assumption Check Test

MLR methodology has several assumptions that need to be tested before analysis such as normality test, no multicollinearity, linearity and independent variables. Considering the small number of observations (n = 34), all assumptions are considered fulfilled. This is because the available observations are insufficient to describe the characteristics of the asnaf population in Kampung Permatang Badak.

b. Correlation Analysis

Correlation analysis was conducted to fulfil the first objective. Table 4 shows the value of r_i between the variables x_i and y. Apart from Worship Implementation, x_2 and x_3 have a positive correlation. All variables x_i have a weak correlation. This may be due to the small sample size. Plus, the p-value for each variable x_i exceeds the significance level of 0.05, which causes H_0 to be accepted. Following that, there is no significant relationship between the Implementation of Worship, Care of Hygiene and Application of Moral Values with the Monthly Income of asnaf.

Table 4 - Correlations between Variables

Correlation (r_i)	x_1	x_2	x_3
y	- 0.0548	0.1437	0.1314
p-value	0.7582	0.4176	0.4590

Figure 4 shows the results of the correlation analysis. The β_i value is obtained through a two-t-tailed test. Information for the second objective is obtained based on the *p*-value (Pr(>|t|)) for each variable x_i. The *p*-value that is less than the significant figure, 0.05 is the intercept (Intercept) and x_1 (Sumx1), which have a *p*-value of 0.0000449 and 0.0475. H_0 for β_1 is rejected leading to the conclusion that the Implementation of Worship has a significant relationship and impacts the value of monthly income asnaf. In addition, H_0 for β_2 and β_3 is accepted because the *p*-value for x_2 (Sumx2) (0.3451) and x_3 (Sumx3) (0.9227) exceeds the significant figure, 0.05. Therefore, Hygiene Care and Application of Moral Values do not have a significant relationship or impact the monthly income of asnaf.

```
> summary(m5)

Call:
lm(formula = PENDMLR ~ Sumx1 + Sumx2 + Sumx3, data = asmlr)

Residuals:
    Min     1Q Median     3Q    Max
 -527.6 -260.3 -111.4  266.5  608.5

Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept) 1356.454    284.510   4.768 4.49e-05 ***
Sumx1        -64.135     31.035  -2.067   0.0475 *
Sumx2         40.595     42.317   0.959   0.3451
Sumx3          6.029     61.651   0.098   0.9227
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 363.5 on 30 degrees of freedom
Multiple R-squared:  0.1435,    Adjusted R-squared:  0.05786
F-statistic: 1.676 on 3 and 30 DF,  p-value: 0.1933
```

Fig. 4 - Initial Model Formulation Results

4. Conclusion

In summary, this study was conducted to find out the factors that contribute to poverty among zakat recipients in Kampung Permatang Badak based on the Book of Adab. The questionnaire was implemented as a research data collection tool at MLPB. Appropriate research hypotheses have been developed to coincide with the purpose of this study. Each of the hypotheses of this study is tested with appropriate statistical analysis and tests to obtain information that meets the objectives of the study.

Firstly, this study was carried out to determine the significant relationship between the implementation of worship, hygiene care and the application of moral values with the monthly income of asnaf. Through correlation analysis, none of the factors considered significantly affected the monthly income of asnaf, which may be due to the relatively small sample size. Moreover, all factors have a weak correlation. The second objective was a two-t-tailed test to determine the importance of the significant relationship between the Implementation of Worship, Care of Hygiene and Application of Moral Values with the Monthly Income of asnaf. Among these three factors, only the Implementation of Worship has a significant relationship with the monthly income of asnaf with *p*-value = 0.0475.

Appendix A:

BAHAGIAN A: DEMOGRAFI

Arahan: Sila tandakan (/) berkaitan maklumat diri anda pada ruang yang disediakan.

1. Jantina:

Lelaki	
Perempuan	

2. Umur:

20 tahun kebawah	
21 – 30 tahuan	
31 – 40 tahun	
40 tahun ke atas	

3. Pendapatan Bulanan:

RM 1500 ke bawah	
RM 1501 – RM 2000	
RM 2001 keatas	

4. Bilangan tanggungan: _____ Orang

BAHAGIAN B: FAKTOR YANG MEMPENGARUHI TARAF KEHIDUPAN GOLONGAN ASNAF MENURUT PANDANGAN ULAMA'

Arahan: Sila **bulatkan** jawapan pada nombor dalam ruang yang disediakan berdasarkan skala berikut;

Sangat tidak setuju	Tidak setuju	Tidak pasti	Setuju	Sangat setuju
1	**2**	**3**	**4**	**5**

BIL	ITEM	SKALA				
Pelaksanaan Ibadah						
1.	Saya mengetahui bahawa solat adalah satu kewajipan yang mesti ditunaikan oleh setiap orang Islam.	1	2	3	4	5
2.	Saya mengetahui bahawa solat merupakan perintah Allah.	1	2	3	4	5
3.	Saya mengetahui cara menunaikan solat dengan betul.	1	2	3	4	5

4.	Saya sentiasa menunaikan solat lima waktu sehari semalam.	1	2	3	4	5
5.	Saya menunaikan solat fardu secara berjemaah di masjid.	1	2	3	4	5
Penjagaan kebersihan						
6.	Saya mengetahui kebersihan adalah aspek yang dituntut oleh Agama Islam	1	2	3	4	5
7.	Saya berwuduk dengan sempurna sebelum menunaikan solat.	1	2	3	4	5
8.	Saya mengetahui cara melakukan mandi wajib.	1	2	3	4	5
9.	Saya memastikan pakaian saya dalam keadaan bersih.	1	2	3	4	5
10.	Saya memastikan persekitaran saya dalam keadaan bersih.	1	2	3	4	5
11.	Saya memastikan ruang dapur di rumah saya berada dalam keadaan bersih.	1	2	3	4	5
Penerapan nilai akhlak						
12	Saya sentiasa menggunakan bahasa yang sopan kepada ahli keluarga	1	2	3	4	5
13.	Saya menutup aurat dengan sempurna.	1	2	3	4	5
14.	Saya menjaga batas pergaulan antara lelaki dan perempuan.	1	2	3	4	5
15.	Saya menjauhkan diri daripada perbuatan zina	1	2	3	4	5

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