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RESEARCH ARTICLE

ERADICATING HARDCORE POVERTY VIA ZAKAT DISTRIBUTION: A CASE STUDY AMONG POOR AND NEEDY ASNAFS IN SIK, KEDAH

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Abstract

Hardcore poverty is a problem that still plagues the community in this country. Although various efforts have been implemented by the Malaysian Government to overcome it, but until now these efforts haven't succeeded in achieving the goals that have been set before. Zakat is a social and economic system that its implementation is controlled by the government. Through zakat provision, Islam has been ahead of the times in defending the plight of the poor and needy *asnaf*s. In 2021, Kedah State Zakat Board (LZNK) has reported on the problem of the increasing number of poor and needy *asnaf*s as well as insufficient zakat distribution in Kedah. Thus, this study was conducted to analyse the forms of zakat distribution that can eradicate hardcore poverty among the poor and needy *asnaf*s in Sik, Kedah. This study has used a qualitative design, where data is collected through library research and semi-structured interviews with informants from Zakat District Office (PZD) Sik, Kedah. The findings of the study were then analyzed using the content analysis method. The results of the study prove that the LZNK, especially the PZD Sik, are still struggling to eliminate the poor and needy *asnaf*s from the cocoon of hardcore poverty in Sik, Kedah. This study urges the parties involved towards improvements in the aspect of zakat distribution so that in the future it can help to eradicate hardcore poverty in line with the efforts of the Malaysian Government and the role of zakat as a social security tool.

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Introduction:-

To date, the Malaysian government is pro-active in drawing up various new strategies to eradicate poverty in line with current factors including in the phase of post COVID-19 pandemic. This noble intention can be seen through the 12th Malaysia Plan (RMK-12) which was formulated based on common prosperity and is regarded as a follow-up to the revision of the Poverty Line Income (PLI) from RM 980 to RM2208 (Sinar Harian, 2020). Shared Prosperity Vision 2030 is the current national economic policy designed to focus on new development that is expected to restore the country's goals. This vision is more robust if it takes into account the successful aspects of the New Economic Policy (NEP) and takes into account the shortcomings of the previous New Economic Model (NEM) for the purpose of improvement. In fact, the previous (NEP) was more geared towards reducing and eradicating poverty by increasing income, employment opportunities and accelerating economic growth. Later (NEP) was replaced by (NEM) by the Prime Minister of Malaysia at that time, Dato' Seri Najib on 30 March 2010. It was said to have failed to achieve its goal in addressing various problems of income disparities and poverty across races (Hussain, 2019).

Poverty is a phenomenon that has existed in society for a long time. Additionally, poverty poses a number of threats to society's well-being if it isn't adequately addressed since it contributes to the backwardness of a country. Besides, poverty is one of the challenges that need to be faced, especially at the national level. Aboo Talib @ Khalid (2016) asserts that in the context of policy development at the global, national and community levels, the issue of poverty is indeed a key issue that needs to be dealt with. Perhaps, the issue of poverty is now referred to as a multidimensional issue that encompasses not only social injustice, but also power and exploitation, unemployment, homelessness, health services, disability and illness and victims of abuse and discrimination. All of these things are seen as maltreat and insult to human dignities. Therefore, in point of fact, poverty itself requires a reinterpretation of the so-called "poor condition" via different dimensions. According to Aboo Talib @ Khalid (2016) also, these different, interconnected and closely related dimensions are evidenced by the strategy that has been carried out by the government by developing the economy and intervention programs to eradicate poverty in the country. Issues such as lack of employment opportunities, lack of skills as well as opportunities for good health care and access to clean water supply need to be addressed by the government by strengthening efforts to alleviate the shortages and limitations of the poor. The poor should be given ample opportunity to free education, no more discrimination against them, and there should be social justice for such groups.

Moreover, poverty is also often linked as a contributor to various problems and crimes that are capable of having a psychological impact on individuals in society. This can be seen through reports made of United Nations (UN) Special Rapporteur on Hardcore Poverty and Human Rights made by Philip Alston during his visit to Malaysia in August 2019. His discussion with the Women's Aid Organization (WAO) has opened the eyes of the community to the real reality of poverty in the country. In reality, it was found that poverty has contributed to the issue of domestic violence which is more dangerous for women and children, as a result of which there is drug addiction, abuse, educational dropout to cause domestic violence to escalate (Lee, 2020). Che Mat et.al (2012a) found that Malaysia uses only one variable, namely household income and expenditure in determining the level of poverty. In tackling poverty more effectively, the aspects of health, education, employment are among the key indicators that need to be used as a metric to determine the well-being of each individual.

Earlier research from Nik Mat (1999) stated that over the past five centuries, Islam has provided a model for eradicating poverty. The zakat model brought by Islam also breaks the deadlock of the formula to overcome poverty. Poverty is a social problem that many studies, seminars or researches are done to overcome it. The obligation to give zakat from the wealthy and its distribution by the government to the *asnafs* who need immediate assistances will cause the *asnafs* to be more protected and live in a better environment in society. According to Haron & Rahman (2016) community development can be considered as the objective of zakat distribution through which the needs of those who are entitled of zakat can be met as prescribed by the Islamic law. In addition, the appreciation of religion can be improved and the socio-economic welfare of *asnafs* will be better shielded.

Ultimately, zakat can create a nature of reciprocal assistance between the rich and the poor as well as the protection of the rights of the needy. Besides, Md Yusof et.al (2019) stated that the objective of zakat is very broad, and not just focuses on providing foods and drinks to *asnafs* only, but aims to remove the *asnafs* from the poverty shackles until eventually they become *muzakkis* (zakat payers). The increasing poverty scenario coupled with the COVID-19 disaster that hit the world has affected the economic sector of the country and the world. This matter should be addressed at an immediate rate and in the best possible way. According to Sulaiman (2018) zakat has played an important role in the social and economic system of Muslims. The institution of zakat is seen as a driver of religious responsibility in

matters related to collection and distribution as well as eradicating poverty. By carrying out this role productively and systematically, the social responsibility of the country and the economy of Muslims is indeed achieved.

As a result of the poverty problems that still surround the community until now, a useful study related to zakat distribution in eradicating hardcore poverty among the community should be done. It is a strategy to find a solution to avoid the society from becoming poverty-stricken, especially those involving states and districts that have a high percentage of hardcore poverty such as Sik district in Kedah, Malaysia. Therefore, this study was conducted to analyze the forms of zakat distribution that can eradicate hardcore poverty among the poor and needy *asnafs* in Sik, Kedah.

Problem Statement:-

The zakat distribution concept should serve as a special tool provided by Islam to eradicate poverty in society. The management of zakat plays an active role in enabling and developing the well-being of the ummah. Zakat is an act of worship that is seen as so important when viewed from the religious, political, economic and social aspects of community life. Islamic history clearly proves that good zakat management has successfully helped the society to live in better conditions and harmony.

The issue of a society plagued by poverty has been discussed by Abu Bakar (2012). Although these *asnafs* are safeguarded in Islam as outlined by the Quran and Hadith, but issues related to zakat distribution among poor and needy *asnafs* are still continue to arise and being openly debated. Kedah's monthly PLI was reported worth RM2254 based on a review made in Poverty Line Income (PLI) for Malaysia in 2019. The average hardcore poverty recorded has decreased to 0.5 from 1.9 in 2016 (DOSM, 2019). This degression manifests a positive indicator from the Malaysian government in its efforts to eradicate hardcore poverty. In early 2019, Minister of Rural Development, Dato' Rina Harun has declared Sik, Baling and Yan districts in Kedah as among the 28 poorest districts in Malaysia (Pressreader, 2019; Astro Awani, 2019). Later, she suggested that focal points should be given to these three districts especially in increasing the socio-economic level, in order to remove the districts' community from the cocoon of poverty. From these three districts, it was reported that Sik has recorded the highest number of hardcore poverties in Kedah. As a consequence, it has caused the government to propose a village in Sik to be the first locality for the implementation of a pilot project to eradicate hardcore poverty holistically (Berita Harian, 2021). Therefore, a comprehensive study needs to be done to find a solution to solve the problem of hardcore poverty that occurs in Sik. Nevertheless, there are two main problems that need to be resolved as follow:

The Increasing Number of Poor and Needy *Asnafs*

Kedah is one of the fourteen states in Malaysia and is located in the north of Peninsular Malaysia. Kedah is divided into twelve districts, namely Kuala Muda, Kota Setar, Kulim, Kubang Pasu, Baling, Langkawi, Pendang, Yan, Sik, Padang Terap, Pokok Sena and Bandar Baharu. Sik district is the largest district in Kedah followed by Baling district as the second largest. Yan, Baling and Sik are the three districts that have been listed by the Ministry of Rural Affairs as the poorest districts in the country and are located in the state of Kedah. Meanwhile, Sik is the poorest district compared to these three districts.

The issue of high poverty in Sik is often associated with the socio-economic activities of the locals. Every year, the people in this district suffer in poverty and this number is increasing throughout the year. The situation worsened with the fall in rubber prices and the monsoon season, this problem caused them to continue living in poverty with no end in sight (Ikhsan et.al, 2019). According to Che Mat et.al (2012b) most of the rural population depends on agricultural activities. Agricultural activities always take into account the factors of weather and soil conditions. This situation causes their income to be volatile throughout the year. In fact, this is one of the causes of rural poverty and contributes to the increase in poverty levels that are higher than urban poverty. They also suggested that the authorities should increase the distribution expenditure to develop infrastructure facilities in Sik due to its remote location inland. It is also likely that poverty will continue to be inherited from one generation to another if this matter is not addressed properly.

Insufficient Zakat Distribution

Before the 1990s the State Islamic Religious Department (JAIN) had created a division called Baitulmal which was responsible for handling the zakat collection and distribution including donations, alms, inheritance and so on (Makhtar et.al, 2016). The State Islamic Religious Department (JAIN) was the secretariat for the State Islamic Religious Council (MAIN) at that time. After the 1990s, there was a transformation of the management and corporatisation of zakat in several states including Kedah.

The management of zakat as is generally known is not under the administration of the state government but is under the jurisdiction of His Majesty Yang Di Pertua Agong (SPBA) and His Majesty (DYMM) the Sultan or King for the states that sheltered by them. Kedah has created a special institution related to zakat, namely the Kedah State Zakat Board (LZNK). It has a different and unique management model, established under a special enactment related to zakat management and isn't under the auspices of the Kedah Islamic Religious Council (MAIK) anymore like most other states, but it is under the governance of His Majesty Tuanku Sultan of Kedah (Makhtar et.al, 2016).

Table 1:- Zakat Collection Statistics Year 2015-2018.

Types of Zakat	Year			
	2015	2016	2017	2018
Paddy	4,650,469.00	4,210,590.00	4,210,590.00	3,757,073.00
Livestock	21,882.00	14,423.00	26,344.00	32,326.00
Income	82,589,365.00	86,614,805.00	95,813,764.00	110,475,243.00
Business	25,946,191.00	26,098,086.00	40,682,748.00	35,861,434.00
Savings	10,138,380.00	10,959,679.00	11,968,256.00	13,672,446.00
Shares	279,691.00	331,055.00	302,553.00	468,173.00
Employees' Provident Fund (EPF)	1,200,840.00	1,508,994.00	1,614,017.00	1,912,274.00
Gold	846,755.00	918,729.00	1,031,614.00	1,110,414.00
Silver	2,786.00	5,976.00	2,316.00	2,982.00
Minerals	202.00	0.00	0.00	350.00
Fitrah	8,127,304.00	8,733,793.00	9,104,987.00	9,602,495.00
Qadha' Zakat	55,685.00	104,034.00	158,242.00	116,523.00
Total Amount	133,859,550.00	140,448,128.00	164,915,431.00	177,011,733.00

Table 1 is the zakat collection statistics released by LZNK. The pattern of zakat collection from 2015 to 2018 shows an increase in number of every year. Whereas, Table 2 is the pattern of zakat collection from 2019 to 2021 which also shows an increase in number gradually by year but there was a drastic decrease in 2021.

Table 2:- Zakat Collection Statistics Year 2019-2021.

Types of Zakat	Year		
	2019	2020	2021
Paddy	4,442,086.77	5,173,191.83	2,413,608.62
Livestock	45,765.99	32,999.30	15,576.60
Income	118,750,237.29	129,634,647.03	53,076,693.49
Business	41,541,764.95	47,920,161.73	17,593,741.15
Savings	16,604,942.21	18,652,040.77	13,914,278.77
Shares	506,743.62	932,411.45	650,725.32
Employees' Provident Fund (EPF)	2,490,664.79	2,621,631.31	2,396,202.79
Gold	1,326,134.10	1,911,732.09	1,380,521.24
Silver	7,365.69	7,741.95	1,209.52
Minerals	4.30	2,690.30	31.85
Fitrah	10,200,354.00	10,643,279.97	11,120,812.67
Qadha' Zakat	202,615.11	380,493.09	135,479.84
Total Amount	196,118,678.82	217,913,020.82	102,698,881.86

Table 3 represents the LZNK distribution statistics from 2015 to 2018. It can be seen that the distribution priority of RM 62,585,716.00 is given to *fisabilillah* (those in the cause of Allah SWT) *asnafs* in 2015. However, from 2016 to 2018, the poor and needy *asnafs* were given a large allocation in the distribution of 3 years in a row. The statistics shows that the poor, needy and *fisabilillah* *asnafs* were among the top zakat recipients prioritized by LZNK in zakat distribution. For 2021, the needy recorded the highest number of zakat recipient in zakat distribution compared to seven other recipients as illustrated in Table 4.

Table 3:- Zakat Distribution Statistics Year 2015-2018.

Types of <i>Asnafs</i>	Year			
	2015	2016	2017	2018
<i>Fuqara'</i> (The Poor)	8,065,104.00	11,791,594.00	10,693,481.00	165,372.00
<i>Masakin</i> (The Needy)	60,350,677.00	67,608,579.00	70,009,207.00	81,638,060.00
<i>Muallaf</i> (Muslim Converts)	1,902,430.00	1,680,590.00	1,388,810.00	2,173,503.00
<i>Ar-Riqab</i> (Slaves)	0.00	0.00	0.00	14,600.00
<i>Al-Gharimin</i> (Debtors)	32,100.00	38,098.00	57,134.00	1,510,834.00
<i>Fisabilillah</i> (Those in the cause of Allah SWT)	62,585,716.00	63,466,777.00	52,631,166.00	64,392,300.00
<i>Ibn Al-Sabil</i> (Stranded Travelers)	189,050.00	245,840.00	163,810.00	223,930.00
Total Amount	133,125,077.00	144,831,478.00	134,943,608.00	150,118,599.00

Table 4:- Zakat Distribution Statistics Year 2021.

Types of <i>Asnafs</i>	Year	
	Number of Recipient	2021
<i>Fuqara'</i> (The Poor)	14231	34,920,575.50
<i>Masakin</i> (The Needy)	16632	77,885,497.94
<i>Muallaf</i> (Muslim Converts)	234	1,440,871.94
<i>Ar-Riqab</i> (Slaves)	9132	3,339,725.50
<i>Al-Gharimin</i> (Debtors)	785	414,427.38
<i>Fisabilillah</i> (Those in the cause of Allah SWT)	33793	59,222,849.44
<i>Ibn Al-Sabil</i> (Stranded Travelers)	28	71,437.38
Total Amount	79261	205,744,821.50

The report on the zakat collection and distribution by LZNK also proves that until now, Sik which is one of the districts in the state of Kedah still dominates the highest poverty rate in Malaysia (LZNK, 2022). In fact, this is seen as in line with the statement made by the Minister of Rural Development, Dato' Rina Harun before. Although LZNK has undergone a transformation in terms of management and corporatization, it has not yet been able to remove the Sik district from the hardcore poverty line. Therefore, this study needs to be conducted to unravel the problems and needs of the poor and needy *asnafs* with making zakat as a tool to get out of the cocoon of poverty. Next, the researchers try to propose some suggestions of zakat distribution forms that can eradicate hardcore poverty among the poor and needy *asnafs* in Sik, Kedah.

Literature Review:-

Zakat Funds Distribution

The zakat that has been collected by the zakat institution shall be distributed to the *asnafs* who have been determined by Allah SWT. The basis of the implementation of zakat is taken from Holy Quran, Surah At-Taubah, verse 60 which means, "The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarer; a duty imposed by Allah. Allah is Knower, Wise." (Al-Qur'an, 9:60)

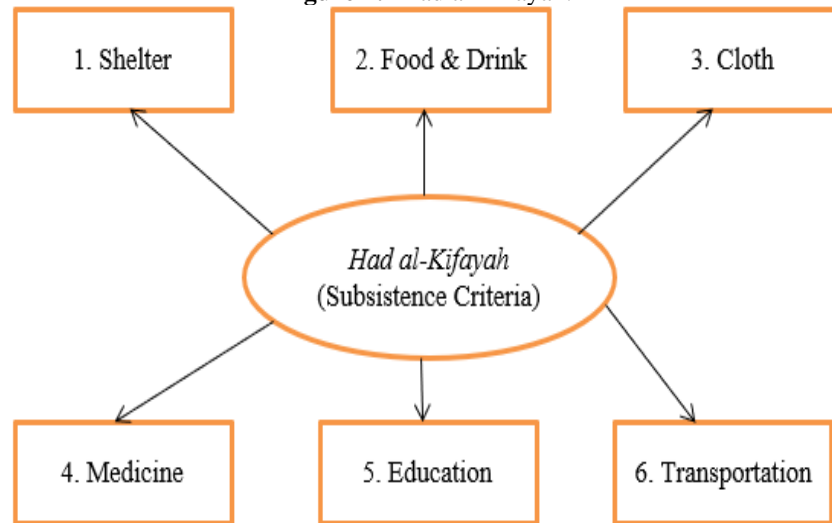
Apart from that, there is also evidence from the Hadith, which is the basis that further strengthens the implementation of zakat distribution. Among the hadith of Mu'az bin Jabal narrated by Ibn 'Abbas explains that: "... Allah has enjoined upon them zakat from their wealth, to be taken from the rich and given to their poor. If they obey that, then beware of (taking) the best of their wealth. And beware of the supplication of the oppressed, for there is no barrier between and Allah." (Sunan Ibn Majah, 2022).

The Islamic jurists also agreed that zakat distribution is obligatory on those who perform it. The evidence from surah At-Taubah, verse 60 indicated that Allah SWT has appointed eight group of *asnafs* who are entitled or eligible to receive the distribution of zakat funds. Among the main group of *asnafs* who are entitled to receive zakat are the poor and needy people. Islam established a number of mechanisms, like the zakat institutions, to combat and improve social welfare. Zakat contributes to the flow of money and the hiring of the essential labour. The Arabic word for zakat is translated as "development," "cleanness" and "purity" (Wan Khairuldin & Mohammad, 2013). Moreover, zakat also serves as a fiscal instrument, carrying out some of the most important duties of contemporary public finance, including

social security benefits, childcare grants, food subsidies, education, health care, housing, and public transit in welfare states (Yusoff & Densumite, 2012). To remind, each state in Malaysia including Kedah has different interpretations of *asnaf*s according to the ruling of their respective states administrations.

In relation to a study by Talib & Ahmad (2019) in Kedah, Kedah State Zakat Board (LZKN) uses a method of calculation and measurement to determine if a person is included in the group of poor and needy *asnaf*s. The assessment made in determining the *had al-Kifayah* (subsistence criteria) covers six aspects of basic needs in life which include:

Figure 1:- Had al-Kifayah.



Based on Figure 1, six aspects of basic needs that must be considered in deciding the *had al-Kifayah* (subsistence criteria) are shelter, food & drink, cloth, medicine, education and transportation. Shelter is needed to provide protection to human being. In fact, to ensure the well-being of life, shelter is a basic need for every family in society. Allah SWT has explained in the Holy Quran via Surah An-Nahl verse 80 which means, “And Allah has made for you from your homes a place of rest and made for you from the hides of the animal’s tents which you find light on your day of travel and your day of encampment; and from their wool, fur and hair is furnishing and enjoyment for a time.” (Holy Quran, 16:80). Food and drink are viewed as basic needs and facilities of an individual’s life. It is a measure in determining that the individual belongs to poor or needy *asnaf*s. Clothing is also vital in human life for the purpose of closing *aurah*. With the adequacy of this need, it will help the individual to preserve the *aurah*. Muslims are required to cover their *aurah*, dress modestly and protect themselves from heat and cold. A Muslim’s obligation includes defending life and the soul from evil forces. Other than, medicine, education and transportation are also categorized under subsistence criteria. Good health will ensure a healthy body and make it easier for individuals to perform the worship of religious demands properly. A healthy individual will be able to meet the maintenance needs with the health he has. Education is a need of every human being to live this life as it can remove themselves from religious ignorances. Transportation at this point becomes a necessity to facilitate individuals to do daily work and is no longer a symbol of wealth. With the convenience of transportation owned by individuals, it can avoid themselves from difficulties in going about their daily lives.

A study by Buchari (2019) argues that zakat if managed efficiently, will definitely able to eradicate poverty on a regular basis. Helping the poor and needy people is not only the task of the government but every community needs to work together to overcome the problems faced by the *asnaf*s. Besides, Mohd Salleh (2011) in his study has stated that the practice of government in the time of Prophet Muhammad SAW, the time of Khulafa’ al-Rashidin and the rule of Caliph Umar Abdul Aziz has succeeded in proving the zakat funds distribution can address the issue of poverty and destitution among Muslims. Meanwhile, Ab Rahman (2012) in his study entitled “The Role of Zakat in Islamic Banking Institutions in Developing the Economy of The Poor and Needy in Malaysia” has looked at how Malaysian Islamic banking institutions use business zakat to help the poor and needy *asnaf*s in improving their economies. Thus, Islamic banking institutions in Malaysia are the primary source of funding for business zakat. The researcher proposed

some numerous ways of zakat distribution methods to assure that the zakat administration in Malaysian Islamic banking institutions becomes better-arranged and successful.

On the other hand, Bhari et.al (2018) claimed that Malaysia's current economic crisis necessitates the establishment of a new *had al-Kifayah* in line with the demands of the modern economy. The researchers try to compare *had al-Kifayah* currently implemented in Malaysia. The findings of this study demonstrate that there are variations in *had al-Kifayah* values across different Malaysian states. Moreover, the researchers are also on the opinion that *had al-Kifayah* may change depending on the people's current and local spending patterns. Possibly, included in the extensive list of fundamental needs are housing, food, clothes, medicine, education, and transportation. As a matter fact, Bhari et.al (2018) study has complemented previous study done by Jamil & Che Mat (2014). As specified by Jamil & Che Mat (2014), poverty in the context of Malaysia is explained through a financial perspective or income. Through this concept, poverty is divided into two, namely absolute poverty and relative poverty. Even so, poverty that is often referred to in Malaysia is absolute poverty due to household income compared to the Poverty Line Income (PLI). This type of measurement uses the income method in identifying poor individuals or households and is also referred to as unidimensional measurement. Different with unidimensional measurement, poverty measurement using multidimensional methods has not yet been used as a basis for policy makers to eradicate poverty. This multidimensional measurement of poverty is more to measure and to identify "who is poor" based on the lack experienced by the household in every dimension. With this multidimensional measurement of poverty, the identity or characteristics of poor people exist on two steps. The first step is to identify individual deficiencies in each dimension and the second step involves the definition of poverty through all dimensions. Multidimensional poverty, is a new method of poverty measurement that allows us to see the real lack or the reality of poverty experienced by a household.

Zakat Distribution to *Asnaf*s

Zakat is an act of worship prescribed in Islam based on the Holy Quran and Hadith. It is a tool to empower Muslims, support their economic strength and further uphold the superiority of Islamic law. When zakat was obliged at the beginning of its enforcement, there is no detail on the specification of the amount and type of property that is obligatory to pay zakat. Only, after the second year of Prophet Muhammad SAW migration to Medina, the zakat legislation was set in detail. From here on, Islam explained in detail the amount and type of property that is obligatory for zakat, zakat recipients (*asnafs*) who are eligible to receive its distribution as well as some other important matters related to zakat.

In general, many studies on the zakat recipients (*asnafs*) are conducted throughout Malaysia. Whether it is towards the zakat collection or distribution or through reference to several dissertations, journal articles and books, it is clearly proven that issues related to the *asnafs* have been studied and discussed by previous researchers from various aspects.

Md Yusof et.al (2019) in their study stated that poverty and destitution of *asnafs* are closely related to the problems in the daily life of this group. The results of the study found that the problems included the *asnafs*' own health problems or families under their care. Furthermore, losing their jobs and livelihoods as a result of family conflicts is also a factor in them falling into poverty. Among other problem of *asnaf* poverty is the lack of a stable source of income and employment as well as their educational factors. Some of them have skills but lack of knowledge in terms of marketing. Other problem experienced by the *asnafs* is that they don't own any real estate assets such as houses or land, so because of this, they have to rent or stay at relatives' houses temporarily. The study sample consisted of 8 poor and needy *asnafs* who received zakat distribution from LZNK in Kubang Pasu district, Kedah. The outcome of this study also reveal that the problems faced by the *asnafs* are among the factors that affect their efforts to increase personal and family income. The zakat distribution on an annual or monthly basis only helps these *asnafs* in a short period of time and will not be effective in helping them out from the poverty shackles. Capital assistance as well as guidance to promote skills from zakat has been seen to be able to help *asnafs* who have skills. *Asnaf*s who have higher education level will eventually able to come out of from the poverty circles with assistances from LZNK. Apart from that, the zakat distribution in the form of capital and guidance can increase the income and expand the knowledge of marketing among the *asnafs*. The *asnafs* will succeed in achieving the objective of zakat distribution, which is to remove themselves from the poverty line.

Next, Abu Bakar's study (2012) tries to identify the best and quality zakat distribution mechanism for the poor and needy *asnafs*. He used the minimum concept of quality of life determined through three measurement methods. The applied rules include reaching the comfort level of life, passing the level of poor and needy and having an income exceeding the *nisab* (zakat ratio) level. His study found that the distribution of zakat in the Jayadiri Zakat Assistance

program such as in the form of business capitals and equipments from LZNK, has successfully removed the *asnafs* from the circle of poverty and achieved at least minimum level of life quality. Furthermore, Muda (2014) has found three factors that influence the increasement in *asnaf's* income by using case study of the effectiveness of zakat distribution via Jayadiri Zakat Assistance from LZNK. The main factor is the period of receiving assistance, followed by the form of assistance channeled and the last factor is *asnafs* receiving assistance from other agencies. The quality of life of *asnafs* related to housing and education has increased as a result of this assistance distribution. However, the quality of life related to health, transportation and communication still didn't show any improvement. The zakat distribution in this form of assistance has successfully reduced the number of poor and needy *asnafs*. Nonetheless, their monthly mean income is just above the country's Poverty Line Income (PLI). If there is a change in the country's economic situation, the possibility of them falling back into poverty is indeed very high. If this happens, then those *asnafs* who are living outside the city areas will be more affected.

Additionally, Wahab & Rahman (2011), Azman et.al (2012), Anwar & Siregar (2016) and Adiwijaya & Suprianto (2021) have explored zakat through the management, administration and governance perspectives in their particular studies. Wahab & Rahman (2011) tries to deliver a conceptual framework for the effectiveness and governance of the zakat institutions in Malaysia that are in charge of gathering, maintaining, and distributing zakat. The study identifies the relevant approaches for assessing the effectiveness and administration of zakat institutions. In order to attain the lofty goals of socio-economic justice through equitable wealth distribution, the Islamic financial system must work effectively. Azman et. al (2012) stressed out are some of the factors that will determine how well the zakat institution performs its duties. These include the expansion of new zakat resources, the collection of zakat from tangible and intangible properties, systematic zakat management, effective zakat distribution and the thoroughness of Islamic law implementation. Although the zakat institution exclusively serves the poor and needy Muslims, the researchers agreed that it can be a valuable ally in the government's fight against poverty. In fact, there are more *asnafs* permitted by the Islamic law in addition to the poor and needy. Conceivably, through capacity building and attitude transformation, its success would also aid in mitigating the effects of the economy's downturn on the poor. Aside from, Anwar & Siregar (2016) examined the correlation of government role and zakat management in facing Asean Economic Community (AEC). The researchers asserted that the two major responsibilities of managing zakat from an Islamic normative standpoint are as a charity single manager and as a provider of punishment against those who refused to pay zakat. By implementing the zakat-based economic system, one is able to promote this economic transformation process as well as quicken the social welfare and income distribution processes. Besides that, the qualities of zakat institutions, which can be categorised as having strong governance, are well-described in Adiwijaya & Suprianto (2021) study. The researchers came to the conclusion that a zakat organisation must satisfy a number of requirements, including distribution requirements, efficiency and financial reporting, in order to be classified as a good-governance institution.

Therewithal, other researchers for example Wahid et. al (2005), Mohamad Ibrahim et.al (2016), Yaakub et.al (2017), Sakka & Qulub (2019), Ab. Azizi et.al (2021) and Isa et.al (2022) are more concerned on different niche of zakat i.e payment methods among zakat payers. Wahid et.al (2005) study tries to unravel the question of why there are still many Muslims who haven't implemented the demand to pay zakat income, what factors determine it and what measures that should be taken seriously by the zakat institution to increase awareness? The results of the study prove that demographic factors such as age, marital status and income are significantly influencing income zakat payment in addition to the income zakat payment mechanism through salary deductions. The researchers have come up with several policy implications for the zakat institution to improve the performance of income zakat collection in Malaysia. Mohamad Ibrahim et.al (2016) revealed that even though in terms of fractions, the overall business zakat collected in Malaysia can be considered as low and small i.e only about 19.4% of the total amount of zakat, but this amount is much different when compared to taxes businesses collected by the Inland Revenue Board of Malaysia (LHDN) where 52.3% of the total collection consist of business zakat. The imbalance in zakat collection from businesses is still yet unable be explained, and this can affect the business's zakat collection potential. Hence, the study tries to identify the factors that hinder the potential collection of business zakat. As a result, this study has identified and classified it into three situational matters, namely; the needs of zakat education to traders, zakat centre relationship with traders and financial records of the business itself. The researchers also concluded that the zakat affairs in our country haven't yet reached a certain level which can be considered as excellent.

Into the bargain, the studies of Yaakub et.al (2017) and Sakka & Qulub (2019) which are concentrating on the online zakat payment among zakat payers. Yaakub et.al (2017) wrote a conceptual paper about the application of online payment at Pusat Zakat Negeri Sembilan (PZNS). Adding to the literature, the researchers claimed that studies on electronic or online payments and charitable endeavours, particularly Islamic charitable endeavours like zakat and

waqf, are, nevertheless, quite scarce. It's intended that the study will be useful to other non-profit groups, particularly in how to use online technologies to improve collecting. In addition, it might add to the body of knowledge already available on e-payments and charitable organisations. While, Sakka & Qulub (2019) agreed that zakat plays a significant part in the humanitarian component in distributing wealth properly to promote equitable prosperity. However, the issue is that management, particularly in terms of zakat collection from those who are required to pay it, has not been carried out correctly. As one of the National Amil Zakat Institutions, Dompot Dhuafa runs an online zakat collection system in keeping with the advancement of internet technology. Thus, the study tries to examine the efficiency of South Sulawesi's Dompot Dhuafa zakat system in obtaining zakat from the zakat payers. The study's findings indicate that more zakat is being collected online than the intended of 2%. Resultantly, the South Sulawesi's Dompot Dhuafa has successfully implemented the zakat payment system based on financial technology.

Along with, Ab. Aziz et.al (2021) have analysed the literature on zakat, online zakat and zakat collection in an effort to find a connection between online zakat, zakat collection and eradication poverty in Malaysia. The findings of this study clarify the relevance between online zakat payment, zakat collection and poverty alleviation in Malaysia. It was found that although the amount of zakat collection has increased throughout the states in Malaysia for many years, it can only reduce the problem of poverty rather than alleviating it. Reasons being, various problems including the *asnafs* database inaccuracy, bureaucracy, identification of *asnafs*, ignorance of *asnafs*, *amil*s attitude and geographical distance with *asnafs* still needs to be streamlined and resolved to make zakat collection online system more efficiently in the future. Isa et.al (2022) asserted that nowadays, there is a decreasing rate of zakat fund collection, which has a negative impact on how Muslims are perceived because it raises the proportion of the Muslim population who live in poverty. As a consequence, it's crucial to ensure that Muslim populations have a strong desire to pay zakat. The study tries to ascertain the Muslim population's zakat intention levels as well as attempt to investigate how five variable factors namely; role identity, self-religion, subjective norm, satisfaction, and corporate reputation will affect Muslims' intentions to pay zakat. The results showed that each of the five variables would significantly and favourably influence Muslims' zakat intentions.

Hardcore Poverty Via Islamic Perspectives

Poverty should be avoided by Muslims. Abu Daud narrated that the Prophet Muhammad SAW prayed to be saved from poverty; "Oh God, I seek refuge in You from disbelief and poverty" (Hadeethenc, 2022). Researcher like Ahyani (2016) has stated that poverty in this life is a problem that requires a relevant solution. Poverty is also a suffering, test and trial that is not aimed at the poor, its even the responsibility of the wealthy to provide for this tested group. The researcher has divided the nature of poverty according to the Qu'ran into three parts. Firstly, human relations and property. Even though this world was created for human life, it doesn't mean that humans can use it as they please by forgetting the obligation of charity and zakat. Secondly, understanding the meaning of poor and needy itself which is part of the *asnafs* that belongs to the recipients of zakat. Which by receiving this zakat distribution will be able to remove themselves from poverty. Thirdly, *sunnatullah* (the immutable constants of Allah's system). Here, poverty is divided into two. First, poverty is determined by the potential of the poor themselves, and second, poverty is due to God's will. According to Ahyani (2016) also, Islam has provided several solutions to get out from poverty, namely; by working, life insurance from close family members and with zakat. Working will pave the way for the poor to accumulate wealth to support their lives. While, Islam has placed the closest relatives as the people who should care and help the difficulties experienced by their relatives. Whereas, zakat also contains the rights of the poor and needy *asnafs* that has been set by Allah SWT from the property of the rich. Last but not least, the researcher also highlighted the significant role of baitulmalin eradicating poverty in the life of *asnafs*.

Besides, Md Yusof et.al (2019) in their study claimed that the poor and needy *asnafs* are among those who are eligible to receive zakat. The clear objective of zakat is to make these *asnafs* succeed in removing them from the poverty circle with the help and guidance of those who are responsible for them i.e zakat managers. Therefore, the efficiency of the zakat distribution manager should be emphasized by the agency that manages the zakat distribution. Consequently, the results of this study found six important findings regarding the zakat managed by LZNK. Firstly, the promotion carried out by the LZNK has been carried out using various methods including the LZNK website, Facebook, via *imams*, assistant *amil*s and further through talks and forums organized by the LZNK related to this zakat distribution program. The researchers suggested that this matter should be improved by hanging banners related to zakat distribution by LZNK in mosques, schools and markets. Secondly, the seven forms of assistance offered by LZNK are subsistence assistance, medical assistance, housing assistance, business assistance, education assistance and skills training followed by natural disaster assistance. The researchers suggested that productive assistance should be diversified via collaboration with various agencies to improve the skills of these artisans. Thirdly, the application

process for zakat assistance provided for the poor and needy *asnafs* can be made online via LZNK website or manually by obtaining a form from the LZNK offices, the District Zakat Offices or PZD or from the assistant *amil*s. Researchers have suggested that the role of *amil* should be empowered from time to time. Fourthly, the researchers have found that LZNK has prepared consideration guidelines in the selection process to approve every application from the poor and needy *asnafs*. Fifthly, from the aspect of handing over assistance, the researchers suggested that the role of *amil* in each *qaryah* should be simplified and strengthened further. Sixthly, from the aspect of monitoring by LZNK, the researchers have agreed with annual monitoring by LZNK. The researchers have also proposed some solutions to avoid any problems for the *asnafs* where the LZNK needs to increase monitoring aspects for house repair assistance.

Meanwhile, the focal study point by Masduki et.al (2010), Che Mat & Abdul Hakim (2011), Ramli (2011), Putra (2012), Muda (2014) and Jamil et.al (2018) is centred on the alleviation of poverty via zakat distribution to *asnafs*. Masduki et.al (2010) has identified the extent to which zakat distribution in the form of Jayadiri Assistance can contribute towards improving the living standards of the poor and needy *asnafs*. Previously, LZNK has allocated Jayadiri Assistance to those who are qualified from poor and needy *asnafs* in the form of capital assistances such as sewing machines, carpentry tools, sugarcane water processing machines and other equipments that are needed as well as can help them to start businesses in an effort to improve their economic and living standards. This assistance is given by LZNK to alleviate and help those who are in need and have the potential to continue to progress. It's part of LZNK's hope that those who initially receive zakat assistance will eventually become those who pay zakat. Then, simultaneously, make a large contribution to the poor and needy *asnafs* with continuous progress. The results of the study found that the Jayadiri Assistance conducted by LZNK has successfully helped to overcome the economic problems and living standards of the poor and needy Muslims in Kedah. Most of the recipients of the Jayadiri Assistance Scheme have succeeded in changing their standard of living as a result of the increase in family income. Anyhow, there are a few of the recipients who fail to gain benefit from the assistance given to them and increase the amount of family income. This can be avoided by choosing a different form of Jayadiri Assistance that fits the *asnafs*' interests and capabilities. The researchers also suggested LZNK to expand the Jayadiri Assistance to more *asnafs* in a more efficient and systematic way. Aside from, Che Mat & Abdul Hakim (2011) tries to untangle the question of how long the average time is needed to free a society from the poverty cocoon. The study tries to estimate the period of time needed by households that are in the poverty group of farming households in Kedah to get out of the poverty cocoon by using some estimation of income growth. The findings indicated that at a five percent income growth rate, the average period of time required is approximately 10 years to free those who are poor (PLI: RM700.00) from their poverty cocoon. While a farmer's household in a state of poverty (PLI: RM430.00) takes eight years to free from its poverty cocoon.

Ramli (2011) has identified the efficiency of zakat distribution in eradicating poverty among zakat recipients from the poor and needy *asnafs* in Negeri Sembilan. Even when programmes to alleviate poverty are diligently carried out and the number of zakat collections rises each year, the poverty phenomenon still persists. Negeri Sembilan Islamic Council (MAINS) is in charge of overseeing Muslim welfare and developing a number of ancillary programmes to make sure the poor and needy *asnafs* are helped appropriately. The main question is whether the effective measures implemented to reduce poverty have completely succeeded or not. Therefore, the study tries to evaluate whether zakat distribution is efficient or not in eradicating poverty. As a consequence, the study demonstrated the effectiveness of MAINS' implementation of the zakat distribution in reducing overall poverty, the poverty gap, the average poverty gap, and the income gap ratio. While, zakat distribution has improved the income inequality distribution among the poor and needy society in Negeri Sembilan, according to an analysis of the distribution of income inequality. Therefore, the researcher recommended that MAINS improve the distribution technique by identifying the primary group of the poor, creating a particular area for the poor who are elderly, and improving the special needs society's education and skills, establishing in the international zakat field as well as building an information network and the single parent economy.

Putra (2012), Muda (2014) and Jamil et.al (2018) studies are mainly engaged with eradicating poverty in the Kedah region. Putra (2012) try to examine the connection between poverty and population growth in the Kedah state. Political, Economic, Social, and Technological (PEST) analysis and Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis were then used to analyse the actual situation in this state in addition to learn more about the Kedah's human capital development initiative. It was discovered that a growth in the population was followed by a rise in the number of the poor people. Although there are many other factors that influence the level of poverty in Kedah, changes in population growth have a minor impact on the level of poverty there. Further, Muda's (2014) study is to determine whether the Jayadiri Assistance programme was effective in lowering poverty rates and enhancing

participants' quality of life or not. The number of beneficiaries getting income over the Poverty Line Income (PLI) is used to gauge the amount of poverty that has been reduced. The standard measures of quality of life, i.e; housing, transportation and communication, health and education were examined in this study. An analysis of 180 participants revealed that 42 of them were able to escape poverty by earning more than the PLI after getting assistance. Before obtaining financial assistance, the respondents' mean monthly income was RM450; after receiving assistance, it was RM775 on average. This study also indicates how, despite a decrease in the number of poor and destitute people as a result of the programme, the increase in mean monthly income is only slightly above the PLI, putting them at risk of falling back into poverty should the economy change, especially for those on the margins. In light of this, the study recommended that LZNK establish cooperation with other anti-poverty organisations, provide entrepreneurial ship training and guidance, follow-up assistance, and active monitoring, in addition to providing a sufficient amount of capital for the *asnafs* to support their business needs. Then, Jamil et.al (2018) also disclosed the impacts of education and poverty in Sik, Kedah. This study has figured out the relevant impacts related to the level of education and poverty rate among the poor and needy people in Sik, Kedah. This study further is strengthened by other findings found in 2021, where a village in Sik, Kedah has been used as a pilot project to eradicate hardcore poverty at the Malaysian level (Portal Maklumat Rakyat, 2021).

Finally, Nazri et.al (2012), Haron & Rahman (2016), Abd. Rahman & Uddin (2017) and Ibrahim et.al (2021) have examined the poverty alleviation through different angles. By exploring both theoretical and practical issues, Nazri et.al (2012) study aims to give a conceptual analysis on the functions of zakat in reducing poverty, particularly in Malaysia. According to the researchers, cooperating with organisations like microfinance institutions could increase the effectiveness of zakat institutions. Besides, Haron & Rahman (2016) concludes that there is a close relationship between zakat distribution, community well-being, and *maqasid al-Shari'ah* where zakat distribution meets the requirements of *maqasid al-Shari'ah* and can improve community well-being. Apart from that, zakat also plays a role in eradicating poverty from being rampant, especially in countries where the majority of the population is Muslim. According to Abd. Rahman & Uddin (2017), low-income and poorer groups were shown to have very poor health status and risky health behaviours. Both of the researchers look at the health status and health care seeking habits in households at Kampung Sadek as a resettlement housing unit by The Kedah Regional Development Authority (KEDA) in Kedah, Malaysia. Based on the findings, the respondents had a serious case of bad health and were afflicted with various ailments. Households were connected to traditional healthcare practitioners because of the many obstacles to receiving modern health services (indigenous to nature consist primarily of two traditional providers such as *bomoh* and religious authority *imam*). The researchers have made a few recommendations, such as the need for hospitals and clinics to be located close to resettlement areas of housing because the majority of people who need to access public health services do so on foot, and the KEDA authority needs to take action by implementing initiatives like mobile clinic services on weekends so that the poor and needy *asnafs* don't have to travel to the hospital or clinic in order to receive healthcare services. Lastly, current research by Ibrahim et.al (2021) showed a significant relationship between livelihood assets, zakat aid and food security achievement among zakat recipient in Kedah, Malaysia. Zakat has the strongest and most lasting effects on *asnafs*' poverty and food insecurity. Hence, eight sustainable development goals can be fulfilled if zakat is wisely collected from all qualified rich Muslims in Kedah and distributed effectively and regularly to the actual poor and needy *asnafs*. The targeted objectives include reducing hunger, poverty, inequality, and unemployment; fostering peaceful and inclusive societies; ensuring healthy lifestyles; fostering well-being; and guarding against environmental deterioration (Ibrahim et.al, 2021).

Methodology:-

Research Design

Research design can be understood as research inquiry strategies that help researchers find answers to research questions. Consequently, the researchers can achieve the research objectives that have been set up by them (David & Sutton, 2004; Denzin & Lincoln, 2011). There are four factors that influence the selection of a research design, namely the purpose of the study, the research problem, the researcher's experience and the targeted group (Neuman, 2015; Creswell & Creswell 2018). In the context of this study, this study uses a qualitative approach via interviews and library research method that involves data from primary and secondary sources. Qualitative design was chosen because this study aims to analyze the forms of zakat distribution that can eradicate hardcore poverty among the poor and needy *asnafs* in Sik, Kedah. After a variety of data was obtained from the interviews and library research that had been carried out, all of this data was analyzed in more depth to generalize it. Next, the data that has been analyzed is included in the researchers' study, as the research findings.

Data Collection

The researcher has collected primary and secondary data for this study. The primary data of this study involves semi-structured interviews with selected informants from the LZNK's Sik branch zakat officers. This study chose a purposive sampling technique in selecting study informants. The non-probability sampling technique known as purposive sampling is used when the researcher makes the decisions about which items to include in the sample. Researchers frequently think that by using excellent judgement and obtaining a representative sample, they may save time and money (Black, 2010). Other traits that make someone as the chosen informant include being respected by other experts in the subject, serving as an example, a source of knowledge or opinion, according to some scholars (Mohajan, 2018; Silverman, 2020; Stough & Palmer, 2003). This indicates that the informant has a wealth of knowledge and experience in this particular sector and is qualified to supply pertinent data for research (McGowan et.al, 2020). Table 5 is the list of informants involved in this study:

Table 5:- List of Informants.

List of Informants	Positions	Experiences
Informant 1	PZD Sik Zakat Officer	11 years
Informant 2	PZD Sik Zakat Officer	7 years

Meanwhile, secondary data is known as existing data that has been collected through primary sources and processed by previous researchers (David & Sutton, 2004). The secondary data of this study involves literature studies which can be categorized into two main types of information. First, the data obtained from published materials. Second, the data obtained from internet access through the database. For the first type, the data involved is through books, theses, dissertations, research reports, working papers, proceedings and articles through workshops, seminars, conferences and others.

Data Analysis

The primary data of this study involves data obtained through semi-structured interviews with informants. Whereas, the secondary data analysis involves data in the form of writing or documentation and obtained through library and database research. Later, both of these data were analyzed using content analysis method. Content analysis method is a research tool used to determine the presence of certain words, themes or concepts within some given qualitative data (i.e., text). This process involves the researchers examining the data materials related to the research issue, namely the forms of zakat distribution that can eradicate hardcore poverty among the poor and needy *asnafs* in Sik, Kedah. All of the analysis processes are carried out systematically and repeatedly by focusing on several aspects such as concepts, themes, items and others related to the study phenomenon (Berelsen, 1952).

Results & Discussion:-

An Overview of Sik, Kedah

Sik is a district located in the state of Kedah Darul Aman, Malaysia. Sik's name is derived from the word "Sheikh" which is the title given to a group of Muslim missionaries from Arab (Hadramaut) who went down the Chepir River (one of the main river networks in the Sik district) and stopped at Kg Lubok Tok Keramat to carry out missionary activities among the Malay community around the 17th century. The Sik Malay community was originally the Pattani Malay community who came to open land in the western area in the territory of the Kedah Sultanate. The word "Sheikh" which was given to the Arab preachers was eventually changed to "Sek" or "Saik" according to the Pattani dialect which was eventually accepted as the name for this district. The area of Sik district is 163,456-acre or 1,634.6 square kilometre which is 17.35% of the area of Kedah. This district is the largest district in the state of Kedah. It is bordered by Padang Terap district to the northwest, Thailand to the north, Baling district to the south, Kuala Muda district to the southwest and Pendang district to the west. Currently, Sik district is administered by the Sik District Council. Figure 2 represents Sik district in Kedah.

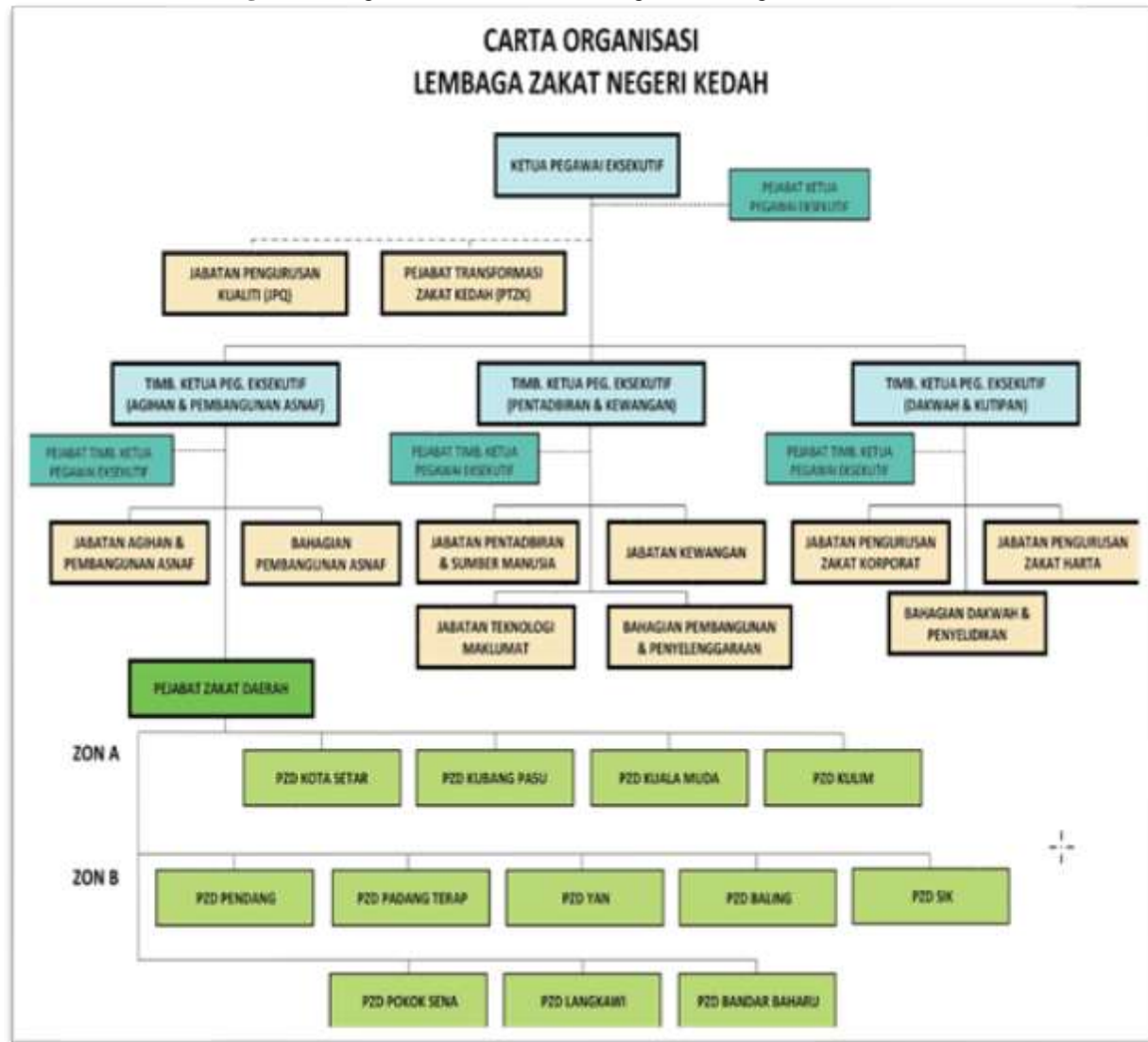
Geographically, Sik is an area that still preserves its flora and fauna. Apart from that, this district still has many areas of amenity and recreational forests which has also been made an "agro-tourism area" by the Kedah State Government. Overall, Sik has a population of 76,300 people as in 2021 which consists of 93.1% Malay, 1.5% Chinese, 0.1% Indian and 5.3% other races. There are several mukims in Sik district, namely Mukim Sik, Mukim Sok, Mukim Teloi and Mukim Jeneri. However, in terms of economy, most of the Sik's population is engaged in the agricultural sector and mainly working as rubber tappers.

Figure 2:- Sik District in Kedah.

Kedah State Zakat Board (LZNK)

Lembaga Zakat Negeri Kedah (LZNK) was established in 1955 via the command of His Royal Highness Al-Marhum Tengku Mahmud Ibni Al-Marhum Sultan Haji Abdul Halim Muazzam Shah. This organisation is in charge of supervising or regulating the distribution of zakat to people who are eligible to receive it in accordance with Shariah regulations (Sulaiman et.al, 2020). The Menara Zakat building at Jalan Teluk Wanjah in Alor Setar, Kedah is the headquarter for LZNK. The vision and mission of LZNK serve as a blueprint to make sure that the objectives and duties of the organisation's establishment are on the right path so that the administration of zakat collection and distribution keeps expanding speedily while assisting *asnafs* in Kedah to alleviate poverty. The vision of LZNK is to become a premier zakat management institution on a global scale. While LZNK's mission is to effectively handle zakat collection and distribution activities for the socio-economic well-being of the Kedah-based Muslim community.

The LZNK is dedicated to offering complete, continuing, top-notch zakat collection and distribution services based on Shariah that satisfy customer needs. Hence the LZNK's catchphrase, "*Asnaf Disantuni, Pembayar Diberkati*" is perfectly matched by this. The LZNK has four key principles; accountability, up-to-date information, accuracy and the best possible customer service. For instance, LZNK has mentioned in the accountability part that zakat assistance application status can be acquired within 21 days of the application's completion date. Additionally, within 14 days after the date the assistance was accepted, the zakat assistance payment must be made. LZNK will assure that the zakat payers can monitor the payments of zakat made through salary deductions or agent collections within 14 days of the date of payments in the context of updated information. After making their zakat payment at the counter, the zakat payers can get an official receipt as soon as they have all the necessary information. In addition, the customer's information is used to accurately and appropriately determine the zakat evaluation. Like other organisations, LZNK constantly innovates and produces in order to give zakat payers a new platform on which to pay zakat. Figure 3 is the organization chart of LZNK in 2022. The Sik Zakat District Centre is located at Zone B under the supervision of Zakat District Office.

Figure 3:- Organization Chart of Lembaga Zakat Negeri Kedah (2022).

The Implementation of *Had al-Kifayah* by LZNK

A Zakat Distribution Sub-Committee was previously established at LZNK according to the Kedah's districts to facilitate the management of overall zakat distributions in Kedah. This committee is managed by the Zakat Distribution Department based on their head quarter in Alor Setar, Kedah. The headquarter acts as the General Committee for the Zakat Distribution Sub-Committee in Sik. The General Committee is chaired by the Zakat Chairman, Secretary of the Kedah State Government. This committee also consists of several Chief Executive Officers, which is responsible for deciding the eligibility conditions for all existing zakat schemes at LZNK. For Sik district, the zakat officers will follow the conditions that have been decided by the General Committee as a guideline in distributing zakat to the poor and needy *asnafs*. It is worth noting that the *had al-Kifayah* has been decided and resolved in the zakat system, so there is no issue of favoritism in the determination criterion of the poor and needy *asnafs* in Sik. This is best explained by Informant 2 as follow:

"We aren't the type that when we look at this person in difficulty...we straight away decide...oh, yes! he deserves to receive zakat. Everything has to go through the system. If the system says poor or needy, then he will get it. Usually, we will key in the appropriate data in the computer for most of the zakat assistances existed at LZNK such as monthly cash zakat ..." (Informant 2)

In addition, it was found that the Sik zakat officers didn't follow the zakat system solely for all zakat assistances at LZNK. For special cases involving subjective assistances such as housing assistance, the Sik zakat officers will perform an on-site assessment for the house to be given to the *asnafs*. Meanwhile, in terms of poverty, the zakat officers will make calculations based on the *had al-Kifayah*. In other words, the value of a person's survival has been determined rather than just looking at what they eat and drink every day. All of these implementations were voiced out by Informant 1 and 2 as below:

"For example, for the needy... like a household with a husband, wife and a child. We set a value for this husband at approximately RM300 per month, wife RM100, child RM150...so if his income is more than that, he is not in the needy category..." (Informant 1)

"The *had al-Kifayah* isn't determined by... this person eats shrimp, crab, squid...so, we considered him as not poor as he eats luxury foods...Rather, we consider that he is poor when he eats just to be able to live...Perhaps, the value is a bit low compared to other ordinary people." (Informant 2)

Furthermore, the Sik Zakat officers are on the opinion that the *had al-Kifayah* system is very helpful in facilitating their work as *amils* who distribute zakat, but from one perspective it still needs improvement. They also agreed that the number of poor and needy *asnafs* is increasing every year. This view was discussed by Informants 1 and 2:

"I can evaluate the *had al-Kifayah* from two perspectives. Firstly, me as an employee. I've been working here for about 11 years. Before the *had al-Kifayah* exists, I personally think...maybe the determination of the poor and needy *asnafs* could be biased. Because, we expect the applicant to be honest in declaring his income, so after that we will go into the system to confirm. Secondly, in terms of the *had al-Kifayah* itself. We need to update and always revise the *had al-Kifayah* because the cost of living is always... change from time to time...I think it needs to be reviewed at least once a year." (Informant 2)

"For me, this *had al-Kifayah* should be published to the public so that everyone can understand...and know the determination of the number of poor and needy *asnafs*. In fact, there are applicants who think they deserve to receive zakat, even though they aren't. Some people think that poor is the same as needy, although they are actually two different categories." (Informant 1)

"So far, in Sik, we have approximately 1500 recipients according to the *had al-Kifayah* system. In Sik, there are many possibilities that we will find more people who are even poorer than those who have already applied..." (Informant 2)

The determination of poor and needy *asnafs* is done according to the zakat system, which indicates the person's income that is less than RM200 to RM400 as poor *asnaf* and RM0 to RM200 as needy *asnaf*. Informant 1 has clarified this matter in simpler words:

"A poor person needs at least RM10 in his pocket every day, but when the value he has is not even more than half, we consider him as poor. If he is poor, for example out of RM10... he has RM6 ... more than half of his needs, then he is under the needy category." (Informant 1)

The *had al-Kifayah* system at LZNK is taken from the Zakat Distribution Department based at Alor Setar, Kedah and guided by the Shariah Management Division together with the Poverty Research Centre. As a matter of fact, the value of *had al-Kifayah* is set on based on the various results of studies carried out by Poverty Research Centre as well. Thus, the views of academicians are also taken into account in this determination. The main challenge of its implementation lies in the process of assimilating the *had al-Kifayah* in accordance with the zakat industry and financial reports. Informant 2 stated as:

"We don't simply place the value of *had al-Kifayah* randomly. It's based on the views of academicians... and then assimilated in the zakat industry. Then, we need to look at the strength of the money given, appropriate or not...is it a budget deficit? If there is no deficit then you can continue. Later, it will be revised back to the new value..." (Informant 2)

However, to eradicate hardcore poverty among the poor and needy *asnafs* in Sik, the Sik zakat officers admit that it's not an easy job. Seeing that, there are *asnafs* who are sick and unable to work to try to get out of the poverty line and the mentality of *asnafs* itself that also influences the efforts to eradicate hardcore poverty especially those *asnafs* who came from low educational backgrounds. Despite that, zakat from one dimension, is able to help *asnafs* live a better life than before. Nevertheless, there is still some potentials that can be expected for at least 10% of these poor and needy *asnafs* to get out of hardcore poverty. These confessions were made by Informant 1 and 2:

"Personally, I think it will be difficult for us to eradicate hardcore poverty in Sik. This view is from the perspective of the zakat recipients... Most of the zakat recipients in Sik are sick, so even if we help them, they can't get out of the hardcore poverty line. For example, those who are suffering with kidney disease, cancer, the elderly...some of them... even their children don't even work...the majority of recipients here are like that..." (Informant 2)

".....except in the 10% of zakat recipients...For example, we give them wood machine assistances...then they can try to get out of the zakat recipient list. Another thing, the mentality of the people in Sik too, they received low level of education...Yes, we can treat them as clients...but to eradicate poverty is quite impossible...only with zakat, they can continue their lives better." (Informant 1)

Forms of Zakat Distribution Among Poor and Needy *Asnafs*

Technically, the forms of zakat distribution to poor and needy *asnafs* that have been implemented by the LZNK in Sik can be divided into two main categories, namely the poor and needy codings. It should be pointed out that zakat managers in Sik have successfully administered zakat by using systematic coding to differentiate between those assistances given to poor or needy *asnafs*. The assistances provided can be divided into four main functions, specifically for livelihood, religion, business and education. This method of zakat distribution is described by Informant 1 as follows and the detail of the forms of zakat distribution among poor and needy *asnafs* in Sik is illustrated in Figure 4:

"From technical point of view, here, we use two codings... We use Coding 1 for poor. This means that below this Coding 1...we will breakdown the aid into many more categories... Another coding is Coding 2...We use Coding 2 for needy *asnafs*" (Informant 1)

Based on Figure 4, in an effort to eradicate hardcore poverty, it can be seen that for the poor *asnafs*, the specialized assistance includes monthly financial assistance. Meanwhile, for the needy *asnafs*, there are numerous specialized assistances offered by LZNK such as monthly financial assistance, housing assistance, Jayadiri assistance and zakat schools.

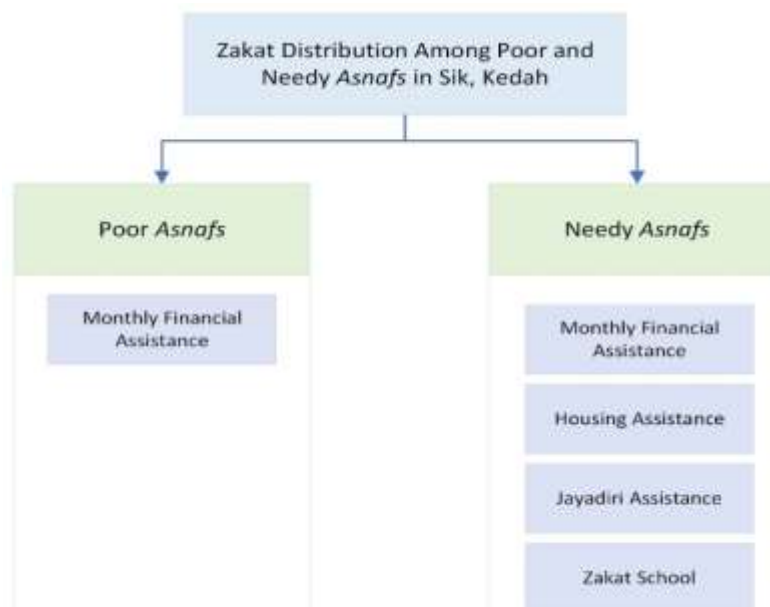


Figure 4:- Zakat Distribution Among Poor and Needy *Asnafs* in Sik, Kedah.

Previously, LZNK has also introduced Jayadiri Assistance Scheme under the category of needy *asnafs* in form of financial capital or tools for the applicants who have experience and potential to run business activities. It was found that this assistance was the most popular assistance requested by the needy *asnafs* in Sik. This point was mentioned by Informant 2 as below:

“Frankly speaking... I can say that this Jayadiri Assistance Scheme is the most favorite application among the needy *asnafs* in Sik...” (Informant 2)

Criteria of Zakat Distribution Among Poor and Needy *Asnafs*

In determining whether an individual is included in the category of poor or needy *asnaf*, the LZNK will be guided by *had al-Kifayah* especially for matters related to financial assistance. Whereas, for housing assistance, an assessment will be made on the houses occupied by *asnafs*. This eligibility criteria are also shared with Social Welfare Department (JKM) in Sik district. This is clarified by Informant 1 and 2:

“For the house assistance assessment, we have to see his house... First, we do an evaluation of his house first. The first assessment is from the zakat district officer, usually when we go...we will make a decision together...Second, the assessment from the house’s engineer...whether the house is worthy of repair or not. Because this house costs around RM20,000-RM30,000... so, the decision needs to be made properly.” (Informant 2)

“Recipients of financial assistance will be evaluated every year to determine whether they’re still eligible to continue financial assistance by adding or reducing the value of the assistance or are no longer eligible to receive zakat assistance. For these criteria, we also share information with Social Welfare Department (JKM) by call...” (Informant 1)

The Determination of Poor and Needy *Asnafs* by LZNK

Although LZNK refers to the *had al-Kifayah* technically according to the *asnafs*’ application in deciding the forms of zakat distribution to the poor and needy *asnafs* in Sik, but this assistance is still being evaluated with reasonable cause by the LZNK. It was mentioned by Informant 1:

“If we want to know which assistance that he is eligible for...we will look at the technical aspect...on the filled-out form...in the purpose section of the application. Usually if he wants money, he will ask for money, if it’s to repair house, he will ask for the purpose of the house... But we will also look on ...other aspect. For example, he is 80 years old and asking for a house, maybe it’s not suitable for us to give him a house, instead we change the assistance to monthly financial assistance...” (Informant 1)

In terms of assistances that have been distributed, it has been found that Jayadiri Assistance is effective in eradicating poverty because it comes up in the form of business. However, the number of recipients of this assistance is small, which is almost 20 people only in the entire Sik district. This was expressed by Informant 1 and 2:

“In terms of assistance...I think Jayadiri’s Assistance is effective because it’s in the form of business assistance. It’s just that the number of recipients in Sik is not so many... less than 20 people...” (Informant 2)

“If out of 10 people.... I dare to say ...all of them will be successful...only they’re not all up to the level of zakat payers. Those who are zakat payers maybe able to pay small amount of zakat...like RM 100, RM 200...that’s it...It’s just that they don’t reach the level of asking for zakat assistance back.” (Informant 1)

Simultaneously, the Jayadiri Assistance Scheme is able to help several *asnafs* without any generalisation. This is because, not all recipients are able to utilize the assistances given to them up to the maximum extent possible. While in terms of monthly financial assistance, the *asnafs* can only get a better life and still can’t get out of poverty. This was exposed by Informant 1 and 2:

“Just look at the industry for Jayadiri’s Assistance... there are people who give the *asnafs* machines, yet they still can’t do business with these machines. When we look at our friends from other agencies...we realize that not everyone can make full use of it...As the saying goes, “Give Them Hooks and Don’t Give Them Fishes” is the Malay proverb that we often hear so that a person can be independent without relying solely on financial assistance. However, perhaps,

there are some *asnafs* that we can help by giving them hooks.... some we have to give fishes too...so they can continue to survive” (Informant 2)

“In terms of Jayadiri Assistance, it is successful.... but in terms of monthly financial assistance...*asnafs* will only be able to live better without being able to get out of poverty line. That is the reality in my view...” (Informant 1)

The Success Story of the Zakat Distribution Among Poor and Needy *Asnafs*

The *amil*s in Sik have managed to collect more zakat recipients with the help of *amil*'s assistants. The position of *amil*'s assistant is very helpful in streamlining the management of zakat distribution to the poor and needy *asnafs* in Sik. The importance of *amil*'s assistants in helping the distribution of zakat is highlighted as below:

“The number of zakat recipients in Sik is quite high... I want to give credit to my *amil*s because before they were helped by the *amil*'s assistants... the monthly zakat recipients in Sik were less than 300 people only...” (Informant 2)

“...so far, after the existence of the position of *amil*'s assistants...the number has reached over a thousand...We have just noticed, oh, it seems that there are still many more poor and needy *asnafs* out there...who are actually eligible to receive zakat payments...Maybe, some of them... we may overlook...” (Informant 1)

“This *amil* greatly facilitates the distribution of zakat to *asnafs*. Here... at Sik, we ask *amil* to set up a committee to facilitate collection matters from our side...for example, foodbank distribution. There is a lot of information that the *amil*'s assistant can provide regarding zakat applicants... In the past, *amil* just collected the *fitrah*... but now, we give them a little task to share a sense of responsibility. Even though they are involved in zakat distribution...but we don't leave them alone...we keep monitoring...” (Informant 1)

Amil's assistants can also help to get information if there is any slander related to LZNK or the zakat centers managed by them as mentioned by Informant 2:

“In the past...if the news about zakat went viral...at 11pm....If I wanted to get any information... I didn't know... because I'm an outsider...Now, if it went viral...for example in Kampung Tupai, I can directly contact my *amil*'s assistant only...he can give information from A to Z.” (Informant 2)

Moreover, the LZNK also monitors to ensure that the poor and needy *asnafs* are always assisted and guided to break out from hardcore poverty. This process happened to be implemented in most of their zakat assistances:

“After this Jayadiri Assistance was successfully approved...we will go down to investigate...then, after receiving the assistances... we will meet the *asnafs* to monitor...we're of course afraid ...in case there will be a sale of zakat assistance items...sometimes, we go down to the field to monitor informally...” (Informant 2)

“.... also housing assistance...we will monitor this assistance as well.... It's just that, if it's from financial assistance...we don't investigate, so, we hope the *asnafs* are honest and the selection is verified by the *amil*'s assistant. However, the decision of the zakat distribution still applies to the Sik District Zakat Centre as well... If it's in Sik, alhamdulillah... so far, the people are good... and hardworking...” (Informant 1)

Challenges of Zakat Distribution Among Poor and Needy *Asnafs*

For the time being, the LZNK faces several challenges especially in terms of manpower to ensure zakat can be distributed holistically to the poor and needy *asnafs* in Sik. It was narrated by Informant 1 & 2 as:

“For me... at the moment...I'm facing with the issue of inadequate staffing here... Actually, the *amil*s who do the distribution work, in terms of documentation here...we only have 2 officers.... that's me and my staff alone.... The others, they only manage the payment vouchers.... they don't involve in field work...” (Informant 1)

“The main challenge...for me... insufficient human resources the manpower... I think other challenges are not so crucial... still okay...” (Informant 2)

“...Fortunately, we have 30 *amil*s... This number of *amil*s is actually not enough. Even, if we compare with the Social Welfare Department (JKM) staff, they have 20 staff for Sik district. Here, at PZD Sik...working in this section...only

2 officers...altogether with 3 officers.... total of 5 officers. If you want to calculate with Sik's demographic background which is quite broad. ...it's indeed quite challenging..." (Informant 1)

However, zakat officers at PZD Sik still strive to make sure that the applications and zakat assistances can be completed promptly as stipulated in the International Organization for Standardization (ISO) guidelines at LZNK.

"In Sik there is still Key Performance Indicator (KPI) for us... This KPI is applied in every application for zakat assistances... It has to be completed within 21 days... If it doesn't finish... it indicates that we already know from the beginning... the application is failed." (Informant 2)

"Only for the housing assistance and Jayadiri Assistance... we have to be extra careful for the assessment..." (Informant 1)

"The financial assistance is usually completed within 21 days... The duration of 21 days is specified in International Organization for Standardization (ISO)..." (Informant 2)

While, in terms of other challenges to channel financial assistance to poor and needy *asnafs* such as budget and location of the *asnafs*, it can be successfully resolved at the zakat administrative level in Sik.

"For budget... at Sik we don't have to worry... because the Distribution Department at headquarter will manage it... it's just that if we ask for budget... maybe we won't be able to receive the budget on the spot... as sometimes the budget decreases...so the Distribution Department will be a little late in handing over the budget...but whatever it's...we will definitely receive it..." (Informant 1)

"For me...I'm okay, there's no problem for me to go to the *asnaf* placement location...because I'm used to it..." (Informant 2)

"Previously, I've been placed in other PZD like in Baling, far away places like Landai...Gubir...In simple word...I can say...we're expert in finding location of the *asnafs*...up till we're good even at looking at the electric pole to find the *asnafs*' houses. For me, there is no issue because we have *amil*'s assistants...it's just that the number of staff is not sufficient." (Informant 1)

Among the efforts made to eradicate hardcore poverty in Sik is through regular monitoring of poor and needy *asnafs*. However, the COVID-19 pandemic has hindered to some extent the activities carried out with *asnafs*.

"We look at the type of assistances.... if we can give Jayadiri Assistance, we will give it...perhaps, it's more in that direction...If we see this *asnaf* is more suitable for monthly financial assistance only...we will only give them that specific assistance. Before COVID -19 pandemic, we do have meetings with the *asnafs* that receive our monthly assistance...when they come along, they don't even know us. So, when zakat matters are carried out in the village, we hold a meeting at the mosque with the *qaryah*...we give motivation.... etc... Only, after this COVID-19 pandemic, we can't do activities like this regularly..." (Informant 1)

"Before COVID-19 pandemic, we used to have meetings with *asnafs*, after that, some *qaryah* in Sik asked us to give lectures and awareness to the poor and needy *asnafs*...but when COVID-19 is there...it's true... we can't conduct the meetings temporarily. During this time, we asked the *asnafs* to live and survive without zakat assistances... and if they've tried and still can't... they can come to us and apply for zakat assistances again." (Informant 2)

Despite that, a fact that needs to be accepted is that many people still have few misunderstandings on the concept of poor and needy *asnafs*. It's important to note that lack of zakat recipients doesn't actually reflect that the *amils* have succeeded in reducing the poverty rate among poor and needy *asnafs* in Sik. Thus, the Sik zakat officers don't set any target annually to reduce the number of poor and needy *asnafs*, instead, they continue their efforts to search for these *asnafs* especially after the post COVID-19 pandemic.

"For zakat we can't set a target. For zakat, we have to search for the *asnafs*. Indeed, many people misunderstand...people always remember that by reducing the number of zakat recipients...then we have succeeded in reducing poverty." (Informant 2)

“The situation in Sik with COVID-19 pandemic... unsurprisingly, the number of new *asnafs* will increase...because sometimes there are people who live in the town, suddenly they are fired...so they want to come back and settle in Sik. When only one *asnaf* who receives zakat exits, the name of another *asnaf* or recipient will also enter.” (Informant 1)

“The number of *asnafs* will increase as a result of people from outside Sik, that is, the children of Sik residents who migrated abroad, returning to settle in Sik due to loss of income or unemployment. Sik, is the largest district in Kedah, but the population is not as dense as others. Currently, there are only 30 *qaryahs* here....” (Informant 2)

Recommendations for Eradicating of Hardcore Poverty Among Poor and Needy *Asnafs*

Among the initiatives organized by PZD Sik is to give awareness to the public about the role of LZNK in helping the community to get out of the hardcore poverty line as well as ongoing promotion of activities carried out by PZD Sik.

“From the perspective of PZD Sik.....we use phone to communicate with the *asnafs*...If on Facebook, we talk about the activities carried out to eradicate poverty...” (Informant 1)

It is recommended that continuous assistances to be given to *asnafs*, especially those involved with Jayadiri Assistance. In terms of awareness, the existing zakat schools are limited and need to be expanded to provide best education to the children of *asnafs* in order to begone the poverty shackles.

“Jayadiri Assistance.... it’s just this assistance that not many *asnafs* can really fully utilized it. For example, the zakat estate in Kota Setar, the land belongs to the LZNK....we still don’t have any land for *asnafs* yet...” (Informant 2)

“In Sik, we have zakat schools for *asnafs*’ children like in Belantik....and we are working to expand this school...” (Informant 1)

In addition, progressive distribution can be carried out in an effort to reduce the rate of hardcore poverty in Sik if all agencies involved in eradicating poverty can sit down and review all existing assistance schemes.

“All agencies have to sit together..... Social Welfare Department (JKM), District Office....after that, we need to review the existing schemes so that there is no confusion.... We can’t leave zakat alone to take the responsibilities in eradicating hardcore poverty. If there is assistance that we can’t give... maybe the agencies can accommodate... after all, we don’t have enough staff here...” (Informant 2)

“It’s like a Malay proverb... “If We Pinch The Left Thigh, The Right Thigh Also Feels” ... Meaning...do as you would be done by helping each other...” (Informant 1)

In fact, to overcome the challenges related to zakat distribution among the poor and needy *asnafs* in Sik, the role and responsibilities of *amil*’s assistant need to be further well-organised so that they can both help in realizing the LZNK’s agenda to eradicate hardcore poverty.

“I give credit to these 30 *amil*’s assistants... because they have successfully contributed to the increasement of more than a thousand zakat recipients...” (Informant 1)

“The *amil*’s assistant need to mix with the village people... especially the mosque and non-mosques communities...” (Informant 2)

“We ... on the administration side need to teach the guidelines for the poor and needy *asnafs*... Previously, indeed many *amil*’s assistant who were dismissed from their positions as they were unable to help in realizing the zakat agenda...” (Informant 2)

Conclusion:-

To sum up, the results of the study prove that the zakat distribution carried out by LZNK has not yet been fully effective in eradicating hardcore poverty among the poor and needy *asnafs* in Sik, Kedah. In fact, this study also found some challenges that the PZD Sik went through to distribute zakat in the effort to eradicate the problem of hardcore poverty. For the implication of zakat distribution, it’s necessary for PZD Sik to focus on the poor and needy *asnafs* who are judged by them to be easily trapped into the problem of hardcore poverty again. Focus should be given on

the implementation stage of assistance programmes in order to produce better effects over time. Although the LZNK always improves the system of zakat distribution to the poor and needy *asnafs*, but sometimes the implementation of these programmes faces constraints which is difficult to avoid at times. Therefore, by improving the forms of zakat distribution among the poor and needy *asnafs*, which is expected to eradicate hardcore poverty, it will directly increase the effect of zakat distribution to a better level.

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