

## **Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)**

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### **Abstract**

*Zakat is an Islamic institution anchored within the Islamic economic system to cater for the Muslims' social welfare. One of the primary objectives of zakat is to eradicate poverty among Muslims. Furthermore, the institution of zakat has been given the responsibility to ensure that the rightful recipients (the asnaf), mainly the poor and needy could attain a minimum quality of life from the zakat received. To ensure that such quality of life is possible, a more proactive mechanism for zakat distribution is a must. The form of mechanism could come in the form of monetary capital and equipment to help recipients improve their standard of living. The premise for this research is that a more self-sustained mechanism of zakat distribution could become the most effective tool that guarantees better quality of life for the beneficiaries. The masalah approach introduced by al Ghazali and al Syatibi will dictate the level of minimum standard of living for the poor and needy. The measurement for wellbeing (al hajiyyat) which is the minimum standard for quality of life is in tandem with Maslow's human development theory which posits the level of comfort living as a quality living for people in general. In relation to this, the Maqasid al Syariah in zakat jurisprudence will be achieved if the recipient views the gift of zakat as benefitting them when they attain the level of comfort in their life.*

### **1.0 Introduction**

Zakat is one of the most potent institutions of wealth-sharing that promotes the Muslims' economic activities and assures a minimum standard of living for the Muslims. The term zakat has been mentioned 58 times in the Al-Quran. It has been mentioned 32 times in isolation and 26 times together with *salah* (prayers). The commandment to establish zakat often in conjunction with *salah* testifies how Islam equally emphasizes on both the development of the world and the Hereafter (Ahmad 'Atiyatullah 1970). Apart from *salah*, zakat as an act of worship is a symbol of Islamic economy justice that ensures equal and trustworthy distribution of wealth. Proper and transparent distribution of zakat will give a direct impact on equitable distribution of wealth to the society. This reflects duly on the meaning of zakat which is to increase, to grow, to purify and to offer peace (Al-'Ayni 1972). Islamic scholars emphasize that the main recipients of zakat is the poor and the needy. Hence the authority is obliged to make certain that the management of zakat distribution is conducted properly so that the implementation of zakat distribution meets its goals. Serious attention must be given to zakat management in ensuring that the utilization of zakat fund can be optimized, namely in an effort to mobilize the Muslim society, the poor and needy, in particular, to improve their quality of living (Nik Mustapha 2002).

Zakat fund could act as an incentive to the poor and the needy as part of the effort to assist them to become economically productive recipients if the fund is channeled in a sustainable form. Moreover, the zakat fund could free the recipients from poverty and improve their living standard. During his reign, Caliph Umar al-Khattab introduced a zakat distribution concept that alleviated the socio-economic status of the recipients, that is from leading in poverty to becoming rich. Umar's aim was to change the life style of the poor that is from becoming the recipient of zakat to the giver of zakat (al-Qardhawi 1987; Sahata 2003; Shibli 2002). Umar's action is in accordance to the beauty of zakat distribution that is to cater for the basic needs of the poor and needy and to remove them from poverty and destitution (Mustofa al-Khin et.al 2005). The Battle of *al riddah* that took place during Saidina Umar's reign was initiated against zakat evaders who refused to give zakat to the poor and the downtrodden. This war was meant to protect the underprivileged who led a hard life due the refusal of the rich people to distribute zakat. This war was also seen as a war to abolish poverty (al Qardhawi 1987 ; al Zuhaily 2005). The event demonstrates the importance of zakat distribution among the members of society which eventually eradicates poverty. The reign of Caliph Umar Ab. Aziz has proven how zakat fund could transform the lives of the poor and needy and that there was a surplus in the zakat fund as there were no eligible recipients to receive it (al Qardhawi 1987; al Zuhaily 2005; Sahata 2003).

Hence, the institution of zakat plays a critical role in the Muslim socio economic system since the commandment for zakat distribution has been mentioned in conjunction with the command to perform *salah*. The institution of zakat acts as a balance in creating justice in the wealth ownership concept according to Islamic requirements. The rich or wealthy is allowed to accumulate as much wealth as they wish but they are still obliged to pay a certain percentage of their net wealth in the form of zakat to those who are poor and needy. Scholars and the caliphs have often stressed the importance of the rich in giving out zakat. The effectiveness of zakat management could demonstrate how zakat could become a catalyst in improving the lives of the poor and needy.

## **2.0 The Role of the Institution of Zakat in the Context of Asnaf Development**

Zakat is one of the pillars of faith in Islam that emphasises the socio-economic development. Any discussion on zakat in the context of worship cannot be disconnected from the socio-economic factor, especially in aiding the underprivileged based on the *maslahat* concept (al Qardhawi 1987); Nabih Amin 1966). Zakat has been defined in various ways including blessing, grow, pure and good (*Mu'jam Wasith*). Zakat also means pure, grow, blessing and renowned (*Lisan al Arab*). From the point of view of fiqh, zakat carries the meaning of producing a certain amount from a specific wealth for the benefit of those who are entitled to receive it as stipulated by Allah ( al Nawawi (n.d.); Ibn. Abidin 1966); Ibn. Qudamah 1968). The primary purpose of zakat is to redistribute wealth of the society among the poor (M.N. Siddiqui, 1978). Zakat is not purely welfare-oriented that relies on the contribution of the giver but an obligation that must be carried out to qualified recipients. Therefore, it is pertinent that the management of zakat is made efficient to ensure that the rights of the recipients and the society, in general, will not be put in jeopardy. History has confirmed that one of the reasons that led to the fall of the Umayyad dynasty was its government's failure to manage the Baitulmal successfully (S.M. Hasanuz Zaman 1991).

The general principle of zakat distribution has been laid down clearly in the Al Quran as underlined in the Surah al Taubah verse 60 that states: "Alms are for the poor and the needy, and those employed to administer the (funds) for those whose hearts have been (recently) reconciled (to Truth) for those in bondage and in debt in the cause of Allah and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom".

From the above verse, there are eight categories of people defined in the Al Quran as those who are entitled for zakat payment: the indigent, the poor, those in-charge of the distribution of zakat (*amil*), the new Muslim converts, those who are freeing themselves from bondage, those who are in debt, those who serve the cause of Islam and the wayfarer. The details are as follows:

1. *Faqir* – this group of people whose property is below the *nisab* threshold. They are poor and destitute and need other people's help to survive, either because of their physical inability, old age or others. In the context of Malaysian income measurement, the poverty line income (PLI) is RM 661 a month per household (4-6 people) in Peninsular Malaysia and RM 691 a month in East of Malaysia. According to the 9th Malaysia Plan, the household income for the *faqir* is below than food consumption which is RM 400 a month (Economic Planning Unit, JPM (2006), RMK 9 (2006-2010)
2. *Masakin* – consist of the poor whose income are between RM 400 – RM 691 for every household in the Malaysian context (RMK9).
3. *Amilin* – those who work in administering and managing matters related to zakat. Inclusive in this category are the officers and members of the staff appointed by the state to manage zakat matters such as calculation, collection and disbursement. This group of people is entitled to be paid from the zakat fund.
4. *Muallafat al Qulub* – this group of people are those who are inclined to be close to Islam. Those in this category include those who have close relationship and strong commitment to solidify Islam such as the newly converts who have to give up their property and family relations. The gift of zakat is hoped to strengthen their faith and creates a sense of belonging among Muslims to aid those who are in need like this group of people.
5. *Riqab* – to free slaves. In the current situation, the slave system has long been abolished. These days, however, the interpretation has been extended to those who are oppressed such as Muslims who are restricted from performing their duties under the rule of non-Muslim reign.
6. *Gharimin* – people who are in debt. Muslims who are in debt and have no resources to pay their debts considered acceptable in Islam such as being in debt to get basic amenities to sustain their lives and those under their care.
7. *Fi sabilillah* – fighters in the cause of Allah to promote Islam such as students and those who are in the war to protect Islamic countries from the invasion of enemies of Islam.

8. *Ibn Sabil* – Wayfarers who run out of food ration in their travel for a good cause (Sadeq 1991).

Prophet Muhammad s.a.w. considered poverty as a serious matter. His stand on poverty could be seen when he reminded his Companions that zakat must be disbursed to assist the poor. Similar stand was held by Imam Abu Hanifah who declared that the wealth of zakat must be used to protect the welfare of the poor (al Qardhawi 1987). Abdul Aziz (1993) suggests that every category of people who deserves to be given zakat must receive their duly rights. If there are among the *asnaf* who do not need the offerings of zakat, then zakat must first be distributed among the poor and needy. He also asserts that the zakat disbursed must benefit the recipients. In relation to this, Monzer Khaf (1999) argues that zakat is an instrument to eradicate poverty among the members of the Muslim society. To obtain this objective, zakat fund must be utilized to develop the economy of the Muslims so that the wealth of zakat could be regarded as productive assets to achieve this means. Al Dusuqi (n.d.) notes that Prophet Muhammad s.a.w. has expressed that the minimum objective of zakat distribution is to ensure that the poor and needy will lead a comfortable life with the offerings of zakat.

Moreover, zakat distribution aims to alter the lives of the poverty-stricken by making them rich. al Kasani (n.d.) is also of the opinion that the distribution of zakat serves to cater for the needs of its recipient. For this purpose, zakat does not necessarily be given to all *asnaf* if there are those who need more zakat. According to al Kasani, the ruler's discretion could be used in identifying ways to distribute zakat. With regard to this, Muhamad Abdul Mun'im (1997) maintains that the obligatory nature of zakat should become a catalyst to aid the Muslims in four aspects through the goal of zakat distribution: to resolve poverty issue, to establish social justice, to develop a society based on love, mutual solidarity, brotherhood and to purge from the poor feelings of hatred and animosity that they might have for the rich. In this context, M. Shabri (1998) also argues that zakat has its own strength as it unites the Muslims, builds better relations among them and make the Muslims work together. Zakat also functions as a welfare instrument to overcome economic issues or as a means to stabilize the economy of the Muslims. M. Shabri also accentuates that the economic problem faced by Aceh is more or less due to the refusal of the Muslims in that region to pay zakat.

Hence, the implementation of effective zakat management would meet the goals of zakat which are to eradicate poverty totally, to nullify hardship by making an effort to find sources to improve lives which gradually bridges the gap between the rich and poor in terms of their income level (Mujaini 2005). Patmawati (2005) points out that apart from providing recipients with basic necessities through the gift of zakat, zakat also serves to help the recipients in the long term. Hence, zakat acts as medium to create equality and alleviate poverty in the society. This aim can be fulfilled if there is a form of monitoring in the zakat collection and distribution context. Similar view is also expressed Husein (2003) who considers the role of zakat as not only improving the standard of living for the poor and downtrodden but also making the recipients productive members of the society. The gift of zakat is not only interim, providing relief to the recipients, as they will also be aided with the purchase of tools and equipment that they can utilize to gain their sustenance. make their living. for their living.

Zakat fund also acts as additional capital subsidized by the society to support the unemployed, orphans, widows, physically disadvantaged people, the sick and others. In other words, zakat functions as an important social insurance for every members of the Muslim community in which a bright future is guaranteed (Zulkifly et al., 2002). Efficient zakat distribution management, observes Azizan (2005), will showcase the macro and micro elements of holistic approach which could resolve various socio-economic problems faced by Muslims including poverty, financial planning, and social development. If the zakat recipients' lives remain the same regardless of the gift of zakat, this indicates there are shortcomings in the zakat fund management, in particular in the aspects of distribution and monitoring of zakat for the poor and needy *asnaf*. The weakness in the system is still prevalent because zakat distribution primary objective has not been realised, which is the returning the rights of the have-nots to ensure economic equality and justice. Therefore, the poor must be motivated and encouraged to be independent and self-sustained by fully utilizing the zakat disbursement (Azizan 2005).

### **3.0 Distribution Methods that Guarantee Quality of Life**

The distribution aspects are critical and must be given serious attention by the zakat management officers in ensuring that zakat disbursement can be made effectively. Surah al-Taubah verse 60 provides a guide on the rightful recipients of zakat. However, the amount of zakat that should be disbursed to the recipients have not been discussed in detail in al-Quran.

### 3.1 Distribution Proportions

Islamic scholars hold different views as to what would be the most appropriate proportion of zakat that should be distributed to the recipients. The different stands of the scholars on this matter are shown in the following:

i. Scholars for the Syafie and Hanbali schools of thought agree that the justifiable proportion that should be given to the poor and needy *asnaf* must be enough to help these recipients settle their needs. The gift could include buying tools for work or providing capital to help them set up a business although the allocation given is quite substantial as it needs to be used to buy tools or as capital if the recipients can work and handle business. The allocation depends mostly on their real necessity. The scholars justify such allocation as Allah makes zakat obligatory not only to cater for the needs of the recipients but also to protect the recipients *maslahat* within a year. This is also to fulfill the zakat legal requirement which is to conceal the shortcomings of the poor and needy where the standard of living is concerned (al Kasani n.d.; Ibn Rushd 1966 ; Ibn Qudamah 1968; al Syirazi, n.d.).

ii. Meanwhile Imam Abu Hanifah is of the opinion that zakat can be given in any proportion and he has not determined the limit of zakat proportion that should be given to the recipients. Imam Malik, on the other hand, emphasizes that the proportion of zakat depends very much on the scholars' *ijtihad*. Imam Malik, however, has suggested that zakat could be given based on the rate of *nisab* of the current year on the basis that zakat has been made obligatory to make the poor and needy rich. Scholars in Maliki school of thought agrees that the suitable proportion given should no be more than what one needs in the period of one year. Both views emerging from the two schools of thought are made based on the fact that there has been no specific Quranic verse that determines the proportion of zakat that must be given to the poor and needy (Ibn Rushd 1966; Ibn. Qudamah 1968; al Nawawi n.d.; al Syirazi n.d.).

### 3.2 Forms of Distribution

According to Imam Nawawi (n.d.), the zakat proportion for the poor must take into account the recipient's occupation and living circumstances. If a person works as a mason, then the proportion of zakat given must be enough to cater for the recipient's necessities. Zakat fund given differs according to the recipients' job and current living expenses that they need to shoulder. For those who are physically unable to work to support their lives, zakat fund given must be enough to cater the invalids for the rest of their lives. The proportion of zakat is also based on the average expenditure of present local society. Concerning this matter, al-Dusuqi (n.d.) from the Maliki school of thought and the majority of Islamic scholars from the Hanbali school of thought asserts that the zakat distribution for the poor and needy *asnaf* should be in the form of living support for one *Qamariyah* (*kifayah al-Sanah*) for the recipient and his dependents. The recipient is entitled to be given zakat until he is freed from want. Among the form of aid that could be distributed are basic necessities such as food, clothing and shelter. Gifts in the form of capital for industry such as tools for the craft and others are also encouraged. al-Syirazi (n.d.) from the Syafie school of thought, on the other hand, argues that sufficient zakat must be given to the poor and needy as long long as the remain poor (*kifayah al-Umr*).

Zakat can be given in two forms: direct financial support for the poor and needy who do not have the capacity or good health, and support to help the recipients sustain themselves. Zakat that can be offered can come in the form of tools that can be used in industry and trade such as work equipment for the able-bodied, business capital for those who have business skills, seeds for those interested in agriculture and other supports deemed relevant to the recipient's physical condition and skills. Similar view is also held by Imam al- Nawawi (n.d.) who suggests that the poor and needy *asnaf* must be assisted based on their skills with enough zakat proportion so that they can be pulled out of poverty. There are two concepts for zakat distribution for the poor and needy:

1. Long term distribution concept (*Kifayah al Umr*)
2. Short tem distribution concept (*Kifayah al Sanah*)

The *Kifayah al Umr* concept has been implemented as poverty cannot be eradicated within a short time as such action requires careful planning. *Kifayah al-sanah* is a yearly support concept that needs annual planning.

In the context of identifying proper forms for zakat distribution, Qardhawi (1987) asserts that this issue goes hand in hand with defining what is poor and needy. According to Qardhawi, the poor and needy can be categorised into two—those who are able to work and find work on their own but need support to provide for their family. This group of people includes the craftsmen, farmers and traders. Support can be given in the form of capital, tools and equipment to enable them to operate their means of living so that they will no longer become the recipients of zakat in the future. The second category is the poor and needy who do no have the capacity to work such as those who have prolonged illness, the elderly, widows and children.

This group of people deserves to be given enough zakat for a period of one current year. Zakat distribution can be paid out to them either all at once or in monthly instalments, if there is a question that the recipient might squander the gift (al Qardhawi 1987). According to al Qardhawi (1987), Imam Ahmad bin Hanbal once mentioned about how a land owner, owner of a plantation was given zakat although he gained some profits from his plantation. It was said that although there were some return, the earnings were not enough to cover for his living expenses. He was entitled for zakat to make ends meet. Hence, zakat could be given to any recipients in large proportion if such proportion is necessary to fulfill the basic necessities for the recipient and his dependents for the whole year. Wahbah al Zuhaily (2005) highlights that zakat given to support the poor and needy does not necessarily come in the form of monetary aid only. Endeavours must also be made to assist those who are working if they are able-bodied. The recipients daily struggle could be lessened with the monetary aid given. If implemented properly, zakat distribution can cut down poverty and destitution and alleviate the government's burden in overcoming poverty. Although the above discussion has demonstrated differences in the opinions of the Muslim scholars in terms of the proper amount of zakat that should be given to the recipients, all of them agree on one ground, which is the distribution of zakat fund must be adequate to support the recipient and his dependents.

There are also clear views on the notion that zakat must make the recipient rich as expressed by Imam Malik and Imam Nawawi from the Syafie school of thought (al Kasani (n.d.), Ibn Rushd (1966), Ibn Qudamah (1968), Al Syirazi (n.d.). In similar context, Muslim scholars in Malaysia share the view that zakat distribution must be implemented according to the actual objective of the distribution. Abd Monir (2001) argues that paying out zakat and distributing zakat is an obligation to protect the religion of Islam. The rightful recipients have been determined. Hence, neglecting the obligation goes against the law of Allah. Abd Monir also stresses that it is the responsibility of the *mufti* (religious adviser) to define the categories of recipients, in particular the categories of *asnaf* who are entitled for zakat in the absence of such provision. Zakat fund distribution can not be uniformed in terms of the proportion of zakat fund given out to each recipient as it should take into consideration the needs of the *asnaf*. For the poor and impoverished, zakat fund should provide them relief from hardship.

In relation to this issue, Zainal Abidin (2001) underlines that all zakat fund that is collected must be spent within the current year. Indeed zakat fund should not be kept as savings as the monthly instalment given to the recipient is as low as RM 250 for a family in the Federal Territory. The monetary aid needs to be increased to ensure recipients are freed from poverty, and at the same time they are provided with expert support to help recipients sustain themselves independently.

Abdul Monir (1994) and Parid (2001) points out that the zakat distribution proportion for the poor and need must be made at certain levels in which they are given enough to get basic necessities to get on with their lives. Apart from that, zakat distribution must be enough to provide comfort for the recipient and his dependents and ensures that the standard of living is more than satisfactory. Hence, to ensure the continuity of comfort life through zakat distribution, the allocation of zakat proportion for zakat recipients must not only suffice to cater for their basic necessities but it must also be enough to help the recipients expand their zakat fund. Otherwise, the zakat recipient will carry on receiving zakat in the following years. Al Fanjari (1988) suggests that the role of zakat security must take into consideration the economic environment of specific locations apart from social and political changes. The collection and distribution of zakat can cater for the needs of a Muslim accordingly. With regard to this issue, Nik Mustapha (2002), proposes that each State Islamic Council (Majlis Agama Islam Negeri) (MAIN) must create an R & D department, among others, that investigates and establishes the most efficient zakat management. MAIN must be pro-active and optimistic on any zakat potentials that can be used to eradicate poverty and enhances zakat recipient's independency (self-sustenance) by fully utilizing the zakat fund received. Concerted efforts must be made in ensuring that zakat officers have the right ability to assist the poor and needy in mobilizing the zakat fund to develop themselves.

This is mainly because the *asnaf*, namely the poor and needy, tend to use zakat to support their present life and have not considered long term investment that guarantees the continuity of their self-sustenance. In addition, the fund given is small and does not allow them to utilize the fund for other purpose. Although there has been some distribution in the form of craft tools such as sewing machines, motor boat engines and so on, the outcome of such distribution has not been positive. Serious monitoring is a must to ensure that the poor and needy optimize the tools provided in order to move out of poverty (Syukri Salleh, 2002). Sami Hasan (2006) has placed zakat as a social support system like Takaful. Inclusive in the concept of zakat is the concept of helping each other (*taawun*) among Muslims. What this means is that Islam has established an obligatory social support system in the Muslim society.

The authority must ensure that the system of zakat is implemented properly by monitoring both collection and distribution. This way, the role of zakat can be enhanced as a counter-balance in Islam, in particular in eliminating poverty and upgrading the lives of the recipients. Professional management must be promoted in the institution of zakat such as proper planning for the utilization of zakat disbursed, tax exemption for zakat payers and so forth must be considered so that the institution is seen as functioning as a social agent in the Muslim community. The approaches of *Ijtihad*, *Istihsan* and *Urf* must be taken into account in decision-making in zakat management to further highlight the role of the institution.

#### **4.0 Quality of Life as Primary Aim of Zakat Distribution**

Parid (2001) suggests that zakat distribution must acquire at least a level of sufficiency and comfort living for the recipient and his dependents. The distribution must be in certain proportion that ensures continuity of quality life where the impact of the distribution is that the recipient must obtain certain standard of living. Standard of living here means attaining the level of mobilizing basic essentials (*daruriyyat*) and comfort (*hajiyyat*). Othman al-Habshi (1990; 1998; 2006) clarifies that zakat is the most effective means to assist the poor and needy. Islam has often stresses on the Believers to consider the role of zakat seriously, in particular, in improving the lives of the downtrodden. He also expresses that the proportion of zakat received by the poor should have helped them improve their standard of living, namely, in fulfilling their *daruriyyat* and *hajiyyat* needs which forms as the minimum of their quality of life. Therefore, the funds received should enable them to enhance their life. This is in line with the views of al Ghazali (n.d.) and al Syatibi (n.d.) who defines that a good life for every human must cater for two things: essentials (*daruriyyat*) and comfort (*hajiyyat*). Similar view is also shared by Afzalurrahman (1975; 1991), Mannan (1980), Muslehuddin, (1980) Sadeq (1987).Lawton (1997), Fox (1974), Liu (1975), Sontag, Evers, Bubloz and Eicher (1980), Murrel and Noris (1983) posit that the quality of life concept is closely related to an individual's or the society's feeling of satisfaction towards their living environment that provides enough necessities in the lives.

The needs perspective here means wellbeing in life to attaining ease and comfort in their lives. Sirgy (1986) similarly agrees with Maslow (1954) who puts forth that a man's quality of life will be attained when his needs and comfort in life are fulfilled. In view of the above statement, most of the Western researchers employ Maslow's needs hierarchy perspective as a concept of quality of life. According to Maslow (1954), one's basic needs must first be fulfilled before proceeding to the next needs. Therefore, a person must attain or fulfill the basic needs first in order to continue living in which the most basic needs would be food, clothing and shelter before moving on to fulfill higher needs. Given these facts, if an individual is not able to fulfill his basic needs, this indicates that his life has no quality. However, if the basic needs have been fulfilled, a person will move to higher needs and other needs. According to Maslow, people will attempt to fulfill the needs and try to obtain the highest needs which are self-actualization. If a person achieves self-actualization, he can be said to have obtained the highest quality of life (Maslow, 1954). In fact similar concept was forwarded by Imam al Ghazali (died 505 hijrah) more than 800 years ago. This concept was then refined about 600 years ago by al Syatibi (died 790 hijrah). Both scholars agree that Islam determines human's objectives in life. Every thing that support one in obtaining one's goals in life will increase one's social welfare. This increase is known as "masalih". If something reduces one's social welfare, the reduction is called "mafasiid". In forming the social welfare function, al Ghazali (n.d.) and al Shatibi (n.d.) classify all things that can boost social welfare into three stages of needs which are :

1. *Dharuriyat* (basic needs)
2. *Hajiyyat* (comfort)
3. *Tahsiniyat* or *kamaliyat* (wealth)

*Dharuriyat* includes all basic needs to sustain one's life according to Islam such as religion, life, thinking, children and property. *Hajiyyat* is comfort which is not necessarily essential to retain the five basic necessities. Meanwhile, *tahsiniyat* is a living element that becomes a symbol of one's wealth. In this context Imam Nawawi (n.d.) also explains that the basic needs (*al daruriyyat*) comprises food, clothings, shelters and other things that are necessary for an individual without any waste or having to resort to penny-pinching (needs that are really needed).In addition to this, scholars of Islamic economy such as Mannan (1980) and Muslehuddin (1980) relate the concept of basic necessities to priority of usage. The priority level is divided into three: basic necessities, comfort goods and luxury goods. Afzalurrahman (1975) identifies four levels: basic necessities, skill necessities, comfort material and luxury material. Similar view is developed by Sadeq (1987) who listed five levels: living necessities, basic necessities, comfort goods, luxury goods and dangerous and harmful materials. However, all these scholars indicate that supreme of all would be basic necessities and comfort goods.



Malaysian Quality of Life Index (2004) stresses that quality of life takes into account changes that take place in the society and the social system. This happens when there is a major change from an unsatisfactory situation to better situation. Aspects involved in the change include economy, social, psychology, politic, culture and environmental development. In Malaysian context, quality of life is inclusive of self-progress, healthy life style, access and freedom to knowledge and standard of living that is more than fulfilling the basic necessities of an individual and catering for the psychological needs to attain social wellbeing which is in tandem with nation aspiration. Afzalurahman (1991) further argues that the best quality of life is closely related to moderation. He is of the opinion that al-Quran has clearly highlighted general principles in making use of wealth in a Muslim's life. Muslims have been advised to utilize their wealth appropriately and have to take into account of a community socio-culture. Islam does not renounce wealth but excessive wealth. Surah al Maidah verse 87 expresses:

*O ye who believe! Make not unlawful the good things which Allah has made lawful for you, but commit no excess: for Allah loves not those given to excess.*

Afzalurahman stresses that good quality life is associated with human undertakings to satisfy their needs. Needs here refer to human needs, which includes desires and the power to fulfill the needs. Therefore, effective needs are needs that can be fulfilled. Needs and satisfaction are two important things for human but there is no limit and end to human needs. Once a need is fulfilled, another need will emerge. Humans will persist in fulfilling their endless needs although they cannot fulfill all their needs (Afzalurhaman 1991). There are some needs that become necessities such as food, clothing, shelters and others. Other needs such as consuming nutritious food such as milk, butter and others serve only to give good living and comfort. Hence, necessities in life are needs that are really substantial in life in which in the absence of these necessities men cannot continue living. With regard to this, food forms the very basis of necessity in life.

In fact Allah has listed all types of food such as fresh meat, fish, grains, vegetables, fruit, sweetmeats, oil and others (Afzalurhaman 1991). Food, clothing and common shelter are basic necessities but good, tempting food, good and expensive clothes and a house with complete furnishings are comfort goods. In respect of this, comfort can be defined as needs that provide comfort and coziness to humans. Afzalurhaman further claims that living standard refers to the minimum amount of needs and comfort deemed important for an individual. Prophet Muhammad s.a.w. had a simple, comfortable life and did not submit himself to excessive, opulent life style. He had food, clothes and shelter in moderation and had a horse or a camel as a means of transportation.

### **5.0 Conclusion**

In summary, the discussion above has shown that zakat distribution can take place in two situations. The first is direct distribution in the form of lifelong support given to those who are not productive because they are not capable of working and finding means to sustain their lives. The second situation is in which the funds become resources to run activities that can bring in income and hence, improve the lives of the recipients. Irrespective of the forms of zakat fund distribution, the funds must support the recipients, in particular the poor and needy. They must be able to upgrade their lives to a least a minimum level of quality living. Zakat provided must cater for the recipients' basic needs (daruriyyat) and comfort (hajiyyat). If the recipients have not achieved such level of quality life, then the goal of obligatory zakat Syariat (Maqasid al Syariah) has yet to be fulfilled and the true meaning of zakat practice has not been realised.

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