

## **"Relationship between Quality of Life and Regular Zakah Exercise"**

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### **Abstract**

*Researches regarding zakah up to present have focused on zakah from the receivers' side. The benefit of paying zakah is also received by the givers. This paper aims to examine the relationship between the regular zakah exercise and quality of life by using the aspects of spirituality and altruism as the intermediary variable. The research was conducted with a survey and interview by using a questionnaire to 110 respondents out of 356 zakat payers at bait al mal An Nur Mosque, kompleks Polisi Komseko, PolsekCiracas, Jakarta Timur. This research used the Structural Equation Model (SEM) analysis and also Partial Least Square Path Modeling (PLSPM). The results of SEM and PLSPM analyses showed that correlation between Frek Variable (regular zakah) and altruism had path coefficient of 0.0120 but it is not significant ( $t$  statistic  $< 1.96$ ). Path coefficient between Frek (regular zakah) and Spirituality was 0.0920 and it is not significant ( $t$  statistic  $1.1670 < 1.96$ ). Therefore, it cannot be proven that there was a relationship between the regular zakah exercise and quality of life, although altruism and spirituality influenced the quality of life, and there was a relationship between spirituality and quality of life. It means that regular zakah exercise does not automatically increase their quality of life.*

### **Introduction**

Zakah is one of the practices of Islamic teaching that has an important and strategic position in increasing individual spirituality and also economic development of the society. In terms of spiritual aspect, zakah is the order in Al Qur'an that is mentioned 58 times where 32 times is the zakah order alone and 26 times is mentioned together with the order of shalat. The order to conduct shalat and zakah is a proof that Islam balances the life in this world and hereafter (Atiyatullah, 1970). Zakah is a symbol of justice that assures the equality and wealth distribution among the umat (Muslims). The zakah fund can be used by the poor and the needy as part of efforts to increase the productivity of the receivers sustainably, thus, zakah can set them free from the poverty and increase their living standard.

Zakah does not only give benefits to the receivers group. If we see the principle order of zakah, it is mentioned that, "... with the zakah, you clean<sup>[658]</sup> andpurify<sup>[659]</sup> them and pray for them. Your prayers will be the peaceful souls for them..." To clean, purify and make the peaceful souls are the benefits for the zakah givers.

Qardhawi (2002) mentioned that the purpose of zakah and its impact to the individual givers are: to purify the souls from the stinginess, to educate giving charity, to have the God's character (the most gracious and merciful), to express the gratitude for God's blessing, to cure the heart from loving this world life, to develop the spiritual wealth, to grow the sympathy and love, to purify and to increase the wealth. What mentioned by Qardhawi is identical with the increased standard of life. However, it has not been proven scientifically. The publication and research regarding zakah up to present have focused on the roles of zakah in the efforts to reduce poverty and its impacts from the side of zakah receivers. Up to present, it has not been found the publication and scientific research that researched the roles and impacts of zakah from the side of zakah givers. Meanwhile, zakah does not benefit the zakah receivers only, but also the zakah givers.

The limitation of the previous studies, including how to see the relationship between zakah and quality of life, caused this relationship cannot be seen directly, it is therefore necessary to have the intermediary variable to strengthen it academically. The process of seeking and determining this intermediary variable started from quality of life as the dependent variable. Quality of life is an aspect of measurement that includes multidisciplinary and its measurement influenced by many factors. Researches regarding quality of life and spirituality have focused more on health and physical issues at the beginning. However, this phenomenon began to shift since the last decade. In the journal "*Quality of Life applied*", the issue of *Quality of life* began to be related to various aspects in life.

Brady (1999) mentioned that spirituality is one of the aspects that needs to be counted on in measuring the quality of life. Other researches that related quality of life and spirituality have been conducted by Baker (2003); Sawatzky, Ratner, and Chiu (2005); and Peterson (2006). Spirituality, for some part of society is part of religious teaching, and in its development, it cannot be separated from the influence of religious teaching. Prijosaksono (2003) mentioned that the implementation of religious teaching would increase the individual spirituality and finally would increase the quality of life of human beings. Meanwhile, Slater (2001) and Neil (1999) in their research related some religious activities and spirituality.

Besides spirituality, another factor that influences quality of life is altruism. Stark (1989) saw that there was a relationship between altruistic behavior based on religious teaching and quality of life. At a certain level, quality of life of someone can be assessed from how far that person implements the altruistic behavior in his/her interpersonal relationship. The principle of this altruistic behavior refers to the religious teaching that orders the human being to do the good things to other people.. CharngdanPiliavin (1990) in their review regarding altruism included the private philanthropy as part of altruism. In Islamic teaching, altruistic behavior that also becomes the practice of individual spirituality can be reflected from his/her activity in paying zakah. It becomes the principle that altruism and spirituality becomes the intervening variable between zakah and quality of life. This research examined the relationship between regular zakah exercise and quality of life of zakah givers through increasing their spiritual and altruistic aspects. Specifically, the research question is as follows. Is there any relationship between regular zakah exercise and quality of life of zakah givers through the variable of spirituality and altruism?

### **Literature Review**

Zakah if being defined literally has several meanings, i.e. blessing, growth and development, holiness and greatness. The term of zakah can be defined as a part of wealth with certain prerequisite that is compulsion on the owner to give it to the rightful receivers under the certain prerequisite. Zakah in its term or literally is strongly related, i.e. the wealth where its zakah is paid will be the blessing, grow, develop and increase, be holy and good. Zakah can be divided into several kinds such as wealth zakah (gold and silver), zakah of agriculture, livestock, found stuff and mining, including the zakah of profession or income that is being developed at the present. Najjar (2007) mentioned that zakah which is the physical aspect is a part of spiritual life. This is due to the strong relationship between spiritual and physical aspects in Islamic teaching, thus, zakah which is the activity to give away a part of wealth for the needy people is a part of spiritual life.

### **Altruism**

The term of altruism is often used in social psychology research. However, since the beginning of 1980s, this term began to be used in other sciences such as sociology, economics, behavioral politics and socio-biology (Jane et al., 1990). The shifting paradigm in using the term of altruism is related to the altruistic behavior itself that was assumed as the personal motivation ego in social psychology research at the beginning and then became a basic character of rational human being at other sciences research. By this shift, it can be said that there is no single definition of altruism.

## Spirituality

Spirituality can be defined in various aspects. One of them is the definition that spirituality is a universal and unique thing for all human beings. At the beginning, spirituality is a part of religion; however, recently the spirituality stands alone outside religious issue. This can be seen from the phenomenon where there are a lot of groups that admit to have spirituality but not religious (Casey, 2010). However, this spiritual issue cannot be excluded from the religious issue. This is because the spirituality talks about the existence of God and reflects it in the daily life. Later on, the research regarding spirituality began to be related to the socio-economic issue.

## Quality of Life

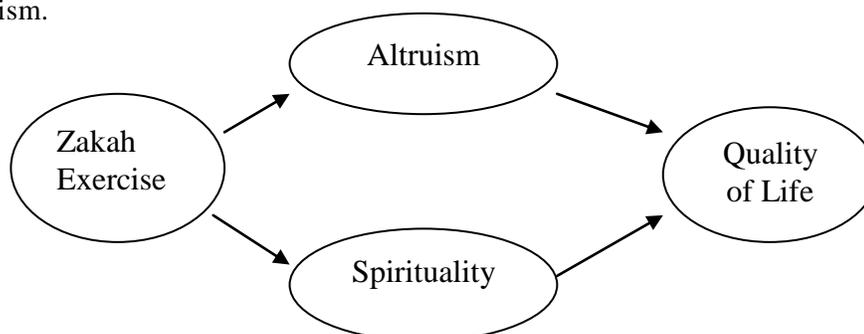
Quality of life has various definitions and sometimes they are overlapped. Over time, the measurement of quality of life gets more complex, so it is necessary to have another definition of quality of life. This can be seen from the definition of quality of life that developed in the last decade. Kelley (2009) mentioned that the development of measurement model of quality of life includes 6 main aspects in life such as (1) social well-being, (2) physical well-being, (3) psychological well-being, (4) cognitive well-being, (5) spiritual well-being and (6) environmental well-being. The larger parts of indicators of quality of life theoretically can be classified into 6 main theory concepts: (a) development of socio-economy, (b) personal satisfaction, (c) justice for the society, (d) human development, (e) sustainability and (f) functionality (Sirgy, 2010). Abbot (2004) saw the correlation of subjective and objective parameters of quality of life and its correlation was tested with the religious activity, participation and faith. By using the data of "General Social Survey Cumulative" 1972-1996, the result showed that happiness can be associated with attendance to a religious service of a certain religious group with the favorite teaching.

Baker (2003) researched the impact of spirituality on quality of life. In his research, he classified some spiritual activities. These activities were divided into several groups such as organized religious group, un-organized religious group and spirituality as a belief. Stark (1989) conducted a research regarding how the altruistic behavior influences the quality of life by using a simulation method based on game theory. Stark stated that the simplest way to see how altruistic behavior affects the quality of life can be seen from the interpersonal relationship from a person. His research came out from a bible teaching that mentions to treat other people as we treat ourselves. Someone who treats other people well will find him/herself to be better. According to Stark, there are two aspects that are taught by the bible. First, it is a mandate to behave altruistically and second, the dosage of altruistic behavior itself. This implies that there is a spiritual aspect that comes out together with altruistic behavior.

## Methods

### Research Design

This research examines the relationship between the regular zakah exercise and quality of life through altruism and spirituality as the intermediary variable. The selection of spirituality and altruism as the intervening variable based in the research of Sawatzky, Ratner, dan Chiu (2005); Backer (2003) regarding relationship between spirituality and quality of life and Salter (2001); Neil (1999), explained the relationship between religious and spiritual activities. Relationship among altruism has been researched by Stark (1989) and Charng and Piliavin (1990) reviewed the altruism and categorized private philanthropy as part of altruism.



**Figure 1. Research Design**

## Data

This research was conducted with a survey and interview by using a questionnaire to 110 respondents out of 356 zakah payers at An Nur Mosque, komplekspolisiKomseko, PolsekCiracas, Jakarta Timur. The location selection is based on the small scope so it is representative for a research with small sample size.

## Variable

**Table 4.1 Variables, Measurements and Indicators**

Variable category	Variables	Measurements	Indicators
Independent	Regular zakat exercise (Frek)	Regularity: Frequency of paying zakat in a year	Frequency
Dependent	Quality of Life (QoL)	Economic, psychological, physical and social aspects	Health, harmonic relationship, financial, family, peaceful/happiness/satisfaction of life
intermediary	Altruism	Philanthropic attitude	Sympathy to other people Attention to the surroundings
intermediary	Spirituality (Spirit)	<i>Intrinsic religiousness, Religious practices, Service towards humankind</i>	Closeness to God, religious practices in daily life including charity and forgiving other people

## Data Analysis

This research used the Structural Equation Model (SEM) analysis which is a statistical method that is a combination between simultaneous equation that developed from principle of econometrics and measurement model equation that developed in psychology/sociology and also Partial Least Square Path Modeling (PLSPM). PLSPM is a statistical method that was developed in order to overcome the weakness of SEM where a small sample size in SEM often result in solution that does not fit (not convergent). By increasing the model (complex model), it often emerges the Heywood cases or unusual prediction. PLSPM model has been used by Ritchie, W.J., et al (2007), Yuen, K.T (2007), Park, S.Y (2009), and others.

## Results

### Evaluation of Construct/Attribute Reliability

	Indicator/attribute	LF	t Stat	Construct Reliability (CR)	AVE
Altruism	Give charity to the needy including relatives or un-known people/ the strangers.	0.61	-	0.6721	0.4067
	Visit the sick friends or friends in troubles	0.69	3.84		
	Be good to all God's creatures	0.61	3.61		
Spirituality	Feel the blessing and love of God every time	0.58	-	0.6643	0.3983
	Try not to hurt God's creatures	0.64	3.45		
	Get used to apology other people	0.67	4.02		
Quality of Life	Feel that my life is useful to other people	0.53	-	0.7105	0.3885
	Have a good social life	0.53	3.21		
	Feel that friends and people around me can be counted on when I face problem	0.58	3.75		
F14	Feel satisfied with the life at the present	0.81	3.69		

All the *Loading factor* values of the output are *completely standardized* solution for E2, E12 and E13 above 0.50 with the construct *reliability* of 0.6643 although the value of AVE is 0.3983 below 0.50.

The results of SEM analysis showed 3 model equations, i.e. relationship between regular zakah exercise and altruism, relationship between regular zakah exercise and spirituality, and relationship between spirituality and altruism and quality of life. The results are as follows:

**Structural Equations 1:**

$$\text{ALTRUISM} = -0.027 \cdot \text{FREK} + \text{Errorvar.} = 0.10, R^2 = 0.0022$$

(0.062)	(0.042)
-0.44	2.44

The results shows that regular zakah exercise (frek) has a path coefficient value of -0.027 with a *t* statistic value of -0.44 that is less than 1.96, thus, the regular zakah exercise does not significantly affect altruism respondents.

**Structural Equations 2:**

$$\text{SPIRIT} = 0.10 \cdot \text{FREK} + \text{Errorvar.} = 0.22, R^2 = 0.014$$

(0.092)	(0.099)
1.12	2.26

Regular Zakah exercise (frek) has a path coefficient value of 0.10 with a *t* statistic value of 1.12 that is less than 1.96, thus, the regular zakah exercise did not significantly affect the spirituality of the respondents.

**Structural Equations 3:**

$$\text{QOL} = 1.26 \cdot \text{ALTRUISM} + 0.79 \cdot \text{SPIRIT} + \text{Errorvar.} = 0.70, R^2 = 0.30$$

(0.55)	(0.34)	(0.37)
2.30	2.30	1.89

Altruism has a path coefficient (unstandardized) 1.26 with a *t* statistic value of 2.30 while the variable of spirituality has a path coefficient (unstandardized) 0.79 with a *t* statistic value of 2.30. Both the values of *t* statistics are greater than 1.96, thus, the altruism and spiritual significantly influence the QoL (quality of life).

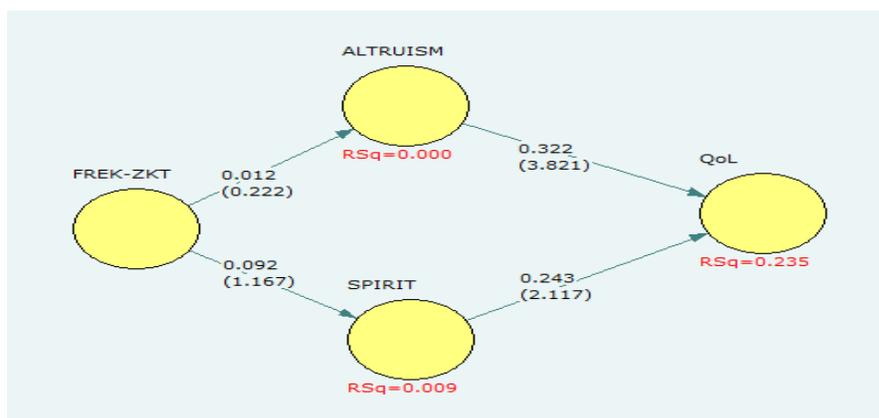
Based on the equations, relationship between regular zakah exercise and altruism and spirituality is not significant; thus, it cannot be proven that there is a relationship between regular zakah exercise and quality of life, although there is a significant correlation between altruism and spirituality and the quality of life of the respondents.

**PLSPM Analysis**

The indicators analyzed with this model are previously declared by SEM analysis. Details of the indicators are as follows:

- Altruism variable : D10, D12 and D13
- Spirituality Variable : E2, E12 and E13
- Quality of Life (QoL) variable : F10, F12, F13 and F14

The result of PLSPM analysis is as follows:



**Figure 2. The relationship between Zakah exercise, Altruism, Spiritual and QOL using the PLSPM model**

In PLSPM model, correlation between Frek Variable (regular zakah) and altruism has path coefficient of 0.0120 but it is not significant (t statistic  $< 1.96$ ). Path coefficient between Frek (regular zakah) and Spirituality is 0.0920 and it is also not significant (t statistic  $1.1670 < 1.96$ ). The path coefficient between Altruism and QoL is 0.3220 and it is significant (t statistic  $3.8213 > 1.96$ ). Therefore, there is a positive relation between altruism and QoL. Also the path coefficient between Spirituality and QoL is 0.2430 and the result is significant (t statistic  $2.1172 > 1.96$ ). Based on data analysis using Structural Equation Model and Partial Least Square Path Model, it figured out that there was no significant relationship between the regular zakah exercise and variable of altruism and spirituality that is the intermediary variable that connected the regular zakah exercise and quality of life. It means that regular zakah exercise does not automatically increase their quality of life.

The insignificant relationship between variable of regular zakah exercise and variables of altruism, spirituality and quality of life can be analyzed as follows. First, it can be seen from the characteristics of respondents, socio-economy and geographical condition of the study area. In this study, Polri (PNS Polri/ Civil Servant Police) is around 34% and private companies' employees are 34%. This counts for 68% of respondents, implying the majority is employees. The characteristic of employee is working at the comfort zone, thus, quality of life in this condition is a given thing. There is a study result that in the welfare states where living needs of the majority of people are paid attention by the government, spirituality is not an important thing. In this case, they still pay zakah but they ignore its urgency.

Based on the analysis of their behavior in paying zakah, it showed that the activity of paying zakah although it is routine but the amount was different every time, although 68 % of respondent in this area are the permanent employees. It implied that paying zakah was not conducted based on the standard of 2.5% from the net income. It can happen that what they said as zakah was actually a sedekah (charity) but it was included in term of zakah by the amilzakah. It is supported by the data of respondents' income that 44% of them had income less than 2 million rupiah per month, meaning it is below the prerequisite of zakah (nisabzakah). From the theory analysis, spirituality can be defined as a feeling to be close to God that is reflected in daily service practices, also relationship between human and his/her environment, not only to be developed based on regular activity. Altruistic attitude by some researchers is defined as an attitude that can control the ego. Along with the spirituality, the regular zakah exercise cannot bear the altruistic attitude among respondents.

This can happen if the willingness to pay zakah has other motives, besides to receive the blessing of God, for example, paying zakah because of following other people, feeling ashamed to neighbors, etc. Thus, it can be accepted that when someone is routine to pay zakah but he/she does not know the meaning of it, it cannot automatically increase the quality of life. From the model evaluation, altruism and spirituality have a significant correlation with the quality of life. This significant correlation between spirituality and quality of life is in line with a research conducted by Baker (2002) regarding the spirituality and relates the importance of spirituality to understand the quality of life. Also in line with Sawatzky et al. (2005) p. 159, spirituality is an indicator that can predict the quality of life, however, its existence still differs compared to other indicators such as physical, happiness and others that can be the indicators in predicting quality of life, but its dimension is different with others. The fact that altruism and spirituality can only explain 30% of the quality of life in the model, implying indirectly that there is a high possibility that there are other intervening variables that can relate the variables of regular zakah exercise and quality of life besides altruism and spirituality. Another result of this research and it is also supported the previous research is that there is a relationship between spirituality and altruism and quality of life although these two variables were only able to explain 30% of quality of life by using SEM and 23.5 PLSPM methods.

### **Further Discussion**

In this research, urgency of paying zakah of the respondents was not covered, thus, it needs to be further investigated in the future research. There is a possibility that some respondents paid zakah according to the prerequisite of income zakah, but there can be some respondents who only paid sedekah because they did not comply with the prerequisite, but they were included in the scheme of tabungan akhirat (hereafter savings) by the baitul mal management. Thus, the future research should be able to ascertain that they pay according to the standard, including in the mustahik (zakah givers) group and paying due to the rule. Another thing to be investigated is whether the wealth that is paid in zakah is the halal zakah. The people's understanding, including the respondents answered that zakah is to clean the wealth (80%), can be wrong. Cleaning the wealth here does not mean that by paying zakah it can purify the not-halal wealth.

The weakness of this research is that it did not explore the halal-ness of wealth because it is a sensitive question and quite difficult to get the valid answer. Measurement of variable of regular zakah exercise for employees is not enough with only one indicator, i.e. its frequency; however, from this research we can see that routine can be related to various aspects such as the status of wealth halal-ness, motivation, interest, etc. Besides that, selection of intermediary variable besides altruism and spirituality that can explain more about quality of life where indicators of altruism, spirituality, and quality of life must have strong correlations in order to form one variable. Moreover, larger sample size of respondents and different location with this study area, including different and various profession background such as traders, farmers, lecturers, etc.

### Conclusion

In sum, it cannot be proven that there was a relationship between the regular zakat exercise and quality of life, although altruism and spirituality influenced the quality of life, and there was a relationship between spirituality and quality of life. It means that regular zakat exercise does not automatically increase their quality of life, especially if he or she does not know the meaning of it for himself or herself.

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