

# THE RELATIONSHIP BETWEEN LIVELIHOOD ASSETS, ZAKAT AID AND FOOD SECURITY ACHIEVEMENT AMONG ZAKAT RECIPIENT IN KEDAH, MALAYSIA

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## ABSTRACT

*This study assesses the influence of zakat aid and livelihood asset ownership on the level of food security status among zakat recipient in Kedah state Malaysia. Data were collected from surveys in four districts (Pendang, Baling, Alor Star, Padang Terap) in Kedah State. The analysis was carried out descriptively and using SEM-PLS model. The major findings of this study indicate zakat aid and livelihood asset to showed a positive relationship and significant to achieve food security among zakat recipient. However, an only human asset to showed a positive relationship and meaningful to livelihood asset, meanwhile financial, social and physical showed a positive relationship but not significant. It is expected that this study would assist policymakers and zakat institution in formulating enhanced policies to improve the socioeconomic status of the zakat recipient especially in food security*

**Keyword:** zakat aid, livelihood asset, food security, zakat recipient,

## INTRODUCTION

The World Food and Agriculture Organization (FAO) 1983 has defined food security is the physical and economic ability of every resident to access adequate food. In corresponding with this definition, the World Food Summit 1996 explains the concept of food security more complexly, where every resident has the physical and economic capability to access sufficient, safe and nutritious food to meet dietary requirements for a healthy and active life at all time. Whilst, the World Health Organization (WHO) (2011) defines the concept of food security generally, as physical and economic access to adequate food that can meet dietary requirements and food variety.

Inability to acquire an adequate food supply consistently is a threat to the poor people, especially zakat recipient, impoverished. Hence, this situation should be addressed to ensure that all residents at all times have physical and economic access to adequate food and meet dietary requirements. However, the achievement of food security is not merely food access, but it encompasses food readiness, food consumption, and food stability. To achieve food security is to relate with livelihood asset.

Food is a human necessity, and Islam has required the collection and distribution of Zakat as ordained in Islamic Syariah to ensure the well-being of the Muslim community. Zakat has been seen as one of the mediums that have great potential to support the zakat recipient to achieve food security. It has been seen as a mechanism in achieving socioeconomic justice. [1] indicates that although this objective is not specified in the Quran, Prophet Muhammad S.A.W refers Zakat as a socioeconomic objective by collecting an excessive wealth of the rich and distributing it to the poor and needy. Indirectly, Zakat is implemented to certify that poverty among the poor and impoverished can be reduced and completely eradicated. The distribution of Zakat will enable the standard of living for the poor and underprivileged to be improved in meeting nutritious and sufficient food. For this purpose, Shafi'i opines that zakat fund should be distributed to the poor and impoverished along of their lifetime (*kifarah al-'umr*) or until they are not be considered as poor and impoverished[2].

Islam emphasizes the existence of a just and humane society strongly. The important elements for achieving it are protection against hunger problem, social security assurance, and protection of dignity and honor. Islam considered hunger problem as substantial pressure. Therefore, zakat institution is a vital mechanism in releasing people from hunger problem, reassure socioeconomic justice, and provide an atmosphere that allows people to preserve their honor and discharge responsibilities to Allah [3]. Generally, the protection from hunger problem has been accomplished through Zakat, resulting of food readiness as human necessity. Up till now, less research highlights the realization of zakat distribution in achieving food security among the poor and impoverished.

In this regard, it is a clear explanation that food security at the household level has a direct relationship and influenced by zakat aid. The zakat aid will determine the capability of households to acquire sufficient and nutritious food to meet the dietary requirement as needed. Most previous studies focus more on socioeconomic development and main occupations among the poor and underprivileged, and less emphasis on evaluation of food security achievement through zakat aid specifically. Thus, the measurement of attaining food security among the poor cannot be determined effectively.

Therefore, this study aims to analyze the achievement of food security among zakat recipient through zakat aid with analytical techniques such as simple regression and structured equation models. Indirectly, this paper tries to assess the impact of the zakat fund on the food expenditure of the zakat recipients. This paper also defines coping strategies taken by these communities in facing a vulnerable situation.

## ZAKAT, LIVELIHOOD ASSETS AND FOOD SECURITY

Poverty is the main cause of food insecurity. It indicates a situation in which human beings are below the minimum level to survive [4]. This situation reflects the inability of the household to obtain adequate food and thus adversely affects the ability to consume nutritious foods as recommended by the Ministry of Health Malaysia.

The concept of food security illustrated in the Qur'an emphasizes to hoard food, especially grains such as rice and wheat in facing out-bound risks resulting in food insecurity and famine crisis [5]. Generally, Islam has perceived food as "*daruriyyah*" to endure life. In fact, in the implementation of Shariah in Muslim's life, the protection of human life is one of the Maqasid Shariah objectives [6]. It indicates that Islam has concerned to the soul and human body [5]. Therefore, the necessity of food is one of the vital elements in the protection of life, which is, if an individual does not acquire an adequate and nutritious food; it could harm his life in the famine crisis.

Definition of food security is described by as stated in [5], the term 'food security' is called as *al-amn al-ghidha'i* in Arabic language. From a language perspective, '*al-amn*' means security or peace, while its antonym is fear or insecurity. '*Al-ghidha'i*' means what everyone eats or takes from food and beverages. At the same time, [Ab. Rahman, 2009](#)) stated that the definition of food security, according to Islam, is access for every resident to sufficient halal and *tayyibah* food for a healthy and active life.

There are various approaches that could be implemented to achieve food security among the poor and impoverished. Anyone who suffers poverty due to inability to work is the responsibility of the rich to assist them in the meeting of sufficient food. Hence, Islam has philanthropy through several mechanisms which distributed to those in need, in the context of food security. [5] indicate that there are two types of philanthropy regarding on food distribution among Muslims which are obligatory (wajib) and

recommended (sunat). These applied mechanisms are annual and periodic distributions. For instances, the recommended (sunat) practices like *qurban* and *aqiqah* portray a clear picture that Islam emphasizes food security among households.

Prophet Muhammad (pbuh) stated that the hunger problem is substantial pressure. The important elements that necessary in just and humane society guidelines are protection against hunger problem, social security assurance, and protection of dignity and honour. Therefore, zakat institution is an important mechanism to release people from hunger problem, reassure socioeconomic justice, and provide an atmosphere that allows people to preserve their honour and discharge responsibilities to Allah [3]. Zakat is one of five best strategic instrumental and influential on the economic behaviour of society and economic development generally [7]. Besides, Zakat is one of the five pillars of Islam that highlights social justice in the community [8]. Etymologically, Zakat means blessing, purification, increase and cultivation of good deeds. Whilst, terminologically, Zakat is a concept of transferring ownership of the specific property to the deserving category of individuals, prescribed by Allah under particular conditions [7] [8]. The accentuation on the importance of Zakat will provide social security for the community that need financial assistance such as food and garments. Indirectly, it can improve the ability to achieve food security among the poor and impoverished.

The poor and impoverished is one of the main zakat recipients who are eligible for receiving zakat fund, and they are the earliest category mentioned in Quran. Indirectly, it shows that the Zakat's objective is to eradicate poverty problems. The poor are those who do not have any necessities, while the impoverished did not have half of the poor level. This is in parallel to the opinion of Syafi'iyyah; described the underprivileged as those who do not have any property and incapability to manage basic needs for their survival, whilst the poor are those who have property. Still, it did not suffice for their basic needs [9].

[10] explained that Zakat has a huge potential to achieve three major goals; to guarantee the fulfilment of the basic needs for zakat recipient that is food, clothing,

shelter, education, health and transportation. Islam has prescribed the eight groups of zakat recipients (asnaf) as stated in the Holy Quran ([Surah At-Taubah 9: 60](#)). The eight groups are the needy, the poor, the zakat collectors (amil), new converts to Islam (mualaf), slaves (ar-riqab), debtors (gharimin), Muslims who strive in the way of Allahs.w.t (fisabilillah), and the wayfarers (ibnu sabil). The detailed explanations of these asnaf are given in Table 1

**Description of eight asnaf who are entitled to received Zakat**

Asnaf	Description
Needy	A person who does not have any property and source of income, or, if he/she has a source of income it would not fully meet his/her basic needs.
Poor	A person who has property or means of livelihood but is not able to meet his/her own needs or that of his/her family members. This individual is not required to perform Hajj and Zakat, but instead is entitled to receive Zakat and fitrah
Amil	A person who is involved in the management of the charity, whether as an officer or management support staff at all stages. He/she is entitled to acquire a certain portion of the proceeds from Zakat as wages.
Mualaf	A non-Muslim who recently converts or 'whose heart is made inclined' to Islam. It is believed that giving Zakat to mualafs can be seen as a recognition and reward for choosing the right path and as a way to show the beauty of Islam.
Ar-Riqab	Muqatab is a servant who wants to liberate himself
Gharimin	A person who is eligible to receive Zakat because by he/she has been declared bankrupt or is heavily burdened by his/her debt.
Fisabilillah	A person who is in a 'fight' or makes efforts and do activities to uphold, maintain and promote Islam and Islamic teachings.
Ibnu Sabil	A traveller who faces depleting funds while on his/her journey from his/her country in which the journey benefits and gives good returns to Islam.

Source:Embong, [\[11\]](#).

Zakat has been identified as an important source of financial seed to jumpstart the economy of the Muslim community and give an impact on the socio-economic development of the nation [\[12\]](#). The use of Zakat funds can provide very poor with resources to move them away from poverty [\[13\]](#). Zakat is regarded as a system of the methodology of redistribution of wealth and resources of society [\[12\]](#). In Malaysia, Zakat Organization has been given the mandate to collect and distribute Zakat fund to encourage the poor to be more self-sufficient and to increase the potential of the Asnaf to be productive. [\[14\]](#) and achieve sustainability livelihood, especially in food security.

In context food security, this concept that has derived in the past 30 years to reflect changes in official policy thinking. Food security at the national level is the capability of ensuring a federal food balance and establish the sufficiency of the food supply and availability to fulfil the needs of people [\[15\]](#). Meanwhile, at the household level, food security is related to a household's right in terms of food production resources, level of income, food expenditure, and food consumption [\[16\]](#).

The Food and Agriculture Organization (2008) has identified four main dimensions of food security that is availability, accessibility, utilization, and stability as a Table 2. To achieve food security in households, Zakat aid has a significant role in sustained

food security in Malaysia by substituting the part of food aid with zakat fund in food availability in food security pillar.

**Table 2**  
**Dimension of Food security**

<b>Dimensions of food security</b>	<b>Definition</b>
Physical availability of food	Food availability addresses the "supply-side" of food security and is determined by the level of food production, stock levels and net trade
Economic and physical access to food	An adequate supply of food at the national or international level does not in itself guarantee household-level food security. Concerns about insufficient food access have resulted in a greater policy focus on incomes, expenditure, markets and prices in achieving food security objectives
Food utilization	Utilization is commonly understood as the way the body makes the most of the various nutrients in the food. Sufficient energy and nutrient intake by individuals is the result of good care and feeding practices, food preparation, diversity of the diet and intra-household distribution of food. Combined with good biological utilization of food consumed, this determines the nutritional status of individuals.
Stability of the other three dimensions over time	Even if individual food intake is adequate today, the individual is still considered to be food insecure if an individual has inadequate access to food periodically, risking a deterioration of individual nutritional status. Adverse weather conditions, political instability, or economic factors (unemployment, rising food prices) may have an impact on personal food security status.

However, to bring out food security in the household was related to livelihood asset ownership. Livelihood assets refer to the resource base of the community and of different categories of households of assets that is human, natural, financial, physical and social as a Table 3. Livelihood assets are the basis of community livelihoods [17] and are the prerequisite for sustainable community livelihood development [18]. These assets ownership are very important for every household and interlinked and are prerequisite for sustainable community livelihood development. Previous studies in livelihood studies by [3, 16, 18] found that the imperative of consistent access to livelihoods assets in ensuring livelihoods security, thus the role of livelihood assets toward sustainable livelihood and poverty reduction

Table 3

## Definition of the Most Important Capital Assets

Measurements	Definition of the Most Important Capital Assets
Human assets	Includes investments in education, health, and the nutrition of individuals. Labour is a critical asset linked to investments in human capital, health status determines people's capacity to work, and skill and education determine the returns from their labour.
Social assets	An intangible asset is defined as the rules, norms, obligations, reciprocity, and trust embedded in social relations, social structures, and societies' institutional arrangements, which enable its members to achieve their individual and community objectives. Social capital is embedded in social institutions at the macro institutional level—communities and households—as well as referring to the rules and regulations governing formalized institutions in the marketplace, the political system, and civil society
Financial assets	The financial resources are available to people, such as savings and supplies of credit.
Natural assets	Includes the stocks of environmentally provided assets such as soil, atmosphere, forests, minerals, water, and wetlands. In rural communities, the land is a critical productive asset for the poor; in urban areas, land for shelter is also a vital productive asset
Physical assets	also known as produced or human-made capital): Comprises the stock of plant, equipment, infrastructure, and other productive resources owned by individuals, the business sector, or the country itself

Source : [17]

## MATERIALS AND METHODS

### Sampling and Data Collection

Data was collected using a structured random sample which the data is collected to obtain information.

In terms of sampling design for primary data collection, this study will apply a systematic cluster sampling according to a poor district in Kedah state. The population frame is set by the number of zakat recipients in the Kedah state. The sample of this study comprises 196 zakat recipient in Kedah. The questionnaire was divided into three sections of A, B and C. Section A consists of details of the demographic characteristics of the respondents such as gender, age, marital status, occupation, household size etc. Section B consists of information relating to the livelihood assets ownership among zakat recipient. Finally, section C contains information about the zakat aid to supported food security among zakat recipient.

Various types of question, such as continuous data, a five-point Likert-type scale, open-ended questions included in the questionnaire. The questionnaire developed in the national language of Malaysia (Malay) and the survey conducted with the help of local research assistants under the supervision of the researchers. The study conducted through a face-to-face interview from the selected samples of zakat recipient in Kedah state. Additionally, partial least squares-structural equation modelling 3 (PLS-SEM 3) was used for structural modelling as far measurement and structural models with the framework as follows:

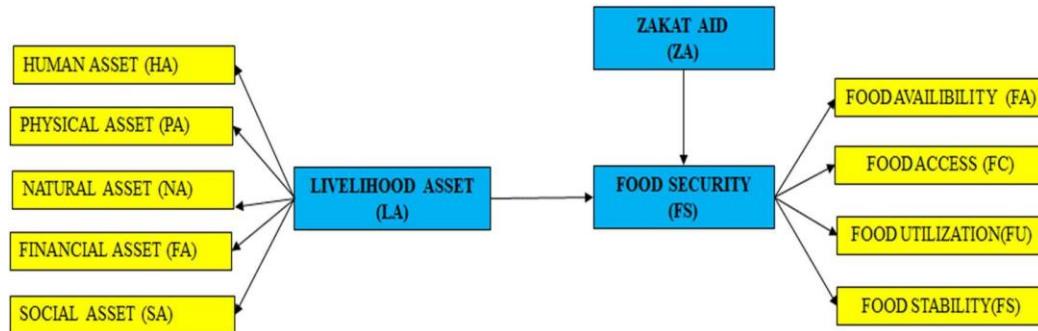


Figure 1: Research Model Framework

## RESULTS AND DISCUSSION

### Demographic Characteristics

All 200 questionnaires were successfully distributed among zakat recipient in Kedah state residents with a total return of 193 usable questionnaires. This total indicates a response rate of 96.5 %. Respondent shows that males were 42 % while females 58%. The greatest number of respondents (48%) was from the age group between 61 and 80 years. Most of the respondents are elderly. The second-largest group of respondents and (37%) was between 41 and 60 years. The average income per month among respondent RM803.24 meanwhile income expenditure for food RM 345.62 per month or 43 % from income spend on food expenditure. For education status, 18 % respondent not formally educated, 11.9% get not formal education(Sekolah Pondok), and 42% get a piece of knowledge at primary school only.

In assessing partial least squares- structural equation model (PLS-SEM), it has asserted that two sets of the model's measurement model and structural model are to be considered [19] as of measurement model (inner model) centres on the relationship between items and their respective variables, while structural model (outer model) evaluates the relationship between latent variables through path coefficients [20]; [20]. In assessing the measurement model and the structural model, the following steps were considered by this as advocate. This study evaluated the measurement model through reliability evaluation of the individual measures measuring study's latent variables, the construct reliability, discriminant validity, and convergent validity [20].

### Items Reliability

The researcher assessed individual item reliability by way of verifying the outer loadings of variables' measures ([21]. In conformity with the rule of thumb, a threshold of 0.4 is recommended for an item to be retained [20]. After the assessment, it was found that all the 23 items met the requirement as the loadings range 0.5 above therefore, all items are suitable for path modelling analysis. Table 4 below presents the details of the things loading

### Convergent Validity

Convergent validity assesses the validity of reflective variables' truth by determining how particular measures capture the construct intended to measure, and at the same time correlate with other measures of a specific construct [20]. A construct is assumed to have attained convergent validity if its items converged. They posited that the average variance extracted (AVE) is the medium for assessing convergent validity. AVE is the overall mean of the squared loadings of the entire items of a construct. It was advocated that an AVE value of 0.50 or above indicates that a construct achieved convergent validity suggesting that a latent variable explains 50% of its corresponding items [15, 20]. Table 4 below demonstrated the AVEs of the constructs of the study.

Table 4

Item Reliability Composite Reliability and Convergent Validity

Model Construct	Measurement Item	Loading	Average Variance Extracted (AVE)	Composite reliability (CR)
Physical Asset (PA)	AF1- Transportation	0.87	0.59	0.74
	AF3- Water and electric supply	0.65		
Financial Asset (FA)	AK1- Cash Transfer receive	0.95	0.62	0.83
	AK3- Income	0.74		
	AK4- Saving	0.64		
Human Asset (HA)	AM1- Education	0.72	0.56	0.88
	AM2- Age	0.74		
	AM3- Health status	0.68		
	AM4- Knowledge	0.75		
	AM5- Skill	0.83		
	AM6- Training	0.75		
Social Assets (SA)	AS1- Involve in community program	0.75	0.60	0.86
	AS3 -Involve in association	0.87		
	AS4- Hold position in the association	0.80		
	AS5- Relationship in community	0.67		
Natural Asset (NA)	ASJ1-Land ownership	0.74	0.63	0.83
	ASJ2- Using plants as a food	0.73		
	ASJ4- Fishing	0.90		
Food Security (FS)	HP2- Food Acces	0.92	0.82	0.93
	HP3- Food Stability	0.90		
	HP4- Food Utilization	0.90		
Zakat aid (ZA)	HP3- Satisfied zakat aid distribution	0.87	0.64	0.78
	HP4- Support food security in households	0.73		

### Discriminant Validity

Discriminant validity is usually employed to assess the construct validity of a reflective construct. It evaluates how a construct is different from other constructs of the model in terms of empirical measures (Duarte & Roposo, 2010; Hair et al., 2014). If a latent reflective construct is different from others and explains events not captured by other latent reflective constructs, it signifies the existence of discriminant validity (Barroso et al., 2010; Hair et al., 2014). Accordingly, there are two ways of determining discriminant validity (Hair et al., 2014). However, this study uses Fornell-Lacker

criterion method of determining discriminant validity, and it has been observed that if the square root of AVE is greater than that of its correlation with other reflective constructs in the same model discriminant validity is said to be achieved. Table 5 below indicates the discriminant validity.

Table 5  
Discriminant Validity (Fornell-Lacker Criterion)

Constructs	PA	LA	FA	HA	NA	SA	FA	ZA
PA	0.76							
LA	0.14	1.00						
FA	0.16	0.18	0.78					
HA	0.25	0.30	0.69	0.75				
NA	0.04	0.07	0.31	0.32	0.79			
SA	0.22	0.19	-0.07	0.08	0.26	0.77		
FS	0.16	0.63	0.25	0.38	0.07	0.08	0.90	
ZA	0.07	0.26	0.25	0.27	0.15	0.00	0.38	0.8

### Estimation of Structural Model

This study assesses the structural model (known as an outer model), evaluates results and showed same. Structural equation modelling deals with setting the predictive ability of the external model as well as the anticipated relationship amongst the latent constructs. To achieve that, this study examined the hypotheses. Bootstrapping procedure of the PLS-SEM 3 was employed, and 323 valid cases were used to investigate the significance of the paths coefficients for the relationships as suggested [20]. Accordingly, as the aim of this study is to; (a) empirically assess the relationship between exogenous latent constructs (human asset, social asset, physical asset, finance asset, natural asset and the endogenous latent construct (food security).

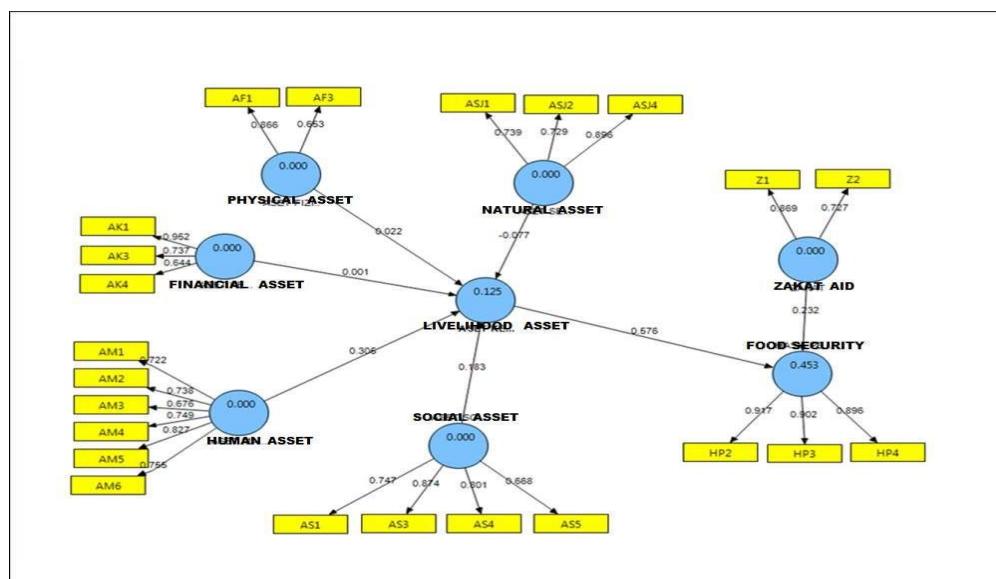


Figure 2 Measurement Model

### Hypotheses Testing

Table 6 below presents the result of the structural model of this study that is the predicted hypothesized relationships between the latent exogenous and latent endogenous constructs. The results were determined through path coefficients values ( $\beta$ ), the standard error (SE), T-statistics as well as P-value. Significance was interpreted using asterisk signs to show the significance level, for instance (\*\*\*) for 0.01%; and (\*\*) for 0.5 %.

Table 6

Results of Hypothesis Testing (Relationship Determination)

Hypotheses	Path relationship and Direction	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STERR )
H1	PA $\rightarrow$ LA	0.03	0.06	0.21
H2	FA $\rightarrow$ LA	0.01	0.07	0.01
H3	HA $\rightarrow$ LA	0.17	0.08	2.18***
H4	SA $\rightarrow$ LA	0.11	0.07	1.45
H5	NA $\rightarrow$ LA	-0.02	0.08	0.55
H6	LA $\rightarrow$ FS	0.578	0.078	7.32***
H7	ZA $\rightarrow$ FS	0.25	0.08	2.81**

Table 6 shows the statistical analysis that supported the assumption of H1, describing that there is positive relationship and not significance between access physical asset and livelihood asset. H2 to showed positive relationship between access to finance asset and livelihood asset. More so H3 hypothesized positive and significant relationship between access to human asset and livelihood assets has been supported, so also H4 which predicted positive relationship between social assets and livelihood asset has been positively supported by the path analysis as shown as a Table 6 thus H4 is supported positively.

However, H5 hypothesized to showed negative relationship between natural asset and livelihood asset. This situation happened because average zakat recipient doesn't have a genuine asset as a land affecting natural asset among zakat recipient. Meanwhile, hypothesis H6 to showed positive and significant between livelihood asset and food security achievement. Zakat aid also showed positive and significant to food security achievement among zakat recipient in Kedah state, Malaysia. This results explained zakat recipient in that state depend on zakat aid as a mechanism to support food security among that group. Indirectly, zakat aid is important funding to support the sustainability among poor group. It can be deduced from the above statistical path analysis that the prediction of this study that access to livelihood assets (human asset, social asset, physical asset, natural asset and financial asset), zakat aid and food security has been empirically confirmed and supported the study.

### CONCLUSION

This study identifies five livelihood assets (five standards of living indicators) human, natural, social, financial, and physical using sustainable livelihood framework. From the findings of this study, we determined that the zakat recipient in Kedah state have a substantial lack of physical, financial, natural and social assets except only human asset to directly support livelihood assets overall among zakat recipient in Kedah State. However, in contact food security achievement, livelihood assets to

supported zakat recipient in Kedah State to achieve food security with zakat aid. If these people did not receive zakat aid, most probably food security in households zakat recipient unreachable.

The findings also indicate that one of the most important standards of living indicators is the level of income, which study found was very low for zakat recipient compared to other group vulnerability. Thus, policymakers should identify an effective livelihood approach to improve rural development policies and practices by recognizing the complexities of livelihood strategies.

Consequently, this study has explored the factors needed for assuring the sustainability of livelihoods on zakat recipients. Our findings also indicate that zakat recipient still lacking in financial, human, social, physical and natural assets. Efforts are to be further maintained by the implementation of effective policies, and management of sustainable resource utilization. This study would help policymakers and zakat institution to formulate enhanced policies to improve the socioeconomic status of the zakat recipient in Malaysia.

## **RECOMMENDATIONS**

From the above findings and discussion, the following observations and recommendations are offered. Firstly, we could conclude that the zakat recipient at Kedah State, Malaysia standard of living has been improved in terms of human assets. Still, they substantially lack in terms of physical, financial, social and natural assets.

Although the Malaysian literacy rate is very high (99 %), this study shows that 18 % of the respondents do not have formal education, majority respondent has formal education at primary school only, which is inconsistent with the aim of to be a developed nation. Therefore, policymakers should pay attention to improve the education level of future generation respondents in the study area.

Secondly, the study found overall of respondents are from low-income groups. Although Malaysia has seen significant success in its fight against poverty, zakat institution and policymakers should pay special attention to generating prospects to raise the incomes of zakat recipient, especially through the entrepreneurship programme.

Thirdly, uncertainty in the cost of living, especially the price of goods needs to be monitoring and control by the government time to time and tighten enforcement. Meanwhile, zakat institution also needs more emphasize approach distribution food bank program among asnaf.

Finally, appropriate activities must be commenced to ensure the sustainability of residents' livelihoods. The government and private sectors must cooperate in guaranteeing the zakat recipients sustainability. Such efforts are assisted through the implementation of laws, policies, customs, and institutions. It is expected that once the processes are approved, they will support the management of sustainable resource utilization. This will eventually increase local incomes and their standard of living.

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