

The Demeanor of the Asnaf after Applying for Zakat at the Zakat Management Center under the Council for Islamic Religion and Malay Customs of Terengganu

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Abstract

The demeanour of the *asnaf* is one of the reasons the *asnaf* are late in receiving zakat assistance from the Zakat Management Centre (ZMC) under the Council for Islamic Religion and Malay Customs of Terengganu (MAIDAM). This demeanour here refers to the behaviour of the *asnaf* when applying for zakat assistance. There are various demeanours of the *asnaf*, either exhibited during or after they apply for zakat assistance at ZMC-MAIDAM. However, this study only focused on the demeanour of the *asnaf* after they applied for zakat at ZMC-MAIDAM. In order to answer this question, this working paper has two objectives. First would be to identify the *asnaf*'s demeanour after they apply for zakat assistance at ZMC-MAIDAM and the second would be to analyse the reason(s) for the *asnaf*'s demeanour. This study had used both secondary and primary data. The secondary data was collected through library research while the primary data was collected through observations and interviews. All the data were analysed using the content analysis method. The findings showed various demeanours of the *asnaf* after they applied for zakat assistance. For example, they were persistently badgering the officials at MAIDAM, frequently calling up MAIDAM or visiting MAIDAM to enquire about their application and making a second application within a short period of the first application.

Keywords: Behaviour, *asnaf* (those who qualify to receive zakat), assistance, zakat

1.0 Introduction

There are various problems faced by zakat institutions when distributing zakat, one example being the inefficiency in distributing zakat (Hairunnizam, Sanep & Radiah, 2009). One of the reasons for this problem is the demeanour of the *asnaf*. This demeanour is divided into two sections, namely during and after applying for zakat assistance. However, this study only investigated the *asnaf*'s demeanour after they applied for zakat assistance at the Zakat Management Centre (ZMC), Council for Islamic Religion and Malay Customs of Terengganu (MAIDAM).

In order to ensure that the zakat distribution process went on smoothly, several initiatives were implemented by ZMC-MAIDAM, such as increasing the number staff at the

section for distribution and reviewing the procedures that needed improvement (Omar, 2015). Hence, ZMC-MAIDAM still received complains from the public regarding the difficulty in obtaining zakat funds. Grievances, complaints and grouses from a section of society regarding the difficulty in applying for zakat funds is frequently received by the zakat institution (Mohammad, 2015). According to Azhari (interview on 16 June 2016), several demeanours are exhibited by the *asnaf* after applying for zakat assistance. Among the demeanours exhibited are bad-temper, badgering and constantly contacting the staff of ZMC-MAIDAM. Are these problems due to the demeanours of the *asnaf*? Based on this issue, this working paper was written with several objectives to be achieved.

The objective of this study is to identify the demeanour of the *asnaf* after they apply for zakat assistance and to analyse the factors that drive the *asnaf* to exhibit such demeanours. In order to obtain the relevant data and information regarding the *asnaf*'s demeanours, secondary and primary data were used. Observations were carried out at the Zakat Distribution Unit in ZMC-MAIDAM from 25 to 28 June 2016 and from 17 to 21 July 2016. Interviews were held with two respondents, namely Mohd Jadal Khusairi Mohd, Administrative Assistant for Investigations at ZMC-MAIDAM and Azhari Ahmad, Executive for Syara' Preaching and Consultations, from the Department of Collection and Marketing, Zakat Pulau Pinang. The secondary data were collected through library research. Overall, discussions in this study were divided into three sections, namely definition of the *asnaf*'s demeanours, factors responsible for the *asnaf*'s demeanours and lastly, the suggestions and conclusions.

2.0 The Definition of Demeanors Exhibited by the *Asnaf*

Demeanours are behaviour or attitudes that become a habit in humans. It is formed due to the influence of the environment and tradition, whereby a person commits the demeanour continuously in a community (Jasni, 2016:95). According to Jasni (2016:97), demeanour is also known as actions, behaviour, signs, habit, expression and temperament that is exhibited and practiced in an organization or society.

Besides that, demeanour is something that is influenced by certain types of motivation, perception, personality or activity in a continuous manner. It begins before an application is made until after the application is received, involves the various roles of the consumer either as a referee, purchaser, decision maker or consumer. Consumer behaviour refers to a group of individuals or an organization that uses all its resources to maximise satisfaction and wants (Ahmad, 2012:141).

In this study, demeanour specifically focuses on behaviour that is influenced by perception, certain motivations or a referee and uses any method or way to maximise needs and wants. This study will investigate the demeanour of the *asnaf* who are present at the ZMC-MAIDAM to apply for zakat assistance. Motivation and intentions also have a significant relationship with behaviour exhibited by individuals (Siti Raba'ah, Turiman & Azimi, 2015).

3.0 Justification For Choosing Maidam

MAIDAM was first formed in 1949 and named as the Council for Islamic Religion and Malay Customs. In 1958, the Terengganu Religious Affairs Commissioner was appointed as the President of the Council. There are seven departments under MAIDAM and one of it is the Treasury Department (*Baitulmal*). The zakat management centre is under the Treasury Department and it manages zakat affairs such as collecting and distributing zakat funds. This zakat management centre is responsible for managing seven types of *asnaf* out of eight, which consist of paupers, the poor, *amil*, *al-riqab*, *al-gharimin*, *fi sabil Allah*, and *ibn sabil*, whereas the *asnaf mualaf* (the *asnaf* who have recently embraced Islam) are under the jurisdiction of the Preaching, Education and Management Department of the MAIDAM Mosque (MAIDAM, 2013).

The justification for selection MAIDAM as a research location was due to the fact that it had the highest number of Muslims in Terengganu, which was 337,553 people. From that figure, 319,813 were Malay-Muslims (Kuala Terengganu City Council, 2016). And from the number of Malay-Muslims, 20,585 were *asnaf* (Suriati, 2015).

4.0 The Demeanour that is Exhibited After Applying for Zakat Assistance

According to the observations and interviews, there were four types of demeanours exhibited by the *asnaf* after they had submitted their application forms to ZMC-MAIDAM. Some of the demeanours are as follows:

a) Constantly Badgering the MAIDAM Staff

Badgering the staff of MAIDAM was one of the demeanours exhibited by the *asnaf*. After the *asnaf* had submitted the application forms to MAIDAM for evaluation, they would frequently visit ZMC-MAIDAM and badger the officers to quickly approve their application. This is because they were impatient to sit out the stipulated time required for processing and approving the application. ZMC-MAIDAM takes between one to two months to approve each application because it involves numerous procedures that ensure the applicant is eligible to receive assistance. Hence, this demeanour exhibited by the *asnaf* disrupts the management because their badgering interferes and disturbs the staff from carrying out their everyday duties (Interview with Mohd Jadal on 19 July 2016).

b) Bad-temper

Having a bad-temper is one the demeanours exhibited by the *asnaf* when present at the counter. They usually appear at the counter and berate the staff on duty at the counter because their applications have not been approved yet. This, in a way, disturbs the concentration of the staff who are working. During one of the observations, some *asnaf* were present at the counter and were in a rage because their applications were yet to be approved and upon investigation, it was found that they had just submitted Form 14 one day earlier. According to procedures laid down by ZMC-MAIDAM, the normal period for approval is one month and there have been cases that took three months for an approval (Interview with Muhd

Khairul on 23 February 2016). Hence, the form sent by the *asnaf* was fourteen days ago and was at the investigation stage.

c) Telephone Calls

Besides making a second application and badgering the MAIDAM officers, the *asnaf* frequently make telephone calls to enquire about the status of their application. They will make repeated telephone calls until their application is approved. This, in a way, disrupts the work of the staff because the staff have to entertain calls made by the *asnaf* while at the same time attend to the counter. For example, one call lasted from between five to ten minutes. Thus, if there are ten *asnaf* making calls in a day this would disrupt the work of officers, as they would have to entertain these calls (Interview with Mohd Jadal on 19 July 2016).

d) Using the Support of Third Parties

There are some *asnaf* who canvas the support of certain third parties to expedite the process. These third parties refer to superior officers in MAIDAM, the MAIDAM Commissioner or those in power to recommend a particular *asnaf* and expedite the evaluation of their application. This situation disrupts the management function because the staff involved have to obey these recommendations. Therefore, forms that were submitted much earlier by other *asnaf* would be processed much later because the staff would have to evaluate the forms that were recommended by third parties (Interview with Mohd Jadal on 19 July 2016).

5.0 Factors That Drive the *Asnaf* to Behave That Way

This working paper presents four factors that cause the *asnaf*'s demeanour, such as pressures of life, lazy to work, mental problems and drug addiction.

a) Pressures of Life

From the 'pressures of life' aspect, many in society have financial problems that categorise them as *fakir* (religious mendicants or beggars belonging to the Islamic faith - the poor or needy) or *miskin* (indigent people who are in greater distress than the needy). Financial difficulties faced by some in society force them to behave in such a manner to obtain money. 'Pressures in life' can be categorised as a subjective norm factor because the surrounding circumstances influence the *asnaf* to behave in such a manner.

Wan, W.N., Luk, C.L. & Chow, W.C. (2005) found that the household income factor had a positive relation with the choice of banks. Hence, this statement proves that household income influences a person to behave in a particular manner to achieve his/her objectives. Families that have a low household income will be forced to apply for zakat assistance at ZMS-MAIDAM in order to fulfil their daily needs.

b) Laziness

A lazy working attitude among some in society is another factor that influences such a demeanour. They are lazy to work in order to earn a living to support their families. Therefore, emerges the behaviour such as frequently coming to the zakat centre to apply for assistance, creating excuses by bringing along their children and saying that they cannot work because they have to take care of their children, wanting to get married etc. According to Mohammad (2015), the *asnaf* need to have the initiative to increase their standard of living and cannot depend on zakat funds alone. Zakat funds act as a catalyst in enhancing the quality of life and not to fully depend on it, except for the hard-core poor and the infirm. A lazy attitude and depending solely on zakat funds should change.

Jasni (2016: 97-98) found that the behaviour of Malays is divided into positive and negative behaviour. The negative behaviour consists of procrastination, habit of borrowing, lazy, frugal etc. This clearly shows that the lazy attitude in a person causes then to exert no effort and to be passive when it comes to earning a living.

This statement clearly shows that the *asnaf* need to exert an effort to earn a living in order to raise their standard of living with the assistance from the zakat centre. They should not solely depend on zakat assistance so much so that they are lazy to work, create an attitude of scrounging etc. The Prophet SAW had rebuked those who like to scrounge although they have the capability to work or put in an effort to earn a living.

“O Hakiim, the treasure is beautiful and sweet, whosoever takes it with a heart, it will be a blessing to him, and whosoever takes it with greed (hopes of treasure), Allah has not given him a blessing, and his parable (the one who asks with Expecting) like a person who eats, but he is not satisfied (because there is no blessing on him). The above hand (the giving) is better than the lower hand (which asks or receives).” (Hadith Narrated by al-Bukhariy, No. 1472 and Muslim, No. 1717)

This hadith clearly mentions that the habit of scrounging is not encouraged in Islam. The Prophet SAW forbid Muslims from scrounging unless there is a compelling need because such an act showed the existence of an urge towards worldly matters and accumulation of wealth.

c) Do Not Understand the Zakat Distribution System

The *asnaf* who apply for zakat assistance do not understand the process of distributing zakat funds and this leads some of them to berate the counter staff when their application is rejected. This is because the zakat funds are provided for eight groups of *asnaf* as well as for certain emergency cases such as travelling expenses for treatment in foreign hospitals, debts that must be settled urgently etc. Urgent funds or also known as express counters for zakat distribution in Selangor, was created to assist in alleviating the financial burden of the *asnaf* who are facing emergencies and need urgent financial assistance (Lembaga Zakat Selangor,

2014). Although the terms of eligibility are displayed at the distribution counter, there are still some who are not qualified to seek assistance.

The consumer's level of knowledge has significant relations with the demeanour exhibited by a person. According to Devlin (2002), the consumer's level of knowledge about financial matters has positive relations with consumer behaviour. Consumers who possess a high level of understanding of financial matters are inclined to depend on services provided by financial institutions. From the zakat aspect, a low level of knowledge about the zakat distribution concept would cause the *asnaf* to freely apply for zakat.

d) Involved in Social Ills

Among the reasons for incomplete forms and lack of understanding about zakat fund distribution are that the *asnaf* are involved in social ills such as drug addiction. Drug addicts frequently go to MAIDAM to apply for zakat. The drug addiction factor could be considered as an individual's attitude factor. Attitude plays an important role in influencing the behaviour of a person (Ram Al Jaffri, Zainol, Kamil & Md. Hairi, 2007). In the context of this working paper, the *asnaf*'s attitude related to drug addiction has influenced them to exhibit various demeanours when applying for zakat.

According to Yazid (2011), there are several factors that drive a person to scrounge, such as the inability, needy (*fakir*) and poor (*miskin*) factors experienced by a section of society in supplementing their daily family needs. These factors are similar to the 'pressures in life' factors. Next, is the economic difficulty factor that is faced by people who are facing huge losses in wealth, such as the huge losses faced by businessmen.

Besides that, the catastrophe factor is experienced by a family or society such as natural disasters, house fires, health problems etc. Some experience unforeseen catastrophes, such as having to pay debts to numerous parties but lack the capability to do so etc. All these factors mentioned by Yazid (2011) also influence a person to seek assistance or help to carry on with life as usual and could be categorised as 'pressures of life' factors. This is because catastrophes and challenges in life mentioned earlier involve monetary loss, which is a source of household income.

6.0 Suggestion and Conclusion

Overall, the discussions in this working paper indicate that there are three demeanours exhibited by the *asnaf* after they apply for zakat assistance. Among the demeanours exhibited were badgering the officers to promptly approve their applications, submitting a second application within a short time after the first application, making telephone calls and using recommendations from third parties.

Among the steps taken by the ZMC-MAIDAM are to have counselling sessions with the *asnaf* who are lazy to work in the hope that they would realise their responsibility as head of

the family. Besides that, the ZMC-MAIDAM will also work towards solving the problem of frequent badgering of officers, whereby the *asnaf* would be advised to be patient for their application to be approved and understand the procedures involved in evaluating application forms.

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List of Interviewees

Azhari, A., Executive, Syara' Preaching & Consultation, Department of Collection and Marketing, Zakat Pulau Pinang, on 16 June 2016 at 2.30 pm – 4.00 pm, located at ZPP.

Mohd Jadal K. M., Administrative Assistant Investigation Section, on 19 July 2016 at 11.00 am – 12.30 pm, located at PUZ-MAIDAM.

Muhammad, K. D. K., Administrative Assistant for Zakat Distribution (Investigation), on 23 February 2016 at 9.15 am – 10.30 am, located at PUZ-MAIDAM.

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