

Islamic Perspectives on Social Intervention for the Hardcore Poor: The Malaysian Experience

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Abstract: This paper focuses on social intervention for the Muslim hardcore poor. Social intervention is defined as any planned human activity that intervenes in and possibly alters the social environment. The data for this study were collected via questionnaires administered to 294 respondents, all of whom had been identified as belonging to the hardcore poor and were recruited through non-random sampling from all states in Malaysia. The objective of the study was to determine the different types of aid received by the hardcore poor from the Islamic aid and the implications of that aid for their welfare. Our findings indicate that a majority of the respondents received help from the Islamic aid in various forms and only a small number were self-sufficient. From an Islamic perspective, aid to a community's poor can be channelled through various means, including government institutions and individuals. Hence, this paper will address some of the means of Islamic social intervention that promote community development and address aspects of human welfare, such as food, medical care, education and employment.

Key words: Social intervention • Muslim hardcore poor • Human welfare • Islamic aid

INTRODUCTION

Generally, poverty is defined as the state of being deficient in money or means of subsistence [1]. According to Maxwell [2], however, this definition of poverty is insufficient. Instead, he uses more specific terms to describe poverty, such as income or consumption poverty, human (under) development, social exclusion, ill-being (i.e., a lack of capability and functioning), vulnerability, livelihood unsustainability, a lack of basic necessities and relative deprivation.

People living in households that are poor and/or in which many adults are unemployed are also more likely to suffer from sickness or ill health, to have a lower level of education and, more generally, to face exclusion from the full range of social, economic and cultural activities in their society [3]. Hence, according to Maxwell [2], eradicating poverty completely is not a simple question of giving money to the poor. This task also requires developing the social and economic capabilities of the poor to help pull them out of poverty.

Who should be charged with the task of eradicating poverty and ensuring the participation of the poor in community development? Many people take the view that the government should work to enhance social welfare. One way for the government to contribute in this area is to invest in things that are of value to people but are otherwise unattainable. Priority should be given to things that the private sector tends to underprovide, such as equity. While most of us would prefer to see less inequality and poverty, individually we have little incentive to work actively towards these goals, as a large share of the benefits would go to others. Thus, the case can be made that public intervention should lead the way to improved distributional outcomes [4].

According to Sabitha [5], the government can achieve some of these aims by implementing social security policies that insure against illness, unemployment, disability, retirement or the death of a spouse. Public assistance in the forms of cash relief and social services can also be helpful, as can education, health care, housing and nutrition assistance [6].

In addition, Hsing [7, 8] has argued that the state should determine the standards for eligibility, benefits and services for needy families with the aim of promoting responsibility, work ethic, self-sufficiency and family values. Accordingly, Hsing [7, 8] suggests that human welfare requires attention to five areas: housing, wellbeing, medical and health care, education and labour/income maintenance. Bell [9] agrees that basic human welfare depends on having access to food, safety, clothing, shelter, medical care, education, employment and companionship.

In Malaysia, the government is committed to achieving its zero-hardcore poverty target in 2010 and it plans to implement programmes to assist the poor and other vulnerable groups in society. The goal is a reduction of the poverty rate from 3.6% in 2007 to 2.8 % in 2010 [10].

Several national policies have elements specifically aimed at reducing poverty, including the NEP (New Economic Policy, 1971-1990), the NDP (National Development Policy, 1991-2000) and the NVP (National Vision Policy, 2001-2010) [11-13]. In general, these programmes have tended to emphasise economic and social aid for groups particularly affected by poverty.

One of Malaysia's better-known economic programmes was the resettlement programme implemented by the Federal Land Development Authority, or FELDA, during the Second Malaysian Plan (1971-1975). Coupled with new land development schemes, this programme arranged for the resettlement of those who were landless and lacked economic assets in terms of inconsistent income and start-up business capital [11]. Participants in the programme were provided with single-unit houses, each equipped with piped water and electricity. These individuals also received land to farm with the support and assistance of FELDA. Often, those who benefited from the programme economically also gained social opportunities through it and found that they were able to pull themselves more fully out of poverty. To effectively implement such anti-poverty measures, the Malaysian government eventually consolidated all of the relevant programmes and projects under the *Skim Pembangunan Kesejahteraan Rakyat* (SPKR). This scheme pushed the People's Poverty Eradication Programme (PPRT) and other related anti-poverty programmes towards addressing issues of general poverty and hardcore poverty across all groups, irrespective of ethnicity, place of residence (rural or urban) or economic sector.

In general, poverty eradication programmes have tended to focus on agricultural development, land consolidation and rehabilitation, agricultural support

services, assistance for traditional and small-scale farmers, rural industrialisation, community development and the implementation of food nutrition programmes [14].

This paper will focus on how the Islamic faith proposes to eradicate poverty and ensure the participation of the poor in community development.

Various Forms of Islamic Aid for Eradicating Poverty and Community Development: In Islam, aid for the needy is often provided through various practices such as *zakah*, *qurban*, *sadaqa*, *fidyah*, *aqiqah* and *kaffarah*. Islam strongly emphasises the welfare of the community as a whole to ensure that all parties can enjoy a peaceful and comfortable life. This worldview follows from the basic Islamic principle that all Muslims are considered brothers, as mentioned in Surah al-Hujurat, verse 10 (The believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers: And fear Allah that ye may receive Mercy). This belief encourages Muslims to assist their fellow people, particularly when it comes to providing monetary assistance to those who are in need.

Islam strongly encourages Muslims to help the poor, as narrated by Tabrani [15]:

Ibnu Umar said: A man said, 'Oh Rasulullah, who among us do you hold most dear?', Rasulullah answered, 'those who bring the most benefit to others', the man asked again, 'what is the deed dearest to Allah', Rasulullah answered 'the dearest deed to Allah is that you bring happiness to a fellow Muslim, or relieve him of distress, or pay off his debt or stave away hunger from him.

From the Islamic perspective, one of the reasons why poverty should be eradicated is that it can potentially lead to a state of *kufir* (disbelief in Allah). To overcome the base desire to be selfish, stingy or unwilling to share one's wealth with those who are in need, Islam promotes the importance of man's life both in this world and in the hereafter. The fifth pillar of Iman is the belief in life in the hereafter. In accordance with this belief, Muslims are reminded that heaven and hell await them after death. To enjoy life in heaven, man needs to do good deeds, such as making charitable gifts and paying *zakah*. Those who believe in the hereafter certainly wish to enjoy the splendour of heaven, which guarantees everlasting joy. As such, even if Muslims suffer from stinginess, their hopes of going to heaven may move them to give to the poor in the forms of *sadaqa*, *zakah* and *waqf*.

Islam also encourages people to help others as a way of preventing selfishness. In Islam, Muslim brotherhood is often described through an analogy with the body:

"The relationship between fellow Muslims is like the parts of a body; when one part of the body is in pain, the whole body will also feel that pain". As such, Muslims should always be concerned about the welfare of others.

Various Means of Overcoming Poverty from the Muslim Perspective:

Zakah: One way in which Muslims give aid to the poor is through *zakah*. *Zakah* is one of the five pillars of Islam whereby Muslims are obliged to contribute yearly for the benefit of the poor in the Muslim community. It is an obligatory form of worship prescribed in the Qur'an: "... so establish *Salah* and give *Zakah* and hold fast to Allah ..." (Al-Qur'an 22:78). There are two types of *zakah*, which are *zakah fitr* and *zakah* on wealth. *Zakat al-fitr* is an obligatory charity for every Muslim at the end of the month of Ramadhan. The purpose of *Zakat al-fitr* is to purify the one who has fasted from any type of indecent act or speech he might have committed while fasting. It also helps the poor and the needy. Muslims are required to pay *zakat al-fitr* in the amount of one *sa'* of dates, one *sa'* of barley or one *sa'* of any staple food in the country.

They pay *zakah* for themselves and on behalf of their dependents, such as their wives and children [16, 17]. One *sa'* is equivalent to 2.7 kilogrammes in Malaysia [18].

Zakah on wealth is an obligatory charity paid by an individual to the needy. Those who possess productive goods are required to pay *zakah* on those assets, including cattle and other livestock. Other assets include agricultural produce, gold, cash savings, professional income (salary) and business holdings, once the conditions for paying *zakah* have been met.

According to the Quran (Surah al-Taubah, verse 60), *zakah* should be distributed only to the eight groups of people entitled to receive it: the paupers, the needy, those in debt, *muallaf*, *fi sabilillah*, *amils*, *riqab* slaves and *ibn sabil*. *Zakah* may be distributed through various channels that benefit the groups entitled to receive it. In Malaysia, matters relating to the collection and distribution of *zakah* fall under the jurisdiction of the Sultan and the State Islamic Religious Council for Administration. *Zakah* authorities in Malaysia distribute various forms of *zakah* distribution aimed at the hardcore poor as follows:

Schedule 1: Types of *zakah* aid to the poor in Malaysia

TYPE OF ZAKAH AID	STATE											
	Federal Territory	Selangor	Pahang	Kelantan	Terengganu	Kedah	Perlis	Melaka	Johor	N Sembilan	Sabah	Sarawak
Basic Aid												
Financial aid / living allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Food aid	X	✓	x	X	x	✓	X	✓	X	✓	X	X
Medical aid	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓
Electricity and water aid	x	x	x	X	x	x	✓	X	X	X	X	X
Financial Aid												
Schooling / education aid	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓
Aid to continue studies in institutions of higher education	X	✓	✓	✓	X	x	X	X	✓	X	✓	✓
Scholarship / study grant aid	✓	X	X	✓	X	x	X	X	✓	X	✓	X
Aid to religious schools	X	X	X	✓	X	X	X	X	X	X	✓	X
Tuition aid	✓	X	x	X	x	x	X	✓	X	X	X	X
Al-Quran tahfiz aid	✓	x	x	X	x	x	X	X	X	X	X	X
Study aid for PUSRAWI nursing college	✓	x	x	X	x	x	X	X	X	X	X	X
Bicycle aid	X	x	x	X	x	x	✓	X	✓	X	X	X
Housing Aid												
House repair aid	✓	✓	✓	✓	✓	X	✓	X	✓	X	X	X
Housing aid	✓	✓	X	✓	✓	X	X	X	✓	X	X	X
Home rental deposit / rent aid	✓	✓	X	X	X	X	X	X	X	X	X	X
Celebration Aid												
Ramadhan aid	✓	x	x	X	x	X	X	X	X	X	✓	X
Eid celebration aid	X	✓	✓	✓	✓	X	✓	X	X	✓	X	X
Entrepreneurship Aid												
Business / entrepreneurial independence aid	✓	X	✓	X	✓	X	✓	✓	✓	✓	X	X
Business recovery aid	X	X	X	✓	X	X	X	X	X	✓	X	✓
Life skills aid (careers in sewing, embroidery, automotive and cosmetology)	X	x	x	✓	✓	x	✓	✓	X	✓	X	X
Agricultural aid	✓	X	x	X	x	x	x	x	X	x	x	x
Deposit aid for school vans / busses	✓	x	x	X	x	x	X	x	X	x	x	X
Deposit aid for the purchase of tricycles for the handicapped	✓	X	x	X	x	x	x	x	X	x	x	x
Deposit aid for the purchase of cabs	✓	x	x	X	x	x	X	x	X	x	x	X
Other General Aid												
Emergency aid	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓
Matrimony aid	✓	x	x	X	x	x	X	x	X	x	x	x
Funeral aid	x	✓	x	X	x	x	✓	x	X	x	x	X
Creation of centres for the elderly	X	x	x	X	x	✓	x	x	X	x	x	x
Management of rest homes for the elderly	x	✓	x	X	x	x	X	x	X	x	x	X
Aid to charitable agencies	✓	x	x	X	x	x	x	x	X	x	x	x
Shariah legal aid	✓	X	x	X	x	x	x	x	X	x	x	X

Source: Official websites for the Islamic Religious Council and *zakah* authorities in Malaysia.

Note: (✓) means the *zakah* aid is given and (x) means that type of *zakah* aid is not given.

Sadaqa: Sadaqa (donation) is a practice encouraged among all Muslims to complement other mechanisms for aid to those in need. This practice is emphasised in the Quran, Surah al-Baqarah, verse 261, where Allah promises to reward those who spend their wealth toward good ends:

The likeness of those who spend their wealth in the Way of Allah is as the likeness of a grain (of corn); it grows seven ears and each ear has a hundred grains. Allah gives manifold increase to whom He pleases. And Allah is All-Sufficient for His creatures' needs, All-Knower.

Sadaqa can be given to the needy and the poor in any form that the giver desires, whether that be money, food, clothes or any other item that will benefit others. Those who wish to feed the poor as a means of performing *sadaqa* may choose from a wide variety of foods to donate; any food may be given, so long as it is *halal*. In Malaysia, most Muslims donate and feed the poor during Ramadhan by providing food for the breaking of the fast in mosques or *suraus*.

Fidyah in Ramadhan: *Fidyah* is compulsory for those who are unable to fulfil their fast during Ramadhan, whereby they may feed the poor instead. This principle is given in the following verse:

And as for those who can fast with difficulty, (e.g., an old man), they have (a choice either to fast or) to feed a Miskin (poor person).
(*Surah al-Baqarah* 2:184)

Those included in this category are as follows:

- Those physically unable to complete their fast, such as the elderly or those who are weak.
- Those who are ill and unlikely to recover from the illness.
- Pregnant or breastfeeding women who are worried about the health of their babies, who must complete their fast at a later time.
- Those who have forgotten to complete their fast until the following Ramadhan month.

Members of these groups are required to pay *fidyah*, amounting to one *cupak* of a basic staple food for every day of fasting missed and distribute it to the poor. They may also replace this amount of food with an equivalent amount of cash [19]. In Malaysia, one "cupak" is equivalent to 675 grams or RM1.30 per missed day [20].

Qurban: *Qurban* is the act of slaughtering or sacrificing certain animals on the day of Eidul Adha with the

intention to *taqarrub* (become closer) to Allah Almighty. This practice is performed on the 10th, 11th, 12th and 13th days of Zulhijjah. Muslims are encouraged to undertake *qurban* to show their gratitude to Allah Almighty for all of His blessings [21]. Islam's encouragement of *qurban* can be found in Surah al-Kauthar 108:2, which states:

Therefore, turn in prayer to your Lord and sacrifice (to Him only).

Animals that may be sacrificed include camels, cows, goats, sheep and others. The number of animals to be sacrificed depends on the type of animal sacrificed. One goat is an adequate sacrifice for one person, but larger animals, such as cows or camels, can be shared among seven people who wish to offer a sacrifice [21, 22].

With respect to the meat from the *qurban*, Ahmad bin Hanbal [22] suggests that it is best to divide the meat into three portions: one-third for self-consumption, another third to be given to family, friends and the final third to be donated to the poor. On this topic, the surah makes the following statement:

- Eat ye thereof and feed such as (beg not but) live in contentment and such as beg with due humility.
(*Surah al-Haj* 22:36)

Aqiqah: *Aqiqah*, which involves the sacrifice of an animal on the occasion of a baby's birth, is recommended to be performed on the seventh day after the birth [22]. The animals acceptable for use in *aqiqah* are the same as those used in *qurban*. For baby boys, the *aqiqah* is two goats, whereas it is only one for baby girls. This distinction is based on a hadith narrated by 'Aisyah [22], which states, "Aqiqah is done for a baby boy with two sheep and for a baby girl with a single sheep."

Like *qurban*, meat from *aqiqah* should be eaten or given as *sadaqa*, but never sold. In addition to being given as *sadaqa* to the poor, *aqiqah* meat may also be cooked and eaten by the family and friends of the person dedicating the *aqiqah* [22].

Kaffarah: The penalty system in Islam, *kaffarah*, also considers aid to the poor. The various types of *kaffarah* are *oath kaffarah*, *zihar kaffarah* and *kaffarah* for marital intercourse in the month of Ramadhan [19]. Those liable for *oath kaffarah* may choose from among several types of *kaffarah*: feeding ten indigents, providing clothing to ten indigents, freeing a slave who is a believer, or fasting for three days [19].

An explanation of *oath kaffarah* can be found in the following surah:

- Allah will not take you to task for that which is unintentional in your oaths, but He will take you to task for the oaths, which ye swear in earnest. The expiation thereof is the feeding of ten of the needy with the average of that wherewith ye feed your own folk, or the clothing of them, or the liberation of a slave and for him who findeth not (the wherewithal to do so) then a three days' fast. This is the expiation of your oaths when ye have sworn; and keep your oaths. Thus Allah expoundeth unto you His revelations in order that ye may give thanks. (Surah al-Maidah 5:89)

The penalties for *zihar kaffarah* and *kaffarah* for marital intercourse during Ramadhan are the same. For those who utter *zihar* and those who deliberately have marital intercourse during Ramadhan [19, 23], the penalty is either freeing a slave, fasting for two consecutive months or, if unable to fulfil either of those penalties, feeding 60 indigents. If one is unable to undertake the first *kaffarah*, then he may undertake the second. If he cannot complete the second *kaffarah*, then he may undertake the third. Feeding the indigent is the last option for those on whom this *kaffarah* is imposed [19].

Zihar kaffarah is explained in the following surah:

- And those who make unlawful to them (their wives) (by *Az-Zihar*) and wish to free themselves from what they uttered, (the penalty) in that case (is) the freeing of a slave before they touch each other. That is an admonition to you (so that you may not return to such an ill thing). And Allah is All-Aware of what you do. And he who finds not (the money for freeing a slave) must fast two successive months before they both touch each other. And for him who is unable to do so, he should feed sixty of poor. (Surah al-Mujadilah 58:3-4)

Although *kaffarah* is meant to be a penalty imposed upon those who go against what Allah has decreed, it also serves to educate those who are penalised. At the same time, this penalty benefits the poor. The amount of food given to each of the poor must be substantial enough to relieve their hunger [17].

Objective of the Paper: The objective of the study was to explore the different types of Islamic aid received by the hardcore poor in Malaysia. We suspected that

Muslims in Malaysia were practising their religion's teachings on giving to the poor. Therefore, in this paper we examine the types of aid received by the poor in Malaysia as a result of the Islamic practices of their fellow Muslims.

MATERIALS AND METHODS

Research Methodology: A questionnaire was distributed directly to the Muslim hardcore poor, defined as those with incomes below RM500 a month. The respondents hailed from all of the Malaysian states and were recruited through convenience sampling. A total of 294 respondents volunteered to participate in the study.

Findings

Background of Respondents: A majority of the respondents were Malays (86.1%) and the remaining participants were Sabah and Sarawak *bumiputera*. A majority of the respondents were married (63.3%), while about a third (31.6%) were single mothers. More than half (56.3%) of the respondents were between the ages of 18 and 54. As such, the findings from this survey indicated that social (as opposed to merely economic) intervention for the hardcore poor is particularly important. A majority of respondents were older than 30 but still active and able to work. Thus, it might be most helpful for them to be given technical training as a means of increasing their incomes. Technical skills like carpentry can be used to earn additional income and are suitable options for people who have achieved only a basic level of education. From the perspective of Islam, every individual should work for their living and not be dependent on others. It was narrated by al-Zubayr ibn al-ʿAwwaam that the Prophet said, "If one of you were to take a rope and bring firewood on his back and sell it, thus preserving his dignity, that is better for him than asking of people who may give to him or withhold from him".

Table 2 shows that 33.7% of the respondents were not working at the time the questionnaire was administered. We also found that although a majority of the respondents worked (56.31%), their incomes remained below RM500. Furthermore, many respondents fell within the working age range of 30-60 years (the common working age range of the Malaysian population is 25-60 years) and one-third of the respondents were unemployed. Hence, they were not financially independent.

Table 1: Race and Marital status

Race	Percent
Malay	86.1
Sabah and Sarawak Bumiputera	12.9
Others	1
Marital Status	
Married	63.3
Widows	4.8
Single Mothers	31.6
Bachelors	0.3

Table 2: Respondents' Age and Working Status

Age	Percent
18-24 years	1.4
25-34 years	6.1
35-44 years	20.5
45-54 years	28.3
55-64 years	21.5
>65 years	22.2
Work Status	
Working	56.3
Not Working	33.7

Table 3: Respondents' Levels of Education

Level of Education	Frequency	Percent
No schooling	88	29.9
Primary School	107	36.4
Religious School / <i>Sekolah Pondok</i>	14	4.8
Higher School Secondary Education	42	14.3
Lower Secondary School Education	40	13.6
Malaysian High School /College/Diploma and above	3	1.0
Total	294	100.0

Table 3 shows that a majority of the respondents had a basic level of education (i.e., some primary or secondary schooling), while 29.9% of the respondents had received no formal education at all. Islam places a great emphasis on education, as noted by the prophet Muhammad SAW: 'The search for knowledge is obligatory upon every Muslim'.

Table 4: Forms of *zakah* and *sadaga* received

Form of <i>zakah</i> received	Frequency	Percent	Form of <i>sadaga</i> received	Frequency	Percent
Money	187	63.6	Did Not Receive <i>Sadaga</i>	187	63.6
Did Not Receive <i>Zakah</i>	98	33.3	Food	43	14.6
Staple Food	4	1.4	Clothing and Food	23	7.8
Money and Staple Food	2	.7	Money	21	7.1
<i>Zakah</i> for Education and House Repair	1	.3	Food and Money	9	3.1
<i>Zakah</i> for Education	1	.3	Clothing	7	2.4
Clothing	1	.3	Food, Money and Clothes	3	1.0
			Food, Clothing, Medicine	1	.3

Information on Various Forms of Islamic Aid: We found that the hardcore poor in Malaysia receive various Islamic forms of aid, including *zakah*, *qurban*, *aqiqah*, *sadaga*, *fidyah* and *kaffarah*.

Forms of *Zakah* and *Sadaga* Received: Table 4 indicates the forms of *zakah* received by the respondents. A total of 187 (63.6%) respondents had received *zakah* in the forms of money and food. The receipt of *zakah* in cash can enhance the purchasing power of the hardcore poor, allowing them to participate in economic activities that would otherwise be off-limits to them. The respondents also received *zakah* in the forms of food, help with educational expenses or home repair. However, we also found that 33.3% of the hardcore poor did not receive *zakah*.

In terms of *sadaga*, respondents received donations in the form of money, staple food, clothes and medicine. This finding points to one of the advantages of *sadaga*-the donor may give anything that is needed by the poor.

Respondents Receiving *Qurban* and *Aqiqah* Meat, *Fidyah* and *Kaffarah*: Table 5 shows that respondents received *qurban* meat and meat that had been cooked. This finding indicates that the hardcore poor in Malaysia received appropriate aid from those who were well-off on the Eidul Adha celebration day.

Table 5 also shows that 32.6% of the respondents received *aqiqah*, given as either raw or cooked meat and 9.5% (28 respondents) received *fidyah* in the form of rice and/or money. According to current practices, the amount of rice owed for *fidyah* may be converted into an equivalent amount of money.

In contrast, only 1.4% of the respondents received *oath kaffarah*. Neither of these low numbers is surprising; *oath kaffarah* exacts a penalty on Muslims who utter oaths or curses and Muslims in Malaysia rarely do so. Similarly, fasting *fidyah* is also a form of penalty, which distinguishes it from other types of *ibadahs*/worship.

Table 5: Forms of *Qurban* Meat, *Oath Kaffarah*, Fasting *Fidyah* and *Aqiqah* Meat Received

Form of <i>qurban</i> meat received	Frequency	Percent
Not received	107	36.4
Raw meat	84	28.6
Cooked meat	103	35.0
Form of <i>Oath Kaffarah</i> Received		
Did not receive <i>oath kaffarah</i>	290	98.6
Food	4	1.4
Form of fasting <i>fidyah</i> Received		
Did not receive fasting <i>fidyah</i>	266	90.5
Rice and cash	20	6.8
Cash	8	2.7
Form of <i>Aqiqah</i> Received		
Did not receive <i>aqiqah</i>	198	67.3
Raw Meat	11	3.7
Cooked meat	85	28.9

Based on the table above, Islamic aid appears to represent a major source of social intervention in the lives of the Malaysian hardcore poor. Social intervention is defined as any planned human activity that intervenes in and possibly alters the social environment [24]. Hence, it is important to consider social intervention when studying solutions to the problem of poverty. Several scholars have already hypothesised how proper social intervention might be delivered to the hardcore poor:

- Services could be directly provided to the hardcore poor, such as in the case of cash through *zakah*.
- Social intervention could provide subsidies for basic needs [25], such as transportation. A bus or some other mode of transportation may fulfil a social function by ameliorating the isolation that often faces the hardcore poor. For example, *zakah* authorities may give deposits to buy tricycles for the handicapped and deposits for buying cabs (Table 1). The cost of maintenance might be underwritten by the local authority, which might also be able to subsidise the travel costs of the hardcore poor.
- Voluntary organisations might be empowered to provide services on a subsidised basis [25]. In Islam, *sadaqa* is a voluntary donation that can be given in various forms.
- Regulation, which is important to social intervention, is needed to oversee the process by which resources and opportunities are shared within society (whether through employment policies or other means). In the Islamic context, proper management should lead to more efficient collection and distribution of *zakah*.

- Similarly, residential homes and other social care facilities--particularly those that are publicly funded--should be subject to regulation and inspection by local authorities.
- It may also be beneficial to examine the contracting arrangements whereby private companies, individuals or voluntary organisations provide certain services.
- Aid could also be provided by offering catering services in schools and homes. For example, the local authority might pay a catering firm to provide dinners on school premises or in homes.

Implications and Recommendations: Community development is about building active and sustainable communities based on inclusion, social justice and mutual respect. To do so requires changing power structures to remove the barriers that prevent people from engaging with the issues that affect their lives (CDX-Community Development Exchange).

Our analysis of the data shows that 99% of respondents had very minimal levels of education: 29.9% had no formal education whatsoever, whilst 69.1% had attained education only to the lower secondary level. Hence, to improve these people's financial independence, we need to provide them with skills to help elevate them out of poverty. Such skills might include training in the fields of business, agriculture and handicrafts.

The hardcore poor may also be helped by changing their behaviours and attitudes to make them more self-reliant. A change in attitude is important because, according to Maxwell [2], poverty cannot be defined solely as financial deprivation. Instead, Maxwell uses more detailed terms to describe poverty, such as income or consumption poverty, human (under)development, social exclusion, ill-being (a lack of capability and functioning), vulnerability, livelihood unsustainability, a lack of basic necessities and relative deprivation. These indicators must also be understood to obtain a clearer picture of poverty [2].

One of the ways to effect a change in the attitudes of the poor is through community development. Based on the notion that social change can be accomplished through communal action, community development affects the ways in which people relate to the groups and institutions that shape their lives. This approach encourages people to think about how they can bring about change by becoming actively involved in the issues that affect them. Related efforts may be aimed at improving the self-esteem of the hardcore poor and

encouraging them to work via motivational talks by people who were once poor but have been successful in elevating themselves out of hardcore poverty.

Our findings show that a number of respondents received none of the aid typically provided by Islamic institutions. It is possible that these respondents were unaware of the availability of such forms of aid; alternatively, the remote locations in which many people live may make it impossible for them to receive such aid. This problem can be overcome through community development. Community development workers and activists, whether paid or unpaid, can facilitate people's participation in community development. The community development process engages communities in analysing, initiating and influencing social change. Communities can initiate changes locally and, through networking, gradually gain wider influence. Change can also come from outside the community, at which point it may present either threats or opportunities. Community development such as we describe here takes place in the context of social, demographic, technological, economic, environmental and political changes, to name just a few. These changes may have global, national, regional and local implications.

The community members build connections within the community and simultaneously enable the development of more comprehensive policies and programmes. Administrators and the hardcore poor should hold joint discussion sessions to gather information and identify the barriers that prevent the poor from getting the help they need. By empowering the hardcore poor and inviting them to take part in decision-making processes at the local level, the administrators will be better able to focus on the programmes most needed by the hardcore poor. In practical terms, the poor will need to be provided with adequate support and resources so that they can identify solutions to the problems within their own communities. Through this process, the hardcore poor will come to directly address the issues that affect their lives.

Intervention through community development is intended to help the poor achieve equal opportunities, political efficacy and participation in democratic processes as well as sustainable economic, social and environmental change. These themes are important in the government, community and voluntary sectors. Organisations in all sectors can provide crucial support to community development by adopting this framework in their regular operations.

Many Islamic teachings specifically encourage giving aid to those in need to ensure the community's well-being. The findings from this study illustrate that respondents receive aid from various Islamic sources: *zakah*, *sadaqa*, *fidyah*, *qurban*, *aqiqah* and *kaffarah*. The aid that they receive mostly comes in the forms of food, money, clothing and medicine. This finding is in line with Bell [9], who defines social welfare as a system that includes law, programs, benefits and services that ensure or strengthen provisions for meeting social needs recognised as basic to the well-being of the population and the functioning of the social order. This embraces income maintenance, education development, medicine, rehabilitation, housing and vocational, recreational and counselling services. These areas will be successfully implemented only if they are supported in the planning of the community development.

CONCLUSION

Based on an overview of poverty in Malaysia, it appears that the country's poverty programmes are implemented in accordance with Islamic doctrine for the purpose of eradicating poverty. In addition to improving these economic aids, however, we suggest that the entities involved in the project should inculcate awareness and bring about changes in the behaviours and attitudes of the poor to combat the vicious cycle of poverty.

This paper illustrates how, in Islam, acts of worship serve not only to help a person to fulfil his religious duties as a Muslim but also to re-distribute wealth to those in need. In fact, these acts of worship also play a role in ensuring social security within Islamic societies, helping to promote community development and engaging the community in important social activities. After all, as the familiar saying goes, Allah will not change the condition of a people until they change it themselves, as mentioned in Surah al-Ra'd, verse 11:

For each (such person) there are (angels) in succession, before and behind him: They guard him by command of Allah. Verily never will Allah change the condition of a people until they change it themselves (with their own souls). But when (once) Allah willeth a people's punishment, there can be no turning it back, nor will they find, besides Him, any to protect.

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