

# HAD KIFAYAH (ZAKAT POVERTY LINE) AMONG GENDER HOUSEHOLD FOR ZAKAT DISTRIBUTION

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## ABSTRACT

Zakat is one of the financial resources for an Islamic country to improve their society economy, especially those who in the bottom line. An effective zakat management in terms of collection and distribution will create a prosperous life for the *Asnaf* (zakat recipient). However, the current method of zakat distribution in Malaysia which focusing on the visible assistance form on periodic basis has some drawbacks in evaluating the poverty between gender in the Muslim community. Despite the increasing amount of zakat collection and distribution, the amount of poor and hard core poor are also continue to increase from year to year. This is because of some weaknesses in this distribution method. The current zakat distribution did not addressed the different needs among household head gender in calculating the Zakat Poverty Line (*Had Kifayah*). Methodology of this paper is based solely on a review of literature on the topic of poverty among gender and female headships. Therefore, this paper aims to review previous studies based on difference of poverty between different gender households head. It is found out that a new method of setting *Had Kifayah* should be designed based on current requirement and needs. Women often have to live with greater social constraints than men do. Legal and cultural restrictions, for example, mean that women have fewer possibilities than men of improving their lives economically by their own efforts. To make zakat distribution provides significant impact on the quality of life among the poor and needy, immediate actions need to be done to ensure that at least their needs are satisfied and adequate. The amount of zakat distribution should be re-evaluate due to the current amount is not suitable because of their different needs and consumption pattern between the household head gender.

**Keywords:** Zakat, Had Kifayah, Household Head Gender

## 1. INTRODUCTION

Poverty generally means deprivation of wellbeing, there are many factors that cause it and it has various approaches to explain this scenario. Poverty results from the way a society's economic, political and social systems are organized. These systems create processes that interact with each other and produce deprivation among a group of people. The relationship between gender and poverty is a complex and controversial topic that is now being debated more than ever before. Although much policy making has been informed by the idea of feminization of poverty, the precise nature of the nexus between gender and poverty needs to be better understood and operationalized in policymaking. This complexity comes from various forms of gender inequalities and poverty based on the economic, social and ideological context. This group included single mother, who played role as a backbone for the manpower supply in an agriculture sector.

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In solving the Muslim's poverty and economic problems, Islam had brought a method called zakat. Zakat is one of the five fundamental obligations of Islam. It is an obligatory form of worship (*Ibadah*) prescribed by Allah s.w.t. Allah commanded in the Qur'an:

“... so establish Salat and give Zakat, and hold fast to Allah ...” (Al-Qur'an 22:78)

Through this method, Muslims are obligated to contribute a certain amount on their accumulated wealth. The money collected from this zakat is to be distributed among eight categories of the zakat beneficiaries. The Qur'an specifies eight categories of the zakat recipients as follows:

“Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer; (Thus it is) ordained by Allah, and Allah is Full of Knowledge and Wisdom.”

(Al-Quran,9:60)

Islam establishes the zakat as a compulsory charity tool that can be used on eight types of group of people. Among eight types of them, five are meant for poverty eradication such as the poor, the needy, the debtors, the slaves (release them from captivity), and the travellers in need (Qardawi, 1999). Others are the heads of zakat administrative, 'those whose hearts are made inclined' (to Islam), and in the way of Allah. Although these eight types of people have been mentioned in the Qur'an, but the first priority in the use of Zakat funds has to be accorded to the alleviation of poverty through assistance to the poor and the needy (Muhammad Ridhwan, 2012).

Two out of eight categories specifically refer to the poor (*Fuqara*) and the needy (*Masakin*). According to the Syafi'i school of thought, the conditions of the *Fuqara* are more severe than those of the *Masakin* (Yusuf Qardhawi, 2000). Identification of the *Fuqara* and *Masakin* category is determined by base line for a minimum basic needs (*had al-kifayah*), which takes into account all the basic necessities of a family (Mohd. Faisal Ibrahim et.al, 2010). The households with monthly income less than the *had al-kifayah* will be considered as *Masakin*, whereas those with income less than half of the *had al-kifayah* are considered *Fuqara*.

## **2. ZAKAT METHOD IN DEFINING FUQARA AND MASAKIN: CURRENT PRACTICE**

Most zakat institutions in Malaysia use the monetary approach in measuring poverty based on Zakat Poverty Line called *Had Kifayah* (HK) method. It is almost identical as the Government Poverty Line Income (PLI) because it uses income as the variable to determine whether the individual or household is poor or otherwise (Mohamed Saladin Abdul Rasool et al, 2011). PLI is set by the Economic Planning Unit (EPU) of the Prime Minister Department, while *Had Kifayah* is determined by the respective zakat institution. *Had Kifayah* determines the level of necessity needed by a household to sustain daily needs. It is calculated based on various variables such as the number of members in a household, age group of members etc. Malaysia Department on Awqaf, Zakat and Hajj (JAWHAR, 2007) has outlined the main components in determining *Had Kifayah* (necessity) of a household as shelter, food, clothing, health, education and transportation based on Maqasid al Sharia (human needs). However, it is up to each zakat institution to decide on the details of each of these components. Thus

different states have different *Had Kifayah* based on different variables used and prices would differ according to location and area. It is important to note that *Had Kifayah* in a state varies from one household to another depending on the number of household members and age group in the household. The setting of *Had Kifayah* will ease the process of zakat application, whereby the committee will be able to identify the position of the applicants straightaway namely whether poor, or hard core poor. For example, Table 1 below depicts the determination of *Had Kifayah* or the necessity of a household in Selangor, Malaysia.

Table 1: *Had Kifayah* Determination of a Household in Selangor, Malaysia

Quantity	Category of Household	Rate of <i>Had Kifayah</i> (MYR)	
		Paid House	Free House
1	Head of household	895	570
1	Working adult	415	415
1	Unemployed adult (above 18 years old)	190	190
1	Child study in University/ College	235	235
1	Child within 7-17 age group	185	185
1	Child within 0-6 age group	120	120
Total		2040	1715
<b>Additional had al kifayah (special case)</b>			
1	Disable	200	
1	Child care	190	
1	Household with chronic disease	200	
Total		590	

Source: Lembaga Zakat Selangor (LZS), 2013

with both parents working, an unemployed adult above 18 years old, a child within the 7-17 age group, a child within the 1-6 age group and life in paid house it is obvious that the necessity of this household is MYR2040. If the monthly household income is MYR2500, then this family is not qualified for zakat distribution because the household income is more than *Had Kifayah* of this household. Nevertheless, if the household income is RM 1840 for example, then this household is qualified for zakat distribution. Selangor Zakat Centre (SZC) will distribute the shortfall (*Had Kifayah* gap) of RM200 to this family to fulfil their basic needs. In addition, if there is any situation such as households with disable or with chronic sickness, the total amount of *Had Kifayah* increases. The execution of *Had Kifayah* practiced by SZC is comprehensive and more detail as compared to other zakat institutions in Malaysia.

### 3. RESEARCH METHOD

This paper is based solely on a review of literature on the topic of poverty among gender and female headships. Several methods were used to collect and analyse the literature. *First*, research was conducted using the Google scholar search engine. Terms such as ‘Headships poverty’, ‘zakat distribution’, ‘gender poverty’, ‘feminization of poverty’ and ‘headships expenditure’ were used, and a limited amount of information was found. Literature from the experiment was used to further the research on opinions towards welfare fraud. *Second*, books on the topic for this conceptual paper were searched using the University Sains Islam

Malaysia library as well other University's library. The same terms used in the database search was used to find books related to the topic. Three books were deemed useful and were borrowed from the library for further reading. *Third*, zakat distribution and poverty databases were reviewed to obtain insight on zakat distribution, expenditure consumption between urban and rural region as well as gaining a brief understanding on poverty pattern between these regions in Malaysia. Also, a dissertation database, for social sciences, was explored in order to gain insight on how to prepare a scholarly paper. Since the topic deals with social policy and economics, the *forth* method for collecting literature was using economic databases. The most helpful database was Berkley, where a number of articles were deemed useful for the topic of social welfare and social policies.

#### 4. LITERATURE REVIEW

For the last three decades, many women's advocates have been arguing that women are poorer than men. The most common empirical expression of this idea is the concept of "feminization of poverty." Previous studies in African, Middle-Eastern and Asian countries indicate that male outmigration was largely responsible for the emergence of female-headed households (Makinwa-Adebusoye, 1988). Study in Bangladesh on female-headed households were found to be less common but a large proportion of the female household heads were widowed and currently unmarried women (Ruzika and Chowdhury, 1978; Ellickson, 1975; Cain et al., 1979). This is found to be true in many other countries, as in the censuses and surveys, the head of household is usually regarded by the members of household as such and need not be the main breadwinner of the household. For example, in Malaysia, the oldest member, who may not be bear economic responsibilities, is usually regarded as the household head as a mark of respect. An older woman living with adult children is more likely to be listed as a household head rather than a younger woman who has to bear economic responsibility for herself and her children. However, a woman is seldom listed as the household head in the presence of a regular adult male of the same generation (Tey, 1991).

Due largely to their longer life span, women often assume the position of household heads only upon the death of their husbands. There are also women who have to cope as single parents, either due to divorce or separation, "temporary" absence of the spouse due to employment elsewhere, desertion or polygamy. Youssef and Hetler (1983) classified woman-headed households into five categories:

- a) Head of households with no male spouse or partner present at any time;
- b) Households where the male partner is a transient resident;
- c) Households from which the male spouse or partner is temporarily absent;
- d) Households in which the male spouse or partner is present, but his contribution to the family's economic is marginal;
- e) Households from which the male spouse or partner is absent, but one or more adult males are in residence.

He suggested that woman-headed households may be identified according to *de jure* (Single, widowed, divorced or separated women) or *de facto* (Wives of male migrants) female headship, the social context of female headship, the marital status of the woman household head, access to productive resources and income, and the household size and composition, to determine the economic condition and variations in condition among these households. Households headed by female have been found to be among the poorest of the poor and they

require special and urgent government attention and assistance (Bunivic et al., 1978; Merrick and Schmink, 1983; Sen, 1991).

The relationship between gender and poverty is a complex and controversial topic that is now being debated more than ever before. Although much policy making has been informed by the idea of feminization of poverty, the precise nature of the nexus between gender and poverty needs to be better understood and operationalized in policymaking (UNESCAP, 2000). This complexity comes from various forms of gender inequalities and poverty based on the economic, social and ideological context. This group included single mother, who played role as a backbone in a family. The single mother cum household leader is highly affected during economic crisis, driving them below the poverty line (Todaro, 2000). Such households are more vulnerable to poverty because of unpartnered women usually bare the primary responsible for home maintenance and child care tasks, and, in the absence of a male breadwinner, they face the additional challenge of making market-oriented activities compatible with domestic responsibilities, have less access to financial resources and land ownership compared with men (Merrick and Schmink, 1983).

Single mother are often assumed to be worse off than male parent households because, in lacking a 'breadwinning' partner they are not only deprived of an adult male's earnings, but have relatively more dependents to support (Fuwa, 2000). Female heads also have less time and energy to perform the full range of non-market work so vital to income conservation in poor neighbourhoods, such as shopping around for the cheapest foodstuffs, or self-provisioning rather than purchasing market goods and services. On the other hand, single's mother's income often confined to part-time, flexible, and/or home-based occupations (Palmer, 1992). This is compounded by women's disadvantage in respect of education and training, their lower average earnings, gender discrimination in the workplace, and the fact that social and labour policies rarely provide more than minimal support for parenting (Dia, 2001; Elson, 1999; Finne, 2001; Kabeer, 2003). Female headed household's comparative disadvantage in labour supply and opportunities is higher given their higher conjectured proportion of female vis-à-vis male members (Marcoux, 1997). Studies in Vietnam, Bangladesh and South Africa suggests that female's lower average earnings translate into a virtually unconditional risk of poverty in households which have only female members (Kabeer, 2003; Klasen et.al, 2014).

Another important factors in the construction of women-headed households as 'poorest of the poor' is that there is little or no compensation for earnings shortfalls through 'transfer payments' from external parties such as family, or 'absent fathers' (Rogan et.al, 2013). While some countries, as discussed in greater detail later, have launched targeted initiatives to alleviate the poverty of female-headed households, where these do exist, they have rarely made an appreciable difference to household incomes or assets (Chant, 2001). There are some cases where female heads, along with other 'vulnerable' groups such as the elderly, disabled or orphaned, receive benefits from residual social programmes designed to cater to those excluded from mainstream contributory aid and welfare schemes (Bibars, 2001).

Further, the female-headed households have smaller social networks and access to social capital (Pachauri et.al 2013). It is based on the fact that the absence of bonds between female heads with their ex-partners' family or relatives, or because they 'keep themselves to themselves' in the face of hostility or mistrust on the part of their own family networks

or others in their communities (Chant, 1997; Lewis, 1993; Willis, 1994). Indeed single mother may deliberately distance themselves from kin as a means of repelling the ‘dishonour’ attached to out-of-wedlock birth and/or marriage failure, not to mention, in some instances, stigmatised types of employment such as sex work (Browning et.al, 2011; Bibars, 2001). Moreover, some female heads are unable to spare the time to actively cultivate social links and/or may eschew seeking help from others because deficits in material and other resources prevent ready reciprocation of favours (Chant, 1997; Chen and Drèze, 1992).

## **5. WOMEN AND POVERTY IN MALAYSIA**

In Malaysia, women represent majority of the population and they are significant in contributing to the national development. As a mother, wife and child, they are the main pillars in shaping Malaysian future generation towards a caring and progressive society. According to the Department of Statistics Malaysia, in 2010, 49 per cent (13,771,497 people) of the total population in Malaysia are women and 57 per cent of the female population is labour force (Ninth Malaysia Plan, 2012). Female population increased at an average rate of 2.5 per cent from the total population in 2012. Women represent 48 per cent of the population in working age group of 15-64 years during the same year. Female labour force grows from 45.7 per cent in 2005 to 46.4 per cent in 2011 (Malaysia Statistic, 2012). They are mainly involved in manufacturing, wholesale and retail trade as well as agriculture. However compared to the male, the female gender unemployment rate is still higher (Malaysia Statistic, 2012).

The largest incidence of widowhood occurs among elderly married couples (Evans, M. 2011). The risk of poverty in this instance is primarily an outcome of economic livelihood for the older population. Trends in widowhood primarily reflect underlying trends in morbidity and life expectancy in Malaysia and widowhood has historically been the largest underlying cause of single motherhood in Malaysia (Ariffin, J. (Ed.). 1994). Widowhood obviously depends on life expectancy and causes of husbands’ death. This means that lower income groups with lower overall life expectancy will have higher rates of widowhood which leads to higher incidence of widowhood (Pandey, M. K. 2012). Women become a head of household for many reasons such as divorce, widow, abandoned by husband, helpless husband who is unemployed, imprisoned or migrate (Haji Idris, N. A. 2008). Based on the census report year 2007, there were 20,259 single mothers in this country (Roddin, R. 2012).

## **6. DISCUSSION**

Women often take over the position of household heads only upon the death of their husbands. There are also women who have to cope as single parents, either due to divorce or separation (*de jure*), “temporary” absence of the spouse due to employment elsewhere, desertion or polygamy (*de facto*). Female headships can be identified according to the social context of female headship, the marital status of the woman household head, access to productive resources and income, and the household size and composition, to determine the economic condition and variations in condition among these households (Youssef et.al 1983). Households headed by female have been found to be among the poorest of the poor and they require special and urgent government attention and assistance (Buvinic et.al 1978; Merrick et.al 1983; Sen, Gita. 1991).

Female headships functioning as household heads in families without a regular adult male present often occupy an ambivalent position in society. Previous studies in African, Middle-Eastern and Asian countries indicate that male outmigration was largely responsible for the emergence of female-headed households (Makinwa-Adebusoye et.al 1988). The single mother cum household leader is highly affected during economic crisis, driving them below the poverty line (Todaro et.al, 2000; Roddin et.al, 2011). In Malaysia, the oldest member, who may not be bear economic responsibilities, is usually regarded as the household head as a mark of respect. An older woman living with adult children is more likely to be listed as a household head rather than a younger woman who has to bear economic responsibility for herself and her children. However, a woman is seldom listed as the household head in the presence of a regular adult male of the same generation (Tey, N.P. 1991).

Female headship benefits less from economic modernization due to unequal property rights and access to credit (Barry, K. R. 2012). Their full participation in development projects is constrained by the non-recognition of their reproductive contribution and the assumption that the household head is male, as well as poor access to training and other productive inputs, political organizations and poor family support, and the high investment requirements of commercial agriculture (Boserup et.al 2013; Bamberger, Michael. 1991). Women have less access to work and face greater uncertainties in having access to the necessities of life (Mueller, Eva. 1983). This coupled with the childbearing and child-rearing responsibilities and their longevity make them more dependent on a support system than men. While the weakening of the familial support system does not foster well for women who are likely to require them, it, nevertheless, also frees women from familial constraints, inducing them to pursue employment opportunities more vigorously and to seek more equal roles in the family and the community (Youssef, N.H. 1974).

Female household are dictated by their reproductive responsibilities, such as household duties and caring for children leave them less time for other pursuits. In other words, they suffer from time poverty, with the result that their needs are not the same as those of men (Nilüfer Cagatay, 1998). In addition, it is harder for women to transform their capabilities into incomes or well-being (Kabeer, Naila. 1996). Gender inequalities in the distribution of income, command over property or control over earned income, as well as gender biases in labour markets and social exclusion that women experience in a variety of economic and political institutions form the basis for the greater vulnerability of women to chronic poverty.

Across a wide range of cultures and levels of economic development, women tend to specialize in unpaid reproductive or caring labour compared to men, who tend to specialize in paid production activities (Kehler et.al, 2013). For Female headed household, finding a job that is suitable with their capability, skills and qualification will be hard mostly with the competition from male gender. Most company will preferred to pay for male gender for they have more strength and capability in doing various jobs (Sylvia Chant et.al, 2010). While this had left the female gender only one more choice, that is to involve in doing hard work such as working in security (i.e; Bank or Factory) and driver (i.e; Personal driver) which is not all female gender is capable to do it.

## **7. HOUSEHOLDS EXPENDITURE BETWEEN GENDER HEADSHIPS**

The differences between gender headships also affect the expenditure pattern of the household. Most of previous studies use the household survey data and find out that increases

in women's control over household resources increase expenditures on family welfare, such as food and non-food items for children. Doss (2013) finds that the share of assets owned by women headship in urban Ghana significantly affects household expenditure patterns. Among urban households, an increase in the share of assets held by women increases the budget share on food. Among both rural and urban women, the share of assets held by women has a positive effect on expenditures on schooling, while it has a negative effect on expenditures on alcohol, tobacco and recreation (Doss et.al, 2013). Hoddinott and Haddad (1995) show that, in Cote de Ivoire, increasing women's share of cash income significantly increases the share of household budget allocated to food, controlling for average per capita expenditure, household size and demographic characteristics. Increases in women's share of cash income are also associated with decreases in the share allocated to alcohol and cigarettes (Hoddinott et.al 1995). In Brazil, Thomas (1997) finds that additional income in the hands of women results in greater share of household budget devoted to education, health and nutrition related expenditures (Thomas et.al, 1997). For Ghana, Duflo and Udry (2004) show that households spend a larger share of budget on food and on private goods for women in years when the production of women's crops is higher; conversely, households spend a larger share of the budget on alcohol, tobacco and on goods consumed by men in years when the production of men's crops is higher (Duflo, et.al, 2005).

Natividad Yabut-Bernardino (2010) study about gender differentiates on consumption expenditure patterns among Philippine households on children's welfare, particularly education and health, using female-headed households (FHH) as gender proxy. He found out that female-headed households generally spend more on their children's education than male-headed households. However, when examined if such finding is true across all income groups, it is only among female-headed households belonging to the upper deciles of the income distribution where the difference with male-headed households in consumption expenditure for children's education is statistically significant. The estimation of the gender effect on consumption expenditure for children's health using medical expenditures as indicator however reveals statistically insignificant results (Holt-Gimenez et.al, 2012).

Further, there is also some evidence that female headship improves the child outcomes. Thomas (1990) using data from rural northeast Brazil and find out that increase in women's unearned income (i.e.: pensions, social security, workers' compensation, rent and assets and gifts) relative to that of men increase per capita caloric intake and children's nutritional status. He also finds large impacts on the probability of child survival that causes by an increase in unearned income owned by women is 20 times that of similar increases in unearned income owned by men (Ross, 1990). Using data on assets brought to the household upon marriage, Quisumbing and Maluccio (2003) find that in Ethiopia, Indonesia (Sumatra), and South Africa, mothers' assets tend to have a larger impact on children's educational attainment than do fathers' assets (Quisumbing et.al 2003).

Several studies have compared outcomes for children living in female headship versus male headship households. This comparison, compromise few factors such as earnings, asset ownership and education are outcomes. Based on household income, Barros et al. (1997) use household income in Brazil and found out that in urban Brazil, children in female-headed households fare worse than their counterparts in male-headed households because they are less likely to attend school and are more likely to work. In contrast, Lloyd and Blanc (1996), using data from seven countries in Africa and found out that children in female-headed households are more likely to have attended school and completed up to fourth grade than

children in male-headed households. Likewise, Joshi (2003) finds out that in rural Bangladesh, there are certain types of female-headed households spend most of their resources to children, after controlling for a number of household and individual characteristics. She finds that children residing in these households are more likely to be currently enrolled in school and more likely to have finished at least two years of school.

## 8. CONCLUSIONS

The aggregate evidence on headship and poverty is mixed. When indicators and poverty lines are drawn in a consistent manner across different data sets, the evidence suggests that female-headed households are worse off than male-headed households in only a limited number of countries. A proper implementation of zakat management in a particular state will ultimately improve the socio-economic condition of the Muslim society in that state. Since zakat reallocates the resources from the rich to the poor (i.e. zakat deters concentration of wealth in the hands of the rich), it becomes the effective approach to fight against poverty.

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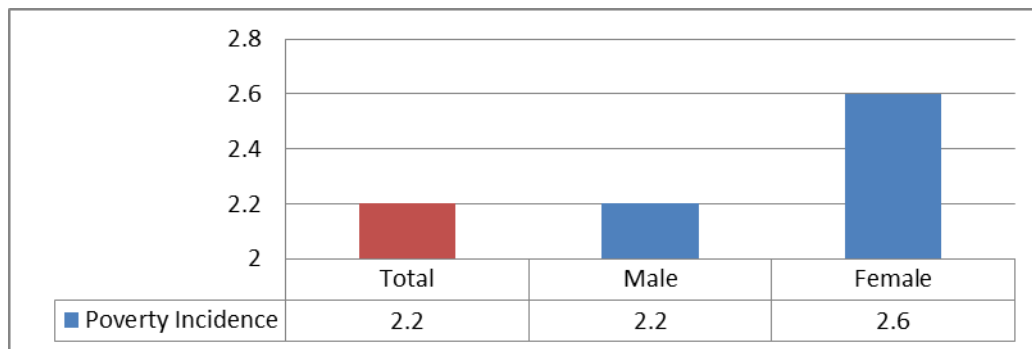
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## APPENDIX

Figure 1: Incidence of poverty by sex in Malaysia, 2012.



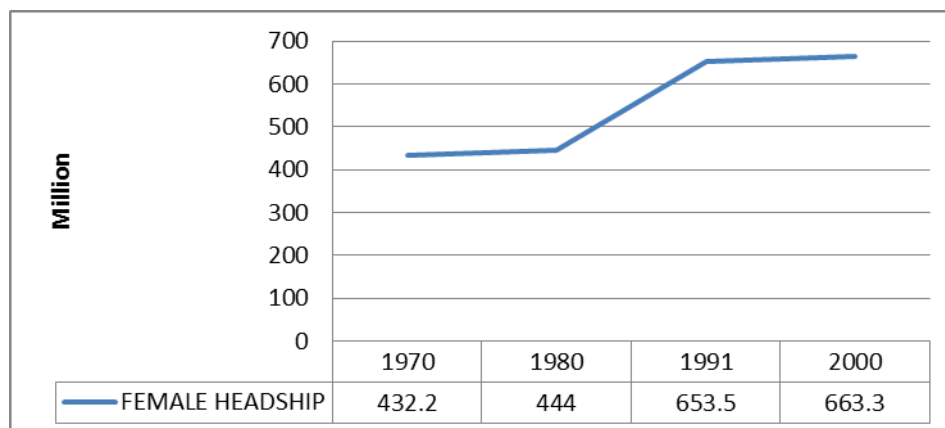
Source: Malaysia department of Statistics, 2013

Figure 2: Unemployment Rate by Sex (%) 2008 – 2012



Source: Malaysia department of Statistics, 2013

Figure 3: Malaysia Female Headships (1970 – 2000)



Source: Malaysia department of Statistics, 2013