

An empirical study on the influence of Islamic values in poverty alleviation

Abdelhak Senadjki

*Department of Economics, Universiti Tunku Abdul Rahman,
Kampar, Malaysia, and*

Jamalludin Sulaiman

School of Social Sciences, Universiti Sains Malaysia, Minden, Malaysia

Abstract

Purpose – This study aims to shed some light on the roles of Islamic values and principles in encouraging households to enhance their livelihood and, therefore, alleviate their poverty.

Design/methodology/approach – A structured and tested socio-economic questionnaire instrument was randomly distributed to 102 randomly selected households from the state of Penang in Malaysia. Data collected were analysed using one-way ANOVA tests.

Findings – The results indicated that poverty can be fought with commitment, faith and guided principles based on faith. While the self-reliance degree remains indispensable in the development progress of individuals, communities and societies, dependence on others leads to disappointment and failure.

Research limitations/implications – This study has its own limitations. First, the study did not consider the gender factor in the analysis. Second, only cash transfer (role of the government) was considered in the study, although other roles such as taxation and social services are probably equally important. Third, the discussion did not pay attention to how the proposed three constructs (Micro, Meso and Macro) are related. Lastly, as proposed by an anonymous reviewer, the present study did not take in consideration how Islamic philosophy perceives the share of responsibility to the three proposed constructs. Does Islam give similar weight to each of them?

Practical implications – *Sadakah* and *Waqf* should be integrated with the financial systems to halt any misuse of the financial assistance offered to the poor.

Social implications – Government assistance remains indispensable through providing the necessities of comfort and well-being to the hardcore poor such as housing, health-care facilities and cash transfer.

Originality/value – This study enhances the understanding of how religious adherence and Islamic values influence households' well-being and paves the way for further research on this crucial issue.

Keywords Islamic values, Malaysia, Penang, Poverty reduction, Religious adherence

Paper type Research paper



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1. Introduction

Poverty is a multifaceted and multidimensional social phenomenon. It is no longer just about income or lack of job opportunities but it is also about the marginalisation of a layer of society that is deprived from participating in the normal decision-making process and quite often also deprived to access of very basic social services. The increase in and widespread poverty is threatening to most of the under-developed societies and economies. Incidences of poverty are higher in the underdeveloped markets and economies. Due to under-development, many in the population lack basic needs such as education, health, food and drinking water which, in turn, trap them into the poverty cycle. Poverty is also said to be obstacles to the process of sustainable development and this traps them even further into this vicious cycle. Many have studied the concept of poverty from diverse aspects and used a variety of theories to understand the phenomenon. Current data show that the issues of poverty remain a severe problem, particularly in developing countries, which strongly suggest that the application of these programs based on capitalist and socialist approaches have serious flaws and incompetencies. Hasibuan (2010) cited that Indonesia's independence, the adoption of capitalistic policy, has undoubtedly led to the destruction of societal moral ground and values. Akhtar (2000) identified interest-oriented economic system as a perpetrator of poverty prevalence in Pakistan and suggested the Islamic financial system as an effective alternative to curb poverty in the country. Out of the realm of capitalist and socialist solutions, this paper will suggest an Islamic system as an alternative in dealing with the issues of poverty.

A number of researchers have now shifted their focus on understanding the complex dynamics of poverty alleviation towards the Islamic perspective (Choudhury, 1983; Khan, 1985; Kahf, 1991; Chapra, 1991; Khan and Abbas, 1992; Chapra, 1992, 1993; Khan, 1995; Siddiqi, 1996; Sadeq, 1997; Sirageldin, 2000; Akhtar, 2000; Farooq, 2008; Zaman, 2010; Khan, 2010; Hasibuan, 2010; Liala, 2010; Arnez, 2010; and Rahman, 2010). Islamic studies found Islam to be a viable system that could respond to poverty through its socioeconomic, cultural and political system and principles. However, attempts of making the role of Islamic ideals and institutions to eliminate poverty as the solution remain marginal. The role of Islamic values and principles is well documented theoretically but not empirically. This paper is an attempt to shed some light on the role of Islamic values and principles in encouraging households to enhance their livelihood and therefore alleviate their poverty. It will attempt to answer the following questions:

- Q1. How do the Islamic values and principles contribute and encourage improvements in people's well-being?
- Q2. Do these values and principles serve positively or otherwise in helping households fall into the poverty traps?

2. An overview of Islamic approach to eliminate poverty

One of the most important social problems addressed by Islam is poverty. Poverty is recognised in Islam as a vulnerable phenomenon severely harming human life. The *Quran* and *Sunnah* both suggest strategies to eliminate poverty. Based on the basic understanding of the Islamic sources, this study proposes a theoretical framework with three hierarchical constructs – Micro, Meso and Macro – in combating poverty (Figure 1). The first Islamic approach in combating poverty begins with the individual.

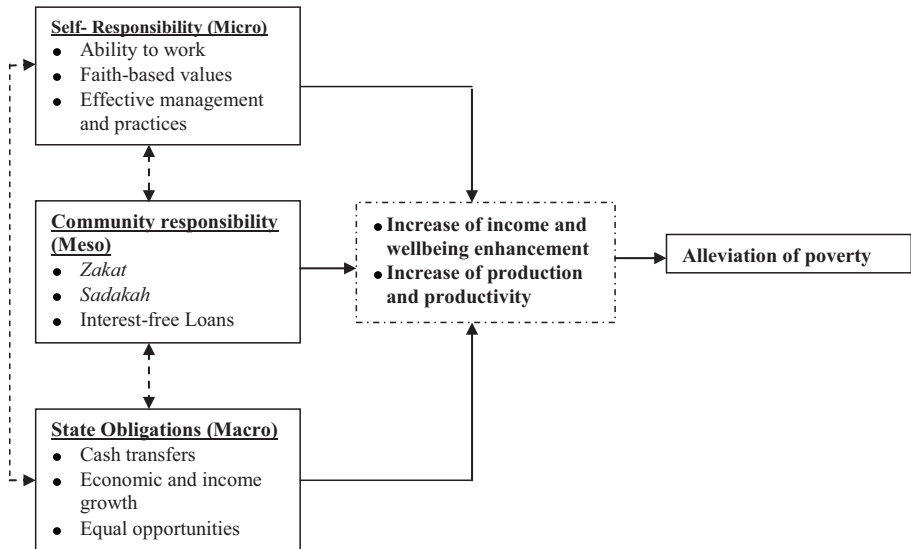


Figure 1.
Theoretical underpinnings to eliminate poverty as inferred from Islamic sources

Source: Developed by authors based on the *Quran* and *Sunnah*

The Islamic tradition considers that every individual is obligated by their capacities to curb poverty. These capacities could be the ability and sincerity to work, faith-based values and using effective management and practices in establishing the way of life. These three components shape an individual's self-responsibility in dealing with his situation to poverty. It is Islamic posture that poverty alleviation can start only with the implementation of viable preventive strategies that might secure the person from vulnerable to poverty (Figure 1).

2.1 Self-responsibility

A Muslim should first rely on himself to earn and generate income for his household's subsistence. Islam prohibits begging if the person is not in need. Islam instills in Muslims the hatred of asking from people and teaches them about self-esteem. Abu Hurairah (May Allah be pleased with him) reported that the Prophet (Peace be upon Him) said:

The upper hand is better than the lower one (i.e. the spending hand is better than the receiving hand); and begin (charity) with those who are under your care; and the best charity is that which is given out of surplus; and he who asks (Allah) to help him abstain from the unlawful and the forbidden, Allah will fulfil his wish; and he who seeks self-sufficiency will be made self-sufficient by Allah[1].

Also the Prophet (Peace be upon Him) said:

Allah has hated three things for you: Vain talks, (useless talk) that you speak too much or unveil others' flaws; the squandering of wealth (by extravagance); and asking too many questions (in controversial religious matters) or asking others for something (except in great need)[2].

Asking others (begging) is not favoured in Islam even if the person is in need. In his book, *Ihya' Ulum ad-din*, Al-Ghazali stated that the poor who never asks but accepts *Sadakah*, if it is given to him, he is one of those nearest to Allah in Paradise. The poor who asked for *Sadakah* when he is in need, he is one of those who is truly in Paradise. Asking others even if the person is in need reduces ones position in the Hereafter. Al-Ghazali pointed out that begging is not to be considered a means of earning a living. A person who is able to earn a living will not be a pauper. The Prophet (Peace be upon Him) also narrated:

Each of you is a shepherd and each of you is responsible for his flock. The ruler is a shepherd and responsible for his flock. A man is the shepherd of his household and responsible for his flock. A woman is the shepherd of her husband's house and children and responsible for her flock. The slave is the shepherd of his master's wealth and responsible for it. Each of you is a shepherd and each of you is responsible for his flock[3].

According to these principles, one's responsibility over his household involves fulfilling his family basic needs, thus keeping them happy. The basic principle in Islam is that one must work, increase his production and productivity and use his resources and economic potential even if they are limited so that he ensures his household's needs and improves their economic and living conditions:

Anas ibn Malik narrated:

A man from Ansar came to the Prophet (Peace be upon Him) and begged him. The Prophet asked: "Have you nothing in your house?" He replied:

Yes, a piece of cloth, a part of which we wear and a part of which we spread (on the ground), and a wooden bowl from which we drink water.

He said: Bring them to me. After he brought them, the Prophet took them in his hands and asked: Who will buy these? A man said: I shall buy them for one Dirham. He said twice or thrice: Who will offer more than one Dirham? A man said: I shall buy them for two Dirhams. He gave these to him and took the two Dirhams and, giving them to the Ansari, he said: Buy food with one of them and hand it to your family, and buy an axe and bring it to me. He then brought it to him. The Apostle of Allah (Peace be upon Him) fixed a handle on it with his own hands and said: Go, gather firewood and sell it, and do not let me see you for a fortnight. The man went away and gathered firewood and sold it. When he had earned ten Dirhams, he came to him and bought a garment with some of them and food with the others. The Apostle of Allah (Peace be upon Him) then said: This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay[4].

From the *Hadith*, it is clearly perceived that Islam refuses unemployment if the person has some financial assets which can be adequately exploited and invested to generate a sustainable income. Islam also prohibits asking from others if the person is in good health and is able to work and be productive.

Fate is not a reason for those who are poor to justify their poverty. In his book *Poverty and the poor* and to abolish the idea that poor people are poor because it is written for them to be, Ali Aldalaji (1993) presented important evidence that invalidated this ideology. He raised some facts proving that people are responsible for their poverty themselves:

- The poor are responsible for the state of their poverty themselves.
- Muslim scholars all agreed that fate and destiny cannot be used as a ploy of justification for poverty.
- The Prophet (Peace be upon Him) told the Arab who left his mount untethered arguing that he placed his faith in Allah to keep it safe; tether it then only place your faith in Allah.
- Allah said “o you believe take your precaution” [3:71].
- It is not incumbent upon putting one’s trust in Allah in certain matters; to ignore it causes; because doing so will amount to committing a forbidden act.

A Muslim must be guided in all his daily activities according to the Islamic values. The responsibility of a breadwinner towards his family does not mean that he has the right to do anything to materialise his duties. A Muslim must avoid all the illegal methods and ways in performing his duties. Allah said in his holy *Quran* “O you who believe be careful of (your duty to) Allah with the care which is due to him, and do not die unless you are Muslim” [3:102]. So Muslims while dealing with others in businesses, working for someone or when seeking for his family sustenance, it is his obligations and responsibility to adopt the Islamic principles and values. He must believe that making efforts of submitting trust to Allah leads to secure his blessing and increase possibilities for his livelihood and income opportunities. Allah said in his holy *Quran*:

And give him sustenance from whence he thinks not; and whoever trusts in Allah, He is sufficient for him; surely Allah attains His purpose; Allah indeed has appointed a measure for everything [65:3].

And also said:

There is no moving creature on earth but its sustenance dependeth on God: He knoweth the time and place of its definite abode and its temporary deposit: all is in a clear Record [11:06].

These verses of *Quran* and the above *Hadith* invalidated the idea of the liberalism philosophy that scarcity is the major border that prevents poverty alleviation. In his book *Famine and Poverty*, Sen (1981) explained that famines occurred not because of food inadequacy but people’s lack of accessibility to enough food. Therefore, the concept of scarcity is no longer valid, and Muslims should believe and trust that by making efforts and praying and appealing to Allah for their subsistence, undoubtedly Allah gives them without reckoning. “And your Lord says: call upon me, I will answer you, surely those who are too proud for my service shall soon enter hell abased” [40:60].

All income earned is expected to be used effectively and efficiently by the household to avoid falling into the poverty trap. Islamic ideology does not ignore the importance of a man’s effective management and good practices in his daily life (Figure 1). It deals with this issue by providing ways and tools that Muslims must follow and others should not. Many verses in the *Quran* have spoken about monetary and wealth management from all perspectives. The verses of the *Quran* show the care with which Islam attaches on how to spend money and wealth adequately and rationally and how they should be disposed. The verses that clearly advise Muslims to care for their wealth and money while forbidding waste and extravagance[5] are:

And do not make your hand to be shackled to your neck nor stretch it forth to the utmost (limit) of it stretching forth, lest you should (afterwards) sit down blamed, stripped off [17:29].

And give to the near of kin his due and (to) the needy and the wayfarer, and do not squander wastefully. Surely the squanderers are the fellows of the devils, and Satan is ever ungrateful to his Lord [17: 26- 27]. As well as the Almighty said “And they who when they spend, are neither extravagant nor parsimonious, and (keep) between these the just mean” [25:67].

Islam forbids gambling, drinking alcohol and using illegal drugs. Muslim must spend his money and wealth to benefit him and his family. Islam forbids any activities that may destroy a household’s livelihood and survival. Allah said in his holy *Quran*:

O you who believe, intoxicants and games of chance and (sacrificing to) stones set up and (dividing by) arrows are only uncleanness, the Satan’s work; shun it therefore that you may be successful [5:90].

Evidence from statistics shows the negative effect of gambling on human lives. A study on the problem of gambling and loan sharks (illegal moneylenders) in Malaysia by [Subaramaniam \(2011\)](#) found that individuals were unable to control their lives and to resist the urge to gamble away everything. The results indicated that gambling addiction destroyed the lives of the gamblers and of their family members. The study revealed that one of the main problems was the illegal moneylenders or loan sharks referred as “*ah longs*” in the local language. Gamblers had to sell their belongings or even their families’ belongings and properties. When there is nothing left to be sold, these gamblers admitted themselves to the rehabilitation centre to seek help, leaving their families behind to face even more troubles.

Enhancing and developing one’s skill and talents will lead to boosting one’s production capabilities and productivity, consequently improving the family’s living standard. While obeying Islamic basic roles and submitting trust to Allah will lead to securing one’s life through increasing his level of motivation, one hopes that the trust would enhance households’ livelihoods and opportunities. Adopting and implementing strategies (such as avoiding gambling) based on the Islamic teachings will secure one’s income from vain and waste.

2.2 Community responsibility

The above strategies are preventive in their nature. Some disabled cannot work, while some others live in disaster-prone areas. These people are vulnerable to calamities and severe weather changes including other natural disasters. Although many work hard and try their very best, sometimes they still fail to provide the basic needs for their families and thus remain poor. Islam does not ignore this group of people. It sets rules and obligations for the interests of these vulnerable groups. Islam has instituted the community-based responsibility (Brotherhoods) for poverty alleviation. *Zakat* [6] and charity (such as *Sadakah* and *Waqf*) are part of the social security systems to ensure social justice. *Zakat* is a milestone obligation in the Muslim nation social fabric. It is the duty (obligation) of the rich to distribute some of their wealth to the poor. Allah said in his book: “And keep up prayer and pay the poor-rate and bow down with those who bow down” [2:43]. “And keep up prayer and pay the poor-rate and obey the Apostle, so that mercy may be shown on you” [24:56].

While *Zakat* is compulsory, Islam encourages Muslims to do charities (*Sadakah* and *Waqf*). Allah also teaches us the way on how to do these charities to the poor so that they do not feel despair. Allah said:

[...] if you give alms openly, it is well, and if you hide it and give it to the poor, it is better for you; and this will do away with some of your evil deeds; and Allah is aware of what you do [2:271].

Islamic tradition remains very conscious about the link between the faithful bonds of brotherhood and the cooperation among them in righteousness and piety. The Almighty said: “And help one another in goodness and piety, and do not help one another in sin and aggression” [5:2]. Also the Prophet (Peace be upon Him) said:

He who removes from a believer one of his difficulties of this world, Allah will lighten one of his troubles on the Day of Resurrection; and he who finds relief for a hard-pressed person, Allah will make things easy for him on the Day of Resurrection; he who covers up (the faults and sins) of a Muslim, Allah will cover up (his faults and sins) in this world and in the Hereafter[7].

From this *Hadith*, we can conclude that it is an act of great importance to relieve a Muslim from his financial difficulties.

The Islamic system of alleviating poverty is based and designed on the principle of participating and sharing of richness and wealth and not based on the principle of the imposition of minimum subsistence to the poor, appears magnanimous and noble. Islam does not leave out this participation of wealth and richness solely based on the idea of charity, which may not be sufficient to meet the needs of the poor. Islam renders that *Zakat* is compulsory for the rich as his Almighty said “and in their property was a portion due to him who begs and to him who is denied (good)” [51:19]. Further, “and those in whose wealth there is a fixed portion; for him who begs and for him who is denied (good)” [70:24-25]. The Islamic ideology ensures the minimum living for those who are unable to participate in the production process, to those who lack resources that can be used in the production process and to those who could not get an opportunity to participate in any type of work that generate income (Shahata, 1984). Islam guarantees a compulsory and not optional, a permanent re-distribution of national income among those who have property and wealth more than what they need (Yusri, 2015). Despite an important contribution of *Zakat* and *Sadakah* in the poverty alleviation campaign, most of the Islamic countries have been paying less attention in development and implementation of this Islamic-based economic initiative for poverty reduction. Khan (2010) pointed out that, although Bangladesh had numerous state-run initiatives of poverty alleviation (microcredit schemes, social safety nets and cash transfers), the Islamic instruments of *Zakat* and *Waqf* were not incorporated in it.

Zakat, *Sadakah* and *Waqf* are practical mechanisms of ensuring social security and of establishing the meaning of religion, enhancing the values and instilling the meaning of solidarity and compassion among the members of the Muslim community. The distribution of *Zakat* and *Sadakah* to the poor minimises inequalities between the poor and the rich. It also increases circulation of wealth, which reduces the chances of recession and increases consumption of various products and services, which, in turn, lead to an increase in the volume of production and, therefore, expand the job market, decrease unemployment and help the poor start small businesses. All this will enhance the standard of living of the poor by increasing their productivity and production levels, hence increasing their income.

2.3 Government obligations

While Islam imposes *Zakat*, Islam also encourages Muslims to do charities and assist their brethren who are in difficulties. Additionally, Islamic tradition emphasises on the fact that governments look after all those who are poor and incapable of ensuring access to their livelihoods or those who are vulnerable to calamities and live in prone areas (Figure 1). Although poverty is a serious issue faced by the Islamic world, only few studies have emphasised the Islamic philosophy as a practical strategy in alleviating poverty. Sirageldin (2010) found that Islamic ethics support poverty alleviation strategies based on the principle of promoting of economic growth with productive equity. He argued that these strategies were more effective if they are merged with the *Zakat* institutions and private actions. Ahmed (1991) argued that poverty could be efficiently fought by implementing economic growth strategies based on Islamic orientation and philosophy. He suggested three components that could boost economic growth: the growth rate, the mechanisms of growth and the pattern of growth. Other researchers believed that poverty alleviation could be achieved by adopting Islamic policies that focused on human development (Ahmad, 1981), development of the rural sector and restricting of the administrative and political system according to the Islamic philosophy (Akhtar, 2000).

Although the above policies and strategies are focal points in alleviating poverty, they are not examined in the present analysis due to data unavailability. This paper focuses on the analysis of the policies based on cash transfers designed mainly to increase consumption, production and productivity of the alleged poor and those who lack access to assets and entitlements that enhance their livelihoods and productivity.

There are plenty of evidences from the *Quran* and *Sunnah* proving that Islam provides the government with responsibilities to care for its poor citizens. As narrated by Abu Huraira, the Prophet (Peace be upon Him) said:

There is no believer but me, of all the people; I am the closest to him both in this world and in the Hereafter. Recite if you wish: The Prophet is closer to the believers than their own selves [33:6].

So if a believer (dies) leaves some property, his relatives will inherit that property; but if he is in debt or he leaves poor children, let those (creditors and children) come to me (that I may pay the debt and provide for the children), for them I am his sponsor (surely)[8]. In addition, Prophet (Peace be upon Him) said: "I am closer to the believers than their selves in this world and in the Hereafter". Moreover, Allah's Statement, "The Prophet is closer to the believers than their own selves" [33:6]. So, if a true believer dies and leaves behind some property, it will be for his inheritors (from the father's side), and if he leaves behind some debt to be paid or needy offspring, then they should come to me as I am the guardian of the deceased[9]. Hence, the Islamic ideology linked the legitimacy of the state to the extent of the state's accomplishment to fulfil its citizens' needs and to ensure them a decent living condition. *Shariah* obligations are to take initiative for excellence of every destitute who has no guardian or no way to earn, whether he is a Muslim or not living in the territory of an Islamic state (Khan, 2010). As an Islamic state is responsible to guarantee the minimum livelihood of the poor, widows, the disabled people and others who cannot afford to enrich their survival sufficiently. *Shariah* provides regulations and rules that guide individuals, communities and States in distributing the resources in addition to organising, establishing and managing the welfare system.

2.4 *The relationship between the three constructs (Micro, Meso and Macro)*

As discussed above and based on the Islamic philosophy in combating poverty, each of the proposed constructs contribute to the enhancement of people’s well-being which therefore is expected to alleviate poverty. The discussion above explains how these constructs contribute to individual’s poverty alleviation. Theoretically, the three constructs are interconnected and related. Self-responsibility leads to improve households’ quality of life, increase their income and activities. If a person gets out of the poverty trap, he may also contribute back to the community and give some of his wealth to the poor and, consequently, strengthen the community capacities in fighting poverty. Empowering community capacities by giving *Zakat* and *Sadakah* contributes to the enhancement of the lives of the poor by distributing these resources to them equally based on their needs. The above two constructs (self-responsibility and community responsibility) reduce the burden of government obligations towards the poor. Instead of giving cash transfers to the poor, government may use some of these cash transfers to develop the undeveloped areas with basic infrastructures such as schools and health-care centres. Inevitably, government assistance increases the individuals and community’s capacities through cash transfers and development projects and, in turn, increases their living standards.

3. Data and research method

3.1 *Data collection*

3.1.1 *Development of research instrument.* The conceptual framework of this study was designed on the ground of the *Quran* and *Sunnah*. Data for this quantitative cross-sectional study were collected using a structured socio-economic questionnaire containing both the open- and close-ended items. **Table I** summarises the number of items of each variables and source of which the items are adapted from. The opinions of experts were sought to determine the face and context of validity of the measures used

Section	Variables	No. of items	Items’ sources
One	Gender	1	Self-developed
	Marital status	1	Self-developed
	Educational level	1	Self-developed
	Age	1	Self-developed
	Number of family members	1	Self-developed
	Monthly income	1	Self-developed
Two	<i>Self-responsibility (Micro)</i>		
	Ability to work	3	<i>Quran</i> and <i>Sunnah</i>
	Faith-based values	6	<i>Quran</i> and <i>Sunnah</i>
	Effective management and practices	3	<i>Quran</i> and <i>Sunnah</i>
Three	<i>Community responsibility (Meso)</i>		
	<i>Zakat</i>	2	<i>Quran</i> and <i>Sunnah</i>
	<i>Sadakah</i>	2	<i>Quran</i> and <i>Sunnah</i>
	Interest-free loans	3	<i>Quran</i> and <i>Sunnah</i>
Four	<i>State obligations (Macro)</i>		
	Cash transfers and equal opportunities	5	Self-developed

Table I. Questionnaire design

in the instruments. First and foremost, two experts in the field of poverty from the School of Social Sciences, Universiti Sains Malaysia (USM), were consulted in addition to another two experts in the field of Islamic Studies from the school. All the experts then reviewed, examined and critically commented on the instruments both in English and the Malay languages.

3.1.2 Sampling method. Calculation of an appropriate sample size depends upon a number of factors unique to each survey, and it is up to the researcher to decide on these factors. The three most important factors are the level of precision, the level of confidence or risk and the degree of variability in the attributes being measured (Miaoulis and Michener, 1976). Following Krejcie and Morgan (1970), the sampling size formula is:

$$S = \chi^2 NP(1 - P) \div d^2(N - 1) + \chi^2 P(1 - P)$$

S = required sample size;

N = the population size;

d = the degree of accuracy or the level of precision expressed as a proportion (0.05);

χ^2 = the table value of chi-square for 1 degree of freedom at 95 per cent confidence level ($\chi^2 = 1.96^2 = 3.841$);

P = the population proportion or the degree of variability (equal to 0.5).

According to the mosques and *Surau* that are located in *Batu Maung*, Penang, the total number of households that are involved in any type of the Islamic schemes such as *Zakat*, *Sadakah* and interest-free loans are 258. Using the above formula, the estimated sample size is 155.

3.1.3 Questionnaire administration. After obtaining the details of the targeted group, the researcher and research assistant assumed the responsibility of conducting the questionnaire. First, the researcher contacted the Islamic institutions such as mosques and *Surau* in *Batu Maung*, Penang, to get the list of people who are involved in the Islamic programs and schemes. The reasons for choosing Penang is because, although Penang has almost zero incidence of poverty, there are still some pockets of poverty in the state. These poor people are often deprived from the various programs and policies implemented by the government and NGOs.

To get an accurate data and to minimise bias, the questionnaire in the local language (i.e. *Bahasa Malayu*) was distributed to the respondent and the interview was done on a face-to-face basis to ensure that all parts of the questionnaire are completed. The research assistant helped the researcher to explain the purpose of the study to the respondents. Also, the research assistant helped the researcher to identify the locations of the respondents. The questionnaires were distributed to 160 respondents who had received or had been involved in any type of the Islamic schemes such as *Zakat*, *Sadakah* and interest-free loans. Only 102 questionnaires were used in the final analysis. The remaining 58 questionnaires were rejected, while 17 were due to statistical problems and 41 were found to be incomplete.

It is important to indicate that all respondents were in good health and not suffered from any disabilities that may disallow them from engaging in any activities. The respondents were aged between 30 and 50 years. All the respondents were able to work and involved in diverse activities to generate income for their families' subsistence. In Malaysia, women are just as active and participate in most of the economic activities. Most widows in

Malaysia bear the responsibility of their families' survival. There was therefore no real need for the study to distinguish between men and women in analysing the data.

3.1.4 Pilot study. A pilot test was carried out to test the validity and reliability of the questionnaires' instruments, and to ensure that the questionnaire could be understood and accepted by respondents. The pilot study was conducted on 30 respondents who had received or involved in any type of the Islamic schemes such as *Zakat*, *Sadakah* and interest-free loans.

This study used an alpha level of 0.7 as the minimum acceptable. *Sekaran (2009)* pointed out that reliabilities less than 0.60 are poor, while the level closer to 1.00 is the better. The results of this study (*Appendix 1, 2*) indicated that all the items have Cronbach's alpha value greater than 0.70, thus demonstrating the reliability of the instruments.

3.2 Measurement of variables

A wide range of measuring scale and strategies was used to measure the research variables. The items were adapted, adopted using both the *Quranic* verses and *Hadiths* (self-responsibility and community's responsibility items). Some items (such as government obligations items) were developed by the researcher. In this study, the dependent variable was households' monthly income. The independent variables were self-responsibility, community's responsibility and government obligations.

3.2.1 Self-responsibility. This study defined self-responsibility as how household (breadwinner) manages and improves his skills and knowledge to increase his productivity, production and income for his family survival. In this context, self-responsibility represents the breadwinner's ability to work, improve his skills and knowledge and implement effective management and good practices to improve his family's life. In addition, self-responsibility was measured as faith-based values that breadwinner practices and follows to make changes in his life that will positively impact his family's well-being. A breadwinner who makes these kinds of positive values and principles is assumed to be responsible to ensure better economic and living conditions for himself and his family.

3.2.2 Community's responsibility. The community's responsibility is the organisations' (such as mosques) and individual's responsibilities and obligations to act to benefit the poor in their communities. It is an effective strategy, leading poor people to directly get out of poverty. It is measured as *Zakat* provided by rich people in the community, charities such as *Sadakah* and *Waqf* and also helping the poor by giving them interest-free loans.

3.2.3 Government obligations. Government obligations were represented as the policies, schemes and strategies designed to reduce every possibility of harming its citizens and to ensure a decent living for all citizens without prejudice. In this study, the state's responsibility is only measured as the cash transfers that the government provides to the poor, the needed and the deprived group to boost their economic conditions and provide for them the minimum resources that enable them to involve and participate in the production process and enhance their family's livelihoods.

3.3 Data analysis techniques

The Statistical Package for Social Sciences (SPSS) for Windows version 17 was used to analyse all data. Post hoc tests were undertaken and analysed to examine the impact of

Islamic values and principles on households' well-being and to investigate if these values and principles positively or negatively help households from falling into the poverty traps.

4. Results

4.1 Demographic profile

Descriptive statistics (frequencies and percentages) were calculated to provide an overview of the demographic profiles of the respondents. In total, 34 per cent of the respondents were married, 42 per cent were divorced, 18 per cent were widows and only 6 per cent were single; 57 per cent of the respondents were male, while 43 per cent were female. A large percentage of the subjects were literate as only 4 per cent of the respondents had no formal education, 32 per cent had completed their primary education, 28 per cent had completed secondary education and 36 per cent had completed higher education.

4.2 The effect of self-responsibility's variables on the poor's well-being

To evaluate the effect of self-responsibility or household's decision-making and behaviour on their well-being, a one-way ANOVA test was carried out. Using Tukey HSD test, the results in Table II showed that the poor who always ask help from relatives and friends when encountering difficulties had less mean monthly income from those who did extra work or those who reduced their spending and expenses by RM 94 and RM 137, respectively.

The ANOVA test showed that there were no statistically significant differences in households' mean monthly income between households who enhanced their skills and those who never did. The results also revealed that people who believed that shortage of resources in the community is the key obstacle in hampering them from getting a job or work; even if they were skilled, had less mean monthly income by RM 104 than those who disbelieved that. Those who saved their surplus income to use it when facing financial difficulties had less mean monthly income by RM 150 than those who invested the surplus income and bought productive assets.

The results showed that those who prayed to Allah and invested their abilities to alleviate any financial difficulties had higher mean monthly income than those who only prayed to Allah and those who neither prayed nor invested their abilities by RM 84 and RM 100, respectively. The results also indicated that those who made no effort to ease any financial hardships as they strongly believed it was just their fate had less mean monthly income by RM 72 than those who disbelieved that statement.

4.3 The effect of communities' responsibility variables on the poor's well-being

Table III showed the results of the Tukey HSD test. The results indicated that households who sought *Zakat* invariably had less mean monthly income than those who never or seldom sought *Zakat* of RM 22 and RM 25, respectively. Those who never sought *Sadakah* had higher mean monthly income of RM 67 than those who sometimes sought *Sadakah*. People who (most of the times) required interest-free loan had higher mean monthly income than those who seldom or never sought of RM 34 and RM 33, respectively.

Variables	Scale	Mean (income)	Significance
If I encounter financial difficulties	<i>I seek help from others</i>		
	I do extra work	-94.23**	0.086
	I borrow from third party without interest	55.978	0.914
	I reduce my spending and expenses	-137.47*	0.027
I enhance my skills to earn and generate more income	<i>All the time when there are programs</i>		
	Most of the time when there are programs	-12.083	1.000
	Sometime when there are programs	-6.111	1.000
	Seldom when there are programs	-13.333	1.000
	Never even there are programs	-87.083	0.936
Shortage of resources in the community will be key obstacle hampering me from getting a job or work even if I am skilled	<i>I agree</i>		
	I disagree	-104.68*	0.046
	I do not know	50.000	0.519
I allocate from my salary for	Saving to use when facing financial difficulty		
	Invest and buy some productive assets to generate more income	-156.40*	0.037
	Allocating a portion for charity to assist those in need	-59.023	
When I experience any financial difficulties	<i>I pray to Allah then invest my ability to settle my problem</i>		
	I only pray to Allah to assist me	84.85**	0.040
	I neither pray to Allah nor invest my ability to settle my problem	100.27**	0.088
I make no effort to ease my financial hardship as I strongly believe it is just my fate	<i>I strongly agree</i>		
	I disagree	-72.25*	0.045
	I do not know	36.211	0.640

Notes: *, ** denote that the mean difference is significant at 5% and 10% levels, respectively; RM1 = US\$0.311

Table II.
Results of post hoc tests for self-responsibility variables

The results of the study also indicated that the poor who sought assistance from *Zakat*, *Sadakah* and interest-free loans in investments and savings had higher mean monthly income than those who spent all of it of RM 150 and RM 123, respectively.

4.4 The effect of government obligation variables on the poor's well-being

Table IV depicted the results of post hoc test for government's obligations towards the poor. The results indicated that those who benefited from any kind of state-sponsored

Variables	Scale	Mean (income)	Significance
I seek "Zakat" assistance when I am in acute need	<i>All the time</i>		
	Most of the time	69.643	0.961
	Sometimes	20.714	0.998
	Seldom	-25.40*	0.039
	<i>Never</i>	-22.85*	0.045
I seek "Sadakah" assistance when I am in acute need	Never		
	Sometimes	67.73*	0.049
	Seldom	48.720	0.936
I seek interest-free loan assistance when I am in acute need	<i>Most of the time</i>		
	Sometimes	109.58	0.752
	Seldom	34.53**	0.085
	Never	33.33*	0.030
I use the assistance means of this type (<i>Zakat, Sadakah</i> and loans) to ...	<i>Purchase what I need and then spend it all</i>		
	Purchase what I need and then save some	-123.22*	0.032
	Purchase what I need and then invest some	-150.62*	0.046

Table III.
Results of post hoc tests for communities' responsibility variables

Notes: *, ** denote that the mean difference is significant at 5% and 10% levels, respectively; RM1 = US\$0.311

Variables	Scale	Mean (income)	Significance
Do you benefit from any kind of state-sponsored public health care?	<i>Yes, completely</i>		
	Yes partially	18.644*	0.026
	No	22.895*	0.031
Do you acquire dwelling from government?	<i>Yes without renting</i>		
	Yes with low price renting from government	73.607**	0.071
	No, I rent from privates	150.00*	0.019
When you are in need, are you assisted by government with essential commodities?	<i>Sometimes</i>		
	Seldom	75.000	0.441
	Never	23.939*	0.020
Have you obtained any loan from government during your financial endurance	<i>Yes, loan with interest</i>		
	Yes, interest-free loans	-236.66**	0.061
	No	-146.43**	0.066

Table IV.
Results of post hoc tests for government's obligations variables

Note: *, ** denote that the mean difference is significant at 5% and 10% levels, respectively. RM1 = US\$0.311

public health had higher mean monthly income than those who partially benefited from this assistance or never benefited at all by RM 18 and RM 22, respectively. Respondents who benefited from public housing or government dwellings without rental had higher mean monthly income than those who stayed in low-cost rental housing or privately rented by RM 73 and RM 150, respectively. The poor who were assisted (with essential commodities) by government when they were in need had higher mean monthly income than those who had never been assisted. The results also revealed that the poor who obtained loan with interest from government during financial endurance had less mean monthly income than those who obtained interest-free loans or never obtained loans of RM 236 and RM 146, respectively.

5. Discussion

To examine the effects of Islamic values on poor people's well-being, the one-way ANOVA tests were conducted and calculated. Using the Tukey post hoc tests, the differences in perceptions and behaviours of the poor were investigated. The results suggested that the person's self-responsibility was a fundamental key in alleviating his own poverty. These findings supported the proposed framework. Individuals who made efforts and struggled for their family subsistence were more likely to escape the poverty trap. Individual's wealth is supreme and is subjected to self-responsibility. This signifies that households' understanding on their responsibilities and giving the right understanding to the Islamic values obtain the right decisions and strategies in combating poverty. This will increase individuals' capabilities and opportunities in generating their income.

Households had better opportunity of being employed if they do not believe that they were poor as a result of their destiny and believe that shortage of resources in community was not a key obstacle hampering people from getting their living, and praying to Allah then devoting their abilities. Extra work and well spending provide households with opportunity to save money that could be invested in other productive assets. These efforts increased individuals' productive potentials as well as improved their economic capability and their family's welfare. When societies and communities were committed to providing the appropriate environment for an equitable access to capabilities and opportunities, the burden of utilisation of these resources lies on the individuals (Sirageldin, 2000).

Seeking *Zakat* and *Sadakah* was found to be obstacles to enhancing households' well-being. Households who always sought *Zakat* and *Sadakah* were poorer than those who seldom sought them. Relying on *Zakat* and *Sadakah* would make households' over-dependence on handouts and others. This fact concurs with the proposed framework. These findings did not contradict the Islamic philosophy of combating poverty. The framework developed was based on the fact that all respondents are able to work and do not suffer from any disabilities. It is well documented that *Zakat* and *Sadakah* contribute to the alleviation of poverty. The role of *Zakat* and *Sadakah* in enhancing the poor people's lives is indispensable. In this study, the disabled were excluded from the analysis. The findings indicated that it is self-reliance that leads individuals and groups to success and not relying on others (seeking *Zakat* and *Sadakah*). The self-reliance degree remains indispensable in the development progress of individuals, communities and societies, while dependence on others leads to disappointment and failure. Policies based on cash transfers that do not shift the poor from their dependency status should not be adopted except in cases where such shift is

not feasible (Sirageldin, 2000). Undoubtedly, the role of *Zakat* and *Sadakah* in combating poverty is indispensable (Khan, 2010), but these types of assistances should go to the people who are really in need, such as the old, disabled and the hardcore poor.

People who seek interest-free loans have higher mean monthly income than those who never seek for this type of assistance. The person seeking interest-free loans has the responsibility to pay back the loan within the period as stipulated in the agreement with the loan provider. Therefore, s(he) works very hard and invests that loan by buying productive assets to generate more income. *Zakat* and *Sadakah* recipients are less careful in spending the money received as they are not obliged to pay the money back. Table III confirmed that those who have received *Zakat* and *Sadakah* were poorer than those who took interest-free loans for investments.

Cash transfers provided by government also had strong effect on alleviating poverty. People who benefited from public health care, housing and essential commodities had higher mean monthly income from those who lacked access to these types of assistances. Poverty alleviation is the responsibility of the government through ensuring equal distribution of the resources and ensuring full access of these resources to people who are in need. Obtaining loan with interest is an obstacle towards poverty alleviation. It exacerbated their poverty and led them to chronic poverty. The results of Table IV indicated that those who benefited from loan with interest had monthly income less by RM 236 from those who benefited from loan without interest. There is a need for the government and policy-makers to develop a financial system to enable the poor to have access to credit on an interest-free basis.

6. Conclusion

Poverty can be fought with commitment, faith and guided principles based on faith. Going through the religious laws of Islam, one finds that self-responsibility has been given prime importance in fighting poverty. Enhancing production and productivity is the fundamental key in Islamic way of poverty alleviation. The self-reliance decree remains indispensable in the development progress of individuals, communities and societies, while dependence on others leads to disappointments and failures. Motivating poor people who are able to work is a fundamental approach in enhancing their livelihood. For that reason, Muslims scholars, Imams of mosques and religious institutions must always inspire and encourage this group of population to successfully improve and boost their income by increasing their production and productivity.

The integration of *Sadakah* and *Waqf* with Islamic finance system could be a robust vehicle for poverty alleviation as the borrowers (who are able to work and generate income) in this case are obliged to repay the loan. Loans given out this way can and should be monitored the misuses (Liala, 2010). Loans must be given to the healthy poor and who are able to work to invest or/and transfer these loans into productive assets.

While government assistance remains indispensable through providing the necessities of comfort and well-being, such as housing, health-care facilities and cash transfers, to hardcore poor people, there is a need for facilitating accesses to financial Islamic products such as interest-free loans. Developing Islamic financial system that serve, deliver and seek to prevent the marginalised, deprived and the poor or those vulnerable to risks, from falling below a certain poverty level have potential benefits.

7. Limitation of the study and avenues for future research

This study has its own limitations. First, the study did not consider the gender factor in the analysis. Gender is an important factor in the determination of households' standing. The inclusion of gender in the analysis could give a more complete understanding on how families and breadwinners behave and cope with the issues of poverty. Second, the study only considered cash transfer to reflect one of the roles of the government. Government's other roles such as taxation and social services which are probably equally important are not being considered. Future research should emphasise on how Islamic philosophy addresses the issues of gender in alleviating poverty. Investigating and analyzing the effects of inequalities and economic growth on households' livelihood from an Islamic perspective will shed light on new path of research and knowledge. Another shortcoming in the study is that the discussion did not pay attention on how the proposed three constructs (Micro, Meso and Macro) are related. Lastly, as proposed by an anonymous reviewer, the study did not take into consideration how Islamic philosophy perceives the share of responsibility of the three proposed constructs. Does Islam give similar weight to each of them?

Notes

1. Sahih Al-Bukhari No. 1346.
2. Sahih Al-Bukhari No. 591.
3. Sahih Al-Bukhari No 89; and Muslim No 1829.
4. Sahih Al-Bukhari No 1637.
5. Muslim scholars define the word extravagance as an expenditure of thing in what should be additional to what should be, in the sense that the spending is permitted in the moderate.
6. *Zakat* is one of the five pillars of Islam. It is a religious obligation of the rich to give and a right of the poor to receive. It is not a voluntary act of charity. Reward for giving is manifold and the punishment for not giving severe: and both the reward and the punishment are to be expected in this world as well as the hereafter.
7. Sahih Muslim.
8. Sahih Al-Bukhari No. 304.
9. Sahih Al-Bukhari No. 584.

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About the authors

Abdelhak Senadjki Assistant Professor at Faculty of Business and Finance Universiti Tunku Abdul Rahman. Abdelhak Senadjki is the corresponding author and can be contacted at abdelhak@utar.edu.my

Jamalludin Sulaiman Professor at School of Social Sciences Universiti Sains Malaysia.

Appendix 1

Table AI.
Reliability item-
analysis

Items	Scale mean if item deleted	Scale variance if item deleted	Cronbach's alpha if item deleted
<i>Self-responsibility items</i>			
I relied on myself to earn and generate my income	19.99	13.162	0.836
If I encounter financial difficulties	18.64	7.526	0.790
I enhance my skills to earn and generate more income	18.03	13.605	0.840
I believe that the perceived shortage of resources in the community will be key obstacle hampering me from getting a job or work even if I am skilled	19.05	11.644	0.767
I use my income for	19.83	13.799	0.826
I allocate from my salary for	19.95	15.442	0.878
I pray and appeal to Allah for my subsistence	19.74	13.326	0.779
When I experience any financial difficulties	19.16	14.439	0.816
I do not make any effort to ease my financial hardship as I strongly believe it is just my fate	18.73	14.280	0.836
Because I know that working is also worshipping, this motivates me to make more efforts and never give up	19.41	14.345	0.842
Because I know that efforts of submitting our trust to Allah lead to secure his blessing and increase possibilities for my livelihood and income opportunities	19.47	13.242	0.789
<i>Community responsibility items</i>			
I seek "Zakat" assistance when I am in acute need	11.81	1.186	0.768
I seek "Sadaqah" assistance when I am in acute need	11.85	2.371	0.731
I seek interest-free loan assistance when I am in acute need	10.84	2.439	0.808
I use the assistance means of this type (Zakat, Sadaqah and loans) to	13.66	2.732	0.703
Assistance from any of these (Zakat, Sadaqah or interest-free loans) really serves me to	13.20	2.182	0.741
<i>Government obligations items</i>			
Are you a recipient of government's any financial provision?	11.94	2.421	0.717
Do you benefit from any kind of state-sponsored public health care?	12.00	2.283	0.781
Do you acquire dwelling from government?	12.14	2.687	0.740
When you are in need, are you assisted by government with essential commodities, rice, milk, meat, transportation and so forth?	9.79	2.188	0.867
Have you obtained any loan from government during your financial endurance?	11.53	2.716	0.878

Appendix 2. Questionnaire

For the whole questionnaire please tick the right answer

- Marital Status Married Single Divorce Widow
 Gender Male Female
 Education Level No formal education STD 5/6 PMR/LCE SPM/MCE University
 Age 20-30 31-45 46-60 More than 61
 Number of family members (.....) Monthly income of head of households (RM.....)

I relied on myself to earn and generate my income for my family subsistence

1. All the time
2. Most of the time
3. Sometime
4. Seldom
5. Never

If I encounter financial difficulties

1. I do extra work
2. I borrow from third party without interest
3. I borrow from third party with interest
4. I ask for help from others
5. I reduce my spending and expenses
6. Do nothing

I enhance my skills to earn and generate more income by attending any vocational training or educational programs

1. All the time when there are programs
2. Most of the time when there are programs
3. Sometime when there are programs
4. Seldom when there are programs
5. Never even there are programs

I believe that the perceived shortage of resources in the community will be key obstacle hampering me from getting a job or work even if I am skilled

1. I strongly agree
2. I agree
3. I do not know
4. I disagree
5. I strongly disagree

I use my income for

1. Spending some and only purchase essential goods and services
2. Spending all and purchase anything I want to
3. Spending all and then borrowing interest-free loan from others
4. Spending all and then borrowing loan with interest
5. Spending all and then seeking assistance from others

(continued)

I allocate from my salary for

1. Saving to use when facing financial difficulty
2. Invest and buy some productive assets to generate more income
3. Choosing the betting and lottery in a hope of rapid gaining of money
4. Allocating a portion for charity to assist those in need

I pray and appeal to Allah for my subsistence

1. All the time
2. Most of the time
3. Sometime
4. Seldom
5. Never

When I experience any financial difficulties

1. I only pray to Allah to assist me
2. I pray to Allah then invest my ability to settle my problem
3. I do not pray to Allah , but only invest my ability to settle my problem
4. I neither pray to Allah nor invest my ability to settle my problem

I do not make any effort to ease my financial hardship as I strongly believe it is just my fate

1. I strongly agree
2. I agree
3. I do not know
4. I disagree
5. I strongly disagree

Because I know that working is also worshiping, this motivates me to make more efforts and never give up

1. All the time
2. Most of the time
3. Sometime
4. Seldom
5. Never

Because I know that efforts of submitting our trust to Allah lead to secure his blessing and increase possibilities for my livelihood and income opportunities.

1. All the time
2. Most of the time
3. Sometime
4. Seldom
5. Never

I seek “Zakat” assistance when I am in acute need

1. Every time
2. Most of the time
3. Sometimes
4. Seldom
5. Never

I seek “Sadakah” assistance when I am in acute need

1. Every time
2. Most of the time
3. Sometimes
4. Seldom
5. Never

(continued)

I seek interest-free loan assistance when I am in acute need

1. Every time
2. Most of the time
3. Sometimes
4. Seldom
5. Never

I use the assistance means of this type (*Zakat, Sadakah* and loans) to

1. Purchase what I need and then spend it all
2. Purchase what I need and then save some
3. Purchase what I need and then invest some
4. Invest it all
5. Save it all

Assistance from any of these (*Zakat, Sadakah* or interest-free loans) really serves me to

1. Increases my ability to work and increase my productivity
2. Lifts my morale, which makes me not feel lonely
3. I feel safe that gives me motivation to work and do more effort
4. I do not do any effort and wait to get more when I face difficulties

Are you a recipient of government's any financial provision?

1. Yes, monthly
2. Yes yearly
3. No, I do benefit

Do you benefit from any kind of state-sponsored public health care?

1. Yes, completely
2. Yes partially
3. No

Do you acquire dwelling from government?

1. Yes without renting
2. Yes with low price renting from government
3. No, I rent from privates

When you are in need, are you assisted by government with essential commodities, rice, milk, meat, transportation and so forth?

1. Yes, every time
2. Yes, most of the time
3. Yes, Sometimes
4. Yes, Seldom
5. Never

Have you obtained any loan from government during your financial endurance?

1. Yes, interest-free loans
2. Yes, loan with interest
3. No

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