



ASSESSMENT OF RESIDENTIAL SATISFACTION IN
LOW-COST HOUSING PROVIDED THROUGH THE
ZAKAH FUND: A CASE OF SELANGOR ZAKAT
BOARD, MALAYSIA.

BY

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ABSTRACT

In Malaysia, low-cost housing is mainly delivered through both the public and private sectors. Public sector provisions are mostly concentrated in large urban centres such as Kuala Lumpur, George Town, and in the rural areas, while private sector operates in both urban and suburban areas. Recently, the Selangor Zakat Board (SZB) has started to participate in the provision of low-cost housing in the state of Selangor, and so far about 500 units have been delivered under the board's housing programmes. This study intends to evaluate these programmes by adopting the residential satisfaction approach which is currently used as a tool for customer satisfaction for public/private housing in many local governments in the United Kingdom and the United States of America. SZB has developed a unique mechanism to collect the *zakat* from the qualified citizens of the state and it has also developed an efficient way of distributing it to the poor. Eight modes of payment (*Asnaf*) are used in distributing the funds to the poor, either in cash or in kind, and in three of these modes; the element of low cost housing has been incorporated. SZB is involved in the delivery of three types of low-cost housing: (a) cluster, (b) individual, and (c) transit. The main purpose of this paper is to identify the types of housing programmes adopted by SZB and examines beneficiaries' housing satisfaction in each programme. In order to examine residential satisfaction, four objective components of housing satisfaction were surveyed – dwelling unit features, dwelling unit support services, public and neighbourhood facilities. The data of this study was collected from 150 respondents living in the three types of SZB housing programmes using simple random sampling. For further analyses, Pearson Chi-Square and Spearman Rank Correlation were used to assess the data. The survey results indicate that level of satisfaction were low in certain portion of the house space elements (drying area), house support services (lift lobby and lift services), public facilities (public phone) and neighbourhood environment (distance to LRT Station). Nevertheless, the findings of the study indicate that majority of the recipients were satisfied with the overall housing and choose to stay in the housing area in long-term period. Finally, the paper provides a number of recommendations that may help SZB to rationalise its future housing programmes for enhancing welfare of the poor in the state.

ملخص البحث

في ماليزيا ، يتم أساسا تسليم المساكن منخفضة التكلفة من خلال القطاعين العام و الخاص . تزويد القطاع العام يتركز معظمها في المراكز الحضرية الكبيرة مثل كوالالمبور وجورج تاون ، وفي المناطق الريفية ، في حين أن القطاع الخاص يعمل في كل من المناطق الحضرية وشبه الحضرية. في الآونة الأخيرة بدأ مجلس زكاة سيلانجور (SZB) بالمشاركة في توفير مساكن منخفضة التكلفة في الولاية ، وحتى الآن قد تم تسليم حوالي 500 وحدة سكنية في إطار برامج المجلس . هذه الدراسة تعتمز تقييم هذه البرامج من خلال اعتماد منهجية الرضاء السكنية والتي تستخدم حاليا كأداة لقياس رضا العملاء عن السكن بين القطاعين العام والخاص في العديد من الحكومات المحلية في المملكة المتحدة والولايات المتحدة الأمريكية . SZB تشارك في تقديم ثلاثة أنواع من المساكن منخفضة التكلفة: (أ) المجموعة (ب) الفردية ، و (ج) العابر. الغرض الرئيسي من هذه الورقة هو تحديد أنواع برامج الإسكان التي اعتمدها ويدرس SZB رضا المستفيدين السكن في كل برنامج. ولمزيد من التحليلات استخدمت (Pearson Chi-Square and Spearman Rank Correlation) لتقييم البيانات. نتائج المسح تشير إلى أن مستوى الرضاء كانت منخفضة في جزء معين من العناصر الفضاء بالبيت (المناطق الجافة) خدمات دعم البيت (مصعد البهو ومصعد الخدمة) ، المرافق العامة (الهواتف العامة) ، وبيئة الحي (المسافة إلى محطة القطار) . وأخيرا يقدم البحث عدد من التوصيات التي يمكن أن تساعد على ترشيد SZB مستقبلها لبرامج الإسكان لتعزيز الرعاية الاجتماعية للفقراء في الدولة.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conform to acceptable standards of scholarly presentation and is fully adequate, I scope and quality, as thesis for the degree of Master of Urban and Regional Planning.

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DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Nurul Nazyddah Mat Nazir

.....

Date:

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

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LIST OF ABBREVIATION

JAIS	Jabatan Agama Islam Selangor
JPA	Jabatan Pembangunan Asnaf (Asnaf Development Department)
JPU	Jabatan Pembangunan Ummah (Ummah Development Department)
JKM	Jabatan Kebajikan Masyarakat (Human Welfare Department)
MAIS	Majlis Agama Islam Selangor
SZB	Selangor Zakat Board
SZC	Selangor Zakat Centre
YBK	Yayasan Basmi Kemiskinan (Eradication Poverty Foundation)

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

This study intends to examine the role of *Zakah* fund related to housing for the poor in the state of Selangor, and the housing satisfaction levels among recipients of housing aid. As has been recognized, the economic form should have a strong relationship with social factors to encourage a better living condition and good community relations. In the case of the *Zakah* fund, it attracts further study about the effectiveness of this concept especially in shelter and housing sector

Zakah literally means blessing, purification, increase and goodness. It is so called as it blesses the wealth from which it is taken and protects it from misfortunes. Ibn Taimiah said, "The soul of one who gives *Zakah* is blessed and so is his wealth." It also relates to purity, cleanliness and growth. Technically, it is a tax on the wealthy to provide a social justice (Abu Al-Hassan Sadeq.1994).

Sometimes *Zakah* is referred to in the Holy Qur'an as *Sadaqah* (alms). The Qur'an says, "Of their goods take alms, that so thou mightest purify and sanctify them; and pray on their behalf, verily thy prayers are a source of security for them." (Surah al-Taubah, No.9, Verse: 103). In an authentic hadith, the Prophet (peace be upon him) said to his Companion *Mu`adh*, when he was sent to Yemen as governor, "Tell them that Allah has made *Zakah* obligatory for them, that it should be collected from the rich and distributed among the poor."

Zakah is one of the five pillars of Islam. Its work covers the moral, economic and social spheres. Zakah is also a significant institution in socio economic framework of Islam. Its importance is revealed in its being one of the five tenets or pillars on which the Islamic code of life is founded and in the fact that the injunction of *Solat* is frequently followed by that of Zakah in the Quran (Surah al-Taubah: 11). Zakah has not been made mandatory for this *ummah* alone; it was ordained during previous prophets as well. This is an institution which was effectively introduced during the golden era of Islamic history.

Zakah is not a voluntary institution, but rather it is operationalized by the state level. It was done at the state level during the prophet's era until the downfall of Islamic rule. In the former case, Zakah administration varies from compulsory to voluntary and the latter is purely voluntary at the individual level.

In Islam, *Hadith* emphasizes on three main things that we need to achieve a greater life. It consists of a good wife, good house and good transportation. The *hadith* thus indicates that shelter or house is essential in human life to enhance human welfare and it is an essential in order to generate a good society.

1.2 ZAKAT FUND FOR HOUSING THE POOR

Housing has always been a main agenda for every nation in the world. Since the 19th century, demand for shelter and housing has increased along with the population. This is simply due to the fact that housing is a basic need for every citizen. Housing consists of a bundle of services such as infrastructure, public utilities, social interaction, education, healthy, neighborhood, family gathering and so on. Hence, Selangor Zakat Board (SZB)

allocates the zakah fund based on eight categories of people who qualify to receive the zakah fund in order to construct, renovate and rent a house.

Allocation for shelter and housing sector in zakah fund program has been categorized under *fakir*, *miskin* and *muallaf* categories of people. In this both asnaf, the government has emphasized on the construction of scatter house, construction of individual house, renovation of house and rent of a house (Transit Programme) for poor people.

According to the Prophet *Hadith*, housing is a main thing that people should have. It is because human welfare will begin in their house. That is why one of the English adages said “Home Sweet Home”. People will learn various social interactions such as how to appreciate their parents, siblings, friends and society in the house and neighbourhood area. On the other hand, house and shelter can be defined as our first place to learn. In a house or shelter, parents will encourage their children to perform a *solat*, fast and do positive things in their life. Besides, housing also can be a generator for a good individual, neighbourhood as well as society. Therefore, everybody deserves to have their own house for better living conditions.

In a rapidly changing and demanding global situation, modernization of Zakah as an economic and social instrument for the stability of the *ummah* is both appropriate and timely. In this respect, the verses relating to Zakah found in the *Al-Quran* both from societal and spiritual contexts must be fully appreciated by all countries and the *ummah*. Nevertheless, there are still several challenges. For example, the level of awareness relating to the spiritual and economic rationale of the obligation to pay Zakah must be raised further amongst the general *ummah*. According to the statistics provided by Selangor Zakat Board (SZB), the state government merely allocate almost 15 percent of

the total zakat fund for the shelter and housing sector, from the total amount of RM 133, 654, 172.31 (Selangor Zakat Board, 2007).

1.3 TYPE OF HOUSING ASSISTANCE

There are varieties of type which provided by SZB to the asnaf as below:

Table 1.1:

Type of Aid in Selangor Zakat Board (SZB)

Type of Assistance
Asnaf Fakir
Build a cluster house
Build an individual house
Maintenance of house
Housing rental assistance
Plumbing and wiring of house
Asnaf Miskin
Build a cluster house
Build an individual house
Renovation of house
Rental of house
Plumbing and wiring of house
Asnaf Mualaf
Build a cluster house
Build an individual house
Renovation of house
Rental of house

Source: Selangor Zakat Board, 2007.

Table 1.1 shows a Type of Housing Aid implemented by SZB in order to give assistance to the poor people in housing sector. From the table, 3 types of asnaf which are fakir, miskin and mualaf were involved in this programme. The assistance consist of build a cluster house, build an individual house, maintenance of house, rental of housing, plumbing and wiring as well as renovation of house.

1.4 DEFINITION OF ASNAF AND EIGHT CHANNEL OF ZAKAH DISTRIBUTION

According to the *Quran*, asnaf means a group or category of poor people which been divided into eight groups which are (The poor) - *Fakir*, (The Needy) - *Miskin*, (Those Employed to Administer Zakat) - *Amil*, (Those Whose Hearts are made to Embrace Islam) - *Mualaf*, (In the Cause of Allah) - *Fisabilillah*, (The Debtors) - *Gharim*, (The Wayfarer) - *Ibnu Sabil* and (To Emancipate Slaves) - *Riqab*.

The distributions of zakat fund in Selangor are based on the *Shar'iah* law. Asnaf or categories is mentioned in *Al-Quran* which needs to be followed from time to time. The related ayah about zakat was mentioned as below:

“Zakat is for poor people, needy, manager of zakat, mualaf, indebted people, musafir as one of the decision made by Allah and He knows everything.”

(Surah al-Taubah: 60)

The Table 1.2 and Figure 1.1 indicate the Total Distribution of Zakat Fund Based on Asnaf for Year 2008 and Total Distribution of Zakah In January until June, 2008 (6 months) for better understanding and reference.

Table 1.2:

Total Distribution of Zakat Fund Based On Asnaf for Year 2008

Asnaf	Distribution (RM)	Distribution Percentage (%)
Fakir	2,589,451.00	1.94
Miskin	38,556,208.00	28.9
Amil	19,739,056.00	14.8
Mualaf	7,649,712.00	5.73
Fisabillilah	53,707,577.00	40.4
Gharim	9,999,254.00	7.49
Ibnu Sabil	445,736.00	0.03
Riqab	683,428.00	0.51
Total	133,654,172.31	100.00

Source: Asnaf Magazine, 2008.

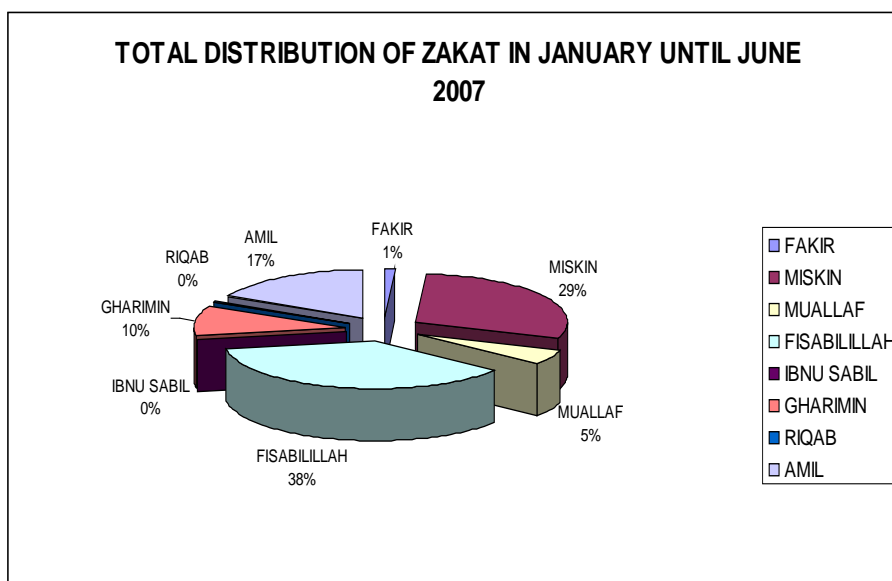


Figure: 1.1: Total Distribution of Zakah In January until June, 2008 (6 months).

Source: Selangor Zakat Board, 2008.

1.5 PROBLEM STATEMENT

In Selangor, government and private sectors are responsible in providing houses for low income people (Sulong, 1984). For example, Selangor Development Corporation (SDC) has plan and implement a lot of resettlement and housing projects to reduce slums and squatters in Selangor. This is to ensure that the state's objective of zero squatters' campaign can be achieved. Besides, there was another responsible board that provides a house for low income people. It is SZB. SZB acts as the third sector in providing a housing facility to the low income people in the Selangor state.

Besides, in the effort of SZB to ensure adequate housing supply, two main problems have arisen from the housing situation. First, quantitatively the number of housing provided does not meet the demand of housing for the poor people or needy (Razali, 1993) and the second is, qualitatively the size of housing has not been satisfactory with the family housing needs (Ahmad Hariza and Chow, 1998), space deficit (Husna and Nurizan, 1987), comfort (Sulong, 1984) and social, cultural and religious needs (Tan, 1980).

The second aspect is very important as it influences the quality of life and affects the socio-psychological aspects of the human being. From the SZB overviews, housing is not just the provision of roof over one's head (Turner, 1976; Parid 1977). Ideally, it refers to the low cost housing concept, housing design should fulfill the needs of people; support the living pattern and activity systems of the inhabitants as well as people's cultural aspects.

The challenges facing SZB in the new millennium is not only in providing housing for the Muslim poor but also in providing good and quality housing in a sustainable environment where they can live and work in peaceful harmony. The form of housing design dictates the activities that can take place in it. It defines the space, which