



# **Determination Of Had Kifayah Zakat Among Pre-Graduate Students at Universiti Sains Islam Malaysia (Usim)**

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### **ABSTRACT**

Had Kifayah refers to a minimum basic necessity rate set based on the current cost of living. The objective of this paper is to determine the current Had Kifayah for asnaf candidates focusing more on USIM Pre-Graduate students as the target group. The research method used are the qualitative and quantitative which apart from referring to existing writing and references, a survey was conducted to obtain the latest data from asnaf students through previous databases. The survey has been conducted via online instead one to one interview due to Covid-19 pandemic. Through a survey that covers aspects of student spending and income, the average of spending method has been used as per agreed with all team members to determine the Had Kifayah, in line with the method used by the state Islamic religious council as a reference. With the improvements made in the agreed calculation system, a more accurate calculation method has been developed and at the same time can help the process of proper distribution of zakat.

**Keywords:** Zakat, had kifayah, Asnaf, Islamic Economics

### **INTRODUCTION**

The welfare of students of Universiti Sains Islam Malaysia (USIM) especially those who belong to the Asnaf group is highly emphasized by the university management in line with the university philosophy which is "The combination between Naqli and Aqli knowledge and noble character is the main core to form an excellent generation and knowledgeable society". Every action and improvement must be taken into account from time to time for the USIM Endowment and Zakaf Center (PWZ) to improve and refine the methods of Zakat distribution to eligible students. The rate of zakat received by prospective Asnaf should be able to help them improve their standard of living, especially in fulfilling aspects of their daruriyyat and hajjiyyat (Syed, 1988). Therefore, it is very important for PWZ to get a more accurate and suitable kifayah limit rate to coincide with the target group, namely Pre - Graduate students at USIM.

Zakat is a responsibility from Allah to Muslim, just like an obligation perform five times prayer (Hamza, 2021). Zakat is very important in playing a role as financial mechanism with some key functions related to social security, social assistance, food subsidies, education, healthcare, housing, and public transport in a country (Ahmad & Haq, 2021; Mahmood et.al, 2021; Jasni Sulong, 2012; Hairunnizam Wahid, 2004, 2009). Had Al-Kifayah means the minimum adequacy line for an individual's basic needs and responsibilities based on the current cost of living (Ascarya, 2021). According to the Islamic point of view, it is the minimum rate for basic needs in one's life. Briefly, Had Kifayah refers to a minimum basic requirement rate based on the current cost of living. This limit is also used to determine the rate that needs to be assisted to meet the adequacy of basic expenses (Harahap, 2021; Miah, 2021). Running parallel to haddul kifayah, authorities such as the Economic Planning Unit (EPU) and Selangor Government have established an approach that appears to be similar, known as the Poverty Line Income (PLI). Based on the kifayah limit, the zakat institution uses it to find out the status of

zakat asnaf in the category of poor or needy and further facilitates the distribution calculation process required by zakat applicants (Ahmad Fahmee & Mohd Faisal 2015). The following are the basic components of Had Kifayah:

- 1) Accommodation - includes the cost of accommodation in terms of accommodation whether college fees, house or room rent, own residence, as well as utility bill costs.
- 2) Food - student food and drink expenses based on daily expenses especially for survival or needs.
- 3) Clothing - expenses for the purchase of clothing, especially basic clothing and clothing for going to college according to the guidelines set by the university.
- 4) Medicine and health care - refers to basic medical expenses, as well as the purchase of basic health care items.
- 5) Education - expenses for the use of books, stationeries, and tools needed in the study according to the course taken, especially basic items that can affect learning if not met.
- 6) Transportation - important basic transportation costs such as for the purpose of attending lectures, buying basic necessities, as well as emergencies.

Therefore, it is very important for PWZ to identify the student's background in detail. Measurements to determine the concept of poverty differ depending on specific variables including place, duration and circumstances (JAWHAR, 2009). The concept of a 'Living Wage' is a wage rate that should provide households with a minimum acceptable standard of living which reflects the necessary expenses of workers and their families for commodities such as food, transportation, housing, childcare, health, education and to maintain adequate living standards for a household of two adults and two children (St. John & So, 2018). As we all know, expenditure is a very important aspect for PWZ to make an assessment of the level of cost of living adequacy for the screened candidates. In addition to the world's largest test, the Covid-19 pandemic to some extent has an impact on cost of living (Misra et.al., 2021; Rasul et.al., 2021) and student spending trends in particular (Feng & Zhang, 2021; Jones et.al., 2021; Kuliukas et.al., 2021). Therefore, research on student spending at USIM is very important to get an accurate rate in line with the current situation. Besides, we also need to take into account the source of student income from all reasonable angles and sources such as scholarships, tuition financing, salaries, parent grants, etc., will help researchers to come up with a suitable formula to be used according to the passage of time.

Therefore, this research conducted to answer the question on what behavior of student expenditure based on the income earned, and what is the priority of the expenditure to meet the targets listed in the six components of determining kifayah limit

## OBJECTIVES

The main objective of this study is to identify the behavior of student expenditure based on the income earned to determine the priority of the expenditure to meet the targets listed in the six components of determining kifayah limit. Through these observations, the researcher will determine where the expenses are considered important and should be given priority and expenses which will be assessed as ancillary expenses based on the level of priority that has been obtained through feedback from selected respondents. Through the behavior of the expenditure, the researcher can also determine whether the priority (expenditure) placed by the student is correct or otherwise. This is because there are numbers of students who still could not figure out their priority in spending and fail in determining what the wants and needs are in spending. Therefore, it is very important for researchers in assisting the PWZ to obtain complete data and information in helping to determine the exact amount of kifayah limit from the findings obtained from this study.

## RESEARCH METHODOLOGY

### 1) Research design

This study used quantitative methods based on questionnaires. The suitability of the questions has been endorsed by the expert in Zakat matter from internal academicians and from other academic institutions.

### 2) Participants

Questionnaire that has been distributed, a total of 229 respondents have given complete feedback via online survey.

### 3) Data collection tools

Questionnaires were distributed via online due to constraints of the Covid-19 pandemic that hit the country and the world in general. From the questionnaire, respondents were asked to provide detailed informations on the amount of income which includes some set criterias as well as their expenses (from daily to monthly) on behalf of PWZ to get a more accurate estimate. Apart from the amount of expenditure, the priority of expenditure will also be analyzed where the respondents need to assess the extent of the priority of the expenditure to them based on the questionnaire provided. Thus, members of the research group agreed to use the average method of expenditure calculated based on the fractions of the six main aspects of determining the Kifayah Limit while ensuring that these factors play a significant or not role in the calculation process.

#### 4) Data analysis

The data has been analyzed according to the classification provided in the questionnaire and formulated in the form of an average for an asnaf. Six main aspects have been analysed critically according to the certain categories that has been agreed by the members of the research group. This classification has been made in order to narrowing the focus and to make sure that the particular items must be in the correct category. From the findings, the type of expenses will be sorted according the priority so that we can see how much the student need to spend monthly and will lead to the Kifayah Limit establishment.

### RESULTS AND FINDINGS

Based on the questionnaire that has been distributed, a total of 229 respondents have given complete feedback via online survey. Overall, only one student from all respondents is married, however the spending behavior does not show a significant difference with the expenses of the respondents who are mostly single or unmarried. From these 229 respondents, a database to calculate the average income and expenses has been updated accordingly. Generally, student income is calculated based on income from all reasonable sources such as scholarship assistance, financing, parents, or salary (working part time) while in terms of expenses, it includes education, food and beverage expenses, clothing, accommodation, transportation, as well as health and personal care (Syukri, 2014). The financial sources can be classified into two groups namely group A (zakat, loans, and scholarships) and group B (Salary, fund from parents, ect). Through the survey that has been done, the average financial assistance obtained from group A for each semester is RM 2681.42, equivalent to RM 536.28 per month. While the monthly income earned from group B is RM 621.14. The total of average monthly income (A+B) is in the range of RM 1157.424.

1) Results for first research question: What behavior of student expenditure based on the income earned.

As for expenditure, education expenditure in the first category is RM 998.44 per person per semester, equivalent to RM 199.69 per month. These expenses include the book and stationery expenses, laptop maintenance, printing, club activities, as well as additional costs of internationalization activities borne by students (excluding RM 450 included with semester fees). From these parts of the education expenditure, the additional cost of this internationalization activity shows an inconsistent value, even up to RM 3500 per person. The total expenditure for this activity needs to be monitored and identified why the expenditure is too high for some students.

The next category is student expenses on foods. Average (daily) foods expenses include breakfast expenses (RM 4.07), lunch (RM 8.18), tea time (RM 2.06), dinner (RM 6.11) and supper (RM 1.69). The average total food and beverage expenses for a month is around RM 551.33 per person. Based on the findings from the data obtained, the majority of respondents do not emphasize the expense of eating late at night, or only with a smaller amount because usually at that time, students may just go out to relax and only tend to buy drinks only. In addition, not all students will go out socializing at night, especially female students who do not like the activity and are more likely to be in their respective accommodation during the night. So, in determining the kifayah limit, the expense of eating late at night can be considered not to be included in the calculation of the Had Kifayah.

Next is the cost of clothing with an average per semester is as follows; a) formal attire for attending lectures (RM 82.53), b) worship/Ibadah attire (RM 27.32), c) daily attire (RM 56.58), d) university activity attire (RM 55.95), e) university events attire, such as faculty dinners, official functions and so on (RM 58.20), and f) accessories in the form of accessories such as brooches, hats, beauty accessories and so on (RM 23.76). However, during discussion with the research advisor who has been appointed by the research team, Dr Hairunnizam Wahid from UKM who is a reference expert in the field of zakat, we have agreed not to take into account items (e) and (f) on the grounds that the item is more inclined to wants rather than needs. Thus, the calculation of the total items a, b, c, and d is RM 222.35 per semester and RM 44.47 per month (divided into 5 months per semester). As was expected that items (a) and also (c) are the two highest cost of clothing and coincide with the priority and purpose of the garment purchased.

As for the accommodation, the data obtained are processed in more detail, according to students who stay on campus and also those who rent outside or stay with their parent or their own house. For college accommodation, the fee is specific at RM 580 per semester equivalent to RM 116 per month. The purpose is to standardize the data so that the rental commitment between college residents and tenants outside the college is calculated on a monthly basis. The other significant expenses that had been identified are telephone and internet usage bills. This is because regardless of whether the student stay in college or outside of college, the use of telephone and internet is a necessity - especially if students are asked to attend classes online. On average, the use of the telephone recorded RM51.85. As a student, considering that these expenses are relevant if in one accommodation, students share to pay for the same internet account, or use personal internet via mobile phone with minimal package. The total rental and communication expenses are RM 167.85 monthly per person. Although there is information in terms of payment of water, electricity, and home maintenance bills, it does not show significant amounts as most of these students live on campus and some live with their parents.

Transportation is considered very important even though students spend a lot of time on campus, especially on weekdays. For transportation expenses, the researchers agreed to divide into two categories, namely public transport and private transport. The average monthly cost of public transport is RM 107.72 while the using own transportation cost them RM 96.24. Public transportation includes public buses (excluding USIM buses), taxis, e-hailing, trains, etc. and not surprisingly the most significant expense is the use of e-hailing which is now become the first option as it is easier, faster, and affordable with an average expenditure of RM 52.52. Therefore, it is very important for this item to be taken into account in determining the Had Kifayah because it is shown in the data as the main public transportation choice for USIM student. For students who own a vehicle, it will usually be assessed in more detail to find out who owns the vehicle (registered under their name or others name), how they obtained it (self-purchase or family gift), or whether the student is fully supported by parent. This is because logically, if you are able to own a vehicle, then the priority of receiving zakat will be given to asnaf students who are not even able to own any vehicle. Nevertheless, in-depth study is needed for this aspect. The following are the findings from the estimated monthly vehicle maintenance expenses of the student: Car (RM 139.67), Motorcycle (RM 67.52) and Bicycle (RM 30).

For the latter category are expenses involving healthcare. In this category, members of the research group have agreed to divide into two small categories, namely the first category, the purchase of basic medicine such as sea cucumber oil, antiseptic, paracetamol, and so on. While the second category is the purchase of personal care items such as soap, shampoo, face wash, shaver, talcum powder, sanitary napkins, toothpaste, and etc. This is because these two aspects are actually different where each of them focusing on the external and internal parts, but for one purpose which is related to health. For basic medicine, the average monthly expenses are RM 24.60. This is because usually the use of such items is not as frequent as personal care items. The average personal care expenses are RM 143.15 per month. The total amount for this category is RM 167.75. These expenses do not include medical expenses such as ward charges, hospital medication, surgery, or hospital expenses that involve high costs. This expense is more to personal care and prevention where it usually come in form of medical kit.

2) Results for second research question: What is the priority of the expenditure to meet the targets listed in the six components of determining kifayah limit

Using the method of calculating the average expenditure which includes the six aspects of determining the Kifayah Limit, the average value of monthly expenditure earned is RM 1282.78. This shows that the value is the value of expenses that need to be met for a student at USIM to continue living as a student here. The following is the average preference scale according to the items in the kifayah limit component that has been set by the researcher. (The scale used is 1 to 4 where 1 represents not important and 4 is most important): -

**Table 1**

ITEM	AVERAGE	PRIORITY
<b>EDUCATION</b>		
Books, Stationeries	3.854167	HIGH
Laptop maintenance	3.677083	HIGH
Clubs and society	2.765625	MEDIUM
Internationalization activities	2.885417	MEDIUM
<b>FOODS</b>		
Breakfast	3.286458	HIGH
Lunch	3.901042	HIGH
Dinner	3.541667	HIGH
Tea time	1.880208	LOW
Supper	1.484375	LOW
<b>CLOTHING</b>		
Lecture attire	2.932292	MEDIUM
Ibadah attire	2.229167	MEDIUM
Daily attire	2.526042	MEDIUM
Club and society (Co-curriculum)	2.473958	MEDIUM
<b>ACCOMODATION</b>		
College fees/ rental	3.770833	HIGH
Utility bills	2.486911	MEDIUM
Phone and internet bills	2.515625	MEDIUM
Sewerage maintenance	1.760417	LOW
<b>TRANSPORTATION</b>		

Vehicle maintenance	2.364583	MEDIUM
Public transport (Bus, E-hailing, Taxi)	2.927083	MEDIUM
Public transport (Train) - MRT, LRT, commuter, etc	2.3125	MEDIUM
<b>HEALTHCARE</b>		
Basic Medicine (Paracetamol, medicine for allergic, antiseptic, etc)	2.59375	MEDIUM
Medicine – for external usage (Plaster, salonpas, koyok, Gamat oil)	2.614583	MEDIUM
Personal care (Toothbrush, toothpaste, soap, talcum powder, sanitary pad, etc.)	3.822917	HIGH
Detergent and softener	3.645833	HIGH
Vehicle cleaning tools	1	LOW

## DISCUSSION

The suitable Kifayah Limit can be determine based on the above findings to meet the adequacy of basic expenses (Harahap, 2021; Miah, 2021). As mentioned in the table, the main categories are related to social security, social assistance, food, education, healthcare, housing (accommodation), and public transport which consistent with majorities point of views (Ahmad & Haq, 2021 et. Al). From the table, we can see that the expenses on education (learning tools), foods (breakfast, lunch and dinner), accommodation (college fees/rental) and healthcare (personal hygiene care) are the most important. However, if we look at the expenses which fall under medium categories, some of the average number is quite close to 3 (high priority).

Very few aspects are fall under less important expense (low priority). As average, we can say that from the 25 items (that has been categorized accordingly), only 4 items are categorized under low priority namely; teatime, supper, sewerage maintenance, and vehicles cleaning tools with the percentage of 16% (4 out of 25). However, we decide to remain these items in the data because that kind of expenses are still relevant to some of the respondent. According to JAWHAR (2009), the detail measurement is important to determine the Kifayah Limit, therefore any relevant expenses must be included to get the accurate outcome.

From the findings, this paper will suggest to PWZ that the Kifayah limit will be decided based on the average value of monthly expenditure of RM 1282.78. This shows that the value is the value of expenses that need to be met for a student at USIM to continue living as a student here. The average value of expenditure appears relevant based on the current living cost beacuae it includes the main expenditure such as foods, study fees and expenditure, and rental or college fees. With the additional of communication expenditure (phone and Wifi) which are crucial during the pandemic, this Kifayah limit can cater enough of the total monthly expenditure in order to make sure the asnaf student can proceed with their study without any financial constraint.

## CONCLUSION

Setting the limit of kifayah zakat is a matter of ijthadi and it is the responsibility of the responsible party, in this situation it is PWZ USIM. The limit of kifayah zakat may change according to the suitability of time and place. Based on the study that has been done, it can be concluded that the study has met the objectives to be achieved where it can be seen that factors and spending trends play a very important role in determining the limits of kifayah. Through this study, researchers can identify the form of spending that is given priority as well as expenses that do not need to be taken into account in the process of calculating the limit of kifayah.

During COVID-19 pandemic, we can see changes of the spending trend especially during Movement Control Order (MCO) and Conditional Movement Control Order (CMCO). Most discussion and classes has been made via online and there was no face-to-face learning implemented. Movement are limited, yet there are some students still allowed to stay in the campus. The Kifayah Limit for these students (asnaf) has been determined by the authority (PWZ) according to the suitability as well as the current need based on the current cost of living (Ascarya, 2021). There are types of expenses that are more inclined to the will, but record a relatively high amount. Thus, these types of expenses will be examined and evaluated to the extent of the importance of such expenses to students, because there are a handful of students who are seen to fail to determine which one needs and which one wants. Based on the average expenses incurred, the average shows a reasonable amount of total expenses on average for an asnaf. This indicates that the items included in the questionnaire are relevant and coincide with the objective to be achieved.

Besides, we also need to be aware on the new shopping trend established during the COVID-19 pandemic. From buying foods to delivery items, everything has been made via internet application and it incurs additional cost. We have never expected this phenomenon will be occurred, yet the world is changing. Without a doubt, we need to follow the pace of the new trend, otherwise we cannot survive and will be left behind. The shopping trend is changing, means the amount of expenses needed also changes. Student must be prepared and plan their spending

very well so that the Zakat money given can be utilized wisely. Therefore, the researchers agreed that there is still room for improvement that can be done in future research.

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