SOCIAL INTERVENTION FOR THE HARD CORE POOR: AN ISLAMIC PERSPECTIVE

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ABSTRACT
This paper will focus on social intervention for the Muslim hard core poor. Social intervention is defined as the planned human activity that intervenes in and possibly alters the social environment. This study was conducted on the hard core poor whereby data was collected through a questionnaire using non-random sampling of 294 respondents from all states in Malaysia. The objective of the study is to determine the different types of aid received by the hard core poor and its implication on the state of their welfare. Findings indicate that a majority of the respondents received help in various forms from the government and only a small number is self-dependent. From an Islamic perspective, aid to the poor in a community can be channelled through various means, be it through government institutions or through individuals. Hence, this paper will cover various means of Islamic social intervention which address aspects of human welfare such as food, medical care, education and employment, towards productive community development.

Keywords : social intervention, Muslim hard core poor, human welfare and Islamic aid

INTRODUCTION
Poverty is generally categorized as material deprivation. Generally, poverty is defined as the state of being poor or deficient in money or means of subsistence (Barker, 1995). According to Maxwell (1999) defining poverty solely as being deprived of money is not sufficient. He used terms such as income or consumption poverty, human (under) development, social exclusion, illbeing (lack of capability and functioning), vulnerability, livelihood unsustainability, lack of basic needs and relative deprivation to describe poverty.
People living in households that are poor and or in which many adults are unemployed are also more likely to be suffering from some form of sickness or ill health, to be educated at a lower level, and in general to suffer from exclusion from the full range of social, economic and cultural activities in their society (Bochel, et al. 2005). Hence according to Maxwell (1999), to eradicate poverty totally is not a simple question of giving money to the poor. It also entails developing the social and economic capabilities of the poor to help pull them out of poverty.

Who Should Eradicate Poverty? (The Responsibility of Eradicating Poverty)
Who should lead the task of eradicating poverty and ensuring the participation of the poor in community development? It is widely agreed that the role of the government is to enhance social welfare. One way to do this is by spending on things that are of value to people, which they cannot otherwise attain. Priority should be given to things that the private sector tends to underprovide. One of these things is equity. While most of us would prefer to see less inequality and poverty, individually we do not have much of an incentive to do something about it, since a large share of the benefits go to others. Thus, there can be an important case for public
intervention to help improve distributional outcomes (Dominique Van De Walle, 1998). According to Briggs (Asa Briggs, 1961) this can be achieved through implementation of thorough social security policies such as insurance against illness, unemployment, disability, retirement or death of a spouse. It can also be accomplished through public assistance such as cash relief and social services. Other approaches can also come in the form of education, health care, housing and nutrition.

In addition Hsing (2001) argued that the state determines the eligibility, benefits and services for needy families with the purpose of promoting responsibility, work ethics, self-sufficiency and family values. Welfare includes five areas - housing, wellbeing, medical/health, education and labour/income maintenance. Braybooke (1968) is also in agreement that the human welfare includes food, safety, clothing, shelter, medical care, education, employment and companionship.

**How the government has intervened (Current Government Intervention)**

In Malaysia, the government is committed to achieving its zero-hardcore poverty target in 2010. The government will implement programmes to assist the poor and vulnerable groups in society. Efforts will be taken towards this objective, to reduce the poverty rate from 3.6% in 2007 to 2.7% in 2010.

In Malaysia there are policies that have been lined out to reduce poverty. Policies such as NEP, New Economic Policy 1971-1990, NDP, National Development Policy 1991-2000, and NVP, National Vision Policy 2001-2010 contain programmes aimed at reducing poverty (EPU, 2002). In general, these programs come in the form of economic and social aid targeting certain groups of the public affected by poverty.

One of the better-known economic programs was the resettlement program implemented by the Federal Land Development Authority or FELDA. This programme was implemented through the resettlement of those who are landless and those with uneconomic holdings, under new land development schemes (EPEU, 2002). The settlers were provided with single-unit houses complete with piped water and electricity. Land was also provided for them to carry out agricultural activities with the support and assistance of FELDA. Those who benefited from such programmes also gained social opportunities through such economic assistance. Through these programmes, they were able to pull themselves out of poverty more effectively. In order to effectively implement such anti-poverty measures, all relevant programmes and projects were consolidated under the Skim Pembangunan Kesejahteraan Rakyat (SPKR). This scheme introduced the PPRT program and other related anti-poverty programmes to address issues of general poverty and hardcore poverty, irrespective of ethnicity, in rural and urban areas, regardless of economic sector.

In general, poverty eradication programmes focuses on agricultural development, land consolidation and rehabilitation, agricultural support services, assistance to traditional and small scale farmers, rural industrialization, community development and implementation of food nutrition programmes (Institut Perkembangan Minda, 2004).

This paper will focus on how Islam proposes to eradicate poverty in order to ensure the participation of the poor in community development.

**Various Islamic Aids for Eradicating Poverty and Community Development**

In Islam, aid for the needy can be provided through various mechanisms such as zakah, qurban, sadaqa, fidyah, aqiqah and kaffarah. Islam places a strong emphasis on the comprehensive welfare of the community so as to ensure that all parties can enjoy a peaceful and comfortable life. Hence the basic principal in Islam that all Muslims are regarded as brothers, as mentioned in
al-Hujurat, verse 10. The belief that all Muslims are brothers encourages one to assist their fellow men, particularly in terms of providing monetary assistance to those who are in need. Islam strongly encourages Muslims to help the poor, as related by Tabrani (Ala ‘uddin Ali al-Muttaqi ibn Husam, 2004: 253):

*Ibnu Umar said: A man said, ‘Oh Rasulullah, who among us do you hold most dear?’,*

*Rasulullah answered, ‘those who brings the most benefit to others’, the man asked again, ‘what is the deed dearest to Allah’, Rasulullah answered ‘the dearest deed to Allah is that you bring happiness to a fellow Muslim, or relieve him of distress, or pay off his debt or stave away hunger from him. (Narrated by al-Tabrani)*

From the Islamic perspective, one of the reasons why poverty should be eradicated is because it can potentially lead to a state of *kufr*. In order to overcome the base desire to be selfish, or to be stingy and unwilling to share one’s wealth with those who are in need, Islam promotes the importance of man’s life both in this world and in the hereafter. The fifth pillar of Islam is the belief in life in the hereafter. In accordance with this belief, Muslims are reminded that heaven and hell await us in the hereafter. In order to enjoy life in heaven, man needs to do good deeds, among which includes giving in charity, paying zakah and so on. Those who believe in the hereafter would certainly wish for themselves the splendour of heaven which guarantees everlasting joy. As such, even if they may suffer from stinginess, they will still be moved to part with some of their wealth to give to the poor in the form of sadaqa, zakah, waqf and so on, with the hope that they will be permitted to heaven in the hereafter.

Islam also encourages people to help others as a means to prevent selfishness. This is because in Islam, the analogy of a Muslim brotherhood is like a body: "The relationship between fellow Muslims is like the parts of a body, when one part of the body is in pain, the whole body will also feel that pain." As such, Muslims should always be concerned about the welfare of others.

**Various Means of Overcoming Poverty from the Muslim Perspective**

1. Zakah

Zakah is the fourth pillar in Islam. Zakah is compulsory every Shawal each year upon every free Muslim who is of age, marking the end of the Ramadhan month in accordance with rules and conditions prescribed for zakah (Al-Bahuti, 1999. *Op. cit.* Vol. 2, pg. 311).

In addition, those who possess productive assets are also required to pay zakah on such assets, including cattle (cow, camel, goats and sheep). Other assets include agricultural produce, gold and cash savings, once the conditions for zakah is met.

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

<table>
<thead>
<tr>
<th>TYPE OF ZAKAH AID</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FEDERAL</td>
</tr>
<tr>
<td>Basic Aid</td>
<td>Financial aid / living allowance</td>
</tr>
<tr>
<td></td>
<td>Food aid</td>
</tr>
<tr>
<td></td>
<td>Medical aid</td>
</tr>
<tr>
<td></td>
<td>Electricity and water aid</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>Schooling / education aid</td>
</tr>
<tr>
<td></td>
<td>Aid to continue studies in institutes of higher education</td>
</tr>
<tr>
<td></td>
<td>Scholarship / study grant aid</td>
</tr>
<tr>
<td></td>
<td>Aid to religious schools</td>
</tr>
</tbody>
</table>
Tuition aid · X x X x X X X
Al-Quran tahfiz aid · x x X x X X X X X X
Study aid for PUSRAWI nursing college · x x X x X X X X X
Bicycle aid X x X x x · X · X X

Housing Aid
House aepair aid · · · · X · X · X X
Housing aid · · X · X X · X X
Home rental deposit / rent Aid · · X X X X X X X X X

Celebration Aid
Ramadhan aid · x x X x X X X · X
Eid celebration aid X · · · · X · X X · X X

Entrepreneurship Aid
Business / entrepreneurial independence aid · X · X · X · · · X X
Life skills aid (careers in sewing, embroidery, automotive and personal grooming)
X x x · x · X · X X
Agricultural aid · X X X x X X X X
Deposit aid for school van / bus · X X X X X X X X
Deposit aid for purchase of tricycle for the handicapped · X X X X X X X
Deposit aid for purchase of taxi cab · X X X X X X X X

Other General Aid
Emergency aid · · · · · · X · · · ·
Matrimony aid · x x X x X X X X
Aid in the management of the deceased x · X X X · x X X X
Creation of centres for the elderly X x X x X x · x X X X
Management of resthomes for the elderly x · X X X X X X X X
Aid to charitable agencies · X X X X X X X X X
Shariah legal aid · X X X X X X X X

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

2. Sadaqa
Sadaqa (donation) is a practice encouraged in all Muslims as a means to complement the mechanism for aid and assistance to those in need. The encouragement to give sadaqa is evident in the Quran, surah al-Baqarah, verse 261 where Allah promises reward to those who spend their wealth towards good:

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

For those who wish to feed the poor as a sadaqa, they are not constrained in terms of the type of food they may donate. The type of food they can donate is not limited in shariah so long as it is halal. In Malaysia, most Muslims take the opportunity to donate and feed the poor during Ramadhan, by providing food for the breaking of fast in mosques or suraus.

3. FIDYAH IN RAMADHAN
Fidyah during Ramadhan is compulsory upon those who are unable to fulfill their fast, whereby they may feed the poor instead. This is evident in the following verse:

“And as for those who can fast with difficulty, (e.g. an old man, etc.), they have (a choice either to fast or) to feed a Miskîn (poor person).”

(Surah al-Baqarah 2:184)
Those included in this category are as follows:
i. Those physically unable to complete their fast, such as the elderly or those who are weak, man or woman.
ii. Those who are ill and are unlikely to recover from the illness.
iii. Women who are pregnant and women who are breast feeding and are worried about the health of their babies, but they are also required to replace their fast at a later time.
iv. Those who have forgotten to replace their fast until the following Ramadhan month.
They are required to pay fidyah amounting to one cupak of a basic staple food for every day of fast that they have missed, to be distributed to the poor. They may also replace this amount of food with cash in an amount equivalent to the value of that amount of food (Al-Kasani, 1998. Vol. 2, pg. 252).

4. QURBAN
Qurban is the act of slaughtering or sacrificing certain animals on the day of Eidul Adha with the intention of taqarrub (to become closer) to Allah Almighty, which falls on the 10, 11, 12 and 13 of Zulhijjah. Muslims are encouraged to undertake qurban to show their gratitude to Allah Almighty for all His blessings (Al-Zaila‘i, Vol. 6., pg. 473). Evidence encouraging qurban can be found in Surah al-Kauthar 108:2, which means:
“Therefore turn in prayer to your Lord and sacrifice (to Him only).”
Animals that can be sacrificed include the camel, cow, goat, sheep and so on. The number of animals to be sacrificed depend on the type of animal sacrificed. If one wishes to sacrifice a goat, then one goat is adequate, but for larger animals such as cows or camels, a single animal can be shared between seven people who wish to offer the sacrifice. (Al-Zaila‘i, Vol. 6, pg. 483-484; Ibn Qudamah, Vol. 13, pg. 364-366).

With respect to the meat from the qurban, Ahmad bin Hanbal (Ibn Qudamah, Vol. 13, pg. 379) suggests it is best to divide the meat into three portions, 1/3 for self consumption, 1/3 to be given to family and friends, and 1/3 to be donated to the poor. Evidence for this is contained in the surah which means:
“... eat ye thereof, and feed such as (beg not but) live in contentment, and such as beg with due humility.”
(Surah al-Haj 22:36)

5. AQIQAH
Aqiqah is the sacrifice of an animal for a newly born baby and its practice is encouraged on the seventh day of the baby’s birth (Ibn Qudamah, 1997). The animal used in aqiqah is the same as those used in qurban, namely cattle such as camel, cow, goat and so on. For baby boys, the aqiqah is two goats whereas for baby girls the aqiqah is one goat, based on a hadith narrated by ‘Aisyah (Ibn Qudamah, 1997, 394) which means:
“For a boy two sheeps and for a girl a single sheep.”
As with the case for qurban, meat from aqiqah should also be eaten and given as sadaqa and may not be sold. In addition to sadaqa to the poor, aqiqah meat may also be cooked and eaten by the family and friends of the person dedicating the aqiqah (Ibn Qudamah, 1997).

6. KAFFARAH
The penalty system in Islam also takes into consideration aid to the poor. The types of kaffarah that are imposed are oath kaffara, zihar kaffara and kaffarah for marital intercourse in the month of Ramadhan (Al-Kasani, 1998). Those liable for an oath kaffarah are permitted to choose which type of kaffarah he will undertake, whether feeding ten indigents, providing clothing to ten indigents, freeing a slave who is a believer, or fasting for three days (Al-Kasani, 1998).
The evidence for oath kaffarahs can be found in the following surah:

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

(Surah al-Maidah 5:89)

The penalty for zihar kaffarah and kaffarah for marital intercourse during Ramadhan is the same. For those who utter zihar and those who deliberately have marital intercourse during Ramadhan (Al-Khatib al-Syarbini, 1997, Al-Kasani, 1998), the penalty is freeing a slave, fasting for two months consecutively, and if he is unable to do either, then he must feed 60 indigents. If he is unable to undertake the first kaffarah, then he may undertake the second. But if he still cannot undertake the second kaffarah, then he may undertake the third. Feeding the indigent is the last option for those on whom this kaffarah is imposed. And as with the oath kaffarah, the amount of food given to each of the poor must be substantial enough so as to relieve their hunger. (Al-Kasani, 1998. p 275).

Evidence for zihar kaffarah is based on the following surah:

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

(Surah al-Mujadilah 58:3-4)

Although kaffarah is meant as a penalty imposed upon those who go against what Allah has decreed, at the same time, it also acts as a method to educate those who are penalised. At the same time, this penalty also benefits the poor and the indigent.

Objective of the Paper
The objective of the study is to explore the different types of Islamic aids received by the hard core poor in Malaysia.

Research Methodology
The questionnaire was distributed directly to the Muslim hard core poor whose income is below RM500 a month. Respondents involved in the study were from all states in Malaysia and were selected using convenience sampling. A total of 294 respondents participated in the study voluntarily.

FINDINGS
Background of Respondents
A majority of the respondents were Malays (86.1%) and the remaining were Sabah and Sarawak bumiputera. A majority of the respondents were married (63.3%) and single mothers made up one third of these respondents (31.6). 56.3% of the respondents were aged between 18 to 54 years. As such, findings from this survey indicate that social intervention for the hard core poor is most important, as a majority of them are above 30 years old and still active. This age bracket suggests that they fall in the category of those who are still active and can still work. The
implication of this study is that they can be given technical training to help increase their income level. Technical skills, carpentry and business skills can be used to earn additional income. Such technical skills are suitable options considering many of them have only achieved a basic level of education. From the perspective of Islam, entrepreneurship is highly encouraged as 90% of income is derived from business.

Table 2 shows that 33.7% of the respondents are not working. This study also shows that although a majority of the respondents are working (56.31%), their income is below RM500. Based on these findings, it is also evident that although many respondents fall within the active age range (30 years – 60 years), one third of the respondents do not have a job. Hence they are not financially independent.

<table>
<thead>
<tr>
<th>Race of Respondent</th>
<th>Percent</th>
<th>Age of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malay</td>
<td>86.1</td>
<td>18-24 years</td>
<td>1.4</td>
</tr>
<tr>
<td>Sabah and Sarawak</td>
<td>12.9</td>
<td>25-34 years</td>
<td>6.1</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>35-44 years</td>
<td>20.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>63.3</td>
</tr>
<tr>
<td>Widows</td>
<td>4.8</td>
</tr>
<tr>
<td>Single Mothers</td>
<td>31.6</td>
</tr>
<tr>
<td>Bachelors</td>
<td>0.3</td>
</tr>
<tr>
<td>Not Working</td>
<td>33.7</td>
</tr>
</tbody>
</table>

Table 3 shows that majority of the respondents have basic level education, from primary school to secondary school, and sadly 29.9% of the respondents have not received any formal education at all. Islam places a great emphasis on education as noted by the prophet Muhammad SAW: ‘The search for knowledge is obligatory upon every Muslim’.

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No schooling</td>
<td>88</td>
<td>29.9</td>
</tr>
<tr>
<td>Primary School</td>
<td>107</td>
<td>36.4</td>
</tr>
<tr>
<td>Religious School/Sekolah Pondok</td>
<td>14</td>
<td>4.8</td>
</tr>
<tr>
<td>SPM/MCE</td>
<td>42</td>
<td>14.3</td>
</tr>
<tr>
<td>SRP/PMR/LCE</td>
<td>40</td>
<td>13.6</td>
</tr>
<tr>
<td>STPM/Diploma</td>
<td>3</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>294</td>
<td>100.0</td>
</tr>
</tbody>
</table>

2. Information on various Islamic Aids
From our research, it was found that the hard core poor in Malaysia receive various Islamic aids from their brothers in Islam including zakah, qurban, aqiqah, sadaqa, fidyah and kaffarah.

1. Forms of Zakah and Sadaqa Received
Table 4 indicates the forms of zakah received by the respondents. A total of 187 (63.6%) received zakah in the form of money and food. Receipt of zakah in cash helps to enhance the purchasing power among the hard core poor, allowing them to participate in economic activities. The respondents also received zakah in form of food, zakah for education expenses and for repairing their houses. However, it was also found that 33.3% of the hardcore poor did not receive zakah.
In terms of sadaqa, respondents received donations in various forms such as money, staple food, clothes and medicine. That is the advantage of sadaqah – the donor can give anything that is needed by the poor.

Table 4: Forms of zakah and sadaqa received

<table>
<thead>
<tr>
<th>Form of zakah received</th>
<th>Frequency</th>
<th>Percent</th>
<th>Form of sadaqa received</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monetary 187 63.6</td>
<td>Did Not Receive Sadaqa 187 63.6</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did Not Receive Zakah 98 33.3</td>
<td>Food 43 14.6</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paddy And Staple Food 4 1.4</td>
<td>Clothing And Food 23 7.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monetary And Staple Food 2.7</td>
<td>Monetary 21 7.1</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Zakah For Education And House 1.3</td>
<td>Food And Monetary 9 3.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zakah For Education 1.3</td>
<td>Clothing 7 2.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing 1.3</td>
<td>Food, Monetary And 3 1.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Food, Clothing And 1.3 | 2. Respondents who received qurban and aqiqah meat, fidyah dan kaffarah

Table 5 shows that respondents received qurban meat and meat that has been cooked. This shows that the hard core poor in Malaysia received appropriate aid from those who are well off in terms of the qurban meat that are available during the Eidul Adha celebration day.

Table 5 also shows that 32.6% of the respondents received aqiqah given to them in the form of raw meat and cooked meat. Table 2 shows that 28 respondents (9.5 %) received fidyah given to them in form of rice and money.

However in term of kaffarah, only 1.4 % of respondents received the oath kaffarah. Additionally, only 28 respondents received the fasting fidyah. According to current practice, the amount of rice is converted in value to money, enabling Muslims to pay their fidyah with money.

This is not surprising because the oath kaffarah is a form of penalty and Muslims in Malaysia do not utter oaths or curses so readily, whilst the fasting fidyah is also a form of penalty which is not the same as other types of ibadahs / worship.

Table 5: Forms of qurban meat, oath kaffarah, fasting fidyah and aqiqah meat received

<table>
<thead>
<tr>
<th>Form received qurban meat</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not received 107 36.4</td>
<td>Raw Meat 84 28.6</td>
<td></td>
</tr>
<tr>
<td>Cooked Meat 103 35.0</td>
<td>Food 4 1.4</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form Received Oath Kaffarah</th>
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</thead>
<tbody>
<tr>
<td>Did not receive oath kaffarah 290 98.6</td>
</tr>
<tr>
<td>Food 4 1.4</td>
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</table>

<table>
<thead>
<tr>
<th>Form Received fasting fidyah</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not receive fasting fidyah 266 90.5</td>
</tr>
<tr>
<td>Rice and cash 20 6.8</td>
</tr>
<tr>
<td>Cash 8 2.7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form Received Aqiqah</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not receive aqiqah 198 67.3</td>
</tr>
</tbody>
</table>
Based on the table above, Islamic aid plays a major role in the social intervention of the hard core poor. Social intervention is defined as the planned human activity that intervenes in, and possibly alters the social environment (Slootweg, Vanclay & Shooten, 2003). Hence, social intervention is one of the ways to overcome the problem of poverty. The following information shows how proper social intervention can be delivered to the hard core poor, as suggested by other scholars:

1. Direct provisions of services to the hard core poor. i.e. cash through zakah.
2. Subsidies can be another form of social intervention (Badlock, 1999), i.e. transport: a bus or other modes of transport which fulfils a social function, for example, preventing isolation among the hard core poor, the cost of maintenance may be underwritten by the local authority, which may probably also subsidize the travel cost of the hard core poor.
3. Voluntary organizations i.e: empowered to provide services on a subsidized basis (Badlock, 1999), and in Islam sadaqa is a voluntary donation which can be given in various form.
4. Regulation - the process by which resources and opportunities are shared within society through employment policies and other means. In Islam proper management of zakah will lead to the efficient collection and distribution of zakah.
5. The management of residential homes and other social care facilities - particularly those whose clients are publicly funded – is subject to regulation and inspection by local authorities.
6. Contracting-out arrangements by which services are provided by private companies, individuals or voluntary organization.
7. Catering services in school, homes etc. For example, the local authority pays a catering firm to provide dinners in school premises and house.

**IMPLICATIONS AND RECOMMENDATIONS**

Community development is about building active and sustainable communities based on inclusion, social justice and mutual respect. It is about changing power structures to remove the

<table>
<thead>
<tr>
<th>Form received qurban meat</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>Not received</td>
<td>107</td>
<td>36.4</td>
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<tr>
<td>Raw Meat</td>
<td>84</td>
<td>28.6</td>
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<td>Cooked Meat</td>
<td>103</td>
<td>35.0</td>
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<td>67.3</td>
</tr>
<tr>
<td>Raw Meat</td>
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<td>3.7</td>
</tr>
<tr>
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**IMPLICATIONS AND RECOMMENDATIONS**

Community development is about building active and sustainable communities based on inclusion, social justice and mutual respect. It is about changing power structures to remove the barriers that prevent people from participating in the issues that affect their lives (CDX – Community Development Exchange)

**RECOMMENDATION**

1. The analysis of data shows that, 99% of the respondents received very minimal levels of education wherein 29.9% did not receive any formal education at all, whilst 69.1% only attained education up to the lower secondary level. Hence, in order to improve their level of independence, we need to provide them with skills that can help elevate them out of poverty. The knowledge provided may entail skills related business, agriculture, handicrafts and so on.
2. Other ways to help the hard core poor is by changing their paradigm and attitude so as to become more self-reliant. A change in attitude is important because according to Maxwell (1999), it is not sufficient to define poverty solely as being deprived of money. He used terms such as income or consumption poverty, human (under) development, social exclusion, ill-being (lack of capability and functioning), vulnerability, livelihood unsustainability, lack of basic needs and relative deprivation to describe poverty. These indicators must also be understood to obtain a clear picture of poverty. (Maxwell, 1999).
   Hence one of the ways to achieve this is through community development. The key purpose of community development is to bring about social change by working together with the communities. Community development pertains to the way people relate to the groups and institutions that shape their lives and how they can help bring about change by being actively involved in the issues that affect them. As such, among efforts that can be implemented to improve their self esteem and to encourage them to work is through the delivery of motivational talks by other individuals who were once hard core poor themselves but have been successful in elevating themselves out of poverty.
3. Findings show that quite a number of respondents did not receive any of the aid provided by
the Islamic institution. Thus it is possible that they were not aware of the availability of such aids or it may be that their remote location makes it impossible for them to receive such aid. This problem can be overcome through community development. Community development workers and activists, paid or unpaid, facilitate the participation of people in the process of community development. The community development process engages the communities to analyse, initiate and influence social change. Communities themselves initiate changes and through networking, have wider influence. Change can come from outside the community and may present threats or opportunities. Community development takes place in the context of social, demographic, technological, economic, environmental, political and other changes. These changes have global, national, regional and local implications. They enable connections to be made within the community and with it, the development of more comprehensive policies and programmes. This means that the administrators and the hard core poor should hold joint discussion sessions in order to gather information and identify the barriers that prevent them from getting the help they need. By empowering the hard core poor and giving them an effective voice in decision-making processes on local issues, the administrators can then focus on the correct programmes to be implemented and needed by the hard core poor. Furthermore, in practical terms this means empowering the hard core poor with adequate support and resources to figure out solutions to problems that they have identified within their own community, thus enabling them to find ways to remove the barriers that prevent them from being involved in the issues that affect their live.

Muhammad Nejatullah Siddiqi (2005), Teaching Islamic Economics, Scientific Publishing Centre: King Abdulaziz University, Jeddah.