

Framework of Skills Training for the Asnaf (Fakir and Miskin) in Improving Economic Status

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Abstract--- Poverty is a deprivation situation that occurred not on the will and volition of every poor household. Poor households can be identified by the lack of income to purchase basic needs, low levels of education, have no possessions, no health, lack of food and clothing, homeless services and no jobs that can ensure survival. This study conducted a research by using both qualitative and quantitative research method. The findings show that current training that been implemented need to be improved and properly certified by professional agency especially into Malaysian Skills Certificate in order to increase the probability of the Asnaf to get hired.

Keywords--- Economic Status, Globalization, Qualitative Approach.

I. Introduction

According to the perception of Islam, the hardcore poor and the poor are given different definitions by the fatwa issued by the Islamic Legal Committee 'JAKIM' in 1987. The definition of poor (fakir) by fatwa is someone who does not have any property or work, or receive income from other sources that are not up to 50 percent of daily needs and the needs of his dependents, and less than 50 percent of spending of one's simple life and the dependents. The needy (miskin) is defined as someone who has a job or work that only meet part of their basic needs, but not enough to meet the daily needs and the people under his care. For the fakir and miskin who is Muslim, they are eligible to receive zakat from the zakat institution in Malaysia based on their respective states. Various attempts have been made by the zakat institutions in assisting this group to have a better life. According to Azman et al. (2014a), most of the zakat institutions in Malaysia have conducted the asnaf entrepreneurs program in improving the asnaf's economy. However, the study found that the program was not successful due to some problems that need to be solved such as the element of skill. According to him, most of the asnaf involved in this program do not have high educational background and are not exposed to the world of entrepreneurs. Therefore, they need to undergo the skills training for a long period to develop their entrepreneurial skills (Rosbi and Sanep, 2011). Thus, it is important for the government or any zakat institution to cultivate the asnaf about their skills in improving their own economy.

Poverty is an important issue because it represents to what extent the country's economic growth is enjoyed by the masses. Therefore, the poverty rate is expected to decline in line with the country's economy. The figure below shows the population and the incidence of poverty for 1970 to 2012 which seem to decrease from year to year. Looking at the perspective of the figures, the decline in poverty is something to be proud of, and credit should be given to the efforts of government in eradicating poverty. Even though the poverty rate shows an encouraging decline in poverty, this phenomenon has not been resolved despite the various poverty eradication programs implemented to help the poor. 9MP targets a reduction of the poverty rate to 2.8% by 2010, with various anti-poverty programs. However, according to the 10th Malaysia Plan, the poverty rate in 2009 was 3.8%. This shows that the issue of poverty is still happening at low rates.

2017 is a challenging year for the Malaysians because the country's economic situation has affected the structure of the economy. According to the Prime Minister of Malaysia, YAB Dato'Sri Najib Tun Razak (2016), the economic decline in 2016 is due to several factors, namely the decline in world oil prices and the economic slowdown in China. This has led to the collapse and instability of Ringgit Malaysia, thus causing a lot of negative impact to the people of Malaysia. This problem has also caused massive dismissal of workers and the shutting down of several factories in Malaysia. Apart from that, the increase in the price of goods has caused profound effects on the people. The impact of these problems have been felt by people from all walks of life, especially the B40, and in particular the poor and needy (fakir and miskin). According to a study conducted by Ahmad Fahme and Mohd Faisal (2015), the findings indicate that the zakat received were not satisfying because the amount is too small compared to the rising total expenditure. The zakat received is unable to improve their quality of life and lift them out of poverty.

In fact, the asnaf (fakir and miskin) have to increase all their efforts to earn income to support their lives. Most of them ventured into businesses in improving their economy (Rosbi and Sanep, 2011; Noor Syafinas, 2014; Rushidah, 2014). This is due to the fact that most of the asnaf do not have high level of education. According to a study conducted by Rahisam (2011), majority of the asnaf were not enrolled in school or only studied until the primary school level. Therefore, these people are unable to get jobs due to their limitations of knowledge and skill even if they own a healthy body. This problem has encouraged them to only expect zakat and government aid in addition to their efforts of collecting items that can be sold. Generally, it is known that zakat institutions of each state have played their part in giving assistance to provide entrepreneurial skills training to the asnaf. However, the asnaf need to face many challenges once they become entrepreneurs, especially in this era of globalization.

This field is an area that is exposed to the risk of profit and loss (Nor Aishah et al., 2011). Asnaf who venture into this field would be forced to compete with other entrepreneurs who have been in the area longer. This has caused the new asnaf entrepreneurs to experience difficulty in obtaining customers, which eventually causing loss to them (Sanep, 2012). The asnaf will be more depressed due to the loss and the increasing total expenditure, and in turn can cause problems and the failure of the asnaf entrepreneur program conducted by the zakat institution in Malaysia (Azman et al., 2014a). Looking at the problem associated with the entrepreneur program, an alternative to improve the asnaf's poor economic condition is indispensable. Apart from providing a platform for asnaf to be entrepreneurs that require them to work by themselves, a platform that allows them to work in any company or small and medium enterprises should also be provided. This allows them to get a fixed monthly income that is more stable and secure.

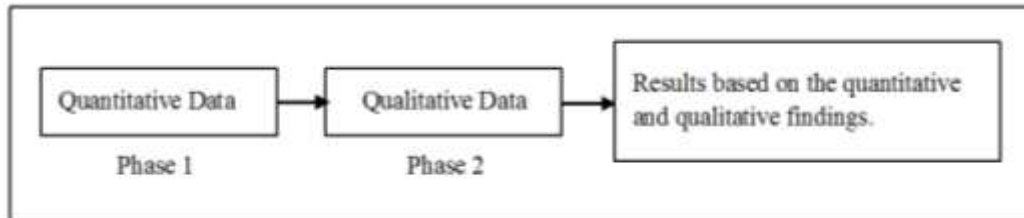
It is generally known that on average, the asnaf are not highly educated to get a job with a fixed income. Therefore, most of the asnaf are involved in skill area and use their skill to earn an income (Noor Syafinas, 2014). Skill area is currently a perfect alternative for the asnaf to generate economic growth for their families. Nonetheless, most of them do not have any certificate or recognition on their skills since they gained the skills from non-formal education or experience. Without proper or recognize certificate, they unable to get hired or to find a job from any company. In order to help them, a proper way of training need to be established so that they will be able to acquire a recognize certificate. This certificate is issued by Department of Skills Development, Ministry of Human Resources, which known as Malaysian Skills Certificate (SKM). With the study conducted by Nurul Nadia (2013), SKM has become an important element in providing job satisfaction to employers and employees. On top of that, SKM also provide opportunity for the asnaf to work with skills related companies such as car service centre, saloon, restaurant and electrical shop. Hence, this shows that providing the asnaf with proper training potentially to improve the economic of the asnaf.

Skill area is a field that has a high chance of endeavor because there are many gaps that still need to be filled. According to the Department of Skill Development, more than 12,000 jobs were offered in skill area in 2013 in Johor. In the effort to ensure that the asnaf can be involved in skill area, they need to at least possess a level 2 SKM. However, until now, there is no attempt by any party to train the asnaf (fakir and miskin) to acquire SKM. Therefore, the authorities should take adequate measures to provide the appropriate training to enable the asnaf to get a job that could improve both their own economy and their families'. In spite of that, the extent of the asnaf's (fakir and miskin) readiness to undergo the skills training should also be taken into account to ensure the program could run smoothly.

II. Research Methodology

This study is descriptive and inferential as it aims to review and examine the perception and the level of preparedness of the asnaf in the skill area, and it is not intended to test any theory or hypothesis. This study was

carried out quantitatively and qualitatively which is known as mixed-method (Creswell and Clark, 2007). The methods of data collection involve questionnaires and interviews. The purpose of applying both of the methods is to obtain clear and accurate information as well as to understand the problem statement better as compared to the single method (Creswell and Clark, 2007). In addition, this method can also balance the weaknesses of other methods. The researchers believe this study should apply the mixed method sequential explanatory research design based on the recommendations of Creswell and Clark (2007), Morgan (1998), and Morse (2003). Explanatory studies are used when the intent is to conduct qualitative phase of the study in order to help explain the previous quantitative results (Creswell & Clark, 2011). Thus, this design is carried out in two phases, starting with the quantitative approach and followed by the qualitative approach. Next, the report is based on the results of the quantitative and qualitative findings as shown in Figure 2 (Creswell and Clark, 2007). For the quantitative approach, questionnaires will be used as the instrument, whereas interview protocol will be used as the instrument in qualitative approach.



The population and sample of this study consists of asnaf (fakir and miskin) registered under the management of zakat institution in the central zone and the southern zone in Peninsular Malaysia. The sampling method used is the proportional stratification sampling approach. Mohd Majid (1998) stated it as a suitable random sampling for population that is not uniform. In addition, the proportional stratification sampling approach is appropriate because the number of asnaf (fakir and miskin) vary according to state. In the first phase, the questionnaire is distributed to the sample and subsequently analyzed using descriptive statistical analysis where the mean, frequency, and median will be calculated to answer the research questions. In order to strengthen the study as well as to get more in-depth information, interviews will be conducted in the second phase. Few of the asnaf (fakir and miskin) will be interviewed face to face using the semi-structured interviews based on purposive sampling. The interview will be conducted until the data becomes saturated. The qualitative approach will be analyzed using content analysis method based on the thematic content analysis to identify the themes, concepts, and meaning. Eventually, the findings from both qualitative and quantitative approach will be used and analyzed to develop an appropriate framework of skills training program for the asnaf to acquire the Malaysian Skills Certificate. In addition, a profile regarding existing skills equipped by the asnaf and favorable by them also will be developed.

III. Findings

Quantitative Study

A set of questionnaires that consists of 20 questions with a 6-point scale were developed in order to answer the research questions. 300 questionnaires were distributed among the asnaf by using the assistance of religious officials, and a duration of one month was given to the asnaf to complete the questionnaires. After one month, only 145 set was received from the asnaf that received the training. Based on the questionnaires, the mean for challenges faced by the asnaf during skills training program is 2.1, which gives on low level of acceptance. This value indicates that most of the asnaf were facing a lot of difficulties and challenges during the training session. As for research question 5, the mean value is 2.5, which is on high level. This indicates that most of the asnaf did not mentally and physically prepare for the intensive training which allow them to get Malaysian Skills Certificate. This also shows that the mentality of asnaf in Malaysia need to be changed in order to make sure they are able to escape from the poverty and at the same time enable them to get a better job to improve their economic status.

Qualitative Study

For the qualitative study, a total of 8 religious officials and 10 asnaf were interviewed in order to gain further insight and information for this study. Semi-structured interview was performed and on average, 30 minutes were spent for each interview. From the interviews, the first research questions, 8 out of 10 asnaf stated that they wanted a technical skill training which is enable them to get hired by other people of company. Moreover, they also agree that they want the training is certified by any professional body so that they are able to get hired. Training program for each state is different and most the training is not certified, which make the asnaf unable to get a job. Most of them just use their skills to start a business, but eventually they fail due to lack of motivation and support.

As for the second research questions, all the asnaf mentioned that the main challenges that they faced during the training is motivation and commitment. Although at first, they feel so excited to go to the training, but eventually their motivation get lowered as some of them mentioned that they only get meal support during the training, while transportation, accommodation and tools need to be prepared by themselves. Some of them mentioned that they also children at home, so they also having hard time to go to the training as they are no child care provided during that training.

All the asnaf mentioned that they need a lot of support during the skills training and after the skills training. This is important as these factors are able to motivate them and give them chance to focus on their training. 7 out of 10 of the asnaf mentioned that they need support in term of transportation, accommodation, meal, child care and allowance so that they can go to the training without problem. As for the support after training skills, they need a lot of help in term of advice, job hunting, skill preparation and even special training if they intended to open a business.

However, based on the data collected from the interview from the religious officials, every state in Malaysia have their own way and they have different way to conduct the training program. It is very unfortunate since some of the religious council did not provide any support for the training except for meal support, which make the asnaf not interested to join the training. One of the religious councils also stated that they already have support the asnaf especially for their children or youth that want to get SKM. They will support everything in term of fee, meal, allowance for them to get SKM by sending them to technical institutions. However, as for the parents, they are still unable to get a chance to get SKM as there an age limit to get into the institutions.

IV. Discussion

Based on the data collected, a framework of skill training for the asnaf in improving economic status has been established. All zakat centers realize about the SKM program and they strongly suggest to collaborate their program with SKM but they need more assistance on the workforce. There are few zakat centers that already sponsor asnaf to take the SKM but there is also certain zakat center who did not want to sponsor for SKM fee. All zakat center want their skill development program to have a qualification certification and SKM status. It is suggested that SKM make a collaboration with all zakat center and provide SKM program to asnaf in order to help them improve their life status. This SKM can make them have a better job employment and change their life.

Preparation Before Program

State zakat center in Malaysia has a very strong objective towards skill development program to asnaf that is to change their mentality and attitude in daily life. Therefore, state zakat center has implement and organize many programs and seminar for asnaf to make sure they are capable to change their life status. It is known that asnaf has a receiver mentality that they prefer to accept all the assistance from zakat center rather than put their own effort. This is because they already get used to get the assistance from zakat center from early of their life until they have their own family. It is difficult to change their mindset, so preparation before they join any program is important to make sure they understand the objective of the program and committed to focus during the program.

Most of the zakat center will make a survey session before or organize any program to get enough information about the assistance that asnaf need most in their life. It turns out that few of them need skill development program to enhance their skill, few need medical assistance, business tool and other assistance that suitable with their condition. Zakat center also make a survey about the skill development program that asnaf need to make sure the program meets their necessity. Besides, there are a briefing session on topic of how to improve their economy and normally it will be held in the early session of the program. This session is important to make sure asnaf can manage their financial properly. In order to make a strong preparation before any program, zakat center has a counselling session to advice asnaf about the potential and challenges regarding their chosen course. There are few zakat centers that organize a camp for asnaf, mainly to change their mindset and attitude before attending any program. There is certain zakat center that give allow an ceto asnaf that attend a briefing session before they start the program.

For the preparation before any program that is organize by zakat centre, it is recommended that all zakat center make a survey on how they can help asnaf to improve their life status. Besides, all zakat center needs to organize a self-development camp before any program to change their mentality and attitude. One week camp that cover several aspects need to take into consideration specially to strengthen their fate towards Islam. A briefing session on economy or financial topic can also be made during the camp. The concept of Rukun Islam has to be deeply teach during the camp and they can experience a qiamullail session because maybe few of them never felt it once. In addition, counselling session for both parent and child/teenager also need to do to make sure they have family support. It is also recommended that zakat center give small allowance before the program to attract their interest, after all it is their right.

Preparation During Program

Preparation after the program is important to make sure all the efforts that has been made throughout the program give a high impact towards the asnaf. There are few assistances that has been given after the program such as capital

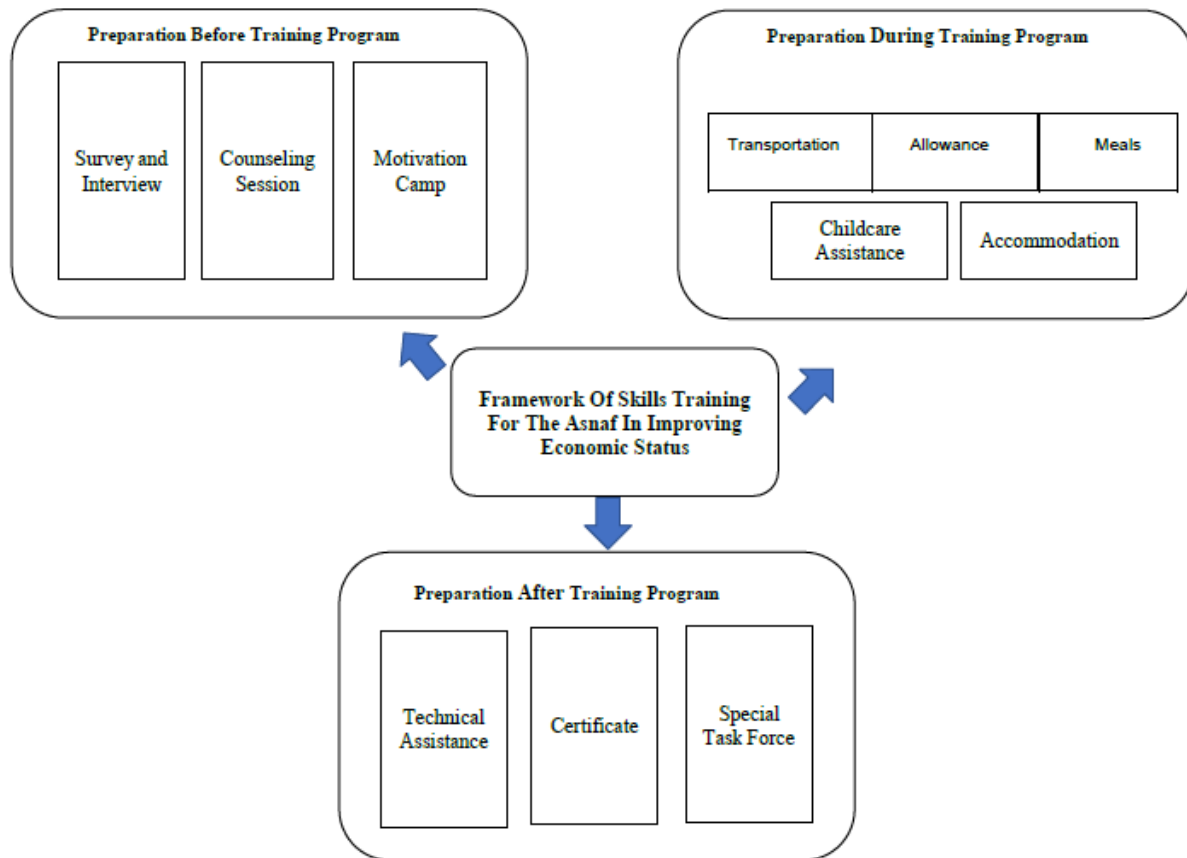
assistance, business tools, academic fee to further study and many more. They have to make an application for this assistance and some of it will undergo an interview session with the zakat center. Job opportunity also been given to asnaf depending on the program they are joining as some of the program has a direct collaboration with the industry. State zakat center will monitor the current status of asnaf after they finish their program to make sure they have a positive progress and improvement. Besides, there are few zakat centers that provide business coaching and mentoring program for a long term after the program. There are also few zakat centers that has a special unit to monitor asnaf development after joining the program and few did not have special unit has to do it themselves. Their big challenge is lack of workforce as they have no enough employee to do all work that is necessary. For example, there is one zakat center that only has 3 employees that handle and manage 5000 asnaf and there also has a zakat center that do not monitor asnaf after the program due to this problem. After completing the program, all asnaf will get a certificate that prove they have success to finish all courses in the program. There is certain certificate that can be used for job application but certain certificate cannot be used for it.

For the preparation after the program, it is recommended for all zakat center to has a special unit mainly to monitor all asnaf that has completed the program to make sure this asnaf get continuous support from zakat center and will not give up if they face any challenges. Also, it is advice that all zakat center make an interview session before giving any assistance to make sure that asnaf who make the application really committed and responsible towards the assistance that they ask for. Beside, the assistance can be granted if they have a good attitude during the program. There should be a mentoring and business coaching session after the program for asnaf that join with the entrepreneur program to make sure they get all the support needed. It is strongly suggest that zakat center make all certificate for the program reliable and can be used for job application depending on the program they join.

Preparation After Program

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V. Conclusion

In conclusion, the objective for the program under zakat center can be achieved if they implement and follow standard guideline provided or suggested by this study. The preparation before, during and after program must follow without skip to ensure the effectiveness of the program. Moreover, it is known that all zakat center has their own training center. Rather than hiring private agency to handle the skills development program or send them to any institutions, it is better for zakat center to handle this by their own. They need a collaboration with Department of Skills Development in order to do this and of course they can apply for accredited center in order to enable them to provide SKM based training. SKM certificate is well known and recognized by every company and industry in Malaysia, which make the asnaf that having this certificate to get a job with a higher percentage. To make sure that asnaf get all the benefits to their right, all education fees should be sponsored by zakat center and asnaf have to go for a compulsory camp beforehand. Thus, the objective of this program to change the mentality, attitude and life status of asnaf can be achieved. It is hope that with this kind of program will be able to change their life permanently and enable them to escape from poverty and finally change their status from recipient to a giver.

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