

RELIGIOSITY AND TRANSPARENCY IN THE MANAGEMENT OF ZAKAT INSTITUTIONS

Roshaiza Taha, Universiti Malaysia Terengganu
Fadzli Adam, Universiti Sultan Zainal Abidin
Nurul Nurhidayatie Muhamad Ali, Universiti Malaysia Terengganu
Akmalia M Ariff, Universiti Malaysia Terengganu

ABSTRACT

To date, the accessibility of zakat information, specifically concerning collection and distribution, is very limited. As the information is not publicly accessible, it suggests a low level of transparency in zakat institutions. Realizing this, our study aims to explore the concept of transparency in zakat institutions in Malaysia and how it correlates with the dimension of religiosity. Data were collected from interviews with selected key informants and the observation of annual reports of zakat institutions for 14 states in Malaysia. The results from both the interviews and the review of annual reports support the low level of transparency practised by zakat institutions. The contribution of this study is twofold. Firstly, the public, regardless of payer or recipient, should know their right to obtain first-hand information from zakat institutions. Secondly, the findings may shed light on how the zakat institutions can further improve their management systems.

Keywords: Zakat, Transparency, Religiosity, Zakat Institutions.

INTRODUCTION

Zakat, in general, can essentially be defined as an act of worship through which Muslims can purify their wealth, cleanse their souls and benefit themselves as well as others (Bowen, 1993). However, it is not a private affair for a Muslim to seek the pleasure of Allah alone, rather it is a social system that needs to be managed by the government through regulatory bodies and certain administrative bodies (Abu Bakar, 2007). This means that zakat institutions have an important role in managing the funds. The management of zakat was given to the zakat institutions to ensure that all eligible groups, known as *asnaf*, have the same opportunity to receive zakat funds. *Asnaf* refers to eight eligible groups: the poor and needy, the zakat institutions as an appreciation of its management, the slaves, and the people who are in debt, the travelers who are stranded, the people who convert to Islam, and the people who work in the cause of Allah. To be specific, the management of zakat in Malaysia is under the responsibility of the Islamic Religious Council of the States (MAIN). MAIN is responsible for monitoring the implementation of the policies and activities of the Islamic Council including the management of the zakat fund. It is critical for the zakat institutions to manage the zakat money collected efficiently and effectively in order to fulfill the responsibility to the stakeholders, who are the payers and the recipients. Thus, although best known as non-profit organizations, the financial

management system of zakat institutions must be the very best in terms of budget preparation, cash flow management and financial reporting, in order to convince the public that the management of zakat institutions is reliable.

In the current economic environment, transparent reporting is crucial to an organization's competitiveness, irrespective of whether it is profit or non-profit oriented (Bryson, 2011). Transparent reporting is the open sharing of documents, which is important to ensure that the principle of improvement is sustained, both inside and outside, so that the public know that the people delivering the service are trying hard to bring the best care in a safe way (Schnackenberg, 2014). A study by Schnackenberg (2014) suggests that three main aspects of transparency are significant in management practice: information disclosure, clarity, and accuracy. Furthermore, it is also suggested that the strategic management of transparency involves intentional modifications in disclosure, clarity and accuracy to achieve the organization's specific objectives. This means that to increase transparency, managers should aggressively infuse greater disclosure, clarity and accuracy in their communications with stakeholders.

In the case of zakat institutions in Malaysia, the information concerning zakat funds does not reach the stakeholders, which is mainly because the stakeholders and zakat institutions fail to understand each other or acquire new knowledge (Khairi and Mohd Noor, 2012). Our observations concerning the annual reports of zakat institutions in Malaysia from 2007 to 2014 show that no information is given concerning how the money from undistributed zakat is utilized. Othman and Noor (2012) claim that the inability to explain undistributed zakat funds reflects on the reliability of the zakat centers in terms of the distribution to qualified recipients. The observation of the annual reports also shows that there is no clear clarification concerning where these undistributed funds are reported or spent. According to the Melaka Council of Fatwa, the undistributed amount should be carried forward to the following year's account and should be reported. However, the undistributed amount or balance carried forward from last year is not properly disclosed in the current year reports of the zakat organizations. In addition, there are also situations of excessive distribution of zakat compared to the collection (Embong, Taha, and Mohd Nor, 2013), which require further explanation from the zakat institutions.

For this reason, information regarding zakat funds should be made transparent and be disclosed to the public to promote the sustainability, effectiveness and efficiency within the zakat institutions and, accordingly, to further gain the trust of stakeholders. Realizing this, the aim of this study is to highlight how religiosity might influence the behavior of zakat institutions in terms of transparent reporting. The impact of religiosity is important to zakat institutions as it has the potential to provide sustainability in the future, accomplish its goals and increase the efficiency and effectiveness of the organizations. The rest of this paper is organized as follows: the next section discusses the importance of religiosity and transparency in zakat management, followed by the methodology used and the discussion of the results. The final section concludes the paper.

Adopting Religiosity and Transparency in Zakat Management

As discussed earlier, this paper proposes that religiosity be adopted in the management of zakat institutions. Religiosity may be viewed as a belief in God or other spiritual beliefs in defining the extent to which people fully meet their responsibilities and obligations. Margolis (1997) argues that religious faith can supposedly provide moral bounds to distinguish and indicate between good and bad behavior in any religion. This concept is important since it

stresses the role of moral values held by individuals towards zakat compliance. While religious people are expected to have higher moral values than ordinary people, atheists or non-religious believers may also have similar high values. In other words, in research on zakat compliance, the role of religiosity is different from that of moral values even though there may be some commonality within any Zakat paying population.

Kamil (2002), for example, reveals two categories of factors that relate to the compliance behavior of zakat; namely, the internal and external factors. The internal factors refer to factors inculcated in the person, such as religiosity, knowledge, attitude and their perception of fairness, while the external factors relate to the surroundings of the individual, such as zakat law, enforcement, and its administration. Religiosity is included as one of the variables discussed by Kamil (2002). According to his report, religiosity plays a significant role in influencing compliance behavior. This is further supported by Zainol (2008) who expects some differences in terms of the influential direction.

The religious value is a complex construct. Therefore, there is a need for evaluation of various aspects (Zainol, 2008). A study that was conducted in a Western environment found that the dimension of religion includes the intrinsic orientation, extrinsic orientation, frequency of reading the gospels, frequency of listening to religious broadcasts, frequent involvement in church activities, frequency of church attendance, organizational religiosity behavior, non-organizational religiosity behavior, and subjective religiosity (Chatters et al., 1992; King and Crowther, 2004; Myers, 1996). Similarly, in a study based on the Islamic environment, the measurement of the religiosity construct constitutes several dimensions, such as faith, ethics (akhlak), rituals, laws, cultural, economic, political, social, holy war (jihad), loyalty, destiny, obedience to God's commandments, belief in the religion and hereafter, frequency of attending mosques and practice of circumcision (Abouchdid, 2007; Amir and Hovey, 2007; Badahdah and Tiemann, 2005; Harun et al., 1991; Riaz 2005; Rusnah and Susila Dewi 2006). Gilbert (2008) recommends that Islamic religiosity should be assessed using behavioral indicators, such as attendance at religious services, religious affiliation, prayer frequency, reading of sacred texts, and participation in religious discussions with others. Based on this discussion, it appears that there is no universal definition of religiosity. It is observed that the religiosity measurements used by previous studies vary depending on the context of each study. For the purpose of this study, religiosity is defined as one's daily religious activities and beliefs relating to performing their responsibility in relation to zakat.

Weaver and Agle (2002) specify that religion could influence the ethical behavior or morals of an individual. Religious and spiritual symbols and practices have become common things acceptable in the workplace as seen by the prayer meetings, religious and spiritual language and requests for time off for religious duties or holidays (Garcia-Zamor, 2003). According to Al-Goaib (2003), religiosity in Islam is the commitment to Islam through the fulfillment of Allah's rights, the protection of the rights of others, following Allah's instructions, avoiding bad actions, and carrying out worship. Individuals who are considered as religious are not only those who hold particular religious beliefs but those who practice them in daily life (Morgan and Lawton, 1996). People who hold and follow religious beliefs will show particular behaviors that are reflected in their personal and social lives (Osman-Gani, Hashim and Ismail, 2010). By introducing religiosity in its management, zakat institutions are able to observe whether the management follows the Sharia standard as stated in the Quran and the Sayings of the Prophet Muhammad, as well as reflected in the individual's attitudes and behaviors.

In focusing on the transparency concept, it is crucial for zakat institutions to produce clear reporting for public viewing. Hence, quality reporting is important for zakat institutions. Supporting this view, Naz'aina (2015) studies the effect of the internal control system and the competence of the *amil* (the person in charge of collection and distribution of zakat) in the financial reporting quality. The results from the study highlight the importance of both the internal control system and the competence of the *amil* in producing good quality financial reporting. The importance of accounting is emphasized by Walker (2016) in terms of the control towards society. However, having a good accounting record does not ensure transparency or vice versa. Robbins and Lapsley contend that in the New Public Management era accounting information does not matter in determining transparency.

METHODOLOGY

Data were collected from the observation of annual reports and interviews with selected key informants of zakat institutions for the 14 states in Malaysia. In order to understand the level of transparency of the zakat management system, the annual reports of zakat institutions in Malaysia were analysed. We begin with identifying a set of annual reports published by the zakat institutions from all the 14 states in Malaysia for the years 2007 until 2014. Over those years, zakat institutions from several states were excluded from the analysis because they never published any annual reports for public view. We also conducted interviews with key informants of related zakat institutions in order to generate more understanding about zakat management. The interviews were conducted with 10-12 management teams of zakat institutions in three states of Malaysia. The selected states were Kelantan, Terengganu and Pahang, which are located in the East Coast Region of Malaysia. The respondents were chosen based on their positions, which deal with the collection and distribution aspects of the zakat fund. The interview questions were given in advance to ensure that they were ready and that the interviews ran smoothly. The interview procedures were conducted in accordance with a prepared list of questions to cover the following aspects – financial, customer, management process, achievement growth and religiosity. The recorded interviews were transcribed to enable the researchers to thoroughly read and analyze the transcripts.

DISCUSSION

The management of zakat in Malaysia is reported to lack transparency due to the limited information disclosed by zakat institutions. The reasons contributing to this situation may include the high level of confidentiality and secrecy in zakat institutions. Indeed, the public are not satisfied with the insufficient zakat information disclosed to them. In addition, the observations of the annual reports (from 2007 to 2014), show yearly increments in the collection but the data were not distributed to the recipients or disclosed to the public. Furthermore, based on the observation of the annual reports of the zakat institutions, the information available concerning the collection and distribution of zakat funds is inconsistent. In other words, some of the states did not provide the information for public view. Table 1 shows the annual reports released by zakat institutions for each state from 2007 until 2014. Negeri Sembilan, Pahang, Pulau Pinang, Perak, Selangor, Sabah and Kuala Lumpur released their annual reports from 2007 until 2014 consistently. However, Kelantan only started to release annual reports starting from

2011 and Johor, Kedah, Melaka, Perlis, Terengganu and Sarawak have not released any annual report. Since the zakat fund is managed by each state, there is no standard process or format for issuing annual reports. This situation indicates that the transparency and reliability of annual reports have been identified as problematic in zakat institutions. It is important that zakat institutions use their policies for publicity to provide information that is relevant to making decisions.

Table 1
ZAKAT INSTITUTIONS ANNUAL REPORT FOR EACH STATE FOR THE PERIOD OF 2007 TO 2013

YEAR	2007	2008	2009	2010	2011	2012	2013	2014
Johor	A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kedah	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kelantan	N/A	N/A	N/A	N/A	A	A	A	N/A
Melaka	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Negeri Sembilan	A	A	A	A	A	A	A	A
Pahang	A	A	A	A	A	A	A	A
Pulau Pinang	A	A	A	A	A	A	A	A
Perak	A	A	A	A	A	A	A	A
Perlis	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Selangor	A	A	A	A	A	A	A	A
Terengganu	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sabah	A	A	A	A	A	A	A	A
Sarawak	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kuala Lumpur	A	A	A	A	A	A	A	A

Notes: A: Available; N/A: Not-Available

The analysis conducted on the annual reports also shows a lack in terms of the breadth and depth of the report itself. Based on the analysis of distribution, collection and surplus in Table 2, there is a surplus in the distribution of zakat, which is not disclosed by zakat institutions. In 2007 and 2008, Selangor recorded the most abundant surplus of RM84.62 million and RM54.01 million. Nevertheless, there is no disclosure to the public for the reasons for the surplus or the inability to distribute the fund during that year. In 2009, Pahang had the highest surplus amounting to RM25.11 million. A significant excess is seen in 2010 to 2012 when Kuala Lumpur had the highest surplus with a total of RM80 million over 3 years.

The issue of zakat distribution may create a negative perception in society concerning the management of the zakat fund. Many stakeholders may not be satisfied with the aspect of zakat distribution, especially the issue of undistributed zakat. They may argue that it is unnecessary to pay zakat through official channels provided by the state religious affairs department. Instead, they prefer to search for qualified *asnaf* and deliver the portion of zakat allocation directly to them.

Year	2007	2008	2009	2010	2011	2012	2013	2014
Johor	29.49	26.44	13.97	12.03	-27.11	28.59	39.78	15.30
Kedah	0.63	11.07	11.58	10.89	26.28	14.06	12.21	22.79
Kelantan	15.89	36.59	7.73	6.46	14.04	12.31	N/A	N/A
Melaka	4.16	5.51	-1.11	2.62	3.79	-5.06	N/A	N/A
Negeri Sembilan	-1.84	0.59	1.18	2.46	-1.40	3.89	(2.07)	(9.59)
Pahang	21.82	35.71	25.11	22.27	30.28	34.44	N/A	N/A
Pulau Pinang	7.07	-3.84	-3.02	-1.11	6.81	7.83	13.42	7.84
Perak	23.81	20.32	15.45	2.85	10.33	16.89	N/A	N/A
Perlis	5.10	7.91	-1.50	7.36	17.92	N/A	N/A	N/A
Selangor	84.62	54.01	7.75	6.57	28.45	49.61	53.83	(13.63)
Terengganu	41.31	30.38	21.75	14.80	22.79	22.56	53.48	52.71
Sabah	-1.31	4.42	3.80	6.83	1.50	12.28	0.37	(12.13)
Sarawak	11.52	18.76	11.00	15.22	17.07	N/A	29.54	27.89
Kuala Lumpur	52.59	43.86	-3.93	82.13	102.18	138.44	N/A	N/A

Source: Zakat report from PPZ-MAIWP 2007-2014

Based on the interviews conducted, two out of three key informants acknowledged that zakat institutions did not provide any financial report for public view. The reasons for this lack of disclosure were because no request had ever been received from the public. According to a key informant, the obligation to publish annual reports is never stated in the fatwa. A fatwa is the ruling or regulation set out based on a point of Islamic law that is recognized by the authority. He argued that the staffs of zakat institutions were doing all the activities that were stated in the fatwa. Since each state has its own policy, it very much depends on that state to decide whether the annual report should be made available for public view. Moreover, the response from the interview with a key informant of the zakat institution in Pahang indicated that the public are satisfied with the services of the zakat institutions in providing information. Accordingly, some

states only provide annual reports and financial statements when requested. He further informed that every state should consider the proposition of disclosing each state's financial statement which has to go through the audit process and certification. The audited report, in his view, will not reflect any negative feedback and response from the public when disclosed to the public. Moreover, based on the interviews, it was found that some of the evidence for the surplus in the zakat funds in the prior year that was brought forward to the next accounting year was not justified in the published annual report.

CONCLUSION

The current study aims to investigate the relationship between religiosity and transparency in respect of the performance of zakat institutions. It is believed that zakat institutions will find it useful to observe how they operate and perhaps change their own practices. Due to the limited scope of the study, several research issues have not been attempted but are identified during this study. However it was discovered that the religiosity aspect is an important influence on the performance of zakat institutions. This was due to the characteristic of religiosity that could be a source of innovation, which would reflect on the management of zakat institutions. Moreover, the performance of zakat institutions was strongly influenced by four perspectives of balance. Thus, the development of financial measures, customer satisfaction, internal business process, and the learning and growth of zakat institutions will improve the performance of zakat institutions.

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