

HIGH DEPENDENCY OF UNDERPRIVILEGED MUSLIMS ON ZAKAT ASSISTANCE IN THE STATE OF SELANGOR

Abdul Basith Bin Hamid¹, Raemah Abdullah Hashim².

¹*Lembaga Zakat Selangor, Malaysia*

²*Open University, Malaysia*

³*Putra Business School, Malaysia*

basith@zakatselangor.com.my; raemah_abdullahhashim@oum.edu.my;

rosli@putrabs.edu.my.

ABSTRACT

This paper aims to explore the high dependency of underprivileged Muslims on zakat assistance in the state of Selangor. By the end of the year 2019, Selangor is one of the most prosperous states in Malaysia, distribution of zakat assistance is expected to reach to more than 50,000 families in the category of poor and needy 'asnaf fakir and miskin'. Over one billion Ringgit Malaysia is being allocated by the state zakat corporation. However, over the years the trend of number recipients of zakat is ever increasing. This paper also looks into issues related to the management of collection and distribution of zakat and also the reasons behind the increasing trend. Knowledge of underprivileged Muslim is of concern especially on the ability to raise themselves above poverty and not continuously seeking alms from zakat. Their religious belief takes an unprecedented stand that their dependence as their birth right as Muslim. On top of these issues, a situational factor which is deemed important is also being investigated. Twenty-five (25) respondents were interviewed among the 'asnaf fakir and miskin'. The finding indicated that the most important reason for the increasing number of underprivileged Muslim in Selangor is due to the situational factor. The increase in the cost of living standard is also the reason for the increase of alms seekers from zakat. From this study, it was found the Lembaga Zakat Selangor as the sole body in managing zakat collection and distribution have carried out their duty in a responsible manner but can further elevate their management effectiveness to a more highly systematic manner to be one of the best zakat managing body in the world.

Keywords: Alms, High Dependency, Muslim, Poverty, Selangor..

INTRODUCTION

Zakat is an Islamic instrument to regulate and bridge the gap between the rich and poor. It is a privilege for Muslim to assert zakat. It is also exclusively for Islam and nowhere comparable to the word tithe or almsgiving as in other non- Islamic tradition. Zakat has become compulsory for those who can effort being one of the five tenets of Rukun Islam. It is proven in the history that zakat is an effective tool to alleviate poverty among poor and needy during the rule Caliph Umar bin Al Khatab and Umar bin Abdul Aziz (Hidayati & Tohirin, 2010). For a Muslim zakat to transcend beyond obligation, it is also a means of purification (Al-Qaradawi, 1999). Allah has clearly underlined the responsibility of the rich and resourceful to help the poor and needy to relieve their poverty level and enhance them to be in a better life. (Surah Al-Taubah verse 9:103).

In the teaching of Islam, zakat is a tool be used to augment the lives of people falling under the eight categories of recipients namely; the poor, the needy, alms administrator, the reverts 'muallaf', the slaves (to free them from slavery), the debtors, who walks in the path of almighty and the travellers (Al-Quran, verse 9.6). The core principle of agents or those responsible to collect the alms is to utilize the funded money to alleviate poverty by assisting the poor and the needy through financial support (Md. Hassan & Mohd Noor, 2007).

Starting from the year 2006, by orders of state of Selangor royalty, zakat collection and distributions have been placed under an independent body known as Lembaga Zakat Selangor (LZS). The main intention is to hoist it into a professional body guided by the highest standard of good governance. (Annual Report Lembaga Zakat Selangor, 2016). Current record shows LZS stands as a visionary zakat institution has to a total of 25 branches and it is supported by more than 400 employees throughout the state of Selangor (Annual Report Lembaga Zakat Selangor, 2018).

The collection of zakat in the state of Selangor showed a great progression in the collection from RM13.8 million in 1991 to RM336.8 million in 2010. In the year 2012 to 2016, for a period of 5 years, the collection indicated higher increment up to RM2,851,845,247.00. (Annual Report Lembaga Zakat Selangor 2012-2016). Statistics in the year 2014 and 2015 shows about 25% of zakat collection in Malaysia is from Selangor alone. (Maqasid Al Syariah, 2016). In terms of expenditure, LZS spend close to RM1,147,832,428.00 from the year 2012 to 2016 (Annual Report Lembaga Zakat Selangor, 2012-2016). Through the

effective distribution of zakat to the recipients in Selangor, many viable entrepreneurs were born, recipient's children could pursue higher education, families have comfortable shelter and the burden of high medical costs has also been alleviated. Although there was a tremendous increase in collection, it is proven that dependency on zakat from LZS is ever increasing from year to year. Even though LZS tried their very best in the distribution and collection but there is still adverse publicity on the organisation.

Nonetheless, this study will focus on only the two core needy groups categorized as underprivileged; the poor and needy. They are either living under the poverty line or maybe slightly above poverty index but are not able to sustain a living standard as per 'haddul-kifayah'. A total of 40% of total alms collected by LZS spent on this group of people. Though assistance was done to evaluate these group from the poverty line, however, LZS is not able to find the root cause of the ever-increasing number of muslims seeking alms from zakat. This study intends to find out why are these two group of core needy people are ever-increasing in numbers seeking alms from LZS and was LZS effective in the distribution?. What are the causes/reasons for the increase in poor and needy recipients 'asnaf fakir miskin' in Selangor?

In Malaysia, the collection of zakat is institutionalized to the respective state authorities involved in zakat administration. Their responsibilities in the zakat management through means such as promotion, collection and distribution of zakat, organized assistance to the poor and needy, including other 'asnaf' in accordance to guidelines prescribed by the Shariah law. This, in turn, will hopefully help to alleviate poverty (Ahmad, Othman & Salleh, 2015). Past study by Kahf (2007), postulate that zakat acts as a charity organisation as part of an economic mechanism providing several important purposes found in the modern finance, such as social safety nets, assistance in social interests in the form of subsidized food, children's health, education assistance, subsidized health care, housing, and public transport for public welfare. Another study by Harun, Hassan, Jasni and Rahman (2010), stated that three of the major goals of zakat are guaranteed the fulfilment of basic needs for all, reduce inequalities in income and wealth, and purify the donor's inner self and wealth. Thus, zakat as a body that may assist in eradicating poverty among Muslim and having a fair distribution of income nation.

It is a proven fact in history that poverty has been completely eradicated during the

government of Umar Bin Khattab (r.a.), who is the second caliph of Khulafa Ar-Rasyiddin and Umar bin Abdul Aziz. The condition of people during that time was prosperous that there were no eligible recipients of zakat (Hudayati &Tohirin 2010). History suggests that many economies in different parts of the world have successfully implemented the zakat system and have accomplished benefits of zakat, one of which is poverty reduction (Ibrahim, 2016).

Zakat was to develop social and economic security within a respective community and brings all its members closer together. Thus, it creates love and brotherhood between the rich and poor, minimizing social tensions and bridges the gap between the poor and rich (Hossain, 2012). However, the study discovered the poor and needy recipients 'asnaf fakir miskin' continues to increase from one year to another despite various monetary and other forms of effort made to elevate their livelihood but it seems unsuccessful. This increase is also prevalent in recent years. Table 1 below indicates that there the increase of 'asnaf fakir miskin' in Selangor for the Year 2012-2018, from 26,069 to 50,052 is almost 100 per cent increase.

Table 1

Number of Asnaf Fakir Miskin in Selangor for the Year 2012-2018 (Nov)

Year	2012	2013	2014	2015	2016	2017	2018 (Nov)
No.	26,069	30,950	43,661	44,293	46,500	45,471	50,052

(Source: Lembaga Zakat Selangor)

Therefore, it is pertinent that research should be done in examining the reason for this increase. A past study done was mainly on the effectiveness and the efficiency of zakat assistance to recipients (Johari, Aziz, Ibrahim & Ali, 2013). Consequently, a little study is done on understanding the cause behind the prolonged dependency of 'asnaf' on zakat assistance especially in the state of Selangor. The question raised here, what is the reasons for this? Is the attitude of poor and needy 'asnaf', or their inadequacy on knowledge to lift themselves or their staunch religious believe he odd to be helped or the benevolent policy of zakat administrator or an economic situational reason that due to rising cost of living? Where the selection of 'asnaf' in the distribution of zakat assistance to recipients were effective? Therefore, this study is to establish the basis behind poor and needy 'asnaf' remain forever in the receiving zone. Hence, to establish what could be the barrier hurdling them from leaving poverty life. If the former is the result, then it would defeat the most important tenets of zakat

to help improve economy and living condition as to lift them from permanency of poverty.

LITERATURE REVIEW

Selangor being the top state with the highest percentage of economic income in comparison to other states in Malaysia, it is baffling that the number of 'asnaf' is soaring. According to Jaelani (2016), "Poverty is a complex and multi-dimensional phenomenon, which could not be defined reliably". In the year 2016, the state of Selangor had collected more than 0.7 billion and expected to increase to one billion in the year 2020 (Annual Report Lembaga Zakat Selangor, 2017). Teh, Zainab and Sarifah (2014) confirmed that LZS is the leading zakat institution in Malaysia and can be translated as having a well-established funding system to eradicate poverty and the needy in the state of Selangor. Unfortunately, though the number of zakat payers has been increasing, the number of poor and needy 'asnaf' too increasing correspondingly. With regard to the typology of zakat assistance, Marhaini (2012) had group them as follows:

1. Monthly financial (cash) & food assistance
2. Health Treatment Assistance
3. Death Management Assistance
4. Home Purchase, Construction and Repair Assistance
5. Schooling Assistance
6. Home Rental Assistance

In terms of effectiveness in zakat collection, Johari, Aziz, Ibrahim and Ali (2013) expressed that the claims that the majority of Muslims asnaf especially the Mualaff were neglected was not true. Zakat authority has been assisting the poor in sustaining asnaf cost of living, education, medical support and other means of assistance. Though zakat as an obligatory in nature but rather giving alms is not a form of mercy but the right of the poor on the wealth of the rich (Hossain 2012). This could be the cause of ever-increasing Muslim dependency for alms in Selangor.

It is evident the attitude too plays an important role in the increase in financial aid dependent zakat. Attitude towards receiving zakat money is becoming part and parcel of poor and needy group. Attitude is defined by Brief (1998) that attitude as "one's belief, feeling or behaviour intentions towards people, object and things". LZS attempts to change 'asnaf's' attitude from

that as receiver to self-sustainable and to manage effectively. Decentralisation of some of the activities might overcome some severe limitations of centrally controlled national planning. This can be done through delegating greater authority for development planning and management to officials who are working in the field Rondinelli and Cheema (1983). However, several of 'asnaf's' activities need to be localised. Activities for asnaf organised by mosque can enhance their participation (Raudha, Hairunnizam, Sanep & Farra, 2011).

As cited by Muhammad (2011), Horace Man in the year 1848 said, *'Education then, beyond all other devices of human origin is the great equalizer of the condition of man, the balance wheel of the social machinery. Knowledge plays an important part in changing views of the person on certain issue. In Islam, the definition of knowledge is not confined to only epistemological concerns but also includes ethical truthfulness and other dimensions of knowledge objectives'*. The incidents of increase in Muslim heading towards zakat for financial may be contributed due to knowledge on zakat assistance. Siti, Haliyana, Nor, Azharuddin (2015) further elaborates, knowledge of customer on the zakat institution is from the dissemination of knowledge from the public and promotional and marketing effort played by LZS is evident.

Lack of awareness of religious understanding also plays an important role in shaping the thinking of 'asnaf' towards continuous dependency on zakat assistance. Kim, Sharma and Newaz (2016) noted that *'Religious believe play a significant part in sculpting social behaviour and further stressed that in this is a fact in an ever-changing globalized world. The divine acceptance of alms as obligatory and a must is far more reaching than knowledge dissemination that receiving or asking for alms is like the birthright'*. This could be the reason for the ever-increasing application for zakat's financial assistance from the poor and needy group. Studies on other belief and religion found that the almsgiving is practised but it may not concur with the unquestionable obligatory duty such as required by Islam (Sharada 2001, Eva, 2016 & David, 2018).

Situation factors such as the total set of physical, social, and psych cultural factors may contribute to the need for receiving alms, especially in a critical situation. This can be defined as a stressful time in an individual's life when they experience a breakdown or disruption in their usual or normal daily activities or family functioning. According to Janell (2015), three

elements that must be present when deeming situation that is critical namely: it must be stressful; there is time for intervention; there is a period in which an individual is having a hard time coping with a situation. This crisis could be due to loss of job, debilitating disease, severe accident, the demise of a wage earner, natural disaster and any other unexpected events that prompt him or her to reach LZS assistance. However, a study in Malaysia is still lacking in the investigation the reason why there is ever-increasing asnaf seeking zakat assistance.

METHODOLOGY

The aim of this study is to find the reason for high dependency by the underprivileged Muslim in the state on the zakat's assistance. The qualitative research approach was undertaken since it is a primarily fundamental approach that induces more readying elements to find answers to the question raised. The qualitative approach also used to gain more understanding of the background to reason, opinion and motivation that leads into answering the research questions. The method used interviews via a semi-structured questionnaire. 25 chosen respondents from poor and needy 'fakir miskin' group from various part of Selangor representing every district were chosen. This group of respondents is selected conveniently from their visits to LZS seeking zakat assistance. The interview was done once the respondent (asnaf) have completed their reasons for seeking visit, and were asked for voluntary participation in this study.

The interview questions were divided into two sections consist of ten questions in section one and twenty questions for section two. The question on section one is the demography of the respondent. Section two which requires them to be more alert and to get appropriate answers which is much relevant to the study. Most of the question on section one needs no thinking and the answer are already there without much ado. Similarly, section two of the questionnaire, semi-structured and structured questions with close and open-ended answers which requires the respondent to answered either 'YES' or 'NO' questions. This type of question requires less thinking from respondents but generally leads to higher response and accurate data.

FINDINGS

From the survey, various attributes were found on the reason for the high dependency of

underprivileged Muslims on zakat assistance in the state of Selangor. Table 2 is the summary on the demographics of the respondent answering to section A of the questionnaires

Table 2
Summary of Demographic of Respondents.

Items		No of Respondents	Frequency (%)
Respondent	Single parents	6	24
	Normal family	19	76
Age	22- 54	23	92
	55 and above	2	8
State of Health	Physically handicapped	5	20
	Severe disease – heart and diabetics	3	12
	Normal	17	68
Education	Primary	5	20
	Lower secondary	10	40
	Secondary	10	40
Occupation	Odd jobs	5	20
	Petty traders	4	16
	Stall operators	4	16
	Labourer	4	16
	Drivers	3	12
	Security guard	3	12
	Clerk	2	8
Rental /instalment cost	400	20	80
	900	5	20
Status area	Semi urban	15	60
	Rural	10	40

Single parents form 24% of the respondent and 12% are single mothers below the age of 25 indicates one single income earner and also probably married and divorced. It also points out that 8% of the respondents are of age above 58 having family responsibilities. About 20% of the respondents are physically handicapped and among them 12% are with severe disease, receiving medical aid apart from other assistance. The study also shows that 64% of the respondents have only up to ‘form three education’ and 36% have completed up to form five. The survey also indicates the salary of respondents is between RM700 to RM2,000. Further analysis indicates almost all of them are holding lower rank occupation such as, labourer,

driver and petty traders which is of no guarantee of sustainability in the time of crisis. The study also found that almost all the respondents are living in the urban and semi-urban locality. This vouch for Selangor being the most developed states among all states in Malaysia and its monthly house rental are between RM400.00 to RM900.00.

Result of section two (2) of the questionnaire indicates that all the selected respondents are the genuine poor and needy receiver of zakat aid, in cash and non-cash aid. They received monthly cash aid ranging from Three Hundred Ringgit Malaysia (RM300.00) to Seven Hundred Ringgit Malaysia (RM700.00). This financial aid dwarfed the average monthly allowance given by the Welfare Department which is not more than Three Hundred Ringgit Malaysia (RM300.00). It is pertinent to note that this is not inclusive of other forms of aids such as rental payment. The zakat receivers have also indicated that they received the various form of aids including cash such as food hampers, schooling uniform, school fee, transport money to commute to school and workplace, festival clothing and food buying, medical aid and so forth.

Almost all of the respondent acknowledge themselves as poor and in need of aid even though few do not understand the Arabic word 'fakir miskin' stands for poor and needy. Most of them come to know of the alms from the religious teacher or 'ustaz and ustazah' at the mosque that they frequented. This signifies the importance of the mosque and religious teachers who also take a function as propagators. As to date, Lembaga Zakat Selangor has appointed 2,800 Assistant 'Amil' from 420 mosques in Selangor for the above purposes. It also noted that only two respondents got to know about zakat financial help through their relatives and friends which likely from them being the receivers of zakat aid as well. Whatever the perception it is accepted that both mosque and religious teachers and propagators are the dynamic factors in the expansion of understanding of Islam today. Seven respondents (7) acknowledged that they knew that they have the right and knowledge that they should be helped by zakat in the time of need. Others were wary to express their opinion.

Fifty (50) per cent of the respondent prefer to deal with the zakat office directly which they believe would hasten the process of getting aid in their vicinity. However, more than 75 per cent of the respondents stated that it is not easy to get done things even at the zakat office or mosque. Consequently, more than 80 per cent voiced up that due to an increase in the cost of

living is the reason for seeking financial aid which is not enough to sustain today's living. Forty-five (45) per cent of the respondent would tell others on alms given by zakat to them whereas the remaining 5% would be too embarrassed to tell others. This could be due to social stigma among Malay and Muslim culture that getting financial aid from zakat is akin to begging for money from others. With regards to the question whether the assistance from zakat is able to assist in meeting their basic needs. Almost 60 per cent agreed whereas the others felt that with the lament price of things such as food items and other basic need have increased tremendously they felt the amount of alms should be increased. They gave example such as mackerel price costing previously at RM7.00 now is more than RM10.00. Few even said prices of vegetables too 'killing' translates to a higher price. Almost all of the respondent cannot imagine life without aids, except three who believes they would get into more trouble if their aids are being cut off.

All respondents answered synonymously that they prefer not to depend on aid from zakat if given the choice. This truly an epitome answers by individuals when questions probe into their integrity. But, is it the practical truth on the ground? Studies by Raudah, et., al., (2011) shows although many recipients 'asnaf' become a successful entrepreneur with the aid provided but many more recipients 'asnaf' felt that they don't have the confidence to change their lives. It is expected that they will stop themselves from continuously asking financial aid from zakat. In response to their experience asking for aids due to financial pressure emergency, more than 80 per cent answered they never approached 'LZS' but 20 per cent of the respondents stated that they did go to 'LZS' for emergency such as settling medical bill and education fee for children especially the ones enrolled in higher education.

When asked about what are the alternative occupation they were to choose instead of receiving alms from zakat, 85 percent of the respondents were keen to start business generally in food, handicraft and sundry business. The rest would like some financial support to expand their existing farming and agriculture business. The answer indicates that most of them are eager to lift-up their livelihood. If given business venture capital, they need real-business guidance and monitoring by zakat authority. Many complains that zakat didn't do enough in this department. They state that although cash given by 'LZS' is to be lauded it won't change their life. One respondent even said in an idiomatic phrase, '*Apa guna beri ikan, ajarlah kami macam mana nak tangkap ikan*' If translated it means, don't give the fish but teach me how to

fish then I will survive. This is a very clear indication for LZS to transform more of their zakat activity from giving cash to assist them to build business since this comes from the horse mouth.

CONCLUSION

From the finding shows that Lembaga Zakat Selangor is pertinent through its media and other communication arm may play an important role in making muslim society in Selangor understand the important of zakat in community development and eradication of poverty. However, the ever-increasing number of the asnaf is most likely due to the high living cost of living in Selangor. From the answers given, they stated that they hardly can meet the basic needs in living such as food, clothing, rental, transportation have increased tremendously. The surprising outcome emerged from the interview was the application forms for the alms seems to be too comprehensive which requires a recommendation from an identified authority. This makes the process more complicated. They prefer if the application should be made easier or simplified.

Though the ultimate aim of zakat is to reduce major socio-economic problems in the society and reduce poverty either directly or by giving capital to poor as well as needy to support their businesses, surprisingly a small number of the recipient claimed that there is no significant change to their living condition. The recipients perceived that probably zakat is a temporary measure in the elimination of poverty and inequality. It is also hope that from this study it will assist LZS management in enhancing their services in designing more innovative products to realize the socioeconomics needs of the recipients. It also expected that LZS management will able to appraise the wealth factor of the two groups of needy who highly dependent on zakat assistant and thus being independent instead of being the victim of the economic challenges. This study hopes to add new knowledge in zakat theory and practices especially towards the development of socio-economic of the Muslims community in Selangor. Since the study was exploratory, it needs further investigation on the reasons for the ever-increasing number of 'asnaf' in Selangor.

REFERENCES

- Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2015). Assessing the satisfaction level of zakat recipients towards zakat management. *Procedia Economics and Finance*, 31, 140-151.
- Al-Qaraḍāwī, Y. (1999). *Fiqh Az-zakat: A comparative study; the rules, regulations and philosophy of zakat in the light of the Qur'an and Sunna*. Dar Al Taqwa.
- Annual Report. (2016). LZS-MAIS. Selangor Zakat Authority. Shah Alam Selangor.
- Brief, A.P. (1998) *Attitudes in and around organizations*. Sage, Thousand Oaks, 9.
- Downs, D. (2018). Almsgiving and Competing Soteriologies in Second-Century Christianity. *Religions*, 9(7), 201.
- Harun, N. H., Hassan, H., Jasni, N. S., & Rahman, R. A. (2010). Zakat for asnaf's business by Lembaga Zakat Selangor. *Management & Accounting Review (MAR)*, 9(2), 123-138.
- Hossain, M. Z. (2012). Zakat in Islam: A powerful poverty alleviating instrument for Islamic countries. *International Journal of Economic Development Research and Investment* 3, (1).
- Hidayati. A. and Tohirin, A. (2010), Management of Zakah; Centralized vs decentralized approach. *Proceeding of Seventh International Conference, The Tawhidi Epistemology; Zakat and Waqf Economy, Bangi, Malaysia 2010*.
- Ibrahim, M. F. (2016). Analisis kaedah bayaran zakat harta oleh Institusi Zakat di Malaysia, *JMIFR Universiti Sains Islam Malaysia*, 13,2
- Jaelani, A. (2016). Zakah Management for Poverty Alleviation in Indonesia and Brunei Darussalam. *Turkish Economic Review*. 3(3).
- Janell, B. (2015), "Crisis Situations, Types and Examples" www.study.com/academy/lesson, July 14, 2015
- Johari, F., Aziz, M. R. A., Ibrahim, M. F., & Ali, A. F. M.(2013). Muallaf development through zakat distribution and programmes in Selangor, Malaysia: An overview. *Proceeding of the 5th Islamic Economics System Conference (iECONS 2013)*, Universiti Sains Islam Malaysia, Berjaya Times Square Hotel, Kuala Lumpur.
- Kahf, M. (1999). Islamic banks at the threshold of the third millennium. *Thunderbird International Business Review*, 41(4-5), 445-460.
- Kim S. F., Sharma R.R. Newaz (2016), 'Muslim religiosity general cohorts and buying behaviour of Islamic financial products. *Australian Journal of Management* , 1-20.
- Maqasid Al-Shariah, (2016). *Konsep & Pendekatan, Akademi Pengajian Islam* .Jabatan Fiqh

dan Usul: Universiti Malaya; Perpustakaan Negara .

- Md Hassan, N, & Mohd Noor, A.H. (2015). Do Capital Assistance Programs by Zakat Institution Help The Poor? *Procedia Economics and Finance* 3, 551-562
- Pascal, E. M. (2016). Buddhist Monks and Christian Friars: Religious and Cultural Exchange in the Making of Buddhism. *Studies in World Christianity*, 22(1), 5-21.
- Raudha M., R., Sanep A., Hairunnizam W., & Farra M., H. (2011). *Understanding Asnaf attitude: Malaysia's experience in quest for an effective zakat distribution programme*. World Zakat Forum and Collaboration, Centre For Islamic Development, Bogor Agricultural University on 19-21 July 2011.
- Rondinelli, D.A. and Cheema, G.S.(1983), *Implementing decentralization Policies. An introduction*. California Sage Publication Inc.
- Sharada S. (2001), Tradition of giving in Hinduism. *Alliance Magazine*.
- Siti H., R., E., Haliyana T., Nor R., A., B. & Azharuddin H. (2015), Penilaian kualiti perkhidmatan bagi penerima bantuan skim zakat asnaf mualaf di Institusi pemberi zakat. *Proceeding of International Conference of Masjid, and Zakat, Shah Alam*,
- Teh, S., T., Zainab, A. & Sarifah ,I. (2014), Management accounting practises in non- profit religious organization: A case study in Lembaga Zakat Selangor (LZS). *E-proceedings of the Conference on Management and Muamalah, Selangor*