

## A survey on the space and living condition of zakat house for *Asnafs Fakr* and *Miskin*

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**Abstract:** In Malaysia, the *asnafs fakr* and *miskin* receive monetary assistance from the zakat authority for shelter or housing either to build new houses (for those that own land), to repair current houses or to help in meeting the cost of rental charges. The paper aims to bring to attention the state of houses occupied by the *asnafs*. It provides a review on the roles of the zakat authorities in providing houses for the *asnafs* and examines on the appropriateness and adequacy of the indoor space and living conditions of those houses. The study combines desk research with a questionnaire survey. Case studies of houses occupied by the *asnafs* were conducted to ascertain their level of satisfaction. The outcome suggests that the houses are neither appropriate nor adequate in meeting the needs and requirements of the households of the *asnafs*. Thus, the roles of the zakat authorities should go beyond just providing monetary assistance. It is also recommended that the zakat authorities to make reference to currently available standards when considering funding newly built houses repair of existing houses or renting houses for the *asnafs*. In the longer term, zakat funded housing should establish their own standard of design and specifications that is *Shari'ah* compliant.

**Key words:** Asnafs; Design; Housing; Standard; Zakat

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### 1. Introduction

Zakat is one of the five pillars of Islam. Collections are to be disbursed to eight categories of *asnafs*. Four of which relate to the poor and needy and three relate to the promotion of and defense of the faith and lastly the zakat administrators. In Malaysia, the collection and distribution of zakat are organized by the Islamic Religious Councils or Majlis Agama Islam Negeri (MAIN) of each state and the Federal Territory of Kuala Lumpur or Majlis Agama Islam Wilayah Persekutuan (MAIWP). The administration of zakat under MAIN is coordinated by the Department of Awqaf, Zakat and Hajj (JAWHAR) under The Prime Minister Department at federal level.

In a broad perspective, zakat is intended to achieve social justice among the community, which implies that each and every individual is assured of minimum means of livelihood. Basically, it is a fulfillment of one's basic needs as stressed by Al-Shafii (Malik and Ibn Hanbal). It is believed that zakat may eradicate the occurrence of poverty and wide disparity between the rich and the poor (Nik, 1987).

It is acknowledged that foods, clothes, housing, education, transportation, medical are the basic needs of people and that for the needy they require assistance. The kind of assistance provided for the

*asnafs fakr* and *miskin* falls under the thirty-two (32) schemes of zakat disbursement as stated in the Manual of Zakat Disbursement produced by the Department of Awqaf, Zakat and Hajj (JAWHAR) (Wakaf and Haji, 2009).

Data from the literature review shows that all zakat administrators in Malaysia do provide monetary assistances for housing as one of their disbursement schemes. The monetary assistance includes either to build new houses (for those who own lands), repair, monthly rental, deposit for low cost house and cluster house (Khairuddin et al., 2015). However, its implementation varies between the States Islamic Religious Council and Majlis Agama Islam Negeri (MAIN).

Preliminary study made on the *asnafs'* cluster houses (perumahan berkelompok) provided by one of the MAIN appears to be showing that their houses need improvement in term of their design, size, surrounding and location. In addition, there is no published literature to describe the standard of design and specifications of the *asnaf* houses or the state and conditions of such houses and houses repaired or rented (Khairuddin et al., 2015). Furthermore, majority of *asnafs* live in houses under the program called People Housing Project (PHP) or Projek Perumahan Rakyat (PPR) and Public Housing Project (PHP) or Projek Perumahan Awam (PPA) under Kuala Lumpur City Hall (KLCH). It appears that these houses are not provided and managed by the zakat administrators. Thus, the objective of the

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paper is to identify and ascertain whether PPR houses, currently accommodating the *asnafs fakr* and *miskin* are appropriate and adequate in terms of space, size, location, indoor living condition and provision of basic utilities and facilities.

## 2. Literature review

### 2.1. People's housing program (PHP) also known as Projek Perumahan Rakyat (PPR)

MAIWP (2015) (MAIWP, 2015) reported that majority of *asnafs* have been residing in the People's Housing Program (PHP) also known as Projek Perumahan Rakyat (PPR). Apart from meeting the needs of low-income group for housing, the government's initiative on PPR housing is in the relocation of squatters. The program is coordinated under the Ministry of Urban Well-being, Housing and Local Government (UWHLG) and the implementing agency responsible for PPR project across the country is through National Housing Development. It has been on board since February 2002. Eligibility criteria are set for family with total household monthly income of less than RM2, 500.00. The eligible residents under this program can either rent or own the unit (Ministry of Urban Wellbeing, Housing and Local Government, 2015).

Various models of housing accommodation are provided under PPR programs. In major cities, where land is expensive and scarce Multi-Storey Flats (high rise), 5-Storey Walk up flats were built. In coastal and suburban areas terrace houses are seen to be the preferred model. Based on published materials, houses under PHP follow the same specifications of the planning and design of low-cost housing set out in the National Housing Standard i.e. Low-Cost Housing Flats. The floor area should not be less than 700 sq ft. The PPR houses feature 3 bedrooms, 1 Living Room, 1 Kitchen and 2 Bathrooms with the provision of basic community facilities of Community Hall, Musolla, Food Stalls, Kindergarten, Facilities for People-With-Disability, Children Playground with green area and Garbage House (National Housing Department, 2015).

### 2.2. The standard guidelines for habitable space under the uniform building by-law 1984

The professionals (architects and Engineers) and housing developers are required to comply with the standard guidelines and requirements on floor area, height, construction, and others for the design, planning and construction of the new buildings including housing. In Peninsular Malaysia, such guidelines and requirements are as per the Uniform Building-By Law (UBBL) 1984 (Uniform Building By-Laws, 1984). The power to control and monitor the erection of new buildings submitted by the Principal Submitting Person (Section 3, Street, Drainage and Building Act 1974 states that the "Principal submitting person" means a qualified person who submits building plans to the local authority for approval in accordance with this Act or any by-laws made thereunder and includes any other qualified person who takes over the duties and responsibilities of or acts for the first mentioned qualified person") (PSP) under Section 70, 70A, 70B and 70C of The Street, Drainage and Building Act 1974 (Act 133) shall be under the municipality council or the local authority.

For new building designs including houses the minimum approved standard must meet and comply, where applicable, with the nine (9) Parts of UBBL 1984. One of the main objectives for the compliance is to regulate architectural, structural, health and safety, fire protection capabilities and constructional requirements of buildings; with clear references to the approved standards.

For residential buildings, By-Law 39, 42 and 44 of the UBBL 1984 provides minimum standards with respect to natural lighting and ventilations, area of rooms and height of rooms respectively. The sizes of latrines, water-closets and bathrooms are stated in By-Law 43 and this applies to all building types. The minimum requirements of areas, widths and heights for residential rooms and toilets are summarized in Table 1.

**Table 1:** Minimum requirement for residential buildings (Source: UBBL, 1984)

Elements	Habitable Rooms(By-Law 42)			Kitchen (By-Law 42)	Bathrooms(By Law 43)
	1st	2nd	3rd and more		
Area (Sqm) Not less than	11	9.3	6.5	4.5	1.5
Width (m)	2			1.5.	0.75
Height (m) (By-Law 44)	2.5(including living room)			2.25	2.0

The natural lighting and ventilation in every room designed for residential purposes should be provided "with one or more windows having a total area of not less than 10% of the clear floor area of such room and shall have openings capable of allowing a free uninterrupted passage of air of not less than 5% of such floor area" By-Law 39 (1). Whereas for bathroom, By-Law 39 (4) states that the opening(s) for natural lighting and ventilation should have a total area of not less than 0.2 square metre per water-closet, urinal latrine, or bathroom.

## 3. Methodology

The study involved review of past literatures on *zakat*, in particular housing assistances and disbursement schemes for *asnafs fakir* and *miskin*. Documents and reports were reviewed focussing on house design based on the *Shari'ah*, the Uniform Building By-Law and relevant laws focussing on house design and planning, guidelines on community

facilities and other initiatives from the government in providing mass housing for the people.

The minimum standards for residential buildings as provided by the UBBL 1984 are used in this study as guidelines and basis to evaluate the space and indoor living condition of PPR House occupied by for the *asnafs fakr* and *miskin*.

Preliminary findings suggest that there is no published literature describing the specifications of new houses or the state and conditions of houses and houses repaired or rented for the *asnafs* funded by the zakat administrators. However, upon confirming with MAIWP that the majority of *asnafs* reside in PPR housing scheme, a convenient sample survey was carried out to identify and ascertain the appropriateness and adequate in terms of space, size, location, indoor living condition and provision of basic utilities and facilities. On-site measurement of a typical PPR house was taken and recorded for analysis. In short, the study adopts a combination of qualitative and quantitative approaches to arrive at the results and findings.

### 3.1. Data analysis

Data collected from the survey were analyzed using descriptive statistics. The outcome from the survey was then contrasted with the outcome from the literature review.

### 3.2. Limitation

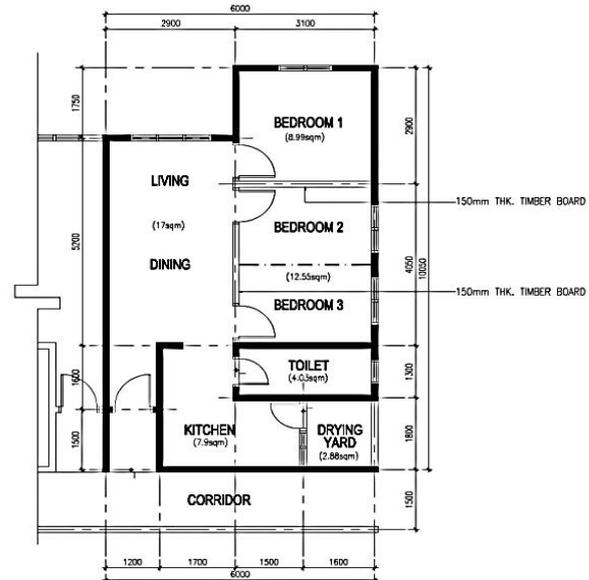
The names of the *asnafs* living in PPR housing were not available and most of the *asnafs* approached were reluctant to volunteer as respondents for the face-to-face interviews. This problem was overcome with the assistance of the Chairman of the Community in the PPR and PPA schemes.

### 3.3. The questionnaire and measurement survey

The total number of respondents gathered from the questionnaire survey is 47 heads of household. All respondents reside at Projek Perumahan Rakyat (PPR) and Projek Perumahan Awam (PPA) housing scheme within Kuala Lumpur (80.9% and 19.1%) respectively. Majority of the respondents (74.5%)

have been living in two types of PPR Housing (18-storey flats and 5 storey walk-ups flat) for more than 6 years, with 21.3% between 6 and 10 years and 53.2% more than 11 years. With the background of the respondents (i.e. the *asnafs*, receive monetary assistance from zakat authority and live in the houses), the respondents are deemed appropriate as respondents for the study. The survey was conducted in August 2015. The questionnaire survey focuses on aspects as shown in Table 2.

On-site measurement of a typical floor plan of an 18-Storey Flat was taken as shown in Fig. 1.



**TYPICAL FLOOR PLAN OF PPR HOUSE (FLAT)** SCALE 1:75  
(measurement taken on site)

Total Built-up Area (Sqm)	
Living and Dining =	17.00
Bedroom 1 =	8.99
Bedroom 2 and 3 =	12.55
Toilet =	4.03
Kitchen =	7.90
Drying yard =	2.88
<b>Total =</b>	<b>53.35 (574 sq. ft.)</b>

**Fig. 1:** A typical floor plan of 18-Storey Flat PPR House with total built-up area of 574 sq. ft.

**Table 2:** Two sets of questions of the questionnaire survey

House Conditions	Investigation aspects (Appropriateness and Adequacy)
House Spaces	Living, Dining, No. of Bedrooms, Kitchen, Study area, Toilet
House infrastructure	Availability of electricity, water, telephone, internet, and astro
Home furniture	Sofa, dining table, fridge, TV, bed, computer

## 4. Results

From the two types of PPR and PPA housing schemes, majority of the respondents with 78.8% residing in the 18-storey house flat and the other 21.2% of the respondents residing in the 5 storey walk-up flat.

When asked their opinion on the conditions of the houses, the results shows that 53.2% of the respondents indicate that the house condition is less perfect with 8.5% respondents claim that there are damage that require repair such as dilapidated timber window sill and leaking at the concrete floor slab above. However, 46.8% of the respondents

(46.8%) indicate that the house is in perfect condition.

The respondents' satisfaction level on the overall house comfort is captured and measured through a Likert scale of 1 (least satisfied) to 5 (highly satisfied). The average index score is 2.93, which is neutral. Majority of the respondents expressed

grateful and blessed to be eligible for PPR housing scheme and to have a place for shelter. However, Table 3 shows 24.4% (not and least satisfied) of the respondents expressed their dissatisfaction level with the overall house comfort compared to 20% who are satisfied.

**Table 3:** Result of satisfaction level on house comfort

Overall satisfaction on house comfort				
Least Satisfied	Not Satisfied	Neutral	Satisfied	Highly Satisfied
1	2	3	4	5
2.2%	22.2%	55.6%	20.0%	0%

An open-ended question on how the zakat authorities can improve the conditions of the living environment of the *asnafs* (i.e. house design and basic facilities) was posed to the respondents. Specific complaints and suggestions to the Zakat authorities are captured and listed as follows:

- i. To build appropriate house for them i.e. the *asnafs*
- ii. To repair the house conditions for comfort
- iii. The existing space of the house is limited and not conducive for visitors and relatives
- iv. Too many leaking in the houses, damaged and dilapidated
- v. The squat toilet fitting is not appropriate for People-With-Disability
- vi. Further help is needed to the existing financial assistance they receive in the areas of living assistance, food, transportation and rent

The measured built-up area (see Fig. 1) for a typical 18 storey flat house of PPR occupied by most *asnafs* is found to be 53.4sqm (574sqft.), a shortfall of 126sqft from 700sqft of what is required and specified by the National Housing Department (2015).

It has been found that the number of bedrooms provided is only two bedrooms (i.e. Bedroom 2 and 3 is considered one) with 3 doors. The researcher was informed by the resident that a third bedroom is created if the family requires additional rooms by erecting a partition wall dividing the space (shown as dotted line in Fig. 1). However, when the partition is erected, the floor area would be 6.3sqm and this does not comply with Clause 42 of, UBBL 1984 that the 3rd room should have a minimum of 6.5sqm.

The number of toilet provided is only one, not two as specified by the National Housing Standards for PPR Housing.

The above finding is verified with the survey result indicating that 95.7% of the respondents indicated that there is no provision of the third bedroom. Only 4.3% of the respondents indicated yes as their house have been erected with partition to create the third bedroom.

On another aspect, the researcher discovered that timber board is used to form the bedrooms. This do not provide good acoustic and privacy comfort level between the most private area of the house (bedrooms) and the social interaction space (living).

On the adequacy of the space, one resident strongly highlighted that the space for visitors and

relatives to perform prayers, particular for female is very limited. The respondent claimed that with the limited space and the existing furniture, the house is not suitable for social interaction as well as gender segregation as requested by the *Shari'ah*.

## 5. Discussion

The study confirms that the Zakat authorities through MAIN do provide monetary assistance for housing to the *asnafs*. The study also confirms that there is no standard of design and detailed specifications of zakat houses for the *asnafs* in terms of space and layout requirements. Perhaps, this is due to the functions and roles of the zakat authorities in Malaysia that is limited to the collection and distribution of zakat fund to the *asnafs*.

The survey made on PPR housing proves that the space and living conditions of the *asnafs* is relatively poor compared to a modern and healthy living environments. It seems that while the *asnafs* are very grateful to have accommodations for shelter in the PPR and PPA housing schemes provided by the Government, the house design and layout are not meeting the requirements of the *Shari'ah*.

In addition, there are clearly many basic criteria of living conditions that have been compromised, among others are the visual and acoustic privacies as well as gender segregations during social interaction are not achieved with the existing space and design experienced by the *asnafs*. The minimum number of three (3) bedrooms is not provided and if the additional bedroom is created through partition, the space would not comply with the requirement of Building By-Law (as discussed in item 6 of the results).

During the face-to-face interview, the researchers have been verbally informed that social decay is evident in PPR housing where the *asnafs* reside. There are cases of suspected drug addicts' colonies, poor hygiene and irresponsible neighbours. Fig. 2 shows snapshots of the house conditions of *asnafs* in PPR housing scheme. Such in-appropriate and negative living conditions gives rise to the importance of the roles of zakat authorities' to go beyond just providing monetary assistance for housing to the *asnafs*.

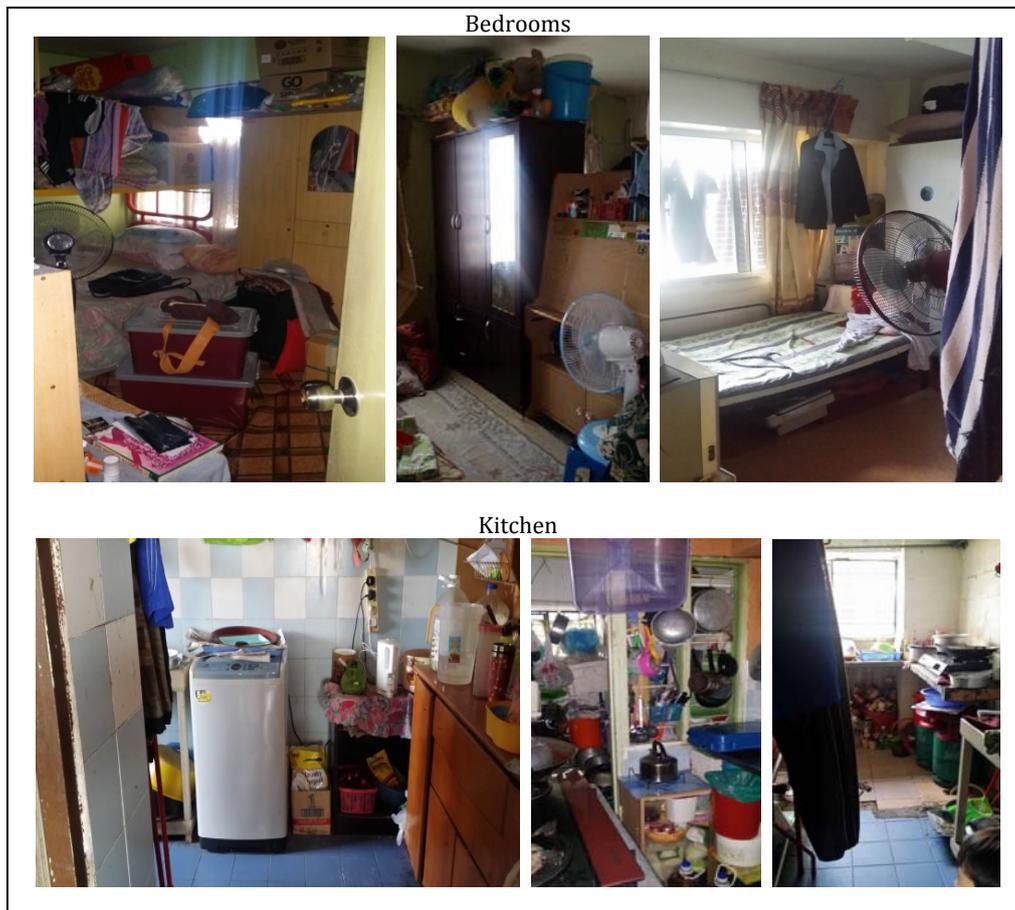


Fig. 2: Snapshots of the living conditions of PPR House type 18-Storey House Flat

## 6. Conclusion

The study confirms that there is no literature on the standard of design and specifications of zakat houses specifically for the *asnafs*. The zakat administrators only provide monetary assistance for housing to the *asnafs*. In the absence of houses provided by the zakat administrators and authorities, the *asnafs* reside in housing managed and built by the National Housing Department, adopting the specifications of low-cost housing in Malaysia (Khairuddin et al., 2015). Thus, the space, size, location, indoor living conditions and provision of basic utilities and facilities are not tailored to the needs of the household of the *asnafs*. Due to this phenomena, the house conditions, the satisfaction level and the basic facilities experienced by the occupants i.e. the *asnafs* are being compromised. The space provided is sub-standard and not complying with the provisions of the Uniform Building By-Law 1984.

It is recommended that the zakat authorities should go beyond providing monetary assistance for providing housing to the *asnafs*, to ensure adequate space and appropriate living environment of house design for family and social needs of the *asnafs* are provided. The zakat authorities should take this opportunity to create and building an environment that is not only conducive, safe and healthy but also in accordance to the *Shari'ah* in terms of design and that the houses should meet the relevant building

laws in Malaysia. This paper calls for the zakat authorities to engage Muslim experts in the built environment together with *Shari'ah* experts in establishing a committee focussing into creating and building a sustainable living environment for the *asnafs*.

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