Development and Validation of Religious Conditionalities for Conditional Cash Transfers in Zakat Institutions in Malaysia

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ABSTRACT

Ineffective zakat distribution arises from the attitudes of certain asnaf (zakat recipient) individuals, who, due to low religious knowledge and practice, become unproductive, unmotivated, and complacent in their status. The current zakat distribution model, which grants full ownership to the asnaf, prevents the implementation of responsibility-based interventions to address these behaviors. To address this, Conditional Cash Transfer (CCT) program is an important poverty eradication initiative at the global level, which requires positive behavioral changes from the poor as a condition to continue receiving aid. This program has integrated objectives, namely: i) poverty reduction, ii) human capital development, and the long-term goal of iii) breaking the intergenerational cycle of poverty. The behavioral conditions established by existing CCT programs cover dimensions such as education, health, and employment. While various socio-economic impacts have been achieved, some global CCT programs have yet to effectively and sustainably achieve their targeted outcomes. In Malaysia, the success of outcomes in lifting the asnaf out of poverty remains low, and the development of zakat distribution programs is somewhat ineffective. Addressing these issues, this concept paper aims to develop a behavioral intervention for the religious dimension of CCT programs from an Islamic perspective using zakat funds. The proposed methodology for constructing the religious behavioral conditionality instrument involves a systematic literature review (SLR) and the use of the Multi-Facet Rasch Model (MFRM) for content validity testing. This study is expected to make a significant contribution to both the academic field and practical, sustainable interventions for poverty eradication and social welfare. The research is also anticipated to develop a crucial mechanism that leverages the universal principles of Islam to address socio-economic challenges and promote the development of the ummah, not only in Malaysia but also in other countries globally.

Keywords: Conditional Cash Transfer (CCT), Malaysia, Multi-Facet Rasch Model (MFRM), Religious Conditionality, Zakat Institution

INTRODUCTION

Zakat is one of the five pillars of Islam, mandatory for individuals who meet the required criteria. In Islamic terms, zakat is the obligation to allocate a specific portion of one's wealth, under certain conditions, to designated recipients. From an economic standpoint, zakat plays a crucial role in alleviating poverty and reducing the wealth disparity within society.

Globally, the total amount of zakat collection is estimated to be around USD 550 to USD 600 billion (Widadio, 2021). In Malaysia, according to statistics published by the Department of Waqf, Zakat, and Hajj (JAWHAR), zakat collection and distribution continue to show an upward trend. For example, zakat collection increased by 4.52%, from RM 3.37 billion in 2019 to RM 3.53 billion in 2020. However, zakat distribution during the same period showed a more modest increase of 0.93%, from RM 3.0 billion in 2019 to RM 3.03 billion in 2020. This is attributed to the growing number of asnaf (needy) individuals receiving zakat assistance. For instance, in the state of Selangor, the number of asnaf families receiving zakat assistance increased from 45,500 families in 2017 to 61,300 families in 2022, reflecting a 34.73% rise.

According to statistics released by the Selangor Zakat Board in 2024, the Asnaf Development Program

successfully lifted 152 asnaf out of poverty through entrepreneurship initiatives, while 103 asnaf individuals were provided with employment opportunities through career development programs (Jaafar, 2024). Despite these efforts, the percentage of asnaf who have exited poverty remains relatively low compared to the total number of asnaf families, accounting for less than 1%.

One of the key issues contributing to the inefficiency of zakat distribution is the behavioral problems among the asnaf. These issues stem from a lack of productivity and a sense of complacency with their asnaf status (Harian, 2022). In some more severe cases, there have been instances where asnaf individuals have provided false information to zakat institutions to continue receiving aid, and even sold assets received through zakat assistance for personal gain (Jaafar, 2023).

The root cause of this behavioral issue is attributed to the lack of religious understanding and practice among the asnaf (Guiso, Sapienza, & Zingales, 2003; Wahid, Ahmad, & Kader, 2011). This situation arises because existing zakat assistance programs primarily focus on unconditional cash transfers (UCT) to comply with the principle of Tamlik, which involves the absolute transfer of zakat ownership to the asnaf (Hussain, 2021). The unconditional transfer of zakat ownership makes it challenging for zakat institutions to develop intervention programs that hold the asnaf accountable, aiming to improve negative attitudes and ultimately build human capital to help them break free from poverty. Therefore, to address this issue, zakat institutions need to find an effective zakat distribution mechanism that can foster a positive and responsible attitude among the asnaf, encouraging them to become more competitive and proactive in improving their lives and supporting their families.

Conditional Cash Transfer

Conditional Cash Transfer (CCT) programs are direct cash assistance initiatives provided to eligible low-income individuals. These programs are designed with specific intervention measures that recipients must fulfill to remain eligible for continued assistance. The aim of these interventions is to foster positive behavioral changes among the poor. Current CCT programs typically focus on three main dimensions: education, health, and employment. For the education dimension, behavior conditions include ensuring that dependents attend school at a specified attendance rate throughout the year, while the health dimension emphasizes the need for regular health check-ups, particularly for children and pregnant women. Additionally, in the employment dimension, recipients are required to attend skill workshops as preparation for employment (Fiszbein & Schady, 2009; Miller et al., 2015).

In general, the aims of the Conditional Cash Transfer (CCT) program align with its dual objectives of reducing poverty and fostering human capital development. These goals ultimately contribute to a long-term target of eradicating intergenerational poverty among low-income groups. The CCT program was first developed in Latin American countries, with Brazil's Bolsa Familia program and Mexico's Progresa program being the pioneers in scaling up such initiatives. In Brazil, the Bolsa Familia program successfully reduced extreme poverty by more than half over a period of 10 years, benefiting approximately 13.5 million families (Campoli, Júnior, da Silva Rossato, & do Nascimento Rebelatto, 2020). Beyond Latin America, CCT programs have expanded globally, reaching regions such as Europe, Asia, and Africa. The behavioral conditions (responsibilities) associated with these programs have proven effective in reducing poverty and promoting the development of human capital.

Although most previous studies indicate that CCT programs have a positive impact on poverty alleviation and human capital development, some CCT programs have shown the opposite effect. Previous research has found that some CCT programs did not produce significant impacts, while others led to positive changes in attitudes, but these effects were only temporary (Artuc et al., 2020). This situation clearly highlights the need for a more holistic behavioral conditionality intervention in CCT programs to ensure sustainable attitude changes among recipients.

Previous studies have highlighted the significant role of religion in alleviating poverty and developing human capital (Feldmann, 2019). Research by Zakariyah, Zakariyah, & Nor (2021) emphasizes the important role of waqf institutions in assisting the poor, while the functions of mosques in the Islamic region of Tatarstan have contributed to poverty reduction by providing long-term assistance (Kuznetsova & Round, 2014). Furthermore,

past empirical studies have primarily focused on three dimensions in examining their relationship with poverty reduction and human capital development within CCT programs, namely education, health, and employment (Csapo, 2023; Fiszbein & Schady, 2009; Hartarto & Wardani, 2023; Kabeer, Piza, & Taylor, 2012; Son, 2008). Based on a comprehensive search, no studies have yet developed or tested the dimension of religious behavioral conditionality in CCT programs.

Additionally, Islam provides guidance and principles to ensure individuals develop positive traits and behaviors such as being competitive, productive, diligent, and responsible (Ben Tahar Machouce, 2014). Human capital development through the cultivation of these attitudes can foster positive behavior among the asnaf, ultimately helping them escape poverty. Based on the three main issues, it is evident that religion plays a crucial role in addressing the challenges in zakat distribution caused by the behavioral issues among the asnaf and serves as an important mechanism for establishing behavioral conditionality in CCT program recipients. Previous studies have shown that religion plays a key role in shaping individuals' attitudes to become more positive, responsible, and competitive, aiding them in overcoming poverty. Therefore, this study is conducted to develop a conceptual framework for constructing religious behavioral conditionality as a new dimension within CCT programs. This research is significant in ensuring that the zakat-based CCT program model being developed is effective, robust, and sustainable.

METHODOLOGY

This conceptual paper introduces a dual-method approach that combines Systematic Literature Review (SLR) and the Multi-Facet Rasch Model (MFRM). SLR is utilized to develop the constructs, while MFRM will be applied to validate the constructs related to the religious behavioral conditionality within CCT programs. This study employs a hybrid methodology integrating both qualitative and quantitative approaches to obtain comprehensive insights into the religious behavioral conditionalities developed within the CCT program. SLR offers a qualitative synthesis based on a review of existing studies, while MFRM provides a quantitative framework for validating the identified constructs.

RESULTS

Development of Constructs

Large-scale scientific studies today raise various issues, one of which concerns the methods used to systematically record and assess knowledge on specific topics. An effective approach to achieving this is through the implementation of systematic reviews. The continuous growth of research, coupled with the demand to systematically summarize evidence from past studies to report findings for users and stakeholders, led to the formal development of systematic reviews at the end of the 20th century (Higgins & Green, 2008; Meerpohl, Herrle, Antes, & von Elm, 2012).

A Systematic Literature Review (SLR) establishes the foundation for academic inquiry by categorizing types of literature reviews and discussing steps to enhance rigor in research design. SLR plays a crucial role in identifying gaps in existing knowledge, synthesizing findings, and offering recommendations for future research directions, which are essential for developing new constructs across various fields (Xiao & Watson, 2019). Systematic reviews offer several key advantages. Among these, they provide a clear and comprehensive overview of the available evidence on a specific topic. Furthermore, SLR helps identify research gaps in our current understanding of a particular field. It can also raise methodological issues in research studies, which can be used to improve future work on the topic under investigation (Eagly & Wood, 1994). Finally, SLR can be employed to identify research questions for topics where the findings already provide clear answers, thus obviating the need for further studies. Conducting a systematic review, especially for new researchers, is a highly worthwhile endeavor. Researchers can refine their knowledge of the subject area, develop new research ideas, and acquire critical skills in synthesizing existing study highlights. Given these numerous benefits, this study adopts the SLR methodology to develop instruments for religious behavior criteria within the CCT program.

Although there are differences in procedures depending on the type of literature review, all reviews can generally follow eight common steps: (1) formulating the research questions; (2) developing and validating the review

protocol; (3) conducting the systematic searching strategy; (4) screening for inclusion criteria; (5) assessing quality; (6) extracting data; (7) analyzing and synthesizing data; and (8) reporting findings (Xiao & Watson, 2019).

Formulating the research questions

A literature review is a research inquiry, and all research inquiries should be guided by the research question. Therefore, the research question drives the entire literature review process (Kitchenham & Charters, 2007). The selection of studies for inclusion in the review, the methodology for data extraction and synthesis, and the reporting process must all focus on answering the research question. In this study, the question raised is about identifying the appropriate items to represent religious behavior criteria in assessing the relationship between religious dimensions and poverty eradication, as well as human capital development. Since religious behavior criteria are interventions that require accountability from aid recipients, the selection of items for these criteria must be relevant to the intervention itself.

Developing and validating the review protocol

A review protocol is a preparatory plan that outlines the methods to be used in conducting the review. The review protocol is crucial for establishing a rigorous systematic review (Brereton, Kitchenham, Budgen, Turner, & Khalil, 2007; Okoli & Schabram, 2015). Establishing a review protocol is essential to improve the quality of the review as it helps reduce the potential for research bias in study selection and data analysis (Kitchenham & Charters, 2007). It also enhances the reliability of the review, as other researchers can use the same protocol to replicate the study for cross-checking and validation. The review protocol should describe all elements of the review, including the study's objectives, research questions, inclusion criteria, search strategy, quality assessment criteria, and screening procedures, as well as the data extraction strategy, synthesis, and reporting methods (Gates, 2002; Gomersall et al., 2015).

Conducting the systematic searching strategy

This step involves four main processes: determining the channels or databases for the literature search, selecting keywords for the search, establishing a sampling strategy, and refining results with additional restrictions. A key concept emphasized is that the literature search must ensure the inclusion of high-quality materials for the purpose of the review. Therefore, a systematic review heavily relies on a systematically conducted literature search.

Screening for inclusion criteria

Screening is the fourth procedure carried out, where articles are either included or excluded (with the help of databases or manually screened by the authors) from the review based on a specific set of criteria. Referring to the concept of research maturity emphasized by Kraus, Breier, & Dasí-Rodríguez (2020), this study proposes to limit the screening process to include only articles published between 2014 and 2024. This period was selected as the number of studies published during this time is expected to be sufficient to conduct a review on items representing religious behavior criteria. The authors also decided to focus solely on empirical research articles. Furthermore, the study suggests reviewing articles written in both Malay and English to ensure a comprehensive search in identifying items that represent religious behavior criteria.

The final process in systematic screening is the eligibility process. The study will review the remaining articles after the screening phase by examining the title, abstract, or the entire paper to determine whether it aligns with the established inclusion criteria. This process ensures that only articles directly relevant to the study's objectives are selected for the next phase, which is the quality assessment (Shaffril, Krauss, & Samsuddin, 2018).

Quality appraisal

After the systematic screening process for inclusion, researchers must obtain the full-text articles that have passed the screening for the quality assessment phase. Quality assessment serves as a crucial mechanism to refine the full-text articles and is the final step in preparing the literature pool for data extraction and synthesis.

Ludvigsen et al. (2016) view quality assessment as a means of narrowing down each study before proceeding to the comparison and integration steps. Quality standards vary across different types of reviews (Whittemore & Knafl, 2005). For instance, quality assessment is not critical for certain types of descriptive and critical reviews. Descriptive reviews, such as scoping reviews, focus on the breadth of the studies rather than their quality, while critical reviews should encompass studies of all quality levels to provide a comprehensive overview of the topic. However, quality assessment is crucial for reviews aimed at generalization, such as experimental reviews. In this context, Okoli & Schabram (2015) recognize that quality assessment is not necessarily a mandatory process but rather serves as a tool to review and acknowledge differences in the quality of studies. Previous research also recommends that two or more researchers independently conduct the quality assessment (Brereton et al., 2007; Noordzij, Hooft, Dekker, Zoccali, & Jager, 2009).

Data Extraction

In general, the data extraction process often involves coding, particularly for advanced reviews. During this process, it is essential to determine whether the coding is inductive or deductive (i.e., whether the coding will be based on the data itself or predefined concepts established at the outset of the study) (Suri & Clarke, 2009). If this process is not carried out correctly or consistently, the review may compromise its reliability and validity (Xiao & Watson, 2019).

Analyzing and synthesizing data

The findings of the review will be analyzed using thematic analysis. Thematic analysis is chosen for its effectiveness in identifying, analyzing, and reporting patterns (themes) within data. This method allows researchers to synthesize large volumes of qualitative data from diverse sources, making it particularly suitable for systematic literature reviews (SLR) aimed at providing a comprehensive overview of a specific research field (Whittemore & Knafl, 2005).

Reporting

The systematic literature review process must be reported in detail (Okoli & Schabram, 2015). Additionally, the inclusion and exclusion criteria should be clearly stated (Templier & Paré, 2015), and the rationale or justification for each criterion must be explained in the report (Peters et al., 2015). In general, regardless of how strict or flexible the review method is, it is essential to ensure that the process is conducted transparently and that conclusions are supported by data. The literature review should also highlight opportunities and directions for future research (Okoli & Schabram, 2015; Rowley & Slack, 2004).

Content Validity

For the content validity process, the study proposes using the Many-Facet Rasch Model (MFRM). MFRM refers to the application of a measurement model designed to provide a detailed analysis of various variables that may affect the outcomes of tests or assessments. The MFRM, or facet model, extends the basic Rasch model (Wright & Stone, 1979) to incorporate more variables than the two typically included in testing situations—respondents and items. The facet model is part of the expanding family of Rasch models, including the rating scale model (Andrich, 1978) and others (Rost, 2001; Wright & Mok, 2004). The Rasch model offers several advantages over related psychometric approaches proposed within the Item Response Theory (IRT) framework. The most significant advantage relates to what is known as measurement invariance or specific objectivity. Invariant measurement in MFRM ensures consistency and fairness in evaluating examinees, as their abilities are measured precisely regardless of the test items, tasks, or specific raters involved, and from the perspective of objectivity and reliability in assessing items, tasks, or raters, as their characteristics remain stable across groups. Another advantage of MFRM over other methods is its ability to identify problematic rating patterns and inaccurate responses by experts, as well as detect missing data (Fahmina, Masykuri, Ramadhani, & Yamtinah, 2019; Goodwin & Leech, 2003). Additionally, MFRM can provide more detailed information about the individuals being assessed (ratees), the raters, and the criteria, allowing for easier and faster analytical procedures while accounting for differences between rater severity and the difficulty of the criteria being measured (Eckes, 2023).

Through the MFRM, the first step in ensuring content validity is identifying all relevant facets that impact the

evaluation process. These facets include the ratee (individual being assessed), items, rater, and scoring criteria. In this study, the ratee refers to the head of the family from the asnaf (needy) categories in Malaysia. Items are crucial facets in the form of questions or tasks designed to measure perceptions, knowledge, or abilities. For this study, items representing religious behavior criteria will be identified and developed based on the SLR methodology discussed earlier.

The rater is a significant facet, as they will evaluate the items by assigning scores. The proposed raters in this study include five categories: zakat policy makers and distributors, zakat recipients, lecturers in Islamic economics, and lecturers specializing in cash transfer economics. The scoring criteria are used by the raters to evaluate the items, focusing on aspects like relevance, compliance, alignment with construct content, bias and sensitivity elements, and clarity of statements (Eckes, 2023; Mohamat, Sumintono, & Hamid, 2022). The advantage of MFRM over traditional testing techniques, such as Fuzzy Delphi, is that item evaluation can be carried out by multiple criteria.

In the findings section of the study, it is crucial to present the key results, including fit statistics for each facet, indices, and estimates of reliability and validity, which demonstrate the accuracy of the measurements. Additionally, graphical representations such as Wright maps will be included to visually illustrate the interaction between facets and their relative difficulty or severity. Finally, the discussion will interpret the study's findings in the context of the research objectives, addressing implications for practice or theory, potential trends detected, and suggestions for future research. This thorough and transparent reporting ensures that the validity and reliability of the MFRM analysis are clearly communicated to readers (Boone, 2020).

DISCUSSION

This study combines findings from a systematic literature review (SLR) with the quantitative validation provided by the Many-Facet Rasch Model (MFRM) to develop a robust religious construct within the Conditional Cash Transfer (CCT) program. This iterative process involves screening the construct based on both qualitative and quantitative feedback, establishing a solid framework for understanding and applying religious criteria in the CCT program. This approach is crucial for developing a construct that is both theoretically sound and empirically validated, addressing behavior by placing the responsibility required in the religious dimension as an initiative for poverty alleviation.

Defining and establishing religious behavior criteria within the CCT program is expected to face several challenges and considerations. A key challenge is the diversity of religious interpretations and practices across different cultures and communities. This diversity requires a flexible and inclusive approach to defining the religious construct, ensuring cultural relevance and respect for various religious practices. Another consideration is the potential resistance or negative reactions from recipients who may perceive the religious criteria as intrusive or coercive, particularly for the poor recipients of zakat assistance. Therefore, this study recognizes the importance of designing these criteria in a way that respects individual autonomy and encourages voluntary compliance. Additionally, there is the challenge of measuring religious behavior criteria in a meaningful and reliable manner. The MFRM helps address this issue by providing a rigorous framework for assessing the validity and reliability of religious measurements, ensuring that they truly reflect the intended construct.

The anticipated contributions of this study are diverse. Academically, it will advance the understanding of how religious dimensions can be integrated into CCT programs, providing a robust framework for future research and policy development. Practically, this study offers evidence-based findings to policymakers and implementers, guiding them in incorporating religious behavior criteria into CCT programs, with the potential to enhance the effectiveness of these programs. This integration could lead to more holistic and sustainable poverty reduction strategies that align with the values and beliefs of the community's receiving assistance.

The integration of religious behavior criteria into the CCT program is expected to have a significant impact at various levels. For the asnaf group, the findings of this study could enhance the effectiveness of poverty alleviation efforts by fostering a sense of moral responsibility and community support. This may lead to better compliance with program requirements and improved long-term outcomes in areas such as education, health, and economic stability. On a global scale, this study contributes to the broader discourse on poverty reduction

by exploring the potential of religious values and practices in promoting sustainable development. It provides a model for global countries, particularly Islamic nations, to incorporate religious dimensions into their social protection programs, promoting a more holistic approach to poverty eradication and human capital development.

CONCLUSION

The issue of ineffective zakat distribution stems from the attitudes and behaviors of certain asnaf individuals, who tend to be less productive, lack motivation, and become complacent in their status as zakat recipients. This issue stems from their low levels of religious knowledge and practice. Furthermore, the current zakat distribution principles grant full ownership to the asnaf, which prevents the implementation of responsibilities intervention aimed at changing these attitudes and behaviors. To tackle this issue, the Conditional Cash Transfer (CCT) program presents an effective solution by combining poverty alleviation with human capital development, while integrating behavioral requirements for recipients. However, some CCT programs have proven ineffective in the long term. To resolve these challenges, this study aims to develop religious behavioral criteria for the CCT program. In conclusion, this research highlights the value of integrating both qualitative and quantitative methods to develop a strong and culturally relevant religious construct for the CCT program. By leveraging findings from the SLR methodology and validating them through MFRM, this study presents a comprehensive framework for incorporating religious behavioral criteria into poverty alleviation and human capital development strategies. This approach not only has the potential to enhance the effectiveness and sustainability of CCT programs but also promotes social justice and community cohesion, contributing to the achievement of the Sustainable Development Goals (SDGs) in Malaysia, particularly in Islamic countries, and globally.

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