

Classification of the Homeless as One of *Asnaf Zakat*: A Case Study of the Federal Territory of Kuala Lumpur

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ABSTRACT

This study aims to analyze the categorization of the homeless and the factors contributing to homelessness. To achieve this objective, this study employs a research design based on a quantitative approach through interview surveys using questionnaires conducted on a group of homeless individuals in Kuala Lumpur. A total of 100 respondents were selected using purposive sampling techniques. The methodology employed for data analysis is the descriptive approach and binomial logistic regression. The findings indicate that homeless individuals should be categorized as *asnaf fakir* (poor) and *miskin* (needy), as their circumstances closely align with issues of poverty, followed by the categories of *al-riqab* (the slave or bondage) and *ibnu sabil* (wayfarer). Additionally, the study identifies economy factors, stigma and discrimination, as well as health and mental problems factors, as significant contributors to homelessness. Based on the research findings, this study recommends that all parties, including the government, zakat institutions, non-governmental organizations (NGOs), civil society, and others, collaborate in developing holistic and integrated solutions encompassing economic empowerment programs, accessible health and mental care services, a comprehensive assistance framework, rehabilitation programs, and anti-stigma campaigns to effectively support the *asnaf* group among the homeless.

Keywords: Asnaf al-Riqab, homeless population, homelessness factors, homelessness classification

INTRODUCTION

Zakat is an instrument in Islamic economics aimed at eradicating poverty and assisting eligible individuals to rise out of poverty and hardship. Technically, the definition of zakat according to Islamic law refers to a certain rate taken from certain types of properties when the stipulated conditions are met (Mustafa al-Khin et al. 2009). The term "certain types of properties" here refers to assets such as gold, silver, livestock, agricultural produce, fruits, and others, including income in the form of cash. From this, it can be understood that properties subject to zakat in Islam consist of assets that contribute to the growth of wealth for their owner. Where, economically, zakat serves as an instrument for the distribution of income and wealth in Islam. The meaning of "fulfilling the stipulated conditions" refers to zakat being obligatory for Muslims who are independent, adult, sane, and have property equal to a full *nisab*¹ (Ibn Rushd, 1991). Finally, the meaning of a "certain rate" in the definition of zakat is the rate set to be taken from property subject to zakat, for example the zakat rate for income is 2.5% of the annual income of Muslims who meet the conditions for paying zakat. In conclusion, zakat is a certain annual payment that is obligatory for Muslims who meet the stipulated conditions to be paid to the authorities. Zakat is one of the pillars of Islam. The wisdom behind the obligation of zakat in Islam is to ensure the well-being of society by narrowing the significant gap between economic and social status in society. Additionally, zakat strengthens the bonds of brotherhood and fosters compassion between zakat payers (the wealthy) and zakat recipients (those in need) (Mustafa al-Khin et al. 2009).

¹ *Nisab* is the minimum amount of wealth that a Muslim must have before being obliged to give zakat. For example, the *nisab* for zakat on gold, based on the current value, is 85 grams. Therefore, anyone who owns gold amounting to or exceeding 85 grams is obligated under Islamic law to pay zakat for that year.

There are eight categories eligible or entitled to receive zakat namely *fakir* (the needy), *miskin* (the poor), *amil* (zakat administrators), *muallaf* (those whose hearts have been recently reconciled to the faith), *al-riqab* (the slave or those in bondage), *al-gharimin* (those burdened with debts), *fisabilillah* (those striving in the cause of Allah), and *ibnu sabil* (wayfarers). These are as explained in the Qur'an in the following verse:

“The alms are surely only for the poor dan the needy, and for those employed to administer alms, and for those whose hearts have been recently reconciled to the faith, and for captives and those burdened with debts and (to be spent) for the cause of Allah and for the wayfarers (stranded on the way). (Such ordinance is) a duty enjoined by Allah. And Allah is All-Knowing, All-Wise.”

(Sura at-Taubah verse 60)

Accordingly, this study focuses on the discussion of homelessness. Thus, it seeks to explore the connection between homelessness and the category of zakat recipients known as *al-riqab*. The general definition of *al-riqab* refers to "the slaves" who redeem themselves to gain freedom from their masters, often gradually. According to Islamic legal scholars, this term is metaphorical, indicating that slavery represents a form of bondage that restricts an individual's freedom. Azman et al. (2014) note some minor differences in the definition of *al-riqab* among Islamic scholars. However, these differences are not substantial and generally converge on the idea of slavery or liberation.

The differences in the definition of *al-riqab* make it challenging to identify the criteria for this group of zakat recipients. This category is among the most overlooked, particularly by the public. Some members of the public prefer to pay zakat directly to the recipients rather than through zakat institutions. According to Tajuddin (2016), a segment of society perceives the management of zakat institutions, particularly in terms of distribution, as inadequate. They express dissatisfaction with the management and lack confidence in the institutions' ability to effectively allocate zakat. If this issue persists, it could have a significant impact on the *al-riqab* category, as most people tend to pay zakat only to the poor (*fakir*) and needy (*miskin*) while neglecting *al-riqab*.

This study focuses on the *al-riqab* category of zakat recipients, specifically addressing the homeless population. The central question of this research is whether the homeless are included in the definition and scope of *al-riqab*. Would they not fall under the poor and needy categories, which also qualify for zakat? Additionally, if a homeless individual qualifies under both poor-needy and *al-riqab*, can they receive zakat distribution under multiple categories? Thus, this study sets out three main objectives viz (1) to classify the homeless according to the appropriate *asnaf*² categories, (2) to analyze the homeless population's level of agreement regarding the factors contributing to their situation and (3) to identify the key determinants of homelessness. The classification will explore whether the homeless are better aligned with the *asnaf* categories of *fakir*, *miskin*, *ibnu sabil*, or *al-riqab*, based on their circumstances. The study also examines whether the zakat distribution they receive, typically in the form of cash or daily aid, is short-term in nature and insufficient to help them escape homelessness. Additionally, it seeks to determine whether long-term zakat distribution strategies are being implemented to enable the homeless to improve their circumstances and ultimately overcome their homelessness.

Several previous studies have identified factors contributing to homelessness, including economic issues, deviant behavior, and various others. This study adopts these factors and examines the extent to which the homeless agree with them as the causes of their situation. It seeks to determine whether they believe economic factors, deviant behavior, or other reasons play a more significant role in leading them to homelessness. Lastly, in addition to exploring whether the homeless agree with the factors contributing to their situation, this study also aims to investigate the underlying causes of homelessness. It seeks to determine whether their homelessness is genuinely due to economic hardships or if other factors have driven them into this condition. These factors may include issues such as prior involvement with drug abuse, leading to mental health problems and a mindset of being comfortable with homelessness. Social issues like criminal records may also hinder their ability to change their circumstances. Additionally, previous studies have suggested that a lack of

² *Asnaf* refers to individuals who are eligible or entitled to receive zakat assistance.

education is a long-term factor contributing to homelessness, further compounding the challenges they face in escaping their situation. This study will contribute to the homeless community by focusing on the factors and classification of homelessness according to the *asnaf* categories. It has the potential to assist the government, zakat agencies, and Non-Governmental Organizations (NGOs) in supporting the homeless by prioritizing the types of zakat distributions and aid they most need to transform their lives and improve their circumstances.

LITERATURE REVIEWS

Criteria of *Asnaf al-Riqab*³

Currently, it is quite challenging to define the *asnaf al-riqab* precisely. This is because, in contemporary times, the system of physical slavery, as practiced during the era of pre-Islamic Arab society, no longer exists. Nevertheless, Islamic legal experts from various State Islamic Religious Councils in Malaysia have proposed various definitions of *asnaf al-riqab* to ensure this category remains relevant for assistance in the present era. Table 1 presents the definitions of *asnaf al-riqab* according to the State Islamic Religious Councils in various states of Malaysia.

Table 1: Definition of *Asnaf al-Riqab* According to the State Islamic Religious Council in Malaysia

States	Definitions
Johor.	<i>Al-riqab</i> refers to individuals who are under the ownership of their masters and seek to attain their freedom.
Kedah	Freeing slaves and releasing Muslims who were held captive by infidels.
Kelantan	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.
Melaka	A slave who is given the opportunity by his master to redeem or free himself but does not have the money for that purpose.
Negeri Sembilan	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.
Pahang	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.
Perak	A slave who has been promised freedom by their master upon payment within a specified period.
Perlis	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.
Pulau Pinang	Freeing slaves also includes freeing Muslims who are being held captive by infidels.
Sabah	A person detained as a slave or in bondage requires assistance to free themselves from any obligations imposed upon them.

³ *Asnaf al-riqab* refers to individuals who are eligible or entitled to receive zakat assistance under the category of *al-riqab*.

Sarawak	A slave who was promised by his master to be freed by redeeming himself with a sum of money. And, freeing Muslims from the grip of slavery and subjugation, whether physically, mentally, or through ignorance, or being confined under the control of tyrants.
Selangor	A person who is shackled under a force or situation that is an obstacle for him to live a better life.
Terengganu	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.
Wilayah Persekutuan	Freeing Muslims from the grip of slavery and conquest, whether in terms of physical or mental grip, such as the grip of ignorance and being shackled under the control of certain people.

Source: Rosele et al (2021)

Additionally, there are writings suggesting that groups such as lesbian, gay, bisexual, and transgender (LGBT) individuals, drug addicts, and criminals could also be categorized under the *asnaf al-riqab*. For instance, Azman Ab Rahman et al. (2018) attempted to broaden the scope of *al-riqab* to include liberation from the shackles of thought, economy, freedom, and power. This study argues that LGBT individuals are trapped in issues of mindset and social problems. It further posits that zakat initiatives for LGBT individuals are necessary, as many within this group have demonstrated a willingness to repent and accept guidance. However, this does not mean that zakat funds are directly handed to LGBT individuals. Instead, the funding can be channeled to agencies involved in LGBT rehabilitation activities.

The definition of *al-riqab* has also been expanded by several State Islamic Religious Councils, such as the Federal Territories Council, to include the homeless. They categorize this group under *al-riqab* as follows:

- I. Individuals who have been abandoned and have no one to rely on.
- II. Abandoned infants, who are trapped in a life deprived of religious knowledge, freedom, and financial resources.
- III. Extended to include spouses, parents, or children who have been abandoned, as they are considered to be in bondage with respect to religion, freedom, and financial stability.
- IV. Further extended to encompass the homeless community.

Homeless

The issue of homelessness is not a new phenomenon. Where it has existed since the time of the Prophet Muhammad (PBUH). According to Abdul Karim and Mokhtar (2019), homelessness first emerged during the era of the Prophet Muhammad (PBUH), and this group was referred to as Bani Mudhar (the destitute). It was reported that this group was once seen by the Prophet (PBUH) passing by the mosque. Following this, the Prophet (PBUH) ascended the pulpit and urged the Muslim community to give alms generously to assist them. During the Prophet's time, these individuals were accommodated in the verandah of Masjid Nabawi, and provisions were made to meet their daily needs. Moreover, they were also diligent in seeking knowledge, memorizing hadiths, and actively engaging in the mosque's activities.

This highlights that the Prophet's approach to assisting the homeless went beyond merely providing daily necessities like food. The Prophet (PBUH) also emphasized educating them, empowering them to overcome poverty, and improving their lives. The homeless constitute a marginalized and vulnerable segment of the community, whose presence is a reality in society. The existence of homelessness stems from various factors, including individual factors (such as drug abuse and severe illnesses), social factors (such as family conflicts

and peer influence), and structural factors (such as high housing costs, difficulty finding employment, and others).

In general, homelessness refers to individuals or groups who not only lack permanent jobs or stable housing but also experience diminished functionality within their families or society. They may include drug or alcohol addicts and former addicts, individuals with mental illnesses, foreign migrants, those without a steady job, ex-convict, and those without a home.

Jasni et al. (2023), in their study, cited a report from the Department of Social Welfare (JKM), which documented 4,240 homeless individuals (destitute and beggars) in 2017, 3,472 in 2018, and 3,221 in 2019. Among all the states in Malaysia, the Federal Territory of Kuala Lumpur recorded the highest numbers, with 1,639 male and 334 female citizens classified as homeless in 2017. In 2018, 848 male and 284 female citizens were recorded, while the latest figures for 2019 show 490 male and 179 female citizens categorized as homeless. Although the statistics for the homeless population in Kuala Lumpur show a declining trend, the reality remains concerning, as homelessness persists at an alarming level.

The Malaysian government has undertaken various initiatives to assist the homeless population. These efforts extend beyond meeting daily necessities, as the government has also implemented numerous rehabilitation programs for the homeless. According to Jasni et al. (2022), rehabilitation and care for vagrants can be examined through the Destitute Persons Act 1977 (Act 183). This Act provides definitions for "destitute people" and outlines provisions related to their welfare, as stipulated under the Act. Rehabilitation and care under the Act include admission to welfare homes, access to medical treatment, opportunities for release, and participation in related programs. Admission of homeless individuals to welfare institutions is also governed by the Destitute Persons Act 1977 (Act 183). The Act stipulates that a destitute person may be required to be admitted to a welfare home through a court order under Section 3(4) of the Act.

Among the government's initiatives to assist the homeless is the establishment of transit centers or shelters, such as Desa Bina Diri, Anjung Singgah, and the Kuala Lumpur Homeless Transit Center. These transit centers are managed by the Department of Social Welfare in collaboration with Kuala Lumpur City Hall (DBKL). This study also highlights the significant role of NGOs in supporting the homeless. Prominent NGOs mentioned include *Al-Riqab KL*, *Warung Makan Sahabat*, Grace Community Services, and many others. NGOs play a vital role in helping the homeless break free from the cycle of hardship and improve their lives for the better.

Factors Determining Homelessness

According to a study by Mustafar et al. (2017), one of the main factors contributing to homelessness is economics, with unemployment being the most significant cause. This is closely linked to the high cost of living. From this, it can be hypothesized that the greater an individual's economic challenges, the higher the likelihood of them becoming homeless. A study by Mohammad Rahim et al. (2022) focuses on the factors leading to educational deprivation among homeless children, which has long-term implications, making it difficult for them to change their circumstances. The study highlights several barriers to education for homeless children, including parental issues, lack of documentation, and the children's own lack of interest in education, which ultimately limits their access to educational opportunities.

Another pressing issue is the stigma and negative perceptions faced by the homeless population. A study conducted by Fauziah Ibrahim et al. (2022) found that an essential aspect of stigma toward a group is the occurrence of social exclusion, which discourages individuals from interacting with the homeless. Stigmatization of the homeless is often attributed to their inability to maintain personal hygiene and appearance, which in turn leads to social rejection.

Society often perceives the homeless as untrustworthy or as potential threats to public safety, leading to reluctance in offering help or support, which exacerbates the issue of homelessness. Additionally, deviant behavior and social problems are frequently cited as factors that drive individuals into homelessness. A study conducted by Ab Rahman et al. (2015) highlighted several criminal cases involving the homeless, including one case of murder committed by a homeless individual. The study also focused on how homelessness is

associated with drug abuse problems, shedding light on the complex social and behavioral challenges faced by this vulnerable group.

Additionally, health and mental health issues are significant factors contributing to homelessness. According to Jasni et al. (2022), the high cost of living and heavy family burdens faced by the homeless have led to mental health problems such as excessive stress, anxiety, and depression. These issues are particularly serious as the homeless lack access to healthcare facilities, whether public or private, due to financial constraints, lack of documentation, and other barriers. This exacerbates their health problems, making them increasingly severe. Individuals with chronic illnesses or disabilities often struggle to find stable employment or suitable housing, leaving them marginalized or economically disadvantaged, which can ultimately lead to homelessness.

The final factor contributing to homelessness is family neglect and abuse. A study by Mohammad Yasin et al. (2017) revealed that homelessness can result from parental abuse, which significantly impacts individuals by leaving them with challenging life experiences and trauma. This, in turn, leads to dysfunction in their ability to lead a stable life. Family conflicts or the loss of a safe environment at home can cause individuals to feel insecure and marginalized, potentially forcing them to seek refuge elsewhere. This often results in individuals running away from home, which increases the likelihood of them becoming homeless.

METHODOLOGY

Sampling Method

To achieve the research objective, this study employs a research design based on a quantitative approach through interview surveys using questionnaires conducted on the targeted *asnaf al-riqab* group categorized as homeless. Therefore, the targeted population of this study is the homeless group in Kuala Lumpur. This study uses the purposive sampling method. Data were collected through interviews using a questionnaire instrument that was distributed manually from May 16, 2024, to May 18, 2024.

The questionnaire used in this study is divided into three main sections. Section A comprises questions on the background of respondents (6 questions). Section B consists of questions aimed at determining whether the homeless population falls under the categories of *asnaf fakir-miskin*, *ibnu sabil*, or *ar-riqab* (9 questions). Meanwhile, Section C is divided into six sub-sections, addressing aspects related to economy, education, stigma and discrimination, deviants and social problems, health and mental problems, and family neglect and abuse.

The measurement scale used in Sections B and C is a Likert scale. The scale consists of five points with the following options: 1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, and 5 – Strongly Agree.

Data Analysis

This study employs two methods of analysis viz descriptive analysis and binomial logistic regression analysis. The descriptive analysis includes the examination of frequency values, percentages, means, and standard deviations. This analysis aims to measure the extent of respondents' agreement levels and to calculate the similarity between mean values and standard deviations in determining the level of agreement on issues raised in the survey questions. Meanwhile, the binomial logistic regression analysis is used to test the probability of several study variables. The binomial logit model is deemed appropriate as the dependent variable is dichotomous, allowing for the examination of the effects of dummy variables. This study adapts a model from the research conducted by Mohamed Nor and Hairunnizam Wahid (2018). The binomial logistic regression models developed in this study are as follows:

$$L=\ln(P_i/(1-P_i))= \beta+\beta_1X_1+\beta_2X_2+\beta_3X_3+\beta_4X_4+\beta_5X_5+\beta_6X_6 \quad (1)$$

Where;

$L=\ln(P_i/(1-P_i))$ The dependent variable is whether the homeless individuals are categorized as *asnaf fakir-miskin*, *ibnu sabil*, or *al-riqab*, assigned a value of 1; otherwise, it is assigned a value of 0.

- X₁ Economy factor
- X₂ Education factor
- X₃ Stigma and Discrimination factors
- X₄ Deviants and Social Problems factors
- X₅ Health and Mental Problems factors
- X₆ Family Neglect and Abuse factors

This study employs three binomial logistic regression models to determine the categories of *asnaf*: Model I for *fakir* and *miskin*, Model II for *ibnu sabil*, and Model III for *al-riqab*. The dependent variable is assigned a value of 1 for individuals classified as *asnaf* and 0 otherwise. All variables in Equation (1) are tested to identify which variables significantly influence individuals' likelihood of becoming homeless.

FINDINGS

This study involved 100 respondents from the homeless population, identified with the cooperation of two NGOs, *al-Riqab KL* and *Jejak Gelandangan*. Table 2 shows the background of respondents. Based on Table 2, the majority of respondents were male (60%), aged between 31 and 40 years (36%), single (46%), Malay (82%), with a lower secondary education level (SRP/PMR/PT3) (39%), and unemployed or without any form of employment (62%).

Table 2: The Background of Respondents

Items	Frequency	Percentage (%)
Gender		
Male	60	60.0
Female	40	40.0
Age:		
18–25 years	3	3.0
26–30 years	6	6.0
31–40 years	36	36.0
41–50 years	26	26.0
51 years and above	29	29.0
Marital Status:		
Single	46	46.0
Married	24	24.0
Widower/Widow	30	30.0
Ethnicity:		
Malay	82	82.0

Chinese	3	3.0
Indian	7	7.0
Others	8	8.0
Educational Level:		
Never attended school	4	4.0
Primary school	20	20.0
SRP/PMR/PT3 ⁴	39	39.0
SPM ⁵	27	27.0
Diploma and above	10	10.0
Employment Status:		
Unemployed	62	62.0
Not in permanent employment	26	26.0
Permanently employed	12	12.0

Source: Survey questionnaire information of this study.

Section B of the questionnaire is designed to determine whether the homeless population aligns more closely with the categories of *asnaf*—namely the poor and needy (*fakir* and *miskin*), wayfarers (*ibnu sabil*), or those in slavery or bondage (*al-riqab*).

Table 3: Classification of Homeless People by *Asnaf* Category

Items	Mean	Level ⁱ	Standard Deviation
Criteria for the Poor and Needy (<i>fakir</i> and <i>miskin</i>):			
Do not have a permanent job	3.77	High	1.406
Do not own assets and income at all	3.49	Moderate	1.508
Daily income is insufficient to cover daily expenses	3.56	Moderate	1.540
Average	3.60	Moderate	1.259
Criteria for Wayfarer (<i>Ibnu Sabil</i>):			
Lost income after migrating to Kuala Lumpur	2.91	Moderate	1.664
There is no hometown to return to	2.51	Moderate	1.654

⁴ SRP stands for Sijil Rendah Pelajaran (Lower Certificate of Education), PMR stands for Penilaian Menengah Rendah (Lower Secondary Assessment), and PT3 refers to Pentaksiran Tingkatan Tiga (Form Three Assessment). All three are national examinations or assessments within Malaysia's formal education system for students at the lower secondary education level, typically taken by students aged 15.

⁵ SPM stands for Sijil Pelajaran Malaysia (Malaysian Certificate of Education). It is a national examination within Malaysia's formal education system for students at the upper secondary level. SPM serves as the final assessment of secondary education, typically taken by students aged 17.

Stranded and unable to continue the journey	2.95	Moderate	1.678
Average	2.79	Moderate	1.161
Criteria for the Slave (<i>al-Riqab</i>):			
Have a troubled past that makes it difficult to change their circumstances	3.43	Moderate	1.603
Abandoned and have no one to rely on	2.92	Moderate	1.581
Struggling with chronic issues and mental health problems	3.20	Moderate	1.557
Average	3.18	Moderate	1.142

Note: ⁱ Scale of agreement levels; < 2.33; Low; 2.34-3.67; Moderate; >3.68 High (Landell, 1977)

Source: Survey questionnaire information of this study.

The mean frequency for the first statement under the poor and needy category is 3.77, indicating a high level of agreement with the statement. The second statement under this category shows a moderate level with a mean of 3.49, while the third statement also reflects a moderate level with a mean of 3.56. The overall average mean for the poor and needy criteria is 3.60, indicating a moderate level. For the wayfarer category, the highest mean value is 2.95 for the third statement, followed by the first statement with the same mean of 2.95, and the lowest mean of 2.51 for the second statement. The overall average mean for the wayfarer criteria is 2.79, which falls within the moderate level. Similarly, the slave category also indicates a moderate level. The highest mean value is 3.43 for the first statement, while the second statement shows the lowest mean at 2.92, and the third statement has a mean of 3.20. The overall average mean for the slave classification is 3.18, which is also at a moderate level.

Table 4: Factors of Becoming Homelessⁱⁱ

Numbers	Items	Mean	Level ⁱⁱⁱ	Standard Deviation
Economy				
(1)	Feels that the lack of job opportunities is the main factor leading to homelessness.	3.59	Moderate	1.609
(2)	Believe the economic situation has affected my situation to be homeless.	3.65	Moderate	1.540
(3)	Feels that the current national economic issues are one of the causes of homelessness.	3.61	Moderate	1.556
(4)	Thinks that temporary or contract job opportunities can help break the cycle of poverty.	4.15	High	1.192
(5)	Believes that equal job opportunities for all members of society can help prevent homelessness.	4.29	High	1.131
(6)	Feels that their income is below the poverty line (PL) of RM1,500.	3.99	High	1.299
	Average	3.88	High	1.076

Education				
(1)	Ever had access to formal education such as school.	3.62	Moderate	1.489
(2)	Agree that formal education is a way to change circumstances and avoid homelessness.	4.34	High	0.977
(3)	Believes that the lack of formal education affects job opportunities.	3.84	High	1.354
(4)	Believe that alternative education/courses/skills can help improve living standards.	4.25	High	1.019
(5)	Agree that formal education should be a basic right for all members of society.	4.40	High	0.876
	Average	4.09	High	0.785
Stigma and Discrimination				
(1)	Have experienced discrimination due to homelessness status.	3.00	Moderate	1.544
(2)	I feel like there is a negative stigma from society towards me.	3.32	Moderate	1.442
(3)	Feel that negative social stigma affects job-seeking opportunities.	3.34	Moderate	1.472
(4)	Lazy to try to find a job.	2.15	Low	1.452
(5)	Believes that societal discrimination is decreasing.	2.99	Moderate	1.453
	Average	2.96	Moderate	1.034
Deviants and Social Problems				
(1)	Still involved in negative social behaviors.	2.23	Low	1.496
(2)	Have ever been involved in drug/crime problems that led to homelessness.	3.02	Moderate	1.595
(3)	Believes that most homeless individuals have a history related to criminal or drug issues.	3.30	Moderate	1.501
(4)	Believes that the issue of homelessness would decrease if I am not involved in criminal or drug-related problems.	3.69	High	1.339
(5)	Agree that mental health services provided by the government/NGOs can help homeless individuals facing emotional or psychological issues.	4.23	High	1.053
	Average	3.29	Moderate	0.915
Health and Mental Problems				
(1)	Have experienced mental health problems such as panic attacks and emotional distress while being homeless.	2.71	Moderate	1.616

(2)	Have experienced chronic physical health problems while being homeless.	2.85	Moderate	1.572
(3)	Agree that a holistic/religious approach to mental health for the homeless (including psychosocial support) is important.	3.82	High	1.266
(4)	Experiences physical health problems that affect the ability to seek a job or carry out daily activities.	3.00	Moderate	1.537
(5)	Support from the surrounding community and NGOs significantly reduces mental stress.	3.87	High	1.315
	Average	3.25	Moderate	1.020
Family Neglect and Abuse				
(1)	Was neglected by family, which led to homelessness.	2.65	Moderate	1.690
(2)	Has been a victim of abuse by own family.	2.30	Low	1.567
(3)	Believes that abuse impacts the mental health of the homeless.	2.67	Moderate	1.544
(4)	Has been visited by family while being homeless.	2.09	Low	1.457
(5)	Have experienced physical abuse while being homeless.	2.40	Moderate	1.627
	Average	2.42	Moderate	1.211

Note: ⁱⁱ Adapted from a study by Mustafar et al. (2017).

ⁱⁱⁱScale of agreement levels; < 2.33; Low; 2.34-3.67; Moderate; >3.68 High (Landell, 1977).

Source: Survey questionnaire information of this study.

Referring to Table 4, there are six factors contributing to homelessness were examined viz economy, education, stigma and discrimination, deviants and social problems, health and mental problems, and family neglect and abuse. The mean for each factor was assessed to determine the level of agreement among respondents, with a mean of 3.68 and above indicating a high level of agreement, a mean of 2.34 to 3.67 indicating a moderate level, and a mean of 2.33 and below indicating a low level of agreement. The findings reveal that the education factor received a high level of agreement with a mean score of 4.09. The statement, "Formal education should be a basic right for all members of society," recorded the highest mean value of 4.09 within this factor. Additionally, the economic factor also showed a high level of agreement with a mean score of 3.88. The highest-rated statement under this factor was, "Belief that equal job opportunities for all members of society can help prevent homelessness," with a mean value of 4.29.

Meanwhile, factors evaluated at a moderate level of agreement include deviants and social problems (mean: 3.29), with the highest-rated statement being "Agree that mental health services provided by the government/NGOs can help homeless individuals facing emotional or psychological issues," which recorded a high mean score of 4.23. The health and mental problems factor (mean: 3.25) also showed moderate agreement, with the statement "Support from the surrounding community and NGOs significantly reduces mental stress" receiving the highest mean score of 3.87. The Stigma and Discrimination factor (mean: 2.96) had its highest-rated statement as "Feel that negative social stigma affects job-seeking opportunities," with a mean score of 3.34. Lastly, the Family Neglect and Abuse factor scored the lowest mean (2.42), with its highest-rated statement being "Agree that abuse impacts the mental health of the homeless," recording a mean

score of 2.67. These findings indicate varied levels of agreement on the factors contributing to homelessness, with some areas requiring greater focus and intervention.

Table 5: Classification of Homeless Individuals According to *Asnaf* Categories

Items	Frequency	Percentage (%)	Percentage Correct	Overall Percentage Correct ^{iv}
Poor and Needy				
Yes	50	50.0	82.0	81.0
No	50	50.0	80.0	
Wayfarer (<i>Ibn Sabil</i>):				
Yes	20	20.0	45.0	87.0
No	80	80.0	97.5	
The slave (<i>al-Riqab</i>):				
Yes	32	32.0	50.0	77.0
No	68	68.0	89.7	

Note: ^{iv} Based on logistic regression.

Source: Survey questionnaire information of this study.

Referring to Table 5, the classification of the homeless population according to *asnaf* categories reveals that the majority fall under the *asnaf* of poor and needy categories. The frequency shows 50% responding "Yes" and 50% "No," with a correct percentage of 82.0% for "Yes" and 80.0% for "No." The overall accuracy for this category stands at 81.0%, which is the highest among the classifications. Next, the *asnaf* the slave category shows a "Yes" frequency of 32% and "No" frequency of 68%. The correct percentage is 50.0% for "Yes" and 89.7% for "No," resulting in an overall accuracy of 77.0%. Although the percentage is relatively low at 32%, it cannot be denied that the homeless population is still suitable to be included in the *asnaf* the slave category. Finally, for the *asnaf* wayfarer category, it is the lowest classification, with a "Yes" frequency of 20% and "No" frequency of 80%. The correct percentage is 45.0% for "Yes" and 97.5% for "No," with an overall accuracy of 87.0%. This classification demonstrates that the majority of the homeless population is best categorized under *asnaf* poor and needy, followed by *asnaf* the slave, and lastly, *asnaf* wayfarer.

Table 6: Regression Results of Factors Influencing Attitudes Toward Homelessness

Variables	Model 1: Poor and Needy		Model II: Wayfarer		Model III: The slave	
	Coefficient (β)	Wald Statistics	Coefficient (β)	Wald Statistics	Coefficient (β)	Wald Statistics
Constant	-7.244*** (2.016)	12.908	-5.705*** (2.214)	7.215	-4.698** (1.848)	6.467
Economy	1.269*** (.323)	15.381	.058 (.354)	.026	.309 (.287)	1.160
Education	.027 (.341)	.006	-.367 (.366)	1.005	-.305 (.328)	.864

Stigma and Discrimination	-.468 (.320)	2.138	1.159*** (.525)	4.865	.901** (.393)	5.260
Deviants and Social Problems	-.209 (.351)	.356	-.428 (.389)	1.229	.109 (.331)	.108
Health and Mental Problems	1.124*** (.331)	11.563	.803* (.437)	3.365	-.057 (.308)	.034
Family Neglect and Abuse	.244 (.275)	.787	.115 (.295)	.151	.355 (.253)	1.968
Hosmer and Lemeshow (χ^2)	10.997 ^{ns}		11.189 ^{ns}		15.889*	
Cox and Snell R ²	0.344		0.234		0.236	
Negelkerke R ²	0.459		0.370		0.330	

Note: ^{ns} Not significant

*** Significant at the 1% level of significance

** Significant at the 5% level of significance

* Significant at the 10% level of significance

() Standard error

Regression Model: Binomial Logistic Regression.

Dependent Variable: *Asnaf* Categories

Table 6 presents the results of a regression analysis examining the factors influencing attitudes toward homelessness. This study uses the regression model namely Logistic binomial regression. Dependent variable for this model is a category of *asnaf*. This study uses 3 models at once to show more valid classification and factors. For Cox & Snell for model I ($R^2 = 0.344$), model II ($R^2 = 0.234$) and finally model III ($R^2 = 0.236$). 45 percent is shown by Negelkerke ($R^2 = 0.459$) for model I, for model II 37% ($R^2 = 0.370$) and model III 33% ($R^2 = 0.330$). Next, the model fit test was conducted using the Hosmer and Lemeshow chi-square test (χ^2) for these three models, only model I (10.997^{ns}) and model II (11.189^{ns}) were found to have insignificant values, for model III (15.889*) it was significant. Therefore, this study shows a good model fit and is suitable for analysis. Coefficient values: The regression results for model I found that there were 2 variables that remained significant at a significance level of 1%, namely Economy and Health & Mental Problems. Next, for model II, only 1 variable, Stigma and Discrimination, remained significant at a significance level of 1%. And finally, for model III, there was no variable that remained significant at a significance level of 1%, but the variable for model III, namely Stigma & Discrimination, remained significant at a significance level of 5%. The coefficient value of model I for the Economic variable was the highest, namely ($\beta = 1.269$) compared to the Stigma & Discrimination variable ($\beta = 1.124$). For models II and III, the Stigma & Discrimination variable was the highest in model II ($\beta = 1.159$) and model III ($\beta = .901$). From this study, it can be seen that model I: Poor and Poor is the most valid for analysis compared to models II and III.

DISCUSSION

This study found that the homeless population requires assistance not only in terms of financial support but also significant social support from the surrounding community to break free from the cycle of homelessness and transform their lives. The findings indicate that the primary reasons for homelessness are not solely economic issues. While economic challenges constitute a high percentage, other factors contributing to

homelessness cannot be overlooked. The study reveals that the majority of the homeless can be categorized under the *asnaf* groups of the poor and the needy. Analysis provides evidence that most homeless individuals struggle with daily income, with 62% of respondents lacking employment and relying solely on aid from the government, NGOs, and the community. Nevertheless, it cannot be denied that some homeless individuals may also fall under the category of *al-riqab* (the enslaved). Assistance for those in the *al-riqab* category requires greater attention for long-term efforts to help them change their circumstances. If not for themselves, this support may enable their children to escape the cycle of homelessness and build better futures.

The study also found that, aside from economic issues, health and mental health problems are major factors contributing to homelessness. Economic, health, and mental health issues are closely interconnected. In this matter, economic pressures can lead to mental health problems, potentially escalating into more severe conditions such as emotional distress, depression, and panic attacks that require professional treatment. Additionally, some individuals lose their source of income due to health problems.

The homeless population frequently faces mental health challenges, often exacerbated by inadequate access to mental health services. Moreover, physical health issues are prevalent due to poor access to healthcare and unsanitary living conditions on the streets, leading to increased occurrences of physical ailments such as skin diseases, infections, and other medical problems. The findings of this study can assist zakat agencies in better understanding the homeless population and supporting their efforts to escape the cycle of poverty. Zakat agencies can provide targeted assistance, not only for daily necessities but also in addressing health-related needs. These agencies should prioritize health support by offering free health check-ups and establishing free clinics or hospitals for the homeless. Furthermore, zakat agencies must raise public awareness about these issues to encourage more zakat contributions to help those in need. Finally, programs aimed at reintegrating the homeless into society should be implemented by providing them with essential skills, job training, and emotional support to help them rebuild their lives.

The government must play a central role in assisting the homeless population by developing and implementing comprehensive public policies to address homelessness. These should include the development of affordable housing, social support facilities, and mental health services. Additionally, urban planning must prioritize adequate basic amenities for vulnerable groups such as the homeless. Effective policy implementation requires continuous monitoring and evaluation to ensure that programs achieve their intended outcomes. NGOs can also play a significant role in supporting the homeless by securing additional funding to enhance their capacity to provide direct assistance, including mental health services and life coaching. Collaboration with other entities, such as healthcare services, law enforcement agencies, and job training centers, is crucial for adopting a holistic approach to addressing homelessness. Finally, NGOs can contribute by fostering community support and understanding of the homeless population's needs through public education and awareness campaigns. These efforts will help build a more inclusive society that actively supports and uplifts its vulnerable members.

CONCLUSION

Zakat plays a vital role as an instrument for alleviating poverty and assisting those in need, including the homeless. The classification of the homeless under the category of *asnaf al-riqab* (the slave or bondage) remains ambiguous in the contemporary context due to differing definitions and interpretations of who should be included in this category. The research findings indicate that homeless individuals should be categorized as *asnaf fakir* (poor) and *miskin* (needy), as their circumstances closely align with issues of poverty, followed by the categories of *al-riqab* and *ibnu sabil* (wayfarer). Additionally, the study identifies economy, stigma and discrimination, as well as health and mental problems factors, as significant contributors to homelessness.

RECOMMENDATIONS

Based on the research findings, this study recommends that all parties, including the government, zakat institutions, non-governmental organizations (NGOs), civil society, and others, collaborate in developing holistic and integrated solutions encompassing economic empowerment programs, accessible health and mental care services, a comprehensive assistance framework, rehabilitation programs, and anti-stigma campaigns to effectively support the *asnaf* group among the homeless.

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