Mediating Effect of Self-Efficacy on the Well-Being of Employed Poor Asnaf: A Theoretical Framework

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Abstract

The vital purpose of Islam is to ensure and promote the well-being of all humanity and to prevent harm. From the Islamic perspective, well-being is explained through inside and outer fulfillment, driving towards a peaceful life, Hayat-e-Tayyabah. The objectives and vision of well-being are to satisfy the material and non-material needs. Additionally, well-being is an attempt to improve the quality of life to a level that is safe, healthy and comfortable from both the physical and psychological perspectives. These are parallel with the Maqasid al-Shari’ah principles outlined by scholars. From the perspective of asnaf, physical and mental well-being are vital as they are vulnerable to the socioeconomic pressures at present. Thus, the objective of this paper is to propose a conceptual framework of well-being and the role of self-efficacy. The framework explains the relationship between independent variables; physical activity, eating habits and self-efficacy on the well-being of asnaf; physical and mental well-being (dependent variables). The proposed framework has several significant implications for understanding, creating awareness and promoting the well-being of employed poor asnaf.

Keywords: Zakat, Asnaf, Physical well-being, Mental well-being, Maqasid al-Shari.

Introduction

Good health leads to an improved quality of life, decreased educational failure, reduced insecurity and unemployment, and improved household living standards. Quality of life is multifaceted, which encompasses five dimensions: material well-being, physical well-being, social well-being, emotional well-being, and development (Felce & Perry, 1995). Under the physical well-being circle, health is an essential entity in the citizens' quality life since poor health environments mean a significant number of people will not be able to benefit from the overall societal progress or cannot be active in physical activities (Eurostat, 2013). Many studies have shown that healthy socioeconomic status is associated with good health in countries like Belgium (Van der Hayden et al., 2003; Bossuyt et al., 2004), Canada (Dunlop et al., 2000), and Italy (Piperno & Di Orio 1990).

The objective of the paper is to present a theoretical framework of the well-being of working asnaf who can obtain income through employment yet are still categorized as poor since their income are insufficient to fulfil their needs. This paper is organized as follows: The first section presents an overview of well-being. The second section discusses the well-being of employed poor asnaf. The third section deliberates the conceptual framework. And the final section wraps out the concluding remarks.

Overview of Well-Being from The Islamic
Perspective

Murrell and Noris (1983) posit that the quality of life concept is closely related to an individual's or the society's feeling of satisfaction towards their living environment that provides enough necessities in the lives. A similar view is also shared by Sirgy (1986) and Maslow (1954), who put forth that a man's quality of life will be attained when his needs and comfort in life are fulfilled. Given the above statement, most Western researchers employ Maslow's needs hierarchy perspective as a concept of quality of life. According to Maslow (1954), one's basic needs must first be fulfilled before proceeding to the next needs. Therefore, a person must attain or fulfil the basic needs first to continue living in which the most basic needs would be food, clothing and shelter before moving on to meet other needs. If an individual is incapable of fulfilling his basic needs, this indicates that his life has no quality. Malaysian Quality of Life Index (2004) emphasizes that quality of life takes into account changes that take place in the society and social system. It occurs when there is a significant change from an unsatisfactory situation to a better situation. Aspects involved in the transition include economic, social, psychological, political, cultural, and environmental development. In the Malaysian context, quality of life is inclusive of self-progress, healthy lifestyle, access and freedom to knowledge, and standard of living that is more than fulfilling the necessities of an individual and catering for the psychological needs to attain social well-being in which is tandem with the nation's aspiration.

From an Islamic perspective, zakat has been established as an economic tool with a substantial role in enhancing the economic expansion of a country at both micro and macro levels (Azam, Iqbal & Tayyab, 2014). In their study, Akram and Afzal (2014) found that zakat boosted economic activities, enhanced employment, and upgraded the living standards of the asnaf in Pakistan. Meanwhile, Salleh and Ngah's (1980) research findings indicated that zakat improved paddy planters' yield in Perak, Kelantan, Kedah and Terengganu. More recent studies by Ibrahim (2006; 2007; 2008) revealed that zakat substantially reduced poverty and accelerated economic growth, and Mohd Ali et al. (2013), Embong et al. (2013) and Kadri et al. (2012) also found similar findings in their research. Previous studies focused on the impact of zakat in enhancing the economic well-being of a country in general. However, there is meagre research that explores the contribution of specific zakat assistance such as zakat for education and healthcare from the social well-being perspective. A few published empirical studies have studied the effects of zakat on well-being. Employing the logit model, Wahid et al. (2004) investigated the impact of zakat on quality of life among the poor and the needy. Results showed that zakat is positively significant in improving the quality of life among the poor in terms of social participation and education in individual states in Malaysia, especially Pahang, Perak and Sabah. In another study, Abu Bakar (2012) found that zakat assistance in business helps the asnaf escapes poverty and reaches the minimum quality of life standard needed. Hence, it can be deduced that zakat plays a vital role in improving the well-being of the ummah. However, the present study suggests that non-monetary assistance is also crucial in enhancing the well-being of the asnaf, especially the employed asnaf who have many issues in their working environment.

The wellbeing of individuals and populations of the nations can be assessed in both subjective and objective. While there is significant association of research on religion, health and wellbeing, surprisingly little focused explicitly on Islam and wellbeing. With Islam and wellbeing, we have a more complex phenomenon in that Islam is a way of life and is far more integral to a person's existence and routines than with other religions. Parid (2001) highlights that the amount of distributed zakat must secure at least the level of sufficiency and comfortable life for the beneficiary and his dependents. He further suggests that the allocation of zakat proportion to the recipients should enable them to come out of poverty. The standard of living here means accomplishing the level of mobilizing essentials (daruriyyat) and comfort (hajjyyat). Othman al-Habshi (1990; 1998; 2006) emphasizes that zakat is the most effective medium to assist the poor and needy. Islam always accentuates on the believers to consider the role of zakat seriously, particularly in improving the lives of the disheartened. He also expresses that the proportion of zakat received by the poor should assist them to
improve their standard of living, fulfilling their daruriyyat and hajjiyyat needs, which constitutes the minimum of their quality of life. His view is also shared by Ghazali (n.d.,) and Al Sytibi (n.d.), who stress a good life for every human must satisfy two essential things, which are essentials (daruriyyat) and comfort (hajjiyyat).

Previous literature shows that scant research has been conducted to look at the effectiveness of zakat assistance to improve the health and quality of life among employed poor asnaf. Though they have income, they are classified poor by zakat authorities due to insufficient income. It is vital to address the well-being and health of this group, as these are essential aspects of life. If the well-being and health of the asnaf are not addressed, they could be jobless in the future and fall under the fakir category. Thus, authorities need to address this group as studies have shown that most poor asnaf can secure low paid jobs where issues such as well-being and occupational health are essential. Hence, the present study attempts to address these issues as to enhance their productivity, which would be able to alleviate their performance as employees.

The Well-Being of Employed Poor Asnaf

Employee well-being is an essential concern that companies are striving to address to ensure that their employees remain happy and motivated at work. Well-being at the job plays a vital role, not only for employees but also for the organization, economy and social order confined (Mirabito & Berry, 2015). The employee well-being of an organization is so valuable which can be construed as primary intellectual capital. Organizations have realized the need to prioritize employee well-being for high productivity and simultaneously strive to work on the quality of life of every employee (Tandon, 2019). The sign of its growing significance is demonstrated in its inclusion within the recently agreed sustainable development goals (SDG) (Goal 3: To ensure healthy lives and promote well-being for all ages) (Department of Statistics, 2016). Despite the importance of healthy life and well-being in SDG, the current scenario in Malaysia shows that many employees (45.9%) in Malaysia are physically inactive (AIA Validity Survey, 2019). An organization loses an estimated cost of RM2.27 million per year (productivity loss at 73.1 days a year) in average due to ill-health related absence (employees' absence from work due to health problems) and presenteeism (employees are present at work but are constrained by health problems from carrying out their daily activities).

The capability of the workplace to prevent any kind of illness and promote well-being is beneficial for the organizations and society-at-large. Caring for each facet of employee well-being is necessary as neglect of any facet over a while will affect the overall employee well-being (Khatri and Gupta, 2019). In this study, physical and mental health are considered for the employed poor asnaf, as shown in Figure 1.

Most employers focus on employees' physical health addressing their physical conditions like high blood pressure, diabetes, obesity and smoking through initiatives like gym facilities, weight loss, exercise, nutrition, smoking cessation, et cetera. (Purcell, 2019). Another critical aspect of employee well-being stressed by employers is mental health, which mitigates the harmful effects of stress and leads to life satisfaction and good mental health (Park, 2010). From the perspective of employed poor asnaf, these are the critical issues that they face as their work often requires them to stay fit to fulfill their job demands.

Physical Health

Organizations are beginning to realize the benefits of providing employees with a supportive work environment, and particularly providing employees with supportive conditions that promote health (Burton, 2010). Physical health problems have the potential to impact overall well-being and encompass looking and feeling fit, being active and feeling energetic and happy, having an excellent attitude to life, socializing with family and friends, and having a sense of life balance (McCoughen et al., 2015).
Low ranked workers or employed poor asnaf need to be equipped with physical and mental strength, which vital for them to stay engage. Without being fit mentally or physically, they risk losing their job and consequently would have an immediate effect on their income.

**Mental Health**

Mental health is significant issue in both low-and middle-income countries (Kopinak, 2015). As pointed out by the World Health Organization (2017), mental health problems make a substantial contribution to the global burden of disease. Many governments around the globe now measure the well-being of their populations as an indicator of social progress and development (Durand, 2018). Employees who experience positive mental health with more significance psychological capital are more satisfied, committed and productive (Davenport et al., 2016). Mental health problems comprise a broad range of mental disorders, including anxiety disorders, bipolar disorder, depression and eating disorders, which are generally characterized by some combination of abnormal thoughts, emotions, behavior and relationships with others (Frahangi et al., 2018). Detrimental eating behaviors are essential determinants of mental health problems in adolescents (Lien et al., 2006). As for the case of employed poor asnaf, they face a considerable challenge to consume healthy food as they cannot afford to buy these items. Besides, without a healthy lifestyle such as eating healthy food and taking supplements, they can easily succumb to job pressure and other related issues.

**Physical Activity (PA)**

Yildizhan and Aggon (2020) define physical activity as body movements using energy. Another definition by Rhodes, Janssen, Bredin, Warburton, and Bauman (2017) is any bodily movement that increases energy expenditure. The personality of an individual can be expressed through physical activities that can be seen over a grace period (Mohd Udin, Omar, Khamis & Yusoff, 2020). Other than that, physical activity causes many physiological changes in the body, as well as affecting the psychological structure of people (Yildizhan & Aggon, 2020). Strong evidence indicates that lack of physical activity (PA) is an essential predictor of some chronic diseases, including obesity and cardiovascular disease (Lau et al., 2019; Cheah & Poh, 2014). Law, Sulaiman, Gan, Adznam, and Mohd Taib (2020) argue that physical activity is one of the factors found to be a predictor towards obesity among Orang Asli women. Physical inactivity has increased to alarming rates in developed countries, with 81% of the adolescents failing to meet the minimum amount of physical activity recommended by the World Health Organization (Sanchez-Oliva et al., 2020).

Meanwhile, there are some advantages to physical activities towards an individual's well-being. The benefits of regular physical activity include a reduction in risk of cardiovascular events, reduction in obesity, diminished risk of hypertension and diabetes mellitus, improvement in blood lipid profile, reduction in risk of cancer and many others (Yildizhan & Aggon, 2020). There is also strong evidence of a positive influence of physical activity on the proposed antecedents of quality of life and well-being, including self-related function, mood or psychological states, and cognitive function in older adults (Yildizhan & Aggon, 2020).

Following the guideline of the Ministry of Health Malaysia, individuals who spend at least 150 minutes/week in moderate or 60 minutes/week in vigorous physical activities are considered physically active. Otherwise, they are considered physically inactive (Cheah & Poh, 2014; Cai Lian, Bonn, Si Han, Chin Choo, & Chee Piau, 2016). From the perspective of poor, unemployed asnaf, involvement in physical activities should be inculcated as to enhance their health condition. These would be able to increase their productivity and performance in their jobs.

**Self-Related Function (Self-Efficacy)**

Perceived self-efficacy is defined as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives (Bandura, 1977). In other words, self-efficacy beliefs determine how people feel, think, motivate themselves and behave. According to (Buckworth, 2017), self-efficacy is a belief in your capability to organize and execute actions
that will lead to a specific outcome. Luszczyńska and Gutierrez-Dona (2005), through their study, indicate that people with high self-efficacy choose to perform more challenging tasks as they set themselves higher goals and stick to them. High self-efficacy also allows people to select a challenging setting and explore their environment or create a new one. Other than that, previous studies show there was a significant joint prediction of self-efficacy, life frustration, quality of health and meaning in life on suicidal ideation (Fagbenro & Olagundoye, 2019).

Despite that, higher self-efficacy may lead to enhanced quality of life in multimorbidity (Peters, Potter, Kelly & Fitzpatrick, 2019). However, the general feeling is that the self-efficacy of employed poor asnaf is low as they lack motivation due to low self-esteem and low knowledge level. Thus, it is vital to address this issue among the employed poor asnaf as self-efficacy is seen as an essential factor that influences well-being. Self-efficacy is believed to be the driving medium in enhancing the well-being of the employed poor asnaf.

In the setting of household poverty, the researchers were anxious with two important questions which are presented as follows:

1. How do Islamic values and principles contribute to people's well-being?
2. Do these values and principles serve positively or otherwise in avoiding households (falling) into the poverty traps?

The Islamic expectation is that individuals should work to support themselves and their family; and that family finances should be managed effectively. The Prophet says, "All of you are guardians (in trust of something or someone) and are accountable for your flock" (Sahih Muslim). We are as shepherd for other people and responsible for those under our guidance. An individual must also enhance his or her skills and talents to improve production and productivity. Community's responsibility takes the shape of zakat, sadaqah, waqf (Endowments), and interest free loans. Zakat is compulsory and is a way of sharing richness and wealth. Sadaqah and Waqf are charitable donation and activities and Muslims are encouraged to be active in these matters, as an act of piety and goodness. Waqf as a financial endowment may also take the shape of a donation of money or property to a nonprofit organization for the ongoing support of that organization. On the other hand, government obligations take the shape of transfer payments, facilitating growth and measures for equal opportunities.

**Conceptual Framework: A Proposal**

The proposed conceptual framework for this study is adapted from McAuley and Morris (2007) and Ehlers, Salerno, Aguinaga, and McAuley (2018). Based on their studies, this study has documented the benefits of physical activity on well-being and quality of life in older adults (refer Fig. 2). Well-being has been thought of as a multidimensional set of constructs that are not reducible to a single facet such as quality of life. It does not only include satisfaction with life, a cognitive appraisal of one's life, but also positive emotions and psychological resources, together with consideration of social inequality, environmental degradation, and political freedom (Lambert et al., 2020). There are many reasons why well-being matters. Typically, an individual with greater well-being is known to generate greater social good and is easier on the public purse. An individual with greater well-being also tends to be healthier and live long. At the same time, the workplace benefits with happier employees exemplify more productivity, engagement attitudes, and less sick time and absenteeism (Boehm and Lyubomirsky, 2018).

![Figure 2: A conceptual model of the physical activity and quality-of-life relationship proposed by McAuley and Morris (2007) and Ehlers, Salerno, Aguinaga and McAuley (2018).](image)

Note: physical function is presented in grey as it is included in the original model proposed by McAuley and Morris (2007) and Ehlers, Salerno, Aguinaga and McAuley (2018), but is not the focus of this study.
In this study, the relationship between physical activity with employee's well-being (consists of physical health and mental health) will be analyzed as exemplified by Figure 3. The conceptual framework for this study as illustrated in Figure 2 above shows mediating effect of self-efficacy between physical activity (PA) with employee's well-being consists of physical health (PH) and mental health (MH).

It is proposed that this study should be based on primary data collected through questionnaire. A set of questionnaires will be constructed for the study and data will be collected through face-to-face interview. There are three sections in the structured questionnaire. The first section is the respondent profile consists of gender, age, marital status, income, level of education, and the number of households. The second section gauges the respondent's well-being. The third section solicit the respondent's health behavior focusing on physical activity. The questionnaire items are shown in Table 1 above. The data will be analyzed using Partial Least Square (PLS-SEM) comprises of two-stage analysis. The first stage is a measurement model is used to measure the instruments and items of the construct. The second stage involves the measurement of the constructs. In the second stage, the study will show the most effect or influence factors among the significant independent variables towards dependent variables.

Conclusion

Even though there is little indication that this field has a reasonable basis or is something other than an approach for declining growth, it has become a flourishing intellectual exercise around the globe. Many higher institutions, including the University of Cambridge, either have research institutes or render courses in so-called positive psychology, which seeks to maximize happiness and well-being for individuals and society to abridge spectrum. International conferences are inevitable devoted to the subject. There is a tremendous increasing acceptance that the welfare of individuals and well-being of people are not solely defined by their material circumstances but also hangs heavily on their relative position in society. Wellbeing is significant concern in Islam. The notion of wellbeing is an integral part of Islamic philosophy and worldview, and this is reflected in considerable body of publications that explore the meaning of well-being in Islam.

There is a concept of wellbeing in Islam. However, it is not evident that this Islamic concept of wellbeing had been operationalized and measured on an individual level. Thus, the present paper proposes a framework to understand factors influencing well-being or quality of life of employed poor asnaf. The framework emphasizes the importance of self-efficacy in enhancing the overall well-being of employed poor asnaf. As mentioned above, self-efficacy is essential factor in improving the well-being and health status. This paper identifies various variables needed to be explored in understanding the well-being of the subject discussed in this paper. Thus, it is hoped that the suggested study would be undertaken shortly to analyze the various issues that has been highlighted from the perspective of employed poor asnaf.
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