The Application of Maqasid Shariah in Housing Assistance Schemes

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ABSTRACT

The distribution of zakat plays a fundamental role in addressing the essential needs and ensuring the continuity of life for the *asnaf* (needy groups), serving as a cornerstone of social welfare within the Islamic framework. Furthermore, zakat acts as a crucial instrument for enhancing societal welfare and narrowing the gap between the affluent and the less privileged. This study aims to evaluate the implementation of the housing assistance scheme by the Perlis Islamic Religious Council and Malay Customs Council (MAIPs) through the lens of *Maqasid Shariah* and analyse its impact on the welfare of the *asnaf*. The research adopts a qualitative approach, utilising semi-structured interviews and focus group discussions with 24 respondents. Data analysis is conducted through thematic analysis. The findings reveal that the New Construction and Home Repair Distribution Scheme not only improve the quality of life for recipients but also significantly contributes to the achievement of the *Maqasid Shariah* objectives, ensuring the holistic well-being of Muslims. This study suggests that the effectiveness of the assistance managed by MAIPs, in alignment with *Maqasid*, will foster greater public trust in the management of Islamic institutions.

Keywords: Housing Assistance, New Construction, Home Repair, *Maqasid Shariah*

INTRODUCTION

The management of zakat is a fundamental component of the Islamic financial and welfare system, designed to manage and distribute the wealth of Muslims to those who are entitled to receive it. The Islamic Religious Councils of the States are tasked with the distribution of zakat funds, waqf, and other charitable donations to the eight (8) categories of *asnaf*, as outlined in Surah al-Taubah, verse 60 (Adi et al., 2025). This distribution encompasses various forms of assistance, including livelihood support, healthcare, education, small business development, and housing assistance, such as the construction of new houses and home repairs.

In the context of contemporary society, the increasingly complex socio-economic challenges have made the need for social protection based on Islamic values more urgent. One of the primary issues faced by the *asnaf* is housing, which includes the lack of stable accommodation, unsafe or inadequate living conditions, and financial burdens due to escalating rental costs. This situation adversely impacts not only the physical and emotional well-being of individuals but also disrupts family life, children's education, and overall social cohesion (Adi et al., 2025).

Within the framework of Maqasid Shariah, basic needs such as comfortable and secure housing are integral to the preservation of the five key elements: religion (ḥifẓ al-din), life (ḥifẓ al-nafs), intellect (ḥifẓ al-ʻaql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-mal). Therefore, housing assistance initiatives are not merely viewed from the perspective of material welfare, but rather as a holistic approach that aligns with the objectives of Islamic law, aiming to safeguard and preserve human welfare in its entirety.

This study aims to examine the extent to which the implementation of the New Construction and Home Repair Distribution Scheme by the Perlis Islamic Religious Council and Malay Customs Council (MAIPs) aligns with the principles of *Maqasid Shariah* and analyse its impact on the lives of the *asnaf*. The research is based on findings from interviews with recipients of the assistance and will conclude by exploring how an Islamic welfare

approach grounded in *Maqasid* can serve as a more effective, sustainable, and comprehensive model for improving the lives of vulnerable communities.

Maqasid Shariah In the Islamic Social Welfare System

The conceptual framework of *Maqasid Shariah* was progressively elaborated by eminent scholars such as al-Tirmidhi al-Hakim, Abu Zayd al-Balkhi, Abd al-Malik al-Juwayni, Abu Hamid al-Ghazali and Abu Ishaq al-Shatibi in the post-Companion period. Although preliminary notions appeared as early as the third to fifth Islamic centuries, it was only between the fifth and eighth centuries that the doctrine attained systematic articulation and scholarly clarity (Auda, 2010).

The term *maqasid* in Arabic is the plural form of *maqsad*, which refers to purpose, goal, intention, principle or the ultimate result to be achieved (Ibn Ashur, 2006). From a linguistic standpoint, *maqasid* is also the plural of *maqsad*, derived from the root word *qasada*, meaning the straight path. Al-Raisouni (1999) defines *maqasid* as the benefits, outcomes, and primary objectives to be achieved through the implementation of the entire *Shariah* system, including its detailed rulings. Al-Raisouni (2013) also asserts that *Shariah* functions as the authority responsible for formulating legal rulings and guiding decision-making processes. In this context, *maqasid* is seen as both the purpose and the mechanism for implementing *Shariah*. Muneer Kuttiyani and Mumtaz Ali (2017) observe that the Quran employs the term *shariah* only once and its usage does not correspond to the contemporary legalistic connotation commonly associated with the term.

On the other hand, shariah linguistically refers to the path leading to the source of water (JAKIM, 2024). In its more defined sense, some scholars provide a narrower interpretation, viewing it as a collection of rules and regulations. Moreover, Shariah encompasses broader dimensions of faith, jurisprudence and ethics. According to Ibn Manzur (2003) the term *Shariah* in Arabic denotes "a path to be followed," signifying a prescribed way or course of conduct. According to Al-Khadimi (2003), Shariah serves as the cornerstone of happiness and spiritual life, contributing to universal welfare and safety. A comprehensive analysis of Shariah necessitates recognising its overarching aim of safeguarding and promoting public interest (*maṣlaḥah ʻammah*) across all dimensions of life. Both Quranic injunctions and the Prophet's hadith underscore that every legal ruling carries an underlying wisdom, intended to enhance human well-being and serve the collective good (Sohaimi et al., 2024).

Consequently, when the terms maqasid and shariah are combined, Maqasid Shariah can be understood as the primary objectives and goals inherent in every legal ruling, serving as comprehensive guidelines for religious and social life. From a terminological perspective, al-Fassi (1993) defines Maqasid Shariah as the wisdom and implicit objectives contained within every ruling of Islamic law. Al-Fassi (1993) further asserts that one of the most fundamental objectives of Shariah is to ensure comprehensive development, preserve environmental sustainability, guarantee long-lasting welfare and ensure the continuity of benefits for future generations. These values clearly demonstrate a significant alignment between the objectives of Shariah and the Sustainable Development Goals (SDGs) (Arrazi, 2025).

This perspective aligns with Al-Raisouni's definition of Maqasid Shariah as the principal objectives of Islamic law, established for the benefit and welfare of all humanity (Bahri et al., 2019). In scholarly discussions surrounding Maqasid Shariah, Islamic scholars classify its objectives into three main categories: essential needs (daruriyyah), supplementary needs (hajiyyah) and refinement or perfection needs (tahsiniyyah). Among these, daruriyyah takes primary focus, as it is regarded as the fundamental basis for human survival and spiritual well-being. Failure to safeguard these needs can lead to the collapse of social systems and disrupt societal stability as a whole (Kasri et al., 2023).

The Quran and the Prophet's hadith elucidate the underlying wisdom of specific Shariah rulings, indicating that every legal provision is directed towards enhancing human life and promoting the common good. In this regard, *Maqaṣid Shariah* is characterised by adaptability, dynamism and flexibility. Imam al-Ghazali emphasised that the ultimate objective of Shariah is the advancement of human welfare through the preservation of religion (*al-din*), life (*al-nafs*), intellect (*al-ʿaql*), lineage (*al-nasl*), and wealth (*al-mal*). At both familial and societal levels, *Shariah* fosters cooperation and supportive relationships, which are manifested in the realisation of *maṣlaḥah*

ʿammah (public interest) a concept closely associated with compassion and widely recognised by scholars as the overarching aim of *Shariah* (Sohaimi et al., 2024).

Furthermore, the Islamic system based on *maqasid* emphasises the preservation of human welfare and social well-being, presenting a stark contrast to Western models, which often centre solely on profit. The holistic framework of Islamic welfare offers a balanced and ethical approach, ensuring justice, trust and excellence for all stakeholders. Optimal welfare in Islam is achieved when the process of self-purification (*tazkiyah al-nafs*) is undertaken through systematic and collaborative efforts. As a result, society benefits from the equitable distribution of resources, protection from social ills, and the creation of a harmonious and secure living environment.

This illustrates that when practised, the social welfare system in Islam effectively leads to collective efforts aimed at improving the quality of life for individuals and promoting the common good. For instance, issues such as poverty among families can be addressed through the implementation of welfare programmes designed to reduce the burdens and challenges they face (Yahya et al., 2021). In the context of Islam, social welfare encompasses all aspects of individual and communal life. This value can be realised when society adheres to noble principles that form the foundation for human development and the progress of civilisation (Hassan, 1995).

RESEARCH METHODOLOGY

This study is primarily conceptual, aiming to examine and synthesise the principles of *Maqasid Shariah* and their application to housing assistance scheme. As a conceptual inquiry, its primary contribution lies in developing a theoretical framework and generating policy-oriented insights, rather than relying on empirical data as the main basis. Nevertheless, to strengthen the discussion with contextual illustrations, the research incorporates qualitative insights derived from semi-structured interviews and focus group discussions with 24 recipients of New Construction and Home Repair Distribution Scheme. These empirical components play a supportive role, offering real-life perspectives that enrich and validate the conceptual analysis, while maintaining the study's overall orientation as a theoretical and conceptual contribution.

A total of 24 respondents were selected, divided into two distinct groups: the first group comprised 12 recipients of new house construction assistance,while the second group consisted of 12 recipients of home renovation assistance. The respondent selection process was conducted in collaboration with the '*Amil* (zakat collectors), who play an essential role within the local community. The '*Amil*possesses intimate knowledge of the current conditions, socio-economic backgrounds, and the specific needs of each *asnaf* in their area. Consequently, utilising the '*Amil*in the selection process enhances the reliability of the data, ensuring that the chosen respondents are genuinely eligible for the assistance.

The population of this study is homogeneous, consisting of individuals from the *asnaf* category who have previously received housing assistance from MAIPs. A purposive sampling technique was employed to select respondents based on specific criteria established by the researcher. Although this is a qualitative study, the findings have the potential to be conditionally generalised to other groups of assistance recipients with comparable backgrounds and characteristics, even if they were not directly involved in the study. This is because the experiences and insights shared by the respondents reflect the broader reality of life for recipients of New Construction and Home Repair Distribution Scheme.

The selection of interview methods aligns with the principles of qualitative research, which emphasise the purposeful selection of informants based on the relevance of their roles and experiences to the study's objectives. Semi-structured interviews and focus group discussions were employed as the primary data collection techniques, as these methods are well-suited to generating in-depth, comprehensive data that captures diverse perspectives from individuals.

FINDINGS AND DISCUSSION

The findings of this study are presented in two key discussions: the application of *Maqasid Shariah* in the New Construction and Home Repair Distribution Scheme by MAIPs, and the effectiveness of this assistance scheme

in enhancing the quality of life for the asnaf.

Application of Maqasid Shariah in the New Construction and Home Repair Distribution Scheme

Maqasid Shariah generally refers to the objectives and primary goals embedded in the legal rulings of Islam, which are designed to ensure the welfare of the community, guided by universal principles. Allah SWT Himself emphasises in the Qur'an that the advent of Prophet Muhammad SAW was a mercy for all of creation. Thus, Maqasid Shariah serves as both the foundation and guiding principle in formulating Islamic laws that align with the overarching goals of Shariah.

Studies examining the role of Maqasid Shariah within Islamic law demonstrate that each legal ruling and principle within Shariah is designed to fulfil a specific purpose (al-Misawi, 1998). The primary objective of Shariah is to safeguard human welfare and prevent harm, as outlined in the principle of Jalb al-Masalihwa Dar' al-Mafasid (seeking benefits and avoiding harm). Fiqh scholars further emphasise that the benefits (maslahah) and harms (mafsadah) referenced in this context extend to both worldly and spiritual interests (al-Shatibi, 1996).

The New Construction and Home Repair Distribution Scheme by MAIPs exemplifies the practical application of Maqasid Shariah, particularly in the preservation of al-Dharuriyyat (basic human needs), which include five fundamental aspects: religion, life, intellect, lineage, and wealth (al-Ghazali, 1993). In this regard, the provision of home renovations and new house construction assistance represents a tangible effort to preserve ḥifẓ al-nafs (protection of life). A safe and comfortable residence forms the foundation for safeguarding individuals and families against threats, disease, and instability. As Allah SWT declares, "And Allah has made for you from the homes your place of rest..." (Surah al-Nahl, 16:80).

Adequate housing ensures safety, health and protection against environmental risks. Attia (2007) emphasised that preservation of life requires eliminating threats to survival. Housing initiatives that provide clean water, sanitation and a secure structure protect against disease and instability. Empirical studies in Malaysia highlight how housing assistance has transformed lives by reducing stress, improving health and allowing families to focus on livelihood opportunities.

Furthermore, this assistance is aligned with the objective of ḥifẓ al-mal (protection of wealth) by enhancing the value and quality of recipients' properties through renovations and new housing construction. In doing so, it contributes to reducing poverty among the asnaf. This aligns with the fundamental objective of zakat, as stated by Allah SWT: "Zakat is only for the poor, the needy, those employed to collect [zakat], those whose hearts are to be reconciled, to free the captives, those in debt, for Allah's cause, and for the traveller..." (Surah al-Taubah, 9:60).

Housing is both a social necessity and a financial asset. Ownership or subsidised housing reduces economic vulnerability by eliminating rental costs and enabling families to accumulate wealth. Hassan et al., (2022) argue that housing preserves wealth by offering security and investment potential. Islamic housing finance models, such as diminishing musharakah *and* ijarah muntahiya bittamlik, aim to provide Shariah-compliant avenues for home ownership while preventing exploitation (Anis et al., 2025). Assistance programmes have been shown to alleviate financial burdens for asnaf by improving their standard of living and contributing to poverty reduction.

Family stability and dignity are preserved when housing ensures privacy, adequate space and a safe environment for children. Islam places great importance on protecting future generations (Musa et al., 2021). Studies show that adequate housing enhances marital harmony and reduces family conflict caused by overcrowding (Rahmatina & Habib, 2014). The availability of personal rooms and private spaces has been linked with improved family dignity and social interactions among beneficiaries of Islamic housing schemes.

Moreover, the substantial increase in allocations for the year 2024 reflects MAIPs' responsiveness to the evolving needs of the community (MAIPs, 2025). This is consistent with the concept of *maslahah* in *Maqasid Shariah*, which necessitates the consideration of the public interest in the management of resources (Al-Shatibi, 1997). The New Construction and Home Repair Distribution Scheme not only address the social welfare needs of the community but also serves as a mechanism for realising the objectives of *Maqasid Shariah*, ensuring the

protection of human rights and the welfare of society within the Islamic framework.

Effectiveness of the New Construction and Home Repair Distribution Scheme in Enhancing the Quality of Life for the *Asnaf*

This study examines the effectiveness of the housing assistance provided by MAIPs to the asnaf, which is delivered through two primary forms: the construction of new homes and the renovation of existing properties. In-depth interviews with 24 recipients revealed that this initiative has had a profound impact on multiple aspects of their lives, aligning with the framework of *Maqasid Shariah,* which encompasses five key principles: the preservation of religion (*ḥifẓ al-din*), the preservation of life (*ḥifẓ al-nafs*), the preservation of intellect (*ḥifẓ al-ʿaql*), the preservation of lineage (*ḥifẓ al-nasl*), and the preservation of wealth (*ḥifẓ al-mal*).

Regarding the preservation of religion (*ḥifẓ al-din*), the provision of secure and comfortable housing has contributed to the spiritual well-being of the recipients. The consistent expressions of gratitude, such as "*Alhamdulillah*," and their evident sense of peace underscore that the assistance not only satisfies physical needs but also promotes emotional stability and peace of mind, thereby facilitating the practice of worship in a conducive and serene environment. As Lamido (2016) asserts, faith serves as an internal safeguard that prevents individuals from engaging in immoral behaviours or excessive individualism. Hence, institutions must implement effective governance and collaborate to preserve and nurture faith (Abu Seman et al., 2023). The efforts of MAIPs should, therefore, be supported and sustained to ensure the safeguarding of Islam, particularly for its followers.

In terms of the preservation of life (*ḥifẓ al-nafs*), this principle underscores the importance of eliminating threats that could result in harm or death (Attia, 2007). The housing assistance has, therefore, served as an effective social intervention for the most impoverished groups. Recipients reported a marked improvement in their living conditions, transitioning from cramped and inadequate housing, such as staying with relatives, to owning their own homes. This transformation has alleviated both psychological stress and financial strain, enabling the recipients to pursue employment and generate income without the added burden of housing concerns.

Moreover, the preservation of intellect (*ḥifẓ al-ʿaql*) is reflected in the increased emphasis on the education of the recipients' children. A stable living environment is considered a fundamental prerequisite for academic success. MAIPs' policy of requiring the provision of a study space within newly constructed or renovated homes reflects its commitment to education as a cornerstone of long-term development. The findings of this study corroborate those of Zainal, Yusof, and Karim (2020), who found that stable housing conditions positively correlate with children's academic performance. According to Birochi&Pozzebon (2016), education is a key driver in enhancing an individual's socio-economic status. When both religious and secular education are integrated harmoniously, they form a robust intellectual and spiritual foundation, enabling individuals to comprehend social values, improve life skills, and contribute meaningfully to the advancement of knowledge and technology (Chapra, 2008).

Concerning the preservation of lineage (*ḥifẓ al-nasl*), the availability of adequate and comfortable housing has notably enhanced family stability. The resolution of privacy issues associated with shared living spaces has fostered a more harmonious family environment and improved the quality of familial interactions. One respondent remarked, "*Alhamdulillah*, everyone has their own room, and there is proper division, it's more comfortable," highlighting the importance of personal space in maintaining family dignity and structure.

From the perspective of the preservation of wealth (*ḥifẓ al-mal*), the housing assistance has alleviated financial burdens by eliminating the need for monthly rent payments, particularly for those with irregular incomes or those employed in the informal sector. This reduction in economic pressure has enabled recipients to manage their finances more effectively, subsequently improving their overall standard of living.

The New Construction and Home Repair Distribution Scheme by MAIPs can be regarded as a multifaceted intervention that has significantly impacted its recipients. Beyond merely providing housing, this assistance has contributed to improving their social and economic status (Fadzil et al., 2025). Furthermore, the programme directly contributes to the achievement of several Sustainable Development Goals (SDGs), specifically SDG 1:

No Poverty, SDG 2: Zero Hunger, SDG 3: Good Health and Well-being, SDG 4: Quality Education, and SDG 11: Sustainable Cities and Communities.

CONCLUSION

The findings of this study indicate that the New Construction and Home Repair Distribution Scheme by MAIPs not only addresses physical needs but also significantly contributes to the improvement of the emotional, spiritual, and social well-being of the recipients. The alignment of these impacts with the principles of *Maqasid Shariah* reinforces the justification for continuing and expanding this assistance as an integrated and high-impact model of Islamic welfare. Such support not only resolves housing issues but also acts as a catalyst for comprehensive life transformation and the development of resilient, integrity-driven communities. This programme could also serve as a holistic model of Islamic welfare for other states to adopt. This study suggests that housing assistance should include measurable indicators, such as the level of home safety and the level of family harmony after receiving the aid. These measurements would allow the responsible authorities to assess the effectiveness of the scheme more objectively and adjust policies according to current needs and establish a long-term monitoring system to ensure this scheme not only provides immediate benefits but also helps build resilient and prosperous communities.

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