

Da'wah-Based Approaches to Holistic Asnaf Development: Insights from the Universiti Kebangsaan Malaysia (UKM) Islamic Centre

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ABSTRACT

Da'wah plays an important role in the holistic development of asnaf, extending beyond the dissemination of religious knowledge to encompass educational, spiritual, psychological, social, and economic empowerment. This study aims to examine da'wah-based approaches to holistic asnaf development, with particular focus on the role and potential contribution of the Islamic Centre of Universiti Kebangsaan Malaysia (UKM). A qualitative literature-based approach was employed through a narrative and thematic review of relevant scholarly publications, institutional reports, and documented programmes related to da'wah, asnaf development, zakat assistance, Islamic education, welfare, and spiritual development. The findings identify three interconnected approaches to asnaf development, namely educational and tarbiyah, welfare and social assistance, and spiritual development. The review indicates that an integrated da'wah approach combining religious education, tarbiyah, welfare assistance, spiritual guidance, psychological support, skills development, and community engagement has the potential to strengthen religious understanding, character, motivation, resilience, and overall quality of life among asnaf. In the context of UKM, the Islamic Centre demonstrates potential to support these efforts through Qur'anic studies, religious lectures, Islamic education, spiritual programmes, leadership training, volunteerism, community services, and welfare-related initiatives. The study concludes that da'wah for asnaf should be implemented through an integrated, sustainable, and development-oriented approach that combines knowledge, tarbiyah, welfare, spirituality, and community engagement. Strategic collaboration between zakat institutions, the UKM Islamic Centre, and relevant agencies should be strengthened to support the development of resilient, self-reliant, and morally grounded asnaf in accordance with the objectives of Maqāṣid al-Sharī'ah.

Keywords: da'wah, asnaf development, UKM Islamic Centre,

INTRODUCTION

Da'wah is a process of conveying the teachings of Islam with the aim of guiding individuals towards a better way of life based on the principles of Shariah. In the contemporary context, the role of da'wah is no longer limited to the dissemination of religious knowledge alone, but also encompasses the social and economic development of the Muslim community, particularly in assisting the asnaf (eligible zakat recipients). The importance of da'wah can be seen in the words of Allah SWT in Surah An-Nahl, verse 125:

أَدْعُ إِلَى سَبِيلِ رَبِّكَ بِالْحُكْمَةِ وَالْمَوْعِظَةِ الْحَسَنَةِ ۚ وَجَادِلْهُمْ بِالَّتِي هِيَ أَحْسَنُ ۚ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِمَنْ ضَلَّ عَنْ سَبِيلِهِ ۚ وَهُوَ أَعْلَمُ بِالْمُهْتَدِينَ ۝١٢٥

Meaning: Invite to the way of your Lord with wisdom and good instruction, and engage with them in the best manner. Indeed, your Lord knows best who has strayed from His way, and He knows best those who are rightly guided.

(Surah al-Nahl: 125)

According to the interpretation of Abū Maṣṣūr al-Māturīdī, Allah SWT commands the Prophet Muhammad (peace be upon him) to invite people to His way through three main approaches: ḥikmah, by means of the Qur'an and sound arguments and evidence; mau'izah ḥasanah, by offering good, gentle, and heartfelt advice; and mujādalah bi al-laṭī hiya aḥsan, by engaging in dialogue or discussion with courtesy, wisdom, and in the best manner. Ultimately, Allah SWT knows best who has strayed from His way and who has received guidance.

According to Baharuddin Sayin (2014), the implementation of the zakat management system in Malaysian higher education institutions (HEIs) began in 1998, when the Selangor Zakat Board (LZS) entrusted the MARA Institute of Technology (ITM) with managing zakat collection from the institution's staff. At the same time, a portion of the zakat funds collected was distributed to students who belonged to the eligible asnaf categories. The success of this model encouraged its adoption by other higher education institutions, including Universiti Kebangsaan Malaysia (UKM), through the appointment of HEI officers as authorised zakat amil who were responsible for managing zakat collection and distribution.

According to Azman et al. (2025), zakat amil at higher education institutions (HEIs) play an important role in ensuring that zakat assistance is distributed fairly to asnaf students according to their needs. Amil are not only responsible for managing the collection and distribution of zakat, but also contribute to improving students' well-being in terms of academic, mental, physical, and spiritual aspects through the assistance provided. Therefore, amil need to possess adequate knowledge and skills to ensure that the zakat distribution process can be implemented more effectively. They further stated that amil need to understand the background and needs of each asnaf student, as every individual faces different challenges. This understanding enables assistance to be provided more accurately and appropriately. However, the diverse needs of asnaf students remain one of the main challenges in determining the most suitable forms of assistance. Therefore, they suggested that priority should be given to assistance related to educational expenses, such as tuition fees, learning materials, and other academic necessities, so that asnaf students can continue their studies smoothly without being burdened by financial difficulties.

METHODOLOGY

This study employed a qualitative literature-based approach to examine da'wah-based approaches to holistic asnaf development, with particular attention to the context of the Islamic Centre of Universiti Kebangsaan Malaysia (UKM). The study adopted a narrative and thematic review design rather than a primary empirical approach, and therefore the findings are interpreted as patterns and potential relationships identified from the reviewed sources rather than as measured effects among asnaf participants. The reviewed materials comprised relevant scholarly publications, institutional reports, and documented programmes related to da'wah, asnaf development, zakat assistance, Islamic education, welfare, spiritual development, and the UKM Islamic Centre. Sources were selected purposively based on their relevance to the study objectives and their contribution to one or more of three analytical dimensions: educational and tarbiyah, welfare and social assistance, and spiritual development. The literature was identified using combinations of keywords such as "da'wah", "asnaf development", "zakat", "Islamic education", "welfare assistance", "spiritual development", and "UKM Islamic Centre", together with related institutional and programme terms where appropriate. As this study was conducted as a qualitative literature-based review rather than a systematic review, it does not claim exhaustive coverage of all publications in the field. Institutional reports and documented UKM programmes were used to establish the institutional context, while studies concerning other institutions and da'wah actors were treated as supporting literature rather than direct evidence of UKM programme outcomes. The selected materials were analysed thematically by identifying relevant statements and findings, grouping them according to recurring themes, comparing patterns across sources, and synthesizing the findings into three interconnected approaches: educational and tarbiyah, welfare and social assistance, and spiritual development. Documented initiatives of the UKM Islamic Centre were subsequently mapped onto these themes to identify their potential relevance to asnaf development. This analytical process distinguishes documented institutional activities from outcomes suggested by the wider literature and avoids attributing unverified outcomes directly to the UKM Islamic Centre.

Da'wah Approaches in ASNAF Development

Da'wah approaches are among the important components in the development of *asnaf*, as da'wah is not merely concerned with conveying Islamic teachings, but also plays a role in guiding, educating, and empowering disadvantaged groups to improve their quality of life in terms of spiritual, social, and economic aspects. In the contemporary context, the implementation of da'wah for *asnaf* should be carried out comprehensively by integrating welfare assistance, religious guidance, and psychological support so that they not only receive material assistance, but also develop the inner strength needed to overcome the cycle of poverty. Sabjan and Abd Karim (2023) explain that da'wah approaches for *asnaf* should be implemented wisely through welfare

assistance, compassion, continuous support, and humanitarian action, as such approaches can positively contribute to the well-being of *asnaf* and strengthen their self-confidence. Furthermore, Abd Karim (2025) emphasizes that maintaining a balance between da'wah delivery and assistance to *asnaf* is essential because both complement each other in developing the psychological and spiritual well-being of recipients. Therefore, systematic and continuous da'wah approaches constitute an effective medium for realizing holistic *asnaf* development, in line with the objectives of zakat to cultivate a community that is competitive, self-reliant, and firmly grounded in Islamic values.

Educational and Tarbiyah Approach

The educational and *tarbiyah* approach is a fundamental element in the development of *asnaf*, as Islam does not merely emphasize material assistance, but also places importance on the development of faith, moral character, knowledge, skills, and self-identity as the foundation for helping them overcome poverty. Muhammad Firdaus Suhaimi et al. (2021) explain that *asnaf* development programmes should be implemented systematically through education, training, and guidance that can transform their knowledge, skills, and attitudes, enabling them to become self-reliant and reduce their continued dependence on zakat assistance. This approach is consistent with the Islamic concepts of *ta'dib* and *tarbiyah*, which emphasize holistic human development through a balance of spiritual, intellectual, and social dimensions. Therefore, *asnaf* development should not be measured solely through improvements in economic status, but also through positive changes in personal character, the internalization of Islamic values, and their ability to become productive individuals who contribute positively to society.

In line with this concept, the Islamic Centre of Universiti Kebangsaan Malaysia (UKM) may potentially support as an institution that integrates education and *tarbiyah* into the community development agenda. As a centre for Islamic da'wah and education within a higher education institution, the UKM Islamic Centre implements various programmes, including Qur'anic studies, religious lectures, classes to strengthen religious practices, Islamic understanding courses, leadership training, spiritual programmes, and community service activities, which aim to develop balanced Muslim character in terms of knowledge, faith, and morality (Mohd Zahid & Razali 2021). This approach demonstrates that education is not merely a process of disseminating knowledge, but also serves as a medium of *tarbiyah* that shapes individuals' character and encourages them to become more responsible towards themselves, their families, and society. In the context of *asnaf*, such programmes have the potential to serve as platforms for human development that enhance their self-confidence, motivation, and willingness to improve their quality of life.

From a psychological perspective, Kartina Sari Abd Karim (2025) explains that da'wah approaches towards *asnaf* should be implemented in a balanced manner by addressing education, religious guidance, and psychological development so that they can develop inner strength to cope with life challenges and build better lives. Formal education and continuous *tarbiyah* can help foster positive patterns of thinking, enhance individual potential, and break the cycle of intergenerational poverty. This approach is highly relevant to the role of the UKM Islamic Centre, which not only serves as a centre for disseminating knowledge but also provides opportunities for spiritual guidance through religious lectures, *usrah* sessions, Islamic counselling, religious practices, and character development programmes that may provide a platform for *asnaf* to develop spiritual resilience and emotional well-being. This approach is also consistent with the concept of *da'wah bil-hal*, which refers to conveying Islamic teachings through education, guidance, and welfare services that have a direct impact on human development.

Furthermore, Azman Ab Rahmani (2018) emphasizes that education is a key instrument in developing quality human capital and improving the living standards of *asnaf*. His study shows that the Baitulmal MAIWP institution provides various educational assistance schemes, including school assistance, school equipment assistance, higher education assistance, scholarships, and higher education preparation assistance to ensure that *asnaf* do not drop out of the education system. However, financial assistance alone is insufficient without being accompanied by continuous *tarbiyah* and character development. In this regard, the approach adopted by the UKM Islamic Centre can complement the efforts of zakat institutions through the provision of Islamic education programmes, leadership development, spiritual training, and character-building initiatives that help develop *asnaf* into individuals who are not only academically successful, but also possess integrity, discipline, and strong

Islamic values in their daily lives.

As an example of the implementation of the educational and *tarbiyah* approach, the Islamic Centre of Universiti Kebangsaan Malaysia (UKM) was involved in the Tabung Haji (TH) IQRA' Programme for Higher Education Institutions (IPTAs), which was implemented on 26 January 2026. Through this programme, UKM received a zakat contribution of RM600,000 from Tabung Haji, which was distributed to 7,000 eligible *asnaf* students through General Educational Assistance, covering tuition fees and living expenses. The involvement of the Director of the UKM Islamic Centre in the *wakalah* handover ceremony further demonstrates the Centre's role in supporting the management and distribution of zakat assistance to *asnaf* students (Pusat Islam UKM, 2026). According to a report published by the UKM Islamic Centre, the distribution of zakat is not merely financial assistance, but also serves as moral support and encouragement for students to remain resilient, competitive, and committed to academic excellence. This initiative demonstrates that the educational and *tarbiyah* approach towards *asnaf* can be implemented by supporting the continuity of their education, while simultaneously providing motivation and encouragement for students to develop their potential. The collaboration between zakat institutions such as Tabung Haji and higher education institutions such as UKM also reflects efforts to develop *asnaf* human capital that is knowledgeable, morally grounded, and competitive, in accordance with the objectives of *Maqasid al-Shariah*.

Overall, the literature review indicates that the educational and *tarbiyah* approach is one of the most effective strategies for empowering *asnaf*, as it integrates the development of knowledge, character, spirituality, psychological well-being, and life skills in a holistic manner. In this context, the UKM Islamic Centre has the potential to play a role as an institution that supports the *asnaf* development agenda through the implementation of da'wah programmes, Islamic education, spiritual guidance, and community services based on the concept of *tarbiyah*. Such an approach not only helps enhance religious understanding and the internalization of Islamic values among *asnaf*, but may also potentially support their development as individuals capable of contributing to the development of the ummah. Therefore, strategic collaboration between zakat institutions and the UKM Islamic Centre should be further strengthened to ensure that *asnaf* development is implemented comprehensively, in accordance with the objectives of *Maqasid al-Shariah* in preserving religion, intellect, wealth, and the well-being of society.

Welfare And Social Assistance Approach

The welfare and social assistance approach is one of the primary mechanisms in the development of the Muslim community, aimed at fulfilling the basic needs of vulnerable groups such as the poor, the needy, *asnaf*, the elderly, single mothers, and persons with disabilities. In Islam, welfare does not merely refer to the provision of material assistance, but also reflects the implementation of the values of *rahmah*, *ihsan*, and social justice, which are fundamental requirements of Shariah. Through instruments such as zakat, *sadaqah*, and *waqf*, social assistance is provided to alleviate the burden of living, ensure food security, and improve the well-being of the community. A study by Siti Nurjannati et al. (2025) demonstrates that a community-based welfare approach through mosque institutions successfully fulfils the basic needs of *asnaf*, while also producing positive effects on the social, psychological, and spiritual well-being of recipients. The findings indicate that *asnaf* perceptions of the programme implementation were at a high level, suggesting that an organized distribution system, the professionalism of *amil*, and the use of mosques as distribution centres enhanced the effectiveness of assistance and recipients' confidence in zakat institutions. In addition to meeting food needs, the programme also strengthened the relationship between *asnaf* and zakat institutions, improved recipients' emotional well-being, and empowered the function of mosques as centres for welfare and community development. Therefore, the welfare and social assistance approach in Islam should not be viewed merely as temporary assistance, but rather as a holistic social development strategy aimed at preserving life (*hifz al-nafs*), reducing poverty, and realizing social justice in accordance with the objectives of *Maqāṣid al-Sharī'ah*.

According to Mohammad Noorazlan Md Ismail and Nor Aini Ali (2021), the social assistance approach through zakat institutions should be implemented systematically, transparently, and based on the actual needs of recipients to ensure that the objectives of zakat distribution are achieved effectively. Their study shows that higher education institutions appointed as assistant *amil* provide various forms of assistance, such as living allowances, tuition fee assistance, emergency aid, learning equipment, and *asnaf* development programmes,

which not only reduce students' financial burdens but also enhance their motivation, academic performance, and character development. Furthermore, a welfare approach that combines material assistance with developm-

ment programmes, such as leadership training, student empowerment, motivational programmes, and skills development, is considered more effective in helping recipients gradually break out of the cycle of poverty. Therefore, the welfare and social assistance approach should not be viewed as merely temporary aid, but rather as a holistic social development mechanism for empowering *asnaf*, improving their quality of life, and realizing the principles of social justice and *Maqāṣid al-Sharī'ah* within society.

The welfare and social assistance approach is an important element in the Islamic social development system, aimed at fulfilling the basic needs of *asnaf* and improving their overall well-being. In the context of zakat management, this approach involves more than providing financial assistance, as it also emphasizes justice, transparency, trustworthiness, and systematic management to ensure that assistance is distributed to genuinely eligible recipients. Abd Rahman Abd Ghani, Mohd Noor Daud, and Mohd Abdul Nasir Abd Latif (2017) explain that effective zakat management requires a process of identifying *asnaf*, determining eligibility criteria, and providing clear information to ensure that the welfare of recipients is protected. Their study at the Islamic Centre of Universiti Pendidikan Sultan Idris (UPSI) found that zakat distribution was carried out systematically based on assessments of family income, dependants, educational sponsorship, and the applicants' actual needs. In addition, the dissemination of information through official portals, email, social media, and student briefing sessions improved recipients' access to the assistance provided. This approach demonstrates that social assistance supported by a transparent management system, accurate recipient selection, and effective communication can not only reduce the financial burden of *asnaf*, but also enhance public confidence in zakat institutions and ensure that the objectives of zakat as an instrument of welfare and social development are effectively realized.

Based on a report published by *Malaysia Gazette* on 21 August 2026, Universiti Kebangsaan Malaysia (UKM) is committed to ensuring the welfare of students throughout their studies by providing various forms of assistance based on their needs and eligibility. The assistance provided includes registration fee assistance, living allowances, tuition fee assistance, Dapur Siswa, Menu Kasih Siswa, Dompot Siswa, as well as the Student Welfare and Zakat Fund. In addition, UKM provides facilities such as the *Asnaf Room* and *Gerobok Makanan*, as well as educational, medical, and welfare assistance to alleviate the burdens faced by students in need. Programmes such as *Ziarah Kasih Siswa* and *Jejak Kasih Tekad Siswa* are also implemented to identify and provide support to students from disadvantaged backgrounds. In 2026, RM198,886.13 from the *Program Alumni Balik Kampus* was allocated for welfare purposes, including the sponsorship of 27 accommodation rooms for *asnaf* and B40 students. These initiatives demonstrate that UKM's welfare approach is not limited to financial assistance, but also encompasses education, food, accommodation, and students' overall well-being. In the context of da'wah, this approach can be viewed as a form of *da'wah bil-hal*, namely the communication of Islamic values through actions that benefit those in need, while enabling *asnaf* students to continue their studies and improve their quality of life.

Spiritual Development Approach

A study by Muhammad Firdaus Suhaimi et al. (2021) emphasizes that *asnaf* development should not be focused solely on the provision of financial assistance, but should also be supported by systematic training programmes that enable them to become self-reliant and overcome the cycle of poverty. Through a qualitative case study conducted at the Selangor Zakat Board (LZS), the researchers found that *asnaf* development was implemented holistically through three main components, namely economic and entrepreneurship development, spiritual development, and career development. Economic development programmes provide *asnaf* with opportunities to obtain capital, entrepreneurship training, guidance, and continuous monitoring to improve their economic status. At the same time, the spiritual dimension is strengthened through *islah* programmes, religious enrichment, and the development of faith and character to produce individuals who are balanced in both worldly and spiritual aspects. In addition, career development focuses on skills training, employability, and employment opportunities, particularly for the younger generation among the *asnaf*. The study also emphasizes that training approaches based on Islamic values, which integrate material and spiritual development, can transform the status of *asnaf* from zakat recipients (*mustahiq*) into zakat payers (*muzakki*). Therefore, this comprehensive

development approach demonstrates that continuous training, education, and guidance are essential elements in empowering *asnaf* to achieve sustainable well-being and reduce their dependence on zakat assistance.

A study by Kartina and Muhammad Azizan (2023) discusses Ebit Lew's efforts and da'wah approach in reaching out to the *asnaf* community in Malaysia through practical, proactive, and humanitarian-based approaches. The study employed a qualitative method by analysing content from written materials, mass media, and social media to examine the da'wah methods practiced by him. The findings indicate that Ebit Lew applies various da'wah approaches, including *da'wah qauliyah* (through verbal communication), *da'wah kitabiyah* (through writing), and *da'wah fi'liyah* or *da'wah bil-hal* (through actions), in addition to cultural approaches, visits, welfare assistance, psychological support, and humanitarian missions. These approaches not only provide material assistance such as food, shelter, education, and basic necessities, but also emphasize emotional, motivational, and spiritual development to build self-confidence and strengthen the relationship between *asnaf* and Allah SWT. The study further emphasizes that da'wah approaches implemented directly within the community, without complicated bureaucratic procedures, can enhance the effectiveness of da'wah delivery and improve the living conditions of the *asnaf*. Therefore, Ebit Lew's efforts serve as an example of a contemporary da'wah approach that integrates social welfare, human development, and universal values of compassion in empowering the *asnaf* community comprehensively.

Based on the objectives of the establishment of the UKM Islamic Centre, the institution serves as a driving force for religious and welfare activities as well as the dissemination of Islamic da'wah. It also provides guidance and education while developing the character of university members and the wider community based on the Qur'an and Sunnah. These objectives are consistent with the concept of spiritual development, which emphasizes a balance between strengthening faith, developing moral character, Islamic education, welfare, and community engagement. In the context of *asnaf* development, this approach does not focus solely on material assistance, but also integrates spiritual guidance, psychological support, volunteerism, and social development to improve quality of life and cultivate holistic Islamic character. Thus, the role of the UKM Islamic Centre can be viewed as a da'wah institution that integrates the functions of education, welfare, and human development, in line with its establishment objectives of strengthening the dissemination of knowledge, promoting positive values, and enhancing community well-being through a comprehensive da'wah approach. The figure illustrates that spiritual development at the UKM Islamic Centre is not limited to the dissemination of religious knowledge, but also encompasses character building, community service, and volunteer activities, which form the foundation for the holistic development of the *asnaf* and society as a whole (Pusat Islam UKM, 2023).

LIMITATIONS OF THE STUDY

This study has several limitations. First, it is based on secondary and documentary sources and therefore does not include interviews, observations, surveys, or programme evaluation data from *asnaf* participants. Second, the available literature does not permit the study to establish causal relationships between specific UKM Islamic Centre activities and outcomes such as resilience, psychological well-being, self-reliance, or quality of life. Third, practices reported by other zakat institutions and da'wah actors are used as comparative or supporting literature and should not be interpreted as direct evidence of UKM implementation. Finally, because this is a qualitative literature-based review rather than a systematic review, the study does not aim to provide exhaustive coverage of the literature. Future research should employ primary qualitative, quantitative, or mixed-method designs to evaluate the actual experiences and outcomes of *asnaf* beneficiaries.

CONCLUSION

Overall, the da'wah approach to *asnaf* development should be implemented holistically by integrating the elements of education and *tarbiyah*, welfare and social assistance, and spiritual development. The literature review indicates that effective *asnaf* development does not depend solely on the provision of financial assistance, but also requires religious guidance, character development, psychological support, skills training, and continuous social empowerment. Such an approach may potentially support the development of more resilient and self-reliant *asnaf* with a strong sense of identity, thereby realizing the objectives of zakat in helping them overcome the cycle of poverty. This is consistent with the principles of *Maqāṣid al-Sharī'ah*, which emphasize the preservation of religion, intellect, wealth, life, and overall human well-being.

In the context of higher education institutions, the Islamic Centre of Universiti Kebangsaan Malaysia (UKM) has significant potential as a da'wah institution that supports the *asnaf* development agenda through the implementation of Islamic education programmes, spiritual guidance, welfare initiatives, volunteerism, and community development. An approach that integrates knowledge, tarbiyah, and community service may potentially support religious understanding, motivation, emotional well-being, and the capacity of *asnaf* to improve their quality of life. Therefore, strategic collaboration between zakat institutions, the UKM Islamic Centre, and relevant agencies should be strengthened to ensure that *asnaf* development can be implemented in a more systematic, sustainable, and impactful manner. This integrated approach may support the development of *asnaf* who possess spiritual strength, noble character, and greater capacity to contribute to society.

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