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Single Mothers, Refugees and Disabled Persons: A Review of Zakat Role in Malaysia

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ABSTRACT

Zakat is a core instrument of Islamic social finance that promotes wealth redistribution, poverty alleviation and social justice. In Malaysia, zakat institutions play a central role in supporting vulnerable populations, including single mothers, refugees and persons with disabilities (Orang Kurang Upaya, OKU). This paper reviews how zakat supports these groups, examines their eligibility under the eight categories of asnaf, analyses key operational challenges faced by zakat institutions, and proposes strategies to improve zakat distribution to vulnerable beneficiaries. The study adopts a qualitative approach based on an integrative review of scholarly literature, government publications and institutional reports on zakat management in Malaysia. The findings indicate that single mothers, refugees and persons with disabilities are not recognised as independent asnaf categories, but can be assisted under existing categories such as fakir, miskin, al-gharimin, fi sabilillah, ibn al-sabil and muallaf, subject to meeting specific eligibility criteria. The review also highlights enduring constraints in manpower, finance, beneficiary identification and the rising number of vulnerable recipients, particularly refugees. To address these issues, the paper recommends strengthening eligibility assessment processes, enhancing human resource capacity, expanding collaboration with government agencies and NGOs, and leveraging digital technologies to improve outreach and empowerment programmes. Overall, a well-governed zakat system has significant potential to reduce poverty and social injustice, and to enhance the socio-economic welfare of vulnerable groups in Malaysia.

Keywords: Zakat, Islamic social finance, vulnerable groups, single mothers, refugees, OKU, asnaf, Malaysia

INTRODUCTION

Zakat, one of the five pillars of Islam, is an obligatory act of worship and a fundamental mechanism for redistributing wealth and promoting social welfare in Muslim societies. Through zakat, eligible Muslims are required to transfer a portion of their wealth to prescribed categories of beneficiaries, thereby alleviating poverty, addressing indebtedness and strengthening social cohesion within communities. The primary objectives of zakat include reducing economic inequality, fostering social justice, and ensuring a fair and equitable distribution of wealth among different segments of society (Nuradi et al., 2025).

In Malaysia, zakat has been institutionalised through State Islamic Religious Councils (Majlis Agama Islam Negeri, MAIN) and dedicated zakat agencies. These institutions are responsible for the collection and distribution of zakat funds to eligible beneficiaries, including the poor, the needy and other groups facing economic and social vulnerabilities. Zakat is channelled not only in the form of cash assistance, but also through programmes related to education, healthcare, housing and economic empowerment. Such interventions are intended to improve beneficiaries' quality of life and support long-term socio-economic resilience.

Among the vulnerable groups in Malaysia, single mothers, refugees and persons with disabilities (OKU) are particularly at risk of poverty and social exclusion. Single mothers often struggle to manage household finances and provide for their dependants, especially when they lack access to secure employment or adequate social

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support. Refugees face barriers in employment, education and healthcare, compounded by their precarious legal status. Persons with disabilities frequently encounter obstacles in accessing employment opportunities, public facilities and meaningful social participation. These challenges make it difficult for such groups to achieve a stable and sustainable standard of living.

In this context, zakat has an important role in responding to the needs of single mothers, refugees and persons with disabilities by enhancing their welfare and supporting social inclusion. Zakat-based programmes, when effectively designed and implemented, can provide both immediate relief and longer-term empowerment, contributing to a more equitable and compassionate society in Malaysia.

Objectives of the Study

The objectives of this paper are:

i. To review the literature on the role of zakat in supporting single mothers, refugees and persons with disabilities (OKU) in Malaysia.
ii. To identify the issues and challenges faced by zakat institutions in providing assistance to these vulnerable groups.
iii. To discuss possible improvements to strengthen zakat distribution and support for beneficiaries in Malaysia.

Problem Statement

Although Malaysia has introduced various welfare schemes and zakat-based assistance programmes, many vulnerable groups continue to face significant economic and social challenges. Refugees have limited legal and practical access to formal employment and social services. Single mothers often struggle to earn sufficient income to support their families, particularly when they are excluded from or unable to access public facilities and social protection measures. Persons with disabilities require additional support to overcome physical, social and economic barriers that affect their daily functioning and income-earning capacity.

Zakat institutions have introduced diverse schemes to assist these groups; however, concerns remain regarding the effectiveness, targeting and sustainability of current interventions. Questions persist about whether existing programmes adequately address structural constraints, and whether zakat distribution has been optimised to achieve long-term empowerment rather than short-term relief. This paper therefore focuses on analysing the role of zakat in supporting single mothers, refugees and persons with disabilities in Malaysia, and on identifying ways to strengthen the impact of zakat on these vulnerable populations.

Significance of the Study

This study contributes to a deeper understanding of the importance of zakat in promoting social welfare and well-being among vulnerable groups in Malaysia. By synthesising existing literature and institutional evidence, it provides insights for zakat institutions, policymakers and researchers seeking to enhance zakat administration and distribution. The analysis underscores the potential of zakat as an Islamic social finance mechanism that can address poverty, social injustice and elements of sustainable development at the community level. Furthermore, the recommendations offered in this paper may inform policy reforms and institutional practices aimed at improving the transparency, efficiency and inclusiveness of zakat management.

LITERATURE REVIEW

Zakat Eligibility and Asnaf Categories

Zakat is intended to benefit specific categories of beneficiaries as stipulated in Islamic law. However, contemporary vulnerable groups such as single mothers, persons with disabilities (OKU) and refugees are not explicitly mentioned as separate categories in classical fiqh or in the formal frameworks of Malaysian zakat institutions. Instead, their eligibility is conditional and must be assessed in relation to the primary asnaf categories, particularly the destitute (*fakir*), the poor (*miskin*), and the wayfarer (*ibn al-sabil*) (Johari et al., 2025).

From a Malaysian policy perspective, the poor are generally defined as those whose household income falls below the Poverty Line Income (PLI), while the needy (*masakin*) refers to those whose income is at or below half of the PLI (Ali et al., 2015). In Islamic jurisprudence, zakat is distributed to eight specific categories of recipients (*asnaf*) as outlined in the Qur'an (*Surah al-Tawbah, 9:60*). These categories serve as normative guidance for the allocation of zakat funds:

1. The poor (*al-fuqara'*): Individuals with very low or no income who are unable to meet basic needs.
2. The needy (*al-masakin*): Those whose income is insufficient to cover essential living expenses.
3. Zakat administrators ('amil): Persons appointed to collect, manage and distribute zakat.
4. Those whose hearts are to be reconciled (*mu'allafatu qulubuhum*): New Muslims or those inclined towards Islam who require assistance to strengthen their faith or ease their burdens.
5. Those in bondage (*al-riqab*): Traditionally referring to slaves seeking emancipation; contemporary interpretations may include individuals facing forms of modern "slavery" or severe constraints.
6. Debtors (*al-gharimin*): Individuals burdened by debts that they cannot repay without experiencing hardship.
7. In the cause of Allah (*fi sabilillah*): Broadly interpreted to include activities and individuals serving the cause of Allah, often linked to humanitarian, educational or community work.
8. Travellers (*ibn al-sabil*): Stranded travellers who lack sufficient resources due to their journey.

Within this framework, single mothers, refugees and persons with disabilities are considered eligible for zakat only when they fall within one or more of these existing categories, particularly fakir and miskin. Their status as vulnerable does not, in itself, guarantee entitlement to zakat assistance; rather, eligibility depends on the assessment of income, assets, dependants and specific circumstances in accordance with Islamic legal principles and institutional guidelines.

Manpower Deficits in Zakat Institutions

Several studies have highlighted critical manpower shortages within Malaysian zakat institutions. Razali et al. (2022) report that many zakat agencies face understaffing among zakat administrators (*'amil*), leading to operational inefficiencies and limited capacity for beneficiary outreach. Hasan et al. (2022) further argue that this shortage contributes directly to delays in application processing, inadequate monitoring of beneficiaries and uneven coverage of vulnerable populations.

With relatively few officers responsible for managing large numbers of applicants, zakat institutions struggle to provide continuous follow-up and personalised support. This situation increases the risk that certain vulnerable groups particularly single mothers, persons with disabilities and undocumented refugees are overlooked or inadequately assisted. Embong et al. (2013) note that staff constraints weaken the ability of institutions to review, innovate and reform existing distribution mechanisms in response to changing socio-economic conditions.

Hasan et al. (2022) also highlight the physical and procedural burdens faced by beneficiaries, such as the need to travel long distances to zakat offices, navigate complex documentation requirements and undergo repeated verifications. These burdens are especially onerous for individuals with physical limitations and single mothers with childcare responsibilities, as well as for refugees who often reside in informal settlements and lack formal identification documents. Esa et al. (2026) add that the reliance on computerised databases, while modernising administration, may inadvertently exclude beneficiaries whose circumstances are not adequately captured in official records for instance, single mothers with nominal incomes eroded by high urban living costs, or refugees not registered in national systems.

Overall, the literature suggests that addressing manpower deficits, including through targeted training and the strategic recruitment of capable individuals from the asnaf community, could improve monitoring, case management and long-term empowerment efforts for vulnerable groups (Embong et al., 2013; Hasan et al., 2022).

Financial Constraints and Resource Allocation

Zakat institutions also confront significant financial constraints that limit their capacity to undertake long-term development and administrative improvements. Economic challenges and inflation have contributed to an increase in the number of eligible asnaf across Malaysia, thereby intensifying demand for zakat assistance. In many cases, zakat funds are prioritised for immediate cash transfers and basic welfare needs, leaving limited resources for investments in technology, outreach and empowerment programmes (Wahab et al., 2011).

Alam et al. (2023) and Al-Faruq et al. (2025) report that restricted budgets hinder the recruitment and training of additional zakat administrators, and constrain field-based assessment and regular monitoring activities. As a result, vulnerable groups such as single mothers, persons with disabilities and refugees may receive ad-hoc or short-term assistance, without comprehensive support for sustainable livelihood strategies. Esa et al. (2026) note that many institutions continue to rely on conventional databases that may not accurately identify or track eligible beneficiaries, especially refugees and low-income individuals whose financial situations are unstable or not fully documented.

Sabri et al. (2025) argue that financial constraints often lead institutions to prioritise consumptive assistance over productive zakat programmes, such as entrepreneurship support, skills training and business capital. This orientation risks perpetuating long-term dependence on zakat rather than fostering economic independence and resilience among asnaf. Strengthening the financial capacity of zakat institutions, including through better resource management and strategic partnerships, is therefore essential to enhance transparency, efficiency and sustainability in zakat distribution.

RESEARCH METHODOLOGY

Research Design

This study employs a qualitative, descriptive research design based on a narrative literature review and document analysis. The approach is appropriate given the exploratory nature of the research questions, which focus on understanding how zakat institutions in Malaysia support vulnerable groups, the challenges they face, and potential strategies for improvement. Rather than collecting primary survey or interview data, the study synthesises existing scholarly and institutional knowledge to generate a comprehensive overview of current practices and gaps.

Data Sources and Selection

Data for this study were drawn from two main sources:

a) Peer-reviewed journal articles, conference papers and theses on zakat, Islamic social finance, poverty alleviation and vulnerable groups in Malaysia were identified through searches of databases such as Scopus, Web of Science and Google Scholar, as well as local journal repositories. Keywords included "zakat", "Islamic social finance", "single mothers", "refugees", "persons with disabilities", "asnaf" and "Malaysia".

b) Policy documents, guidelines and reports issued by Malaysian government agencies, State Islamic Religious Councils, zakat institutions (e.g. Lembaga Zakat Selangor, Majlis Agama Islam Wilayah Persekutuan), and international organisations such as UNHCR were reviewed to understand official definitions, eligibility criteria, operational practices and refugee statistics.[1][2][3]

Data Analysis

The collected literature and documents were analysed using thematic content analysis. Themes were then synthesised to construct an integrated narrative that connects conceptual discussions with empirical observations. Particular attention was paid to identifying convergent and divergent findings across sources, as well as highlighting gaps in current practice and areas requiring further empirical research.

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Ethical Considerations and Limitations

As a desk-based study relying solely on published materials and institutional documents, no direct human participation was involved and formal ethical approval was not required. Nevertheless, care was taken to represent sources accurately and to avoid misinterpretation of institutional policies or statistics.

This study is subject to several limitations. First, the analysis depends on the availability and quality of existing literature and reports, which may not fully capture informal practices or recent reforms in zakat management. Second, the lack of primary qualitative data (e.g. interviews with beneficiaries or administrators) limits the ability to assess lived experiences and operational realities in depth. Third, variations in zakat policies across different Malaysian states may not be fully reflected in the review. Future research could address these limitations through fieldwork, comparative case studies and mixed-methods designs.

FINDING AND DISCUSSION

Beneficiary Categories for Single Mothers, Refugees and Persons with Disabilities

Before distributing zakat, administrators must determine whether an applicant falls within one of the eight asnaf categories. In Malaysia, single mothers, refugees and persons with disabilities are not recognised as specific asnaf categories, which means they are not automatically entitled to zakat assistance solely on the basis of their vulnerability. Instead, their eligibility is assessed through criteria such as income level, number of dependants and household expenditure, often operationalised through the concept of Had Kifayah (sufficiency threshold).

If a household's income is less than 50% of the Had Kifayah, it is generally categorised as fakir; if income exceeds 50% but remains insufficient to meet basic needs, the household may be classified as miskin. Had Kifayah thresholds differ across Malaysian states due to variations in living costs, making geographical context an important factor in determining eligibility. Single mothers, refugees and persons with disabilities whose income and circumstances meet these criteria can be assisted under fakir or miskin. Additionally, individuals from these groups may qualify under other categories such as muallaf, fi sabilillah, ibn al-sabil or, in some cases, ‘amil (for persons with disabilities employed as administrators) (Lembaga Zakat Selangor, 2026).

This approach is intended to uphold Shariah principles by ensuring that zakat is channelled only to those who meet the prescribed criteria, thereby maintaining transparency and accountability in distribution. However, it also implies that vulnerability alone does not guarantee assistance, and that careful assessment is required to avoid excluding those whose hardships are not fully captured by income-based measures.

Ability of Zakat Institutions to Support Vulnerable Groups

Zakat institutions across different states provide a variety of assistance schemes, which may include monthly financial aid, education support, rental assistance, emergency relief during disasters or bereavement, medical aid, business capital and specific allowances for single mothers and persons with disabilities (Government of Malaysia, 2026). Importantly, support is not limited to cash transfers; many institutions have introduced non-financial programmes such as emotional and spiritual counseling, skills training, and facilitation of employment opportunities.

For single mothers, zakat institutions commonly provide direct financial assistance to reduce immediate poverty and help meet children's basic needs in terms of food, shelter and education. In addition, asnaf-oriented programmes incorporate entrepreneurship training, psychosocial counseling and religious motivation, fostering social inclusion and resilience among single mothers (Ibrahim et al., 2024).

Regarding refugees, organisations such as Islamic Relief Malaysia, in collaboration with UNHCR and regional NGOs, have facilitated the distribution of zakat to refugee communities. These efforts focus on emergency aid, including food assistance, healthcare support and education for refugee children (Yamaludin et al., 2024). Despite such initiatives, engagement with refugees through zakat remains limited, partly due to perceptions within the Muslim community that zakat should primarily benefit local citizens.

For persons with disabilities, zakat assistance extends beyond cash transfers to include support for mobility and livelihood. For example, the Federal Territory Islamic Religious Council (MAIWP) has provided motorcycles for business or personal use to eligible fakir, miskin, muallaf and al-gharimin beneficiaries (Majlis Agama Islam Wilayah Persekutuan, 2026). Nonetheless, gaps persist in ensuring consistent support and adequate empowerment for refugees and persons with disabilities, especially given the constraints in human resources and institutional finances.

Increasing Numbers of Refugees and Implications for Zakat

The number of refugees and asylum seekers registered with UNHCR in Malaysia has grown substantially in recent years. UNHCR's annual reporting indicates that approximately 192,000 individuals were registered in 2024. Subsequent updates report around 200,260 refugees and asylum seekers as of May 2025, and government statements in 2026 suggest that the figure has exceeded 215,000 and may be over 219,000 when including both refugees and asylum seekers. This upward trend increases pressure on zakat and other social support mechanisms.[2][3][4][1]

As the refugee population grows, more individuals potentially qualify for zakat under categories such as al-gharimin and fi sabilillah, particularly in cases involving debt burdens or humanitarian support. However, expanding assistance to refugees risks stretching zakat allocations thin, thereby reducing the amount available per recipient and diminishing the impact of support. Moreover, Malaysia is not a signatory to the 1951 Refugee Convention, which complicates formal recognition of refugee status and constrains access to legal employment, identification documents and long-term integration pathways (Yamaludin et al., 2024).

These factors raise debates about the extent to which refugees should be supported through zakat, especially when not all refugees meet asnaf criteria and when local poverty reduction remains a priority. Non-government organisations often provide short-term support, but without sustainable solutions. While zakat can serve as an initial step in improving living standards for example, supporting single mothers and persons with disabilities to start businesses and eventually exit asnaf status refugees frequently remain in protracted situations without clear prospects for employment, repatriation or resettlement. In the long run, zakat distribution policies need careful review to ensure fairness, prevent misuse and balance support between local and refugee beneficiaries.

RECOMMENDATIONS

Strengthening Zakat Eligibility Assessment

Zakat institutions should refine their eligibility assessment processes by adopting more holistic and flexible evaluation frameworks. Instead of relying predominantly on reported income and Had Kifayah thresholds, assessments should integrate factors such as household expenditure, number of dependants, medical conditions and related expenses, disability-related costs and local cost-of-living variations. This broader perspective would provide a more accurate picture of applicants' financial circumstances, particularly for single mothers, persons with disabilities and refugees whose actual needs may not be fully reflected in formal income records.

Collaboration with government agencies, NGOs and local community leaders can help identify eligible beneficiaries who are absent from official databases. Local communities, by virtue of their proximity, can offer nuanced insights into the living conditions of vulnerable households and assist in verifying eligibility. Through such multi-stakeholder cooperation, zakat institutions can better ensure that individuals who fall under asnaf categories especially al-fuqara', al-masakin and al-gharimin are included in distribution programmes.

Enhancing Zakat Distribution to Vulnerable Groups

To improve distribution outcomes, zakat institutions should recruit and retain more qualified zakat administrators ('*ami*l) to reduce workloads and improve service quality. Continuous professional development programmes including training in communication skills, case management, digital systems and Shariah governance would enhance administrators' ability to deliver efficient and compassionate services.

Institutions could also consider employing capable former asnaf beneficiaries who have achieved financial independence as ‘amil or community outreach officers. Such individuals bring lived experience, which can bridge communication gaps and foster trust with current beneficiaries. Strengthening community outreach through partnerships with local leaders, volunteers and NGOs would further help identify and monitor vulnerable groups particularly single mothers, persons with disabilities and refugees who are difficult to reach through conventional channels. These measures would contribute to more equitable and sustained support for diverse vulnerable populations.

Promoting Financial Sustainability and Resource Management

Zakat institutions should build strategic partnerships with government agencies, corporate organisations (through Corporate Social Responsibility initiatives) and NGOs to support empowerment programmes financially. External funding can alleviate pressure on zakat funds, enabling institutions to invest more of their zakat allocations directly in beneficiary support while utilising partner resources for capacity building and infrastructure.

Investments in digital transformation such as integrated beneficiary databases, online application platforms and digital monitoring systems can improve accuracy, transparency and timeliness in zakat distribution. Digital tools also facilitate remote access, ensuring that beneficiaries in rural or marginalised areas, including refugees and persons with disabilities, can apply for assistance without facing prohibitive logistical barriers.

Furthermore, zakat institutions should allocate dedicated budgets for the recruitment and training of ‘amil, recognising human capital as a critical determinant of distribution quality. Expanding productive zakat programmes for vulnerable groups, especially refugees and persons with disabilities, through entrepreneurship support and business capital can help build long-term financial independence and reduce reliance on continuous aid. Regular financial reviews and evaluation mechanisms are necessary to ensure that funds are used efficiently, align with Shariah objectives and maintain the long-term sustainability of zakat systems.

CONCLUSION

Zakat has demonstrated positive impacts on the welfare of vulnerable groups in Malaysia, including single mothers, refugees and persons with disabilities (OKU). Although these groups are not explicitly recognised as independent categories within the eight asnaf, they can be supported under existing categories such as *fakir, miskin, al-gharimin, fi sabilillah, ibn al-sabil and muallaf* when they meet the relevant eligibility criteria. This arrangement helps ensure that zakat distribution remains faithful to Shariah principles while addressing the financial hardships of those in need.

The review shows that zakat institutions have undertaken various financial and non-financial initiatives ranging from monthly cash aid, education, healthcare and housing support to entrepreneurship and community empowerment programmes. Nevertheless, persistent challenges related to manpower shortages, financial constraints, difficulties in identifying eligible beneficiaries and rising numbers of vulnerable recipients, especially refugees, continue to limit the overall effectiveness, transparency and sustainability of zakat management.

To strengthen the role of zakat as an instrument of Islamic social finance, it is crucial to improve eligibility assessment processes, build human resource capacity, intensify cooperation with government agencies and NGOs, and invest in digital technologies that support inclusive and efficient distribution. At the same time, greater emphasis on empowerment-oriented programmes can help beneficiaries transition from dependence on zakat to economic self-reliance.

In sum, a well-designed and well-managed zakat system can fulfil religious obligations while serving as a powerful mechanism for poverty alleviation, social justice and socio-economic advancement. Continuous improvements in zakat governance and distribution will contribute to the development of an inclusive, fair and sustainable society in Malaysia.

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