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THE ASNAF-LIFE MODEL: A LIFE CYCLE FRAMEWORK FOR ZAKAT-BASED POVERTY TRANSFORMATION

Wan Noor Hazlina Wan Jusoh[1,5*]
Farah Safura Muhammud[2]
Nor Faezah Ghazi Ahmad[3]
Nurul Izzah Noor Zainan[4]

[1,2,3,4] Academy of Contemporary Islamic Studies, Universiti Teknologi MARA Cawangan Terengganu, Kampus Dungun, 23000 Dungun, Terengganu, Malaysia (E-mails: wanno561@uitm.edu.my; farahsafura@uitm.edu.my; norfaezahga@uitm.edu.my; nurulizzah@uitm.edu.my)
[5] Centre for Islamic Philanthropy and Social Finance (CIPSF), Universiti Teknologi MARA Cawangan Melaka, 78000 Alor Gajah, Melaka, Malaysia (E-mail: wanno561@uitm.edu.my)
* Corresponding author: wanno561@uitm.edu.my

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Abstract: *A recurring weakness in zakat practice is not the absence of assistance, but the absence of a clearly structured transition architecture from dependency to greater independence. This conceptual paper proposes the Asnaf-Life Model, a life cycle framework for zakat-based poverty transformation. The study adopts a qualitative, library-based narrative literature review, guided primarily by Maqasid al-Shariah as the conceptual lens for synthesising scholarly and institutional sources on zakat distribution and asnaf development. The selected literature was analysed conceptually and thematically, to develop the proposed Asnaf-Life Model. The proposed model consists of six stages: Entry and Profiling, Stabilisation, Capability Building, Livelihood Activation, Consolidation and Resilience, and Transition and Contribution. The model also introduces three pathways: protection, employment and enterprise. The model does not assume that all poor households can become economically independent or future muzakki. Instead, it argues that zakat institutions should classify asnaf according to their vulnerability, readiness, capability and potential for transformation. As a conceptual paper, the model has not yet been empirically tested. Future research may validate the model through asnaf expert review, case studies of zakat institutions, interviews with zakat officers and asnaf recipients, or longitudinal assessment of asnaf development outcomes. It provides practical implications for zakat institutions, policymakers and asnaf development programmes in improving targeting, intervention design, monitoring and graduation mechanisms. The paper contributes to zakat studies by offering a structured framework that links immediate welfare protection with long-term poverty transformation. It applies Maqasid al-Shariah by connecting the protection of life, intellect, family and wealth with staged interventions that support asnaf movement from relief towards stability, capability and resilience.*

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Introduction

Zakat is one of the main instruments through which Islam promotes the redistribution of wealth and socio-economic justice (Abdul Majid et al., 2024; Mat Johar et al., 2025). Its role is not limited to fulfilling a religious obligation. In practice, zakat also functions as a social protection mechanism for vulnerable groups, particularly the poor (*fuqara'*) and the needy (*masakin*) (Mat Johar et al., 2025). Yet, higher zakat collections do not necessarily translate into a sustained reduction in poverty among *asnaf* recipients. This remains a concern in a number of zakat systems, where the number of recipients continues to grow despite increases in the amount of zakat collected (Mohamed Esa, Yaacob, et al., 2025). Such a pattern suggests that the challenge is not simply one of resource mobilisation, but also of how zakat is distributed and how effectively recipients are supported to move beyond continued dependence on assistance (Maghfirah, 2020; Mohamed Esa, Yaacob, et al., 2025).

The irony of this situation is stark: while macroeconomic data demonstrates a strong correlation between entrepreneurship growth and poverty reduction, the proportion of zakat allocated to productive empowerment programmes has, in some regions, experienced a concerning downward trend (Al Haq et al., 2021; Kamil et al., 2026). Even when productive zakat is implemented, such as providing seed capital for micro-enterprises, these programmes often operate without structured capacity-building mechanisms, leaving highly vulnerable *asnaf* exposed to market risks and business failures (Kamil et al., 2026). Consequently, there is an urgent need to reorient zakat management from a paradigm of temporary charitable relief to one of sustainable socio-economic empowerment, transforming *asnaf* from passive beneficiaries into productive economic agents (*asnafpreneurs*) who may eventually become zakat contributors (*muzakki*) (Maghfirah, 2020).

To address these structural and operational deficiencies, the primary objective of this research is to propose the *Asnaf*-Life Model, a comprehensive life cycle framework for zakat-based poverty transformation. This conceptual model is designed to bridge the critical gap between immediate welfare protection and long-term economic independence.

The *Asnaf*-Life Model operationalises poverty eradication through a progressive six-stage intervention: (1) Entry and Profiling, (2) Stabilisation, (3) Capability Building, (4) Livelihood Activation, (5) Consolidation and Resilience, and (6) Transition and Contribution. Recognising that not all poor households possess the same level of capability or readiness for entrepreneurship, the model strategically classifies *asnaf* based on their vulnerabilities and potential, introducing three distinct developmental pathways: protection, employment, and enterprise.

By anchoring this life cycle framework within the higher objectives of Islamic law (*Maqasid al-Shariah*), the *Asnaf*-Life Model connects the preservation of life, intellect, lineage, and wealth with staged, actionable interventions. This paper argues that by guiding *asnaf* systematically from initial relief towards stability, capability, and ultimate resilience, zakat institutions can dramatically improve targeting, intervention design, and graduation mechanisms, thereby realising the true transformative potential of zakat.

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Literature Review

Zakat Distribution

Zakat is a fundamental pillar of the Islamic economic framework, functioning as a divinely mandated mechanism for equitable wealth redistribution and the promotion of socio-economic justice (Abdul Majid et al., 2024; Al-Salih, 2020). Historically, the dominant model for zakat distribution has been heavily skewed towards consumptive assistance, primarily executed through Unconditional Cash Transfers (UCTs) (Abdul Majid et al., 2024; Mohamed Esa, Yaacob, et al., 2025). While this traditional partial approach is vital for providing immediate relief and addressing the urgent survival needs of marginalised groups (*asnaf*), it often fails to tackle the structural root causes of poverty (Abdul Majid et al., 2024; Rufaida et al., 2024). Scholars argue that an over-reliance on one-off consumptive grants inadvertently continues a cycle of dependency among the poor, lacking the necessary catalysts to permanently uplift recipients out of their economic struggles (Abdul Majid et al., 2024; Kamil et al., 2026; Rufaida et al., 2024).

In response to these limitations, contemporary Islamic social finance literature increasingly advocates for a shift towards a structural and productive zakat distribution paradigm (Abdul Majid et al., 2024; Rufaida et al., 2024). Productive zakat goes beyond temporary charity by integrating funds into broader developmental initiatives, such as microfinance, capital asset provision, and entrepreneurship training (Abdul Majid et al., 2024). Furthermore, innovative models, such as Conditional Cash Transfers (CCTs), are being introduced into zakat management to address persistent behavioural challenges among recipients. By linking financial assistance to behavioural conditionalities, such as religious compliance, educational attainment, health check-ups, and employment participation zakat distribution can be repurposed to foster human capital development, accountability, and sustainable livelihoods (Mohamed Esa, Wahid, & Yaacob, 2025; Mohamed Esa, Yaacob, et al., 2025).

Poverty Alleviation via Zakat Distribution

The eradication of poverty is deeply embedded in Islamic economic philosophy and aligns seamlessly with global development agendas, particularly the Sustainable Development Goals (SDGs), such as SDG 1 (No Poverty) and SDG 4 (Quality Education) (Maghfirah, 2020; Riani & Indra, 2026; Sa'adah & Hasanah, 2021). Empirical studies across Organisation of Islamic Cooperation (OIC) member countries have demonstrated that zakat serves as a potent fiscal tool capable of reducing multidimensional poverty and stimulating macroeconomic stability (Riani & Indra, 2026). When collected and distributed efficiently, zakat elevates the disposable income of the poor, boosts aggregate demand, and prevents the monopolistic concentration of wealth among the elite (Mat Johar et al., 2025).

However, for zakat to be an effective instrument of sustainable poverty alleviation, its focus must transcend short-term welfare to embrace holistic social development (Maghfirah, 2020; Md Ramli et al., 2025). Rather than evaluating success merely by the volume of funds disbursed, literature suggests a strategic reorientation towards capability-building (Maghfirah, 2020). By channelling zakat into productive ventures, vocational training, and educational scholarships, zakat institutions can empower *asnaf* communities to build financial resilience against economic shocks (Maghfirah, 2020; Mat Johar et al., 2025). This investment in human capital enables the transition of vulnerable populations from passive aid dependents to active economic agents, significantly bridging socio-economic disparities and fostering inclusive growth (Mat Johar et al., 2025; Muhammad et al., 2025). It is found that effective zakat and

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business assistance positively impact the growth of *asnaf*s' businesses, providing a beneficial influence on their welfare (Mawardi et al., 2023).

Zakat Distribution Based on Maqasid al-Shari'ah

To ensure that zakat interventions yield ethically sound and profound socio-economic impacts, distribution frameworks must be anchored in *Maqasid al-Shari'ah* (the higher objectives of Islamic law) (Abdul Majid et al., 2024). The Maqasid framework comprehensively addresses human well-being by emphasising the protection and enhancement of five essential elements: faith (din), life (nafs), intellect (aql), lineage (nasl), and wealth (mal) (Abdul Majid et al., 2024; Sa'adah & Hasanah, 2021). By evaluating zakat programmes through this lens, the focus naturally shifts from material metrics to multidimensional poverty indicators, prioritising religious responsibility, human dignity, and capability enhancement alongside economic security (Riani & Indra, 2026).

Recent literature operationalises this alignment through the Islamic Human Development Index (IHDI), demonstrating that integrating faith-based objectives significantly amplifies the poverty-reducing impact of zakat across varying national contexts (Riani & Indra, 2026). Additionally, Ahmad et al. (2026) have proposed sophisticated three-tiered *Maqasidi* frameworks that hierarchically link universal objectives (Maqasid 'Ammah) to specific zakat goals (Maqasid Khassah) and daily operational objectives (Maqasid Juz'iyyah). To navigate practical challenges where resources are scarce and institutional goals conflict, these frameworks incorporate *Fiqh al-Awlawiyyat* (the Jurisprudence of Priorities). This allows zakat administrators to systematically resolve trade-offs, ensuring that urgent needs and essential welfare protections take precedence while steadily advancing sustainable empowerment initiatives (Ahmad et al., 2026).

Transformation of Asnaf from Mustahiq to Muzakki

The ultimate metric of success for any productive zakat programme is the sustainable transformation of beneficiaries (*mustahiq*) into economically independent contributors (*muzakki*) (Kamil et al., 2026; Mat Johar et al., 2025). Achieving this transformation is central to initiatives like the Asnaf Entrepreneurship Programme (AEP), which aims to cultivate a new class of proactive "*asnafpreneurs*" through the provision of business capital, rigorous training, and market facilitation (Abdul Majid et al., 2024; Bahri et al., 2022; Mohd Din et al., 2019; Sabri et al., 2026). The "Turning Over Model" illustrates this cycle, targeting long-term economic empowerment wherein the *asnaf*, having surpassed the poverty line (*had kifayah*), ultimately give back to the zakat system, thus generating a multiplier effect for broader socio-economic development (Lembaga Zakat Selangor, 2026; Mohd Din et al., 2019).

Despite this clear objective, realising the *mustahiq* to *muzakki* transition remains constrained by several structural and behavioural bottlenecks. While macro-economic trends link entrepreneurship to poverty reduction, the actual proportion of zakat allocated to productive empowerment has seen an ironic decline in some regions, with institutions continuing to favour risk-averse, short-term charitable distribution (Kamil et al., 2026). Furthermore, newly established *asnaf* micro-enterprises frequently fail due to the lack of continuous business mentoring, unaddressed psychological vulnerabilities, and reluctance among some recipients to pursue true economic independence (Kamil et al., 2026; Mohamed Esa, Wahid, & Yaacob, 2025; Mohamed Esa, Yaacob, et al., 2025).

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To overcome these barriers, scholars propose integrated financing architectures, such as the Islamic Blended Microfinance Model. These blended models functionally reposition zakat and waqf as risk-absorbing, first-loss capital, which de-risks the *asnaf* segment and enables commercial Islamic microfinance institutions to safely inject productive capital and structured mentoring (Kamil et al., 2026). By merging the protective safety net of zakat with the rigorous performance monitoring and capacity-building typical of microfinance, zakat institutions can dramatically enhance enterprise continuity, ensure meaningful graduation from poverty, and systematically transform *mustahiq* into empowered *muzakki* (Jais, 2025; Kamil et al., 2026).

Asnaf Transformation Model or Framework

The shift from consumptive zakat distribution to sustainable socio-economic empowerment necessitates robust, structured frameworks to systematically guide *mustahiq* towards becoming *muzakki*. Recent literature has advanced several conceptual and operational models that operationalise this transformation, moving beyond one-off interventions to embrace comprehensive, multi-stage developmental life cycles and integrated institutional collaborations. At the foundational level, the "Turning Over Model" is frequently utilised to conceptualise the fundamental cycle of the Asnaf Entrepreneurial Programme (AEP) (Mohd Din et al., 2019). In this basic framework, zakat is distributed as capital to potential *asnaf* who then undergo training and module completion (Mohd Din et al., 2019). Zakat institutions continuously monitor their business activities, allowing the *asnaf* to generate profit, increase their disposable income, and eventually contribute back to the zakat pool (Mohd Din et al., 2019). Complementing this, BAZNAS in Indonesia operates on the Moving Out of Poverty (MOP) and Moving Out of Mustahik (MOM) models, which integrate distribution and empowerment to not only lift households above the poverty line but also ensure they achieve stable incomes to fulfil their obligations as *muzakki* (Muhammad et al., 2025).

The literature on *asnaf* entrepreneurship reinforces the need for differentiated capability-building. Bahri et al. (2021) identify motivation, competency and productive zakat as core success factors, and they argue that success has financial, non-financial, life-improvement and spiritual dimensions. M.A. et al. (2024) find a positive and statistically significant relationship between entrepreneurial human capital and empowerment among *asnafpreneurs* in Selangor, while also highlighting gaps in financial management competencies and recommending asset mapping before project selection. These findings support a model in which not every recipient is immediately treated as an entrepreneur; instead, capability, assets and fit must be assessed first (Bahri et al., 2021).

A further stream of literature focuses on institutional sustainability and governance. Al Haq et al. (2021) conclude that very minimal assistance can hardly empower recipients and argue that zakat funds need to be directed towards longer-term productive use. More recent governance literature similarly emphasises professional capacity, human-resource systems, certification and governance standards for amil. The implication is clear: a life-cycle model is not only about recipient behaviour. It also depends on institutional discipline, data quality, coaching capacity and inter-agency coordination (Al Haq et al., 2021).

However, previous studies and institutional evaluations predominantly rely on output-based indicators, such as the total volume of funds distributed, or the absolute number of beneficiaries reached. There is a significant gap in translating the higher objectives of Islamic law (*Maqasid al-Shari'ah*) into a structured, actionable model that measures outcome-based dimensions like

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economic independence, educational advancement, and social empowerment. Furthermore, monitoring systems often prioritise activities (e.g., attending a training course) over evaluating actual enterprise resilience, debt reduction, and household stability. Therefore, it is timely for zakat institutions to develop a systematic model for *asnaf* to be free from poverty cycle.

Research Methodology

This study adopts a qualitative, library-based approach using a narrative literature review. The review was intended to support conceptual development rather than to provide an exhaustive or systematically screened synthesis of the literature. For this reason, a formal systematic review protocol such as PRISMA was not employed. The source base combines recent official poverty reports, peer-reviewed zakat scholarship, recent working and institutional papers, and publicly accessible documentation from selected zakat institutions. The analytical procedure was as follows. First, the source base was read for recurring design problems in zakat-based poverty reduction, especially targeting, capability assessment, productive support, monitoring and graduation. Second, constructs from *maqasid* literature, economic inclusion programmes, sustainable livelihoods and *asnaf* entrepreneurship studies were extracted and compared. Third, these constructs were synthesised into a six-stage, three-pathway model. Because no reviewed source provided a pre-existing, standardised model under the exact label *Asnaf*-Life, the stages and pathways presented here are a proposed synthesis rather than a codified institutional standard.

The Development of Asnaf-Life Model

The *Asnaf*-Life Model is built on one central claim: zakat should not be administered as disconnected acts of aid, but as a staged process of poverty transformation. The model remains fully within the *asnaf* logic of Qur'an 9:60, but it sequences support to fit the household's actual condition. In practice, this means that assistance begins with profiling, moves through stabilisation and capability development, then branches into appropriate livelihood pathways before entering a phase of consolidation and, finally, transition. This structure is informed by *maqasid* reasoning, productive zakat scholarship, economic inclusion design and the monitoring orientation visible in current institutional practice. Crucially, to ensure that the development process yields ethically sound and holistic socio-economic impacts, each stage of the *Asnaf*-Life Model is intrinsically anchored in the five essential dimensions of *Maqasid al-Shari'ah* (the higher objectives of Islamic law): the protection of faith (*Hifz al-Din*), life (*Hifz al-Nafs*), intellect (*Hifz al-Aql*), lineage (*Hifz al-Nasl*), and wealth (*Hifz al-Mal*).

The *Asnaf*-Life Model is operationalised through the following six progressive stages i.e. Entry and Profiling, Stabilisation, Capability Building, Livelihood Activation, Consolidation and Resilience, and Transition and Contribution as can be seen in Table 1.

Entry and Profiling

The foundation of the *Asnaf-Life* Model begins with rigorous selection and profiling to ensure that zakat assistance is appropriately matched to the recipient's readiness and specific household vulnerabilities (Sabri et al., 2026). Proper identification of candidates for entrepreneurial programmes must be based on the *asnaf*'s background, willingness to learn, and physical capabilities (Mohd Din et al., 2019). This is important because poverty among *asnaf* cannot be adequately understood through income or consumption measures alone, as poor and destitute *asnaf* may experience overlapping deprivations in education, health, living standards and income (Zailani et al., 2025).

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In the context of *Maqasid al-Shari'ah*, this stage primarily serves the protection of life (*Hifz al-Nafs*), intellect (*Hifz al-Aql*) and wealth (*Hifz al-Mal*). By accurately assessing the physical health, psychological state, and mental capability of the *asnaf*, zakat institutions can ensure that highly vulnerable individuals are not prematurely burdened with business risks they cannot manage, thereby protecting their well-being while strategically classifying them into distinct developmental pathways (such as protection, employment, or enterprise) (Mohd Din et al., 2019; Sabri et al., 2026). Here, the proposed model combines household income, debt stress, dependency ratio, health condition, education profile, work readiness, existing skills, market access and local adequacy thresholds such as *had kifayah*. The logic is that better targeting requires more than asking whether a household is poor; it requires understanding why it is poor and what would realistically move it to a better condition. This profiling stage also determines which of the three pathways i.e. Protection, Employment or Enterprise should be activated (Table 2).

Stabilisation

Before engaging in productive entrepreneurial activities, vulnerable households must achieve a baseline of socio-economic security. The Stabilisation stage focuses on mitigating immediate psychosocial distress, securing essential survival needs (such as food, shelter, and health), and reducing harmful coping strategies like dependency on high-risk debt (Sabri et al., 2026). Broader economic inclusion literature also supports this sequencing, showing that poor households often require multi-component assistance, including consumption support, coaching, psychosocial support and productive assets, before sustainable livelihood outcomes can be achieved (Bossuroy et al., 2022; Volpenhein et al., 2022).

In the zakat context, consumptive support remains necessary to protect basic needs and human dignity, while productive zakat becomes more effective when recipients have sufficient readiness, guidance and institutional support (Mawardi et al., 2023; Widiastuti et al., 2021). From a *Maqasidi* perspective, this stage is a direct operationalisation of the protection of life (*Hifz al-Nafs*) and the protection of lineage (*Hifz al-Nasl*). By ensuring that the *asnaf* family has access to halal, nutritious food, habitable housing, and healthcare (Mawardi et al., 2023), zakat institutions protect the physical survival of the household and maintain family harmony. Fulfilling these basic needs clears the cognitive burdens facing the *asnaf*, allowing them to stabilise and prepare for capability development (Sabri et al., 2026).

Capability Building

Once basic stability is achieved, the *asnaf* enter the Capability Building stage, which shifts the model from relief to preparation. This stage matters because recent studies on *asnaf* entrepreneurship show that knowledge and skill development, mindset formation, networking, access to resources and institutional support are important factors in strengthening the competitiveness and sustainability of micro-*asnaf* entrepreneurs (Mohamed Shith et al., 2023). Zakat recipients undergo structured training, mentoring, and financial literacy programmes to acquire essential entrepreneurial skills (Sabri et al., 2026).

This stage deeply resonates with the protection of intellect (*Hifz al-Aql*) and the protection of property (*Hifz al-Mal*). *Hifz al-Aql* is fulfilled by providing access to informal education, business knowledge, and skills training that enhance the recipient's cognitive abilities and decision-making. Simultaneously, *Hifz al-Din* is strengthened by integrating behavioural conditionalities, religious guidance, and ethical coaching (See Meerangani, Hamid, et al., 2022). This ensures that *asnafpreneurs* internalise Islamic business ethics, transparency, and

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accountability, fortifying their spiritual resilience against the challenges of micro-enterprise management (Asni et al., 2025). In the *Asnaf-Life* Model, this stage therefore acts as the bridge between "receiving aid" and "using aid well."

Livelihood Activation

With enhanced capabilities, the *asnaf* proceed to Livelihood Activation, where productive zakat interventions, such as the disbursement of business capital, seed funding, or physical assets are executed (Mawardi et al., 2023). In this stage, *asnaf* utilise the training received to actively launch their micro-enterprises. This stage is fundamentally aligned with the protection of wealth (*Hifz al-Mal*) (Meerangani, Hamid, et al., 2022). By providing productive capital with the legal mechanism of *tamlīk* (the valid transfer of ownership), zakat empowers the *asnaf* with the means to generate a lawful (halal) and decent income (Mawardi et al., 2023). It transitions the *asnaf* from a state of economic deprivation to active market participation, giving them the foundational assets required to build their own financial security (Mawardi et al., 2023; Sabri et al., 2026).

Livelihood Activation is also where the model becomes pathway-specific. In the Protection Pathway, livelihood activation may be very modest or even secondary; the priority is maintaining dignified living standards through adapted support for elderly, disabled, chronically ill or care-burdened households. This is consistent with the broader role of zakat in supporting *asnaf* well-being, including access to healthcare and quality-of-life improvement for poor and needy beneficiaries who may not be ready for income-generating activities (Mohd et al., 2024). In the Employment Pathway, the emphasis is on work readiness, job matching, certification, transport support, childcare solutions, wage-placement and retention support.

Recent research on career pathways for *asnaf* fakir highlights the importance of career planning, career information, decision-making, adaptability, support, spiritual alignment and compromise in helping *asnaf* move towards socio-economic self-sufficiency (Akbar et al., 2024). In the Enterprise Pathway, the instruments are more intensive: capital grants, equipment, sector mentoring, *qard hasan* or revolving support where Shariah-governed and institutionally feasible, product development and market links. Recent studies on productive zakat and *asnafpreneurship* emphasise that capital or asset provision should be supported by training, mentoring, monitoring, market facilitation and measurable outcome indicators to strengthen enterprise continuity and reduce long-term dependency (Asni et al., 2025; Sabri et al., 2026). This is where official practices and practice-based models, such as Lembaga Zakat Negeri Kedah's (LZNK) agro-economic initiatives (Hamid, 2023), Lembaga Zakat Selangor (LZS)-related business development practices (Lembaga Zakat Selangor, 2026), and the TEKUN Nasional (TEKUN)-collaboration model proposed in recent scholarship (Asni et al., 2025), become especially relevant.

Consolidation and Resilience

Following the launch of the enterprise, the focus advances to Enterprise Consolidation and Resilience. This stage addresses the critical gap in traditional models where newly funded businesses often collapse due to market pressures (Lembaga Zakat Selangor, 2026; Sabri et al., 2026). The objective is to sustain operations by establishing reliable business routines, securing market linkages, and providing continuous mentoring and risk management support. Through the lens of *Maqasid al-Shari'ah*, this stage reinforces the protection of wealth (*Hifz al-Mal*) and life/human dignity (*Hifz al-Nafs*) (See Meerangani, Hamid, et al., 2022). By ensuring business continuity, increasing profit margins, and promoting a culture of saving, the model safeguards

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the *asnaf*'s newly acquired wealth from depletion. Furthermore, by building adaptive capacity against economic shocks, the model protects the *asnaf*'s dignity, ensuring they do not regress into extreme poverty or return to dependency on emergency aid (Sabri et al., 2026).

Evidence from social protection and graduation programmes shows that while interventions may help poor households survive and improve food security, sustainable graduation is difficult when livelihood strengthening, asset building and complementary support are insufficient (Sabates-Wheeler et al., 2021). In the zakat context, recent studies similarly show that productive zakat and business assistance are more likely to improve *mustahiq* welfare when supported by business growth, mentoring, monitoring and alignment with beneficiaries' actual needs (Djalaluddin et al., 2026; Mawardi et al., 2023). LZS-related evidence is also informative, as analysis of LZS annual reports during the COVID-19 period shows that continued assistance such as capital, technology and marketing support was important for strengthening the competitiveness and survival of *asnafpreneurs* (Meerangani, Abdul Hamid, et al., 2022). Thus, consolidation should not be treated as an optional follow-up stage, but as a necessary mechanism to protect early gains, prevent relapse and sustain *asnaf* transformation beyond the initial grant.

Transition and Contribution

The final stage of the *Asnaf-Life* Model represents the ultimate goal of productive zakat: the successful graduation of the recipient out of poverty (Lembaga Zakat Selangor, 2026; Sabri et al., 2026). Transition and Contribution define the verifiable exit from recurring dependency into a state of dignified economic stability, achieved when the *asnaf* entrepreneur surpasses the sufficiency line (*had kifayah*) (Sabri et al., 2026). This pinnacle stage represents the holistic realisation of all five dimensions of the Maqasid. Most notably, it fulfils the protection of faith (*Hifz al-Din*) as the empowered *asnaf* transforms from a *mustahiq* (zakat recipient) into a proactive *muzakki* (zakat payer), successfully fulfilling their religious obligation to give back to the community (Bahri et al., 2022). It also finalises the protection of wealth (*Hifz al-Mal*) and lineage (*Hifz al-Nasl*) by establishing long-term financial independence that can be passed down, breaking the intergenerational cycle of poverty and creating a multiplier effect for broader socio-economic justice (See Bahri et al., 2022; Mawardi et al., 2023).

At the same time, the Transition and Contribution stage is also the point at which the household is periodically reassessed. This stage deliberately avoids a simplistic binary between "still *asnaf*" and "already *muzakki*", although transforming *mustahiq* into *muzakki* remains the ultimate aim of this model. Instead, it proposes three possible outcomes. First, some households may remain in the Protection Pathway with improved welfare but continued eligibility for periodic support, particularly when vulnerability is structural or long-term. Second, some households may graduate from regular dependency, meaning they sustain income above relevant poverty and adequacy thresholds for an agreed period and show basic resilience. Third, a smaller subset may, over time, move towards future *muzakki* status if income or zakatable assets meet the relevant *nisab* according to local interpretation. This staged understanding is consistent with recent *asnaf* development literature, which shows that zakat programmes produce varied outcomes across economic, educational and health dimensions, and that productive zakat outcomes can be mixed when long-term development mechanisms are weak (Mohamed Esa, Wahid, Yaacob, et al., 2025). BAZNAS-related poverty-alleviation studies are useful here because they already reflect movement through multiple standards, such as the poverty line, *had kifayah* and *nisab*, suggesting a more nuanced transformation ladder than a single "graduated/not graduated" status (Zaenal et al., 2024). Therefore, the *Asnaf-Life* Model

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treats transition as a periodic reassessment process in which improved welfare, reduced dependency and future contribution are recognised as different but related outcomes.

Table 1: Proposed Asnaf-Life Stages, Objectives, Interventions and Maqasid Links

Stage	Main objective	Illustrative Interventions	Dominant Maqasid Links
1. Entry and Profiling	Establish legal eligibility and diagnose deprivation, capability and vulnerability	Asnaf verification, household profiling, had kifayah gap, debt stress, skills inventory, asset mapping, health/disability flags, pathway assignment	Protection of wealth through just allocation; protection of life through need recognition
2. Stabilisation	Remove immediate barriers that make productive activation unrealistic	Food, cash/in-kind relief, housing repair/referral, health treatment, debt relief, school continuity, psychosocial and spiritual support	Protection of religion, life, intellect and lineage
3. Capability Building	Build the knowledge, discipline and confidence required for transition	Vocational training, financial literacy, digital literacy, work-readiness, business basics, mentoring, values formation	Protection of religion, intellect, and wealth
4. Livelihood Activation	Start the pathway-specific income strategy	Job matching, certification, transport support, childcare support, capital grants, equipment, agri-inputs, qard hasan where feasible, market linkage	Protection of wealth and life
5. Consolidation and Resilience	Prevent relapse and strengthen sustainability	Coaching, savings, food-security monitoring, business reviews, job-retention checks, school attendance, social referrals, alumni/community network	Protection of wealth, lineage and intellect
6. Transition and Contribution	Reassess status and identify the realistic end state	Stage review, graduation test, periodic support for Protection Pathway, reduced dependency, community mentoring, possible future muzakki benchmark if nisab is met	Integrated maqasid outcome across religion, life, intellect, lineage, and wealth

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Table 2: Proposed Three Pathways within the Asnaf-Life Model

Pathway	Typical Beneficiary Profile	Core Package	Primary Success Criterion	Realistic End State
Protection Pathway	Elderly, disabled, chronically ill, care-burdened, or highly fragile households	Regular relief, adapted home-based support, health and social referrals, dignity-oriented welfare, light capability support where feasible	Reduced deprivation and stable dignity	Better life with periodic support; not necessarily full economic graduation
Employment Pathway	Work-capable households with low assets but employability potential	Work-readiness training, certification, placement, transport/childcare support, coaching, retention monitoring	Stable employment and earnings above adequacy threshold	Reduced dependency and sustained self-support
Enterprise Pathway	Recipients with viable business potential, sector fit or productive assets	Capital/equipment, enterprise coaching, product development, qard hasan where appropriate, market linkage, cluster/agri support	Business survival, positive cash flow, savings and sustained income growth	Resilient self-employment; possible future muzakki status for a subset

Source: Authors' own work

Discussion

The *Asnaf-Life* Model contributes to zakat distribution literature by reframing *asnaf* development as a staged poverty transformation process rather than a series of disconnected assistance programmes. Existing studies have repeatedly shown that zakat has strong potential to reduce poverty and improve *mustahiq* welfare, yet its effectiveness depends on the way assistance is targeted, sequenced, monitored and sustained (Al Haq et al., 2021; Mawardi et al., 2023; Widiastuti et al., 2021). The proposed model therefore responds to a central weakness in many zakat practices: the absence of a structured transition architecture that connects immediate relief with longer-term empowerment. While consumptive zakat remains essential for protecting basic needs, especially among highly vulnerable households, the model argues that relief should be placed within a broader life cycle process that gradually moves capable *asnaf* towards stability, capability, livelihood activation and resilience.

A key contribution of the *Asnaf-Life* Model is its differentiation of *asnaf* into three realistic pathways: Protection, Employment and Enterprise (Figure 1). This is important because not all *asnaf* possess the same level of physical ability, household stability, human capital, motivation or market readiness. Some households may face structural vulnerability due to old age, disability, chronic illness or heavy care responsibilities. For these groups, the success of zakat should not be narrowly measured by business creation or future *muzakki* status, but by improved welfare, dignity and reduced deprivation. This is consistent with studies that highlight the need to understand the demographic, socio-economic and multidimensional poverty characteristics of zakat recipients before determining suitable interventions (Zailani et al., 2025). At the same

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time, work-capable *asnaf* may require employment-oriented assistance, while those with viable entrepreneurial potential may benefit from enterprise-based support. This differentiated approach reduces the risk of pushing vulnerable households into unsuitable income-generating activities.

The model also strengthens the discussion on productive zakat by arguing that productive assistance should not begin with capital alone. Recent zakat studies show that business assistance and productive zakat can improve *mustahiq* welfare, but the effects are stronger when linked to business growth, training, mentoring, monitoring and institutional support (Djalaluddin et al., 2026; Mawardi et al., 2023; Widiastuti et al., 2021). Similarly, studies on *asnafpreneurship* emphasise that motivation, competency, knowledge, skills, access to resources and entrepreneurial human capital are central to the success of *asnaf* development programmes (Bahri et al., 2022; M.A. et al., 2024; Mohamed Shith et al., 2023). This supports the logic of placing Capability Building before Livelihood Activation in the *Asnaf-Life* Model. In practical terms, zakat institutions should not only ask whether an *asnaf* household needs capital, but whether the household has the readiness, discipline, skills, support system and market access to use that capital productively.

Another important contribution of the model is its integration of *Maqasid al-Shariah* into operational decision-making. Rather than treating *maqasid* as a general ethical statement, the model links each stage of intervention to specific dimensions of human well-being. Entry and Profiling promote just allocation and protection of life by identifying real household deprivation. Stabilisation protects life, lineage and dignity through basic support. Capability Building protects intellect and wealth by strengthening knowledge, skills and financial behaviour. Livelihood Activation supports lawful income generation and protection of wealth. Consolidation and Resilience protect early gains from relapse, while Transition and Contribution recognises different levels of improved welfare, reduced dependency and possible future contribution. This staged *maqasidi* logic is consistent with recent studies that argue zakat distribution should advance human development, welfare, social justice and sustainable livelihood rather than focus solely on fund disbursement (Abdul Majid et al., 2024; Meerangani, Hamid, et al., 2022; Sa'adah & Hasanah, 2021).

Overall, the *Asnaf*-Life Model advances zakat distribution scholarship by offering a realistic, staged and differentiated framework for poverty transformation. Its originality lies in combining welfare protection, capability development, livelihood activation, resilience monitoring and transition assessment within one integrated life cycle model. The model does not reject consumptive zakat, nor does it idealise entrepreneurship as the solution for all *asnaf*. Instead, it positions zakat distribution as a *maqasid*-oriented process of helping each household move towards the best possible level of dignity, stability, capability and contribution according to its own circumstances.

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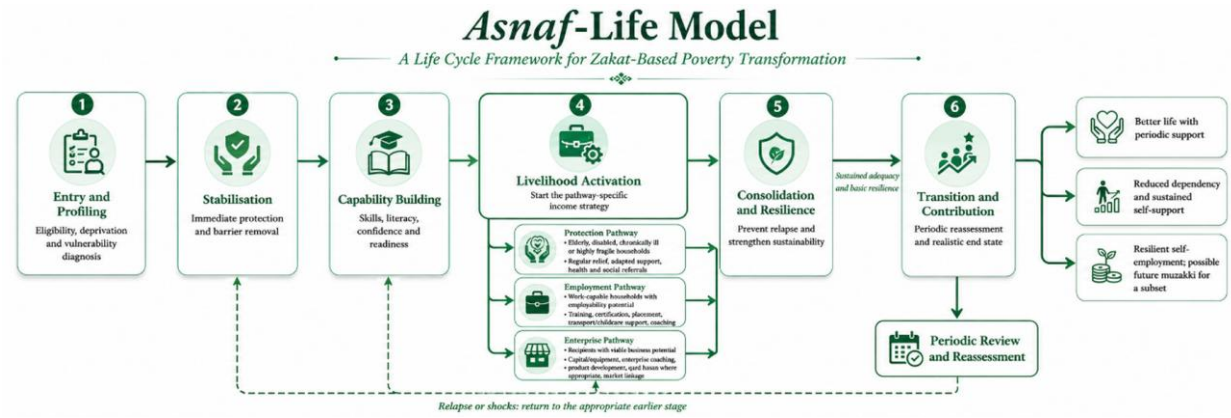


Figure 1: Conceptual Flow of the Asnaf-Life Model
Source: Authors' own work

Conclusion

This paper proposed the *Asnaf*-Life Model as a life cycle framework for zakat-based poverty transformation. The main finding of this conceptual study is that zakat distribution for *fakir* and *miskin* should not be treated as isolated acts of assistance, but as a staged process that connects immediate relief with longer-term stability, capability, livelihood activation, resilience and contribution. The model consists of six stages: Entry and Profiling, Stabilisation, Capability Building, Livelihood Activation, Consolidation and Resilience, and Transition and Contribution. It also introduces three pathways, namely Protection, Employment and Enterprise. This differentiated structure is important because *asnaf* households have different levels of vulnerability, readiness, capability and transformation potential. Therefore, the model does not assume that every poor household should become an entrepreneur or future *muzakki*. Instead, it recognises improved welfare, reduced dependency, stable livelihood and possible future contribution as related but different outcomes.

The study has several implications for zakat theory and practice. Theoretically, the *Asnaf*-Life model contributes to zakat distribution literature by integrating *Maqasid al-Shariah*, productive zakat, multidimensional poverty thinking and economic inclusion into one structured framework. It translates *Maqasid al-Shariah* into operational stages that protect life, intellect, lineage, dignity and wealth through more targeted intervention. Practically, the model suggests that zakat institutions should strengthen household profiling, pathway assignment, capability-building, coaching, monitoring and graduation mechanisms. It also encourages zakat institutions to move beyond output-based reporting, such as the amount distributed or number of recipients assisted, towards outcome-based indicators such as reduced deprivation, school continuity, job retention, business survival, savings formation, debt reduction and sustained movement above relevant adequacy thresholds.

However, this study is subject to several limitations. As a conceptual paper, the *Asnaf*-Life model has not yet been empirically tested using primary data, administrative records or longitudinal household tracking. The study is also based on a narrative literature review and qualitative conceptual analysis rather than a systematic review protocol. Therefore, the model should be understood as a proposed framework rather than a validated implementation instrument. Future studies should empirically validate the *Asnaf*-Life Model through expert review, institutional case studies and longitudinal assessment of *asnaf* households across the proposed stages and pathways. Further studies may also develop measurable indicators for each stage, compare implementation across different zakat institutions or countries, and examine

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how zakat may be integrated with waqf, Islamic microfinance and other Islamic social finance instruments to support more sustainable *asnaf* transformation.

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