

EMPOWERING DISABILITY RIGHTS THROUGH WAQF: A STUDY ON PERSONS WITH DISABILITIES (PWD) WAQF MANAGEMENT IN MALAYSIA

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Article history

Received date : 19-7-2025

Revised date : 20-7-2025

Accepted date : 4-9-2025

Published date : 18-9-2025

To cite this document:

Sahri, M., Abd Latib, N. A., Syed Abdullah, S. F., Ramlan, N., Izham, S. S., Mohamad, S. N. A. & Mohamed Hatta, M. M. (2025). Empowering disability rights through waqf: A study on persons with disabilities (PWD) waqf management in Malaysia. *Journal of Islamic, Social, Economics and Development (JISED)* 10 (76), 171 - 182.

Abstract: *Persons with disabilities (PWD) in Malaysia face numerous challenges, including limited access to resources, inadequate infrastructure, and insufficient social support systems. These issues often result in socio-economic exclusion, leaving their population vulnerable. Despite various government policies aimed at supporting the disabled community, the gaps in welfare and empowerment remain significant. To achieve the Sustainable Development Goals (SDGs) 2030 plan, particularly Goal 10 on Reduced Inequalities, it is important to ensure social inclusion and economic equality for all, including PWD. In this context, waqf or Islamic endowment presents a potential solution for addressing these persistent challenges. This paper aims to explore how waqf can be effectively utilized to enhance the welfare and economic empowerment of PWD in Malaysia. By leveraging waqf, resources can be directed toward providing sustainable support systems, accessible infrastructure, and educational opportunities for PWD. The objectives are to identify how waqf can be a strategic tool for addressing the socio-economic disparities faced by PWD and to examine the current waqf initiatives conducted in Malaysia. The research employs a qualitative approach, focusing on document analysis of existing laws, waqf management programs, and policies related to disability rights and inclusion in Malaysia. This study will provide insights into the current gaps in waqf management for PWD and propose strategies for more effective utilization of waqf to support and empower persons with disabilities in line with Malaysia's broader social development goals.*

Keywords: *Waqf, Management, SDG, Special Needs, Disability*

Introduction

Persons with disabilities (PWD) in Malaysia frequently deal with a variety of issues that have an impact on their daily lives. More than 500,000 people are registered as persons with disabilities (PWD) in 2023, with 40% of them having physical disabilities, according to registration information provided by the Department of Social Welfare. Inequalities in welfare and empowerment persist despite the existence of several government initiatives including the introduction of the Persons with Disabilities Act 2008. As stated by the Ministry of Women, Youth, and the Community in 2020, this suggests that the current strategy falls short of meeting the requirements of people with disabilities in their entirety.

Assuring economic equality and social inclusion for all groups, including PWD, is essential to accomplishing the Sustainable Development Goals (SDGs) 2030, especially Goal 10 on Reducing Inequality (UNDP, 2019). PWD's untapped potential not only makes life difficult for individuals but also has a detrimental impact on society at large. Their lack of access to resources, poor facilities, and social support networks are the main causes of their social invisibility. The Department of National Unity and Integration (2021) emphasizes that there are notable socio-economic inequities because of the handicapped population's status as a disadvantaged group.

In this regard, Islamic endowments, or waqf, provide a chance to deal with this persistent problem. Waqf can improve the access of people with disabilities to economic opportunities, infrastructure, and education by offering financial resources and support. Waqf has the potential to be a useful tool in creating long-term assistance for the handicapped community (Ibrahim, 2020). In addition, the waqf approach also reflects the values of humanity and social responsibility in Islam, which emphasizes the importance of maintaining the welfare of the community and empowering vulnerable groups. In a study by Azman et al. (2021), the emphasis on effective waqf management in Malaysia shows great potential for enhancing the welfare of the community, including individuals with disabilities.

Therefore, this paper aims to explore how waqf can be effectively utilized to enhance the welfare and economic empowerment of PWD in Malaysia. It seeks to identify the potential of waqf as a strategic tool for addressing the challenges faced by this community and to examine the current initiatives related to waqf for PWD in Malaysia.

Literature Review

PWD in Malaysia continue to face systemic socio-economic disadvantages that affect their education, health, employment, and income opportunities. Global evidence highlights that PWD are disproportionately affected by poverty, lower educational attainment, and exclusion from the labor market (Ivers, 2023; UNDP, 2024). Despite legal recognition through the Persons with Disabilities Act 2008 and various national initiatives, full social integration remains limited. Barriers persist across multiple dimensions: environmental (inaccessible infrastructure), institutional (policy fragmentation), administrative (ineffective service delivery), and attitudinal (societal stigma) (Rahim, 2020; Department of National Unity and Integration, 2021). The lack of disaggregated, comprehensive data on PWD further constrains the development of effective, evidence-based policies (UNDP, 2024).

In this context, waqf offers untapped potential as a sustainable social finance mechanism. Historically, waqf has contributed significantly to social development through the funding of mosques, schools, and healthcare facilities across Muslim societies (Kahf, 2003; Mohsin, 2019). In Malaysia, waqf has been recognized as a key instrument in Islamic social finance to combat inequality and provide community welfare (Hasan & Abdullah, 2008; Ibrahim, 2020). Unlike short-term aid, waqf is designed for sustainability, with assets preserved and reinvested for long-term benefits. However, the effectiveness of waqf in contemporary Malaysia is hindered by weak governance, underutilization of assets, lack of professional management, and insufficient transparency (Agil, 2019; Jalil, 2020). These managerial inefficiencies limit waqf's potential to meet emerging social needs.

The broader waqf literature demonstrates limited attention to socio-economic applications, concentrating instead on legal, juristic, and administrative aspects rather than practical empowerment models (Lamido & Haneef, 2021). Although waqf has been widely discussed in poverty alleviation, its direct application to disability empowerment remains underexplored. Most existing initiatives focus on traditional areas like religious and educational infrastructure (Mohamed, 2022), leading to an insufficient utilization of waqf for broader welfare and economic empowerment (Aravik et al., 2019).

While there are fragmented examples of waqf funds being used for assistive equipment or training programs for PWD, these are often poorly documented and lack systematic evaluation (Hasan et al., 2021; Ahmad & Sulaiman, 2020). Consequently, there is insufficient evidence on waqf's efficacy in addressing the unique challenges faced by PWD, such as accessibility, independence, and employability. This is further evidenced by a recent study; Rani et al. (2025) found that information media strongly influences productive waqf intentions for PWD empowerment, such targeted studies are still exceptionally limited.

This significant research gap prevents policymakers and waqf managers from formulating inclusive, evidence-based strategies. It underscores a critical need for more comprehensive and targeted research on how waqf can be systematically applied for PWD empowerment, which is essential for aligning with both Malaysia's Shared Prosperity Vision 2030 and the UN's Sustainable Development Goals (SDG 10: Reduced Inequalities).

The reviewed literature therefore highlights three key gaps:

- a. Persistent socio-economic exclusion of PWD in Malaysia despite existing policies.
- b. Underutilization of waqf's potential for marginalized communities.
- c. Lack of systematic research linking waqf directly to PWD welfare and empowerment.

This study addresses these gaps by critically examining the role of waqf in enhancing PWD welfare, with a view toward more inclusive and sustainable development strategies.

Underpinning Framework

This study employs an Underpinning Framework that draws from two complementary perspectives: Islamic social finance principles and the Capability Approach.

From the standpoint of Islamic social finance, waqf is integral to the aims of Maqasid al-shariah, which include the preservation of religion, life, intellect, lineage, and wealth (Kamali, 2008). Waqf is not simply charity (*Sadaqah*) but a structured institution designed to ensure long-term community welfare and justice (Mohsin, 2019). Its redistributive function provides sustainable

financial and social support, aligning with Islamic values of equity and compassion, particularly toward marginalized groups such as PWD.

The Capability Approach, articulated by Sen (1999) and Nussbaum (2000), frames human development as the expansion of individuals' real freedoms and opportunities to live meaningful lives. For PWD, empowerment requires more than financial support—it necessitates enhancing capabilities such as mobility, education, employability, and social participation (Trani et al., 2021). This approach shifts the focus from welfare dependency to inclusion and agency.

As such, the framework positions waqf as a capability-enabling institution. Waqf contributions (financial, infrastructural, or programmatic) are evaluated not just by the resources provided but by their impact on expanding PWD' opportunities to live with dignity and independence. This dual underpinning also aligns with Malaysia's SDG commitments, providing both a normative and operational lens for assessing waqf initiatives targeting PWD.

Methodology

This study employs a library research and document analysis methodology to delineate existing initiatives related to waqf for PWD equipments including wheelchairs, prosthetics, assistive technology). The sampling frame consists of publicly accessible online resources generated by waqf authorities, Islamic religious councils, zakat/waqf foundations, NGOs, hospital endowments, and multilateral organizations, in addition to academic publications and grey literature. Comprehensive searches were performed across academic databases and the open web utilizing Boolean strings such as: 'waqf AND disability AND equipment' in the Malaysian context. The temporal frame was established from 2015 to 2025 to encompass current practices, with language restricted to English and Bahasa Malaysia when complete materials were accessible.

Documents underwent a two-stage screening process. Initially, titles and abstracts or landing pages were evaluated based on inclusion criteria: (i) explicit mention of waqf/endowment mechanisms; (ii) direct provision or financing of assistive devices/equipment for PWD; and (iii) discernible program details. The exclusion criteria eliminated items devoid of primary program material, duplicates, and efforts irrelevant to disability equipment such as education waqf.

The collected data were examined using manual coding methods to guarantee a detailed and nuanced interaction with the papers. Each document was examined line by line, with pertinent portions highlighted, annotated, and classified based on their content. Preliminary codes were extracted from the research goals, including financing mechanisms, categories of assistive equipment, implementation techniques, and beneficiary targeting. Throughout the process, novel and unforeseen codes were identified to encapsulate emergent themes, encompassing maintenance and repair, community engagement, and religious validity in program design. This manual method enabled the researcher to discern nuanced contextual signals, terminologies, and meanings that may not be entirely apprehended by automatic coding tools.

Findings

This study demonstrates that waqf is increasingly being mobilized as more than a religious endowment; it is becoming a practical instrument of care and empowerment for PWD in Malaysia. For many PWD, daily challenges are not only about income or employment, but also about access to assistive equipment, adequate healthcare, inclusive education, and dignity in everyday life. Within this context, waqf has begun to bridge gaps left by formal welfare systems by responding directly to these pressing needs.

The findings reveal a dual reality. On the one hand, grassroots efforts, institutional programs, and technology-driven projects show the transformative potential of waqf—providing mobility aids, supporting learning for the visually impaired, and easing financial burdens on families. These interventions, although sometimes modest, offer tangible improvements in quality of life and foster a sense of inclusion. On the other hand, the initiatives remain fragmented, small in scale, and highly dependent on individual goodwill, highlighting the need for more structured and sustainable approaches.

Taken together, the evidence suggests that waqf should be viewed not merely as charity, but as a strategic mechanism of social justice and empowerment. By aligning with national development goals and the broader agenda of SDG 10 on reducing inequalities, waqf has the potential to move from ad hoc interventions to a systematic pillar of support for marginalized communities. In line with this orientation, the findings of this study are presented according to two objectives: to identify how waqf can serve as a strategic tool for addressing the challenges faced by PWD and to examine the current waqf initiatives related to PWD conducted in Malaysia.

Objective 1: Waqf as a Strategic Tool to Address PWD Challenges

a) Meeting Essential Needs Through Waqf

The study indicates that waqf has been successful in addressing the fundamental needs of PWD in Malaysia. For example, the Cutie Pie Special Needs project, running from 2017 to 2025, provided assistive equipment such as corner chairs, strollers, and shower chairs to about 20–30 children annually, reaching an estimated 160 beneficiaries over eight years. Although small in scale and dependent on personal donations, it demonstrates waqf's ability to fill structural gaps, particularly for low-income families.



Figure 1: Essential Needs of PWD Through Wafq

Scholarly evidence supports this observation. Rasool et al. (2024) found that waqf and zakat improve both the financial and psychological well-being of caregivers, while Daud, Che Man, and Aris (2024) highlight waqf's role in subsidizing healthcare and medical equipment. These

findings confirm that waqf, traditionally used for religious infrastructure, is evolving into a tool of social welfare.

Overall, waqf interventions not only provide material aid but also restore dignity, enhance mobility, and promote inclusion. This demonstrates waqf's potential as a sustainable social protection mechanism aligned with national welfare objectives and Sustainable Development Goal 10 on Reduced Inequalities.

b) Waqf as a Sustainable Financing Mechanism

The findings indicate that waqf can function as a sustainable financing stream that reduces reliance on government subsidies and ad hoc donations. The Autism Care Model demonstrates how waqf funding supplements state assistance, easing financial pressure on families while improving the well-being of both parents and children.

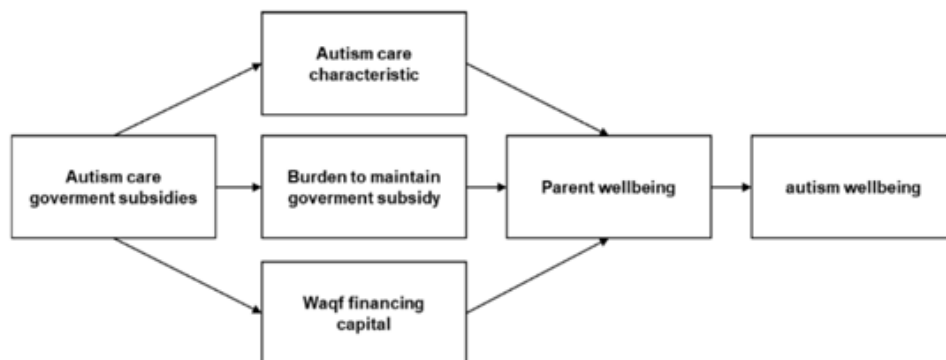


Figure 2: Autism Care Subsidies, Waqf Financing Capital and Family Well-Being
Source: Healy & Dunifon (2014)

Recent scholarship supports this potential. Saad et al. (2023) emphasize that waqf provides long-term funding stability for social programs, enabling continuity beyond limited state budgets. Similarly, Salaudeen, A. O. (2024) highlight that waqf-based financing models can ensure recurring support for vulnerable groups, making them less dependent on one-off charitable giving. These insights show that waqf is not merely a charitable tool but a strategic instrument for strengthening social safety nets through recurring, sustainable funding.

c) Expanding Accessibility and Inclusivity

The findings suggest that waqf initiatives contribute to greater accessibility by addressing both physical and digital barriers faced by PWD. Waqf has also extended its role to the educational sphere. At Universiti Putra Malaysia, the Waqf Voice application has enabled visually impaired students to participate more fully in their studies, breaking barriers to learning and fostering academic empowerment through digital innovation. Such initiatives illustrate how waqf contributes beyond material assistance by restoring independence, strengthening family resilience, and building confidence among PWD. Another example is how waqf-funded movable toilet chairs were introduced by Persatuan Belia Masjid Selangor to provide practical solutions to mobility challenges.

These initiatives illustrate a shift in waqf application. Rather than focusing solely on traditional religious infrastructure, waqf is being strategically redirected to promote inclusive education and adaptive technologies. Recent studies affirm this potential, noting that innovative waqf models can support digital learning, accessible infrastructure, and inclusive services for marginalized groups (Kamarudin & Hanapi, 2023).

These impacts align directly with Sustainable Development Goal 10 on reducing inequalities, which emphasizes social inclusion and equal access to opportunities. Recent scholarship has similarly highlighted that waqf-based programs can strengthen social protection systems, particularly for vulnerable groups such as PWD, by providing consistent and equitable access to resources (Pertis, 2024; Rasool et al., 2024). Collectively, these findings affirm the transformative role of waqf in promoting inclusion and social justice. Overall, waqf demonstrates capacity not only to meet spiritual or communal needs but also to empower PWD by enabling greater participation in education, community life, and society at large.

Objective 2: Examination of Current Waqf Initiatives in Malaysia

a) Institutional and Grassroots Approaches

The findings reveal that waqf initiatives for persons with disabilities (PWD) are present at both grassroots and institutional levels, though they remain fragmented and small in scale. At the grassroots level, the Cutie Pie Special Needs initiative illustrates how individual and community-driven efforts can mobilize waqf resources effectively. However, such efforts are highly dependent on personal networks and voluntary contributions, which limit their sustainability. At the institutional level, Yayasan Waqaf Malaysia's Wakaf Mesra OKU provides a more formalized model by systematically distributing prosthetics, hearing aids, and medical devices to registered PWD, reflecting structured governance and wider reach.

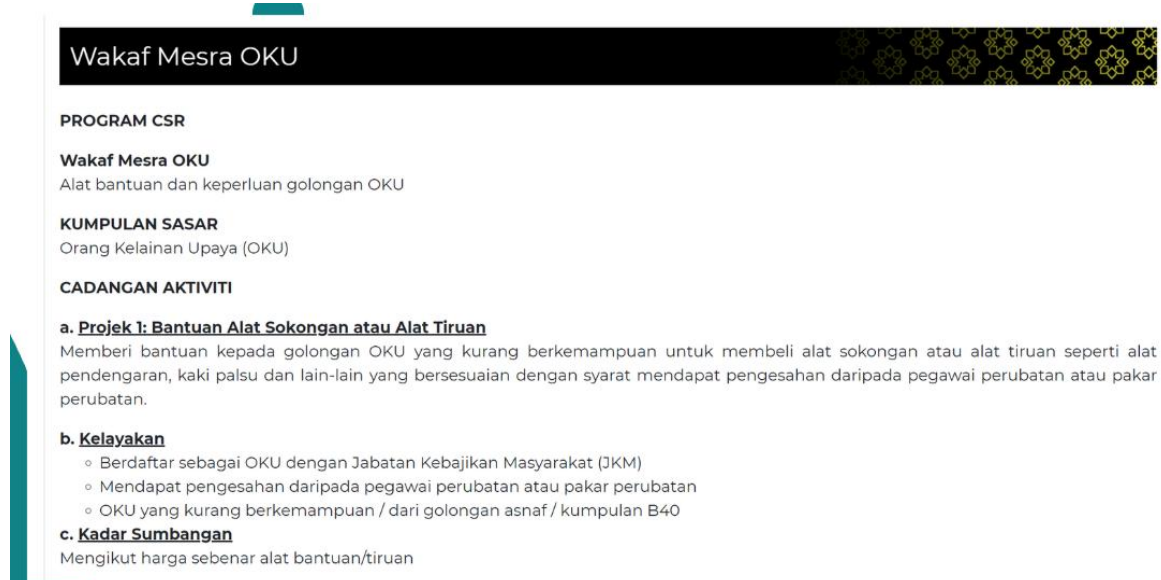


Figure 3: Yayasan Waqaf Malaysia's Wakaf Mesra OKU

The coexistence of these two approaches highlights untapped opportunities for collaboration. Grassroots projects have the advantage of community trust and responsiveness to immediate needs, while institutional programs bring structure, continuity, and scalability. Recent studies affirm that synergy between informal and formal waqf initiatives can enhance inclusivity and

maximize outreach (Ismail & Suhaimi, 2022; Yusof et al., 2023). Scaling successful community models through institutional frameworks could therefore expand the impact of waqf, ensuring broader and more sustainable support for PWD.

b) Demonstrated Social Impact

The findings indicate that waqf initiatives have made a meaningful difference in improving the quality of life for persons with disabilities (PWD) and their families. Testimonies from beneficiaries show that children who received strollers, shower chairs, and specialized seating experienced significant improvements in mobility, dignity, and daily comfort. These contributions not only address physical needs but also enhance emotional well-being by reducing dependence on others in daily routines.

c) Challenges Hindering Waqf's Full Potential

The findings show that, despite promising outcomes, current waqf initiatives for persons with disabilities (PWD) are hindered by several critical challenges. At the operational level, small-scale projects frequently struggle with administrative and marketing costs, limiting their ability to secure sustainable funding. From a regulatory perspective, ambiguities in syariah and legal guidelines regarding PWD-specific waqf frameworks constrain institutional adoption and long-term scaling. Coordination is another recurring issue, as limited integration between waqf agencies, NGOs, and government bodies often results in duplication of efforts and inefficient resource allocation. Compounding these challenges is a widespread lack of awareness among families, many of whom remain uninformed about the availability of waqf programs designed to support PWD.

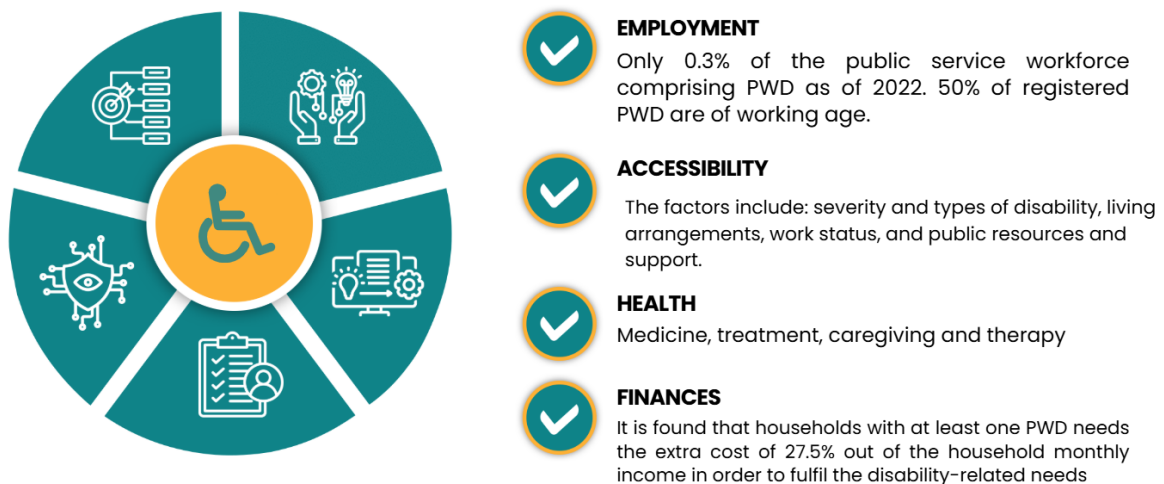


Figure 4: Challenges faced by PWD

These systemic barriers risk confining waqf's impact to isolated, localized projects rather than allowing it to evolve into a sustainable and scalable mechanism of empowerment. Recent studies echo these concerns, emphasizing that without stronger governance, clearer legal frameworks, and improved stakeholder collaboration, the transformative potential of waqf for PWD inclusion will remain unrealized (Daud et al., 2024; Yusof et al., 2023).

Discussion

The findings of this study confirm that waqf is gradually transforming from its traditional role of supporting religious infrastructure into a strategic instrument of social empowerment for PWD in Malaysia. Grassroots projects such as Cutie Pie Special Needs show that waqf can directly meet essential needs by supplying assistive devices, which restore dignity, mobility, and independence. Institutional programs like Wakaf Mesra OKU and Waqf Voice demonstrate that waqf can be mobilized systematically to finance healthcare, distribute medical aids, and enhance educational accessibility. Together, these initiatives illustrate that waqf has the potential to complement state welfare and provide sustainable solutions for vulnerable groups. The implications of these findings are significant. First, waqf can reduce financial inequality by serving as a recurring and sustainable stream of funding for PWD-related needs, thereby lessening dependence on government subsidies and one-off donations. This is consistent with Jani et al. (2022), who argue that waqf can ease the economic burden on families of children diagnosed with autism, creating a safety net where state provision is limited. Second, waqf contributes to holistic well-being, not only by providing material support but also by enhancing psychological and emotional resilience. Rasool et al. (2024) emphasize that Islamic philanthropy strengthens caregiver well-being, which is vital for family stability and empowerment. Third, waqf fosters social inclusion by enabling equal access to education, healthcare, and religious participation, as evidenced by Pertis (2024) in its provision of Braille Qur'ans and UPM's waqf-supported digital learning tools. These contributions align directly with Sustainable Development Goal 10, which calls for reducing inequalities and promoting social justice.

Despite these benefits, the findings also highlight persistent systemic challenges that restrict the scalability of waqf. Limited financial sustainability, due to high administrative and marketing costs, threatens the continuity of smaller projects (Daud et al., 2024). Ambiguities in syariah and legal frameworks discourage institutions from developing targeted PWD-focused waqf models. Weak collaboration among stakeholders leads to duplication of efforts, while low awareness among PWD families reduces program participation.

The implications of these challenges are twofold. First, without structural reforms, waqf will remain fragmented and localized, unable to achieve systemic impact. Second, failing to address awareness gaps risks perpetuating social exclusion by leaving many eligible PWD families outside the reach of available support. Addressing these issues requires a holistic strategy. Strengthening waqf governance and clarifying regulatory frameworks will build confidence for institutional adoption and scaling. Integrating grassroots innovation with institutional capacity will ensure that community-driven responsiveness is matched by sustainability and broader reach. Improving collaboration across waqf agencies, NGOs, and government bodies will prevent duplication and optimize resources. Finally, awareness campaigns and inclusive communication strategies are crucial to ensure that PWD families can access the benefits of waqf.

In summary, the findings highlight that waqf is no longer a peripheral charitable practice but a viable pillar of inclusive social protection. Its implications extend beyond financial aid to promoting dignity, equity, and empowerment for PWD. If systemic barriers are addressed, waqf can evolve into a cornerstone of Malaysia's social development agenda, aligned with both national welfare objectives and the global framework of the Sustainable Development Goals.

Conclusion

This study concludes that waqf is evolving into a strategic mechanism for empowering PWD in Malaysia, providing essential support in healthcare, education, and assistive equipment while restoring dignity and promoting inclusion. However, current initiatives remain fragmented, small in scale, and constrained by financial, legal, and governance challenges, as well as low community awareness.

To unlock waqf's full potential, future work should focus on strengthening governance and legal frameworks, developing sustainable financing models such as cash waqf and blockchain applications, and establishing robust methods to measure social impact. Research should also explore digital and technological innovations, enhance collaboration between grassroots, institutional, and government stakeholders, and design effective outreach strategies to ensure wider participation by PWD families. By addressing these gaps, waqf can move beyond charity to become a systematic pillar of social justice and inclusive development, aligned with national welfare priorities and the Sustainable Development Goals.

Acknowledgements

This paper was supported by the helpful feedback and support of the members of Research for Inclusive Support in Education (RISE), Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA.

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