

ADDRESSING MULTIDIMENSIONAL POVERTY: A COMPARATIVE ANALYSIS OF INTEGRATED ZAKAT AND WAQF MODELS IN MALAYSIA

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Abstract: *Multidimensional poverty persists as a critical challenge to sustainable socio-economic development in Malaysia, necessitating innovative solutions beyond conventional monetary interventions. This study provides a comparative analysis of the integrated roles of Zakat (obligatory alms) and Waqf (endowment) as distinct yet complementary mechanisms in alleviating multidimensional poverty. This study conducts comparative case studies of three selected states: Melaka, Wilayah Persekutuan and Kedah. The states were selected based on their contrasting maturity levels in Zakat-Waqf institutional integration. The objectives are to analyse the practical governance, delivery systems and implementation hurdles. The findings indicate that while Zakat provides immediate, consumption-based relief, the capital-intensive nature of Waqf offers long-term, sustainable infrastructure for socio-economic empowerment. This study identifies structural gaps in the current integration and argues that a unified policy framework could significantly amplify their collective impact. This study adds to the discourse on Islamic social finance by offering a synergistic model that optimises resource allocation to address the multifaceted deprivation indicators among B40 households. The conclusion offers policy suggestions to strengthen interagency cooperation and boost the effectiveness of Zakat-Waqf distribution systems succinctly summarize the purpose of the manuscript, the methods used, the major results, and conclusions.*

Keywords: *Multidimensional Poverty, Islamic Philanthropy, Islamic Social Finance, Socio Economic Development, Case Study*

Introduction

Poverty represents a convoluted, multi-layered condition that transcends the absence of economic resources. Recognized in worldwide development dialogue, the Multidimensional Poverty Index (MPI) underscores that authentic deprivation includes simultaneous inadequacies in education, health, and quality of life. In striving for sustainable socio-economic progress, traditional welfare frameworks often find it challenging to adequately confront these profound imbalances. Multidimensional poverty signifies more than mere economic insufficiency; it indicates a deficiency in access to vital necessities such as education, healthcare, and appropriate living standards.

The global discourse on poverty has undergone a paradigm shift, moving beyond traditional income-based metrics to a more holistic understanding of human deprivation. Multidimensional poverty recognises that the experience of being poor is not merely a lack of financial resources but a complicated combination of deficiencies in education, health, and living standards.

In Malaysia, while absolute poverty rates have seen historical declines, the persistence of relative and multidimensional poverty remains a significant socio-economic challenge, particularly among vulnerable communities such as the B40 group and those in rural enclaves. This evolving landscape necessitates innovative approaches that transcend conventional fiscal policies.

In Islamic philanthropic instruments, specifically zakat (obligatory alms) and waqf (endowment) have long served as cornerstones for social protection. While zakat has traditionally focused on immediate consumption support for the Asnaf (eligible recipients), waqf offers a mechanism for sustainable, long-term economic empowerment.

Integrating zakat (obligatory almsgiving) and waqf (endowment) creates a comprehensive framework that addresses both the immediate and structural causes of multidimensional poverty. While zakat traditionally provides a safety net for basic needs, waqf offers the permanent capital required for long-term development. When these two instruments are integrated, they can function as a "force multiplier," where zakat addresses urgent consumption needs while waqf provides the infrastructure and assets for long-term empowerment.

This study aims to analyse the integration of these two instruments as a holistic framework to address multidimensional poverty in Malaysia, proposing that a synergy between Zakat's immediate relief and Waqf's capital generation is essential for building socio-economic resilience. The integration of these two instruments transforms Islamic social finance from a model of "consumption aid" to one of "productive empowerment":

1. Zakat for Immediate Relief: Zakat acts as a direct redistribution mechanism, addressing urgent deficiencies in food, clothing, and shelter. In Indonesia, it has been found to have the most substantial immediate effect on reducing the poverty headcount ratio.
2. Waqf for Sustainable Infrastructure: Waqf provides the "hardware" of poverty alleviation, such as hospitals, schools, and business centres. Because waqf assets are permanent, they ensure that the poor have ongoing access to healthcare and education, which are critical dimensions of poverty beyond mere income.
3. Combined Productive Models: Modern strategies use zakat funds as seed capital for micro-businesses, while waqf provides the physical space or the revolving fund (cash waqf) to sustain those businesses. This "joint impact" programme significantly increases the resource base for sustainable economic empowerment.

The Multidimensional Poverty Index (MPI) is an international measure of acute poverty that captures deprivations in health, education, and living standards experienced simultaneously by individuals. Unlike traditional monetary poverty measures, which focus solely on income or consumption, the MPI provides a more comprehensive picture of the lived reality of poverty (Alkire et al., 2025).

The MPI assesses poverty at the household level across three equally weighted dimensions, which are broken down into ten indicators. The dimensions are:

1. Health: for nutrition and child mortality.
2. Education: Years of schooling and school attendance.
3. Living Standards: Cooking fuel, sanitation, drinking water, electricity, housing, and asset ownership.

Table 1 illustrates how integrated Zakat and Waqf models target specific components of the Multidimensional Poverty Index (MPI).

Table 1. Dimensions and Integration Approach

Dimension	Integration Approach
Health	Zakat pays for immediate medical treatments and insurance, while waqf establishes and maintains permanent clinics.
Education	Zakat covers tuition fees and supplies for students, while waqf funds the school infrastructure and teacher salaries.
Living Standards	Cash waqf and zakat-based microfinance provide interest-free loans for housing improvements or small-scale sanitation projects.

Source: Authors' Synthesis (2026)

The integration of Zakat and Waqf aligns closely with the Multidimensional Poverty Index (MPI) because both frameworks recognise that poverty is not merely a lack of income but a combination of deprivations in health, education, and living standards.

By aligning Zakat and Waqf programmes with MPI indicators, organisations can design "MPI-informed" poverty alleviation strategies. This ensures that aid is not just distributed blindly but is targeted to alleviate the specific clusters of deprivations that prevent families from escaping the cycle of poverty.

Literature Review

Multidimensional Poverty

The discourse on Islamic philanthropy has increasingly shifted toward multidimensional perspectives. Empirical studies demonstrate that the mobilisation of Zakat, Infaq, and Sadaqah (ZIS) significantly reduces poverty severity and improves household consumption patterns (Siregar et al., 2025). When managed effectively, these instruments function as both a redistributive catalyst and a driver of long-term economic development.

The theoretical underpinnings of individual charitable behaviour provide insight into the sustainability of these models. According to the Extended Theory of Planned Behaviour (ETPB), intentions to give are strongly influenced by perceived behaviour control, religious beliefs, and public trust (Mat Isa, 2017). This indicates that the efficacy of any integrated Zakat and Waqf model relies heavily on institutional credibility and transparent management systems.

Furthermore, recent scholarly interest has focused on the digital transformation of these institutions. The empowerment of the Asnaf community through digital transformation is a critical area of research, emphasising the need for transparency, accountability, and the integration of financial technologies, such as blockchain and mobile payment systems, to enhance the efficiency of Zakat delivery (Ismail et al., 2025). However, a significant gap remains regarding the digital divide, where limited technological access among marginalized populations hinders the full implementation of these modern philanthropic advancements.

A study by Othman et al. (2020) investigated the multifaceted nature of poverty by focusing on objective and subjective poverty among zakat recipients. Their findings indicate that, based on objective and subjective poverty measures, some households that are non-poor in an objective measurement may still feel poor subjectively, and vice versa.

Another study by Ab Rahman & Rusly (2025) stated that strategies aimed at eradicating poverty must be based on precise data, customised to the local socioeconomic environment, and centred on long-term capacity building rather than just short-term financial support. They agreed that in reflecting the actual realities of marginalised communities, a move toward a multidimensional framework for poverty is required to guarantee that interventions are truly transformative and long-lasting.

Islamic Philanthropy

Islamic Philanthropy covers three primary spectra of activity: zakat, waqf and sadaqah. There are three types of philanthropy: philanthropy as relief (zakat), which aims to lessen human suffering; philanthropy as improvement (waqf), which aims to maximize human potential and is motivated by a principle that seeks to advance individuals and their society; and philanthropy as reform (sadaqah), which aims to address social issues. As civic participation, philanthropy is guided by civic responsibility and aims to improve community structures and services (Ismail, Abdullah & Zaenal, 2022). The focus of this study is integrating the roles of zakat and waqf in alleviating multidimensional poverty.

Zakat (literally meaning "purification", "growth", and "blessing") is a mandatory religious obligation and the third pillar of Islam. It requires adult Muslims who meet specific wealth thresholds (nisab) to dedicate a fixed percentage (typically 2.5% of qualifying surplus wealth held for one lunar year) to specified categories of beneficiaries, primarily the poor and needy. As an economic instrument, it serves as an institutionalised system of wealth redistribution and social justice.

The functions of Zakat expand across social, economic, and institutional dimensions, operating as a key tool for comprehensive socio-economic development:

- a. **Poverty Alleviation and Social Protection:** Zakat acts as an immediate social safety net. By providing direct financial assistance or consumer goods to the most vulnerable (al-fuqara and al-masakin), it stabilises household consumption and addresses acute material deprivations.
- b. **Wealth Redistribution and Mitigation of Inequality:** Economically, Zakat prevents the excessive concentration of wealth among the affluent. It ensures a continuous flow of capital from surplus sectors of the economy back into circulation, stimulating demand and aggregate consumption among lower-income groups.
- c. **Human Capital Development:** Modern Zakat institutions increasingly utilise funds to support education and healthcare. This includes funding scholarships, vocational

training, and subsidising medical treatments, which directly addresses multidimensional poverty indicators like those found in the Multidimensional Poverty Index (MPI).

- d. Economic Empowerment: Beyond direct relief, Zakat is utilised in productive models. By providing micro-grants, startup capital, or tools for self-employment to capable beneficiaries, it facilitates a transition from dependency (mustahiq) to economic self-sufficiency (muzakki).
- e. Ethical and Spiritual Purification: Socially, it fosters solidarity by reducing economic animosity between social classes, purifying the wealth of the giver, and reinforcing social responsibility within the community.

Waqf or Awqaf serves as an Islamic endowment mechanism that is fundamental to enduring sustainable development. In academic language, it refers to a charitable trust or endowment in which the principal (the capital asset, including land, structures, or monetary funds) is perpetually maintained, while the usufruct (the advantages, revenue, or returns produced by that asset) is allocated for charitable, religious, or societal welfare objectives. In contrast to Zakat, a compulsory redistribution of wealth, Waqf is typically a voluntary and enduring dedication that converts private property into "public goods".

The tactical incorporation of waqf into the Multidimensional Poverty Index (MPI) paradigm provides a strong approach for tackling enduring, systemic deficiencies in health, education, and living conditions. Traditional poverty measurements predominantly emphasise income variables, whereas the MPI underscores the simultaneous overlapping disadvantages faced by impoverished households. As a continuous Islamic endowment, waqf is particularly adept at addressing these non-financial shortcomings by reallocating private funds into enduring public infrastructure. By utilising tangible resources and specialist tools such as cash waqf, it directly funds the establishment of clinics, educational institutions, public housing, and clean water infrastructure. By supplying this essential "hardware" for communal advancement, waqf significantly diminishes the severity of deprivations assessed by the MPI, presenting a reliable and structured route to enduring socio-economic resilience.

Muhammad et al. (2025) suggested that waqf, a perpetual charity endowment with strong roots in Islamic socioeconomic theory, has resurfaced as a practical and multifaceted approach to tackling the enduring and intricate reality of poverty.

Islamic Social Finance

Islamic social finance refers to a holistic framework that integrates financial management with ethical, social, and religious obligations. It moves beyond mere wealth accumulation to emphasise ethical investment, risk sharing, and social responsibility, with the ultimate goal of achieving both material prosperity and spiritual well-being (al-falah).

The Islamic social finance tools include: Zakat (a mandatory wealth redistribution mechanism that often addresses basic needs and promotes financial inclusion); Waqf (long-term asset development, such as supporting education, healthcare, and infrastructure); Islamic microfinance (focused on promoting income-generating activities and business sustainability for underserved groups); and other instruments such as Infaq (donations/charity), Hibah (gift), Takaful (Islamic insurance), and Qard Al-Hassan (benevolent loans).

Although Islamic social finance tools, specifically zakat, waqf, and microfinance, independently contribute to socio-economic welfare, their full potential remains untapped due

to fragmented implementation. Currently, zakat addresses short-term consumption, waqf focuses on long-term asset development, and microfinance drives income generation; however, these efforts remain insufficient on their own to produce sustainable transformation. Furthermore, research in this area often highlights that while these instruments contribute individually to socio-economic welfare, their full potential for addressing the multidimensional nature of poverty is best realised through integrated, systematic approaches rather than through fragmented implementation.

Thus, integrating these instruments into a cohesive framework significantly enhances both their efficiency and overall impact. Empirical evidence suggests that a multidimensional strategy by combining zakat for social protection, waqf for infrastructure, and microfinance for economic empowerment creates a more robust and sustainable poverty alleviation mechanism. Ultimately, the research confirms that addressing the complexities of poverty requires an integrated approach that simultaneously promotes redistribution, asset building, and financial inclusion.

In Islamic social finance, the integration of Zakat and Waqf represents a powerful and calculated paradigm shift that goes beyond traditional charity methods to create a solid framework for long-term community development. Zakat addresses immediate poverty and ensures social justice as a mandatory wealth-purifying and redistribution method. On the other hand, Waqf serves as a perpetual endowment, producing long-term, sustainable assets for the public good, especially in its financial and productive forms. The transformation of beneficiaries (mustahiq) into self-sufficient economic actors (muzakki) depends on the synergistic combination of these two instruments: Waqf providing the required infrastructure and long-term asset base and Zakat giving working capital and urgent relief. The goals of Maqasid al-Sharia and the global Sustainable Development Goals (SDGs) are essentially in line with this integrated paradigm, especially in terms of eliminating poverty (SDG 1) and fostering inclusive economic growth (SDG 8) (Albar & Faat, 2026).

Incorporating this into research on Islamic social finance and poverty metrics, Zakat is optimally regarded as a short- to medium-term stabilisation tool that addresses urgent capability deficiencies (nutrition, fundamental education, and healthcare expenses), thereby enhancing the long-term, structural asset development potential of Waqf.

Socioeconomic Development

Sustainable Development Goals (SDGs) highlight the importance of poverty reduction and call for policy implementation that leads to the socio-economic development of impoverished people. The Sustainable Development Goals (SDGs) emphasise the significance of reducing poverty and demand the adoption of policies that promote the socioeconomic advancement of those living in poverty. However, little is known about evaluating socioeconomic growth at the individual level and how financial inclusion through microfinance might support it.

The SDGs provide a global language for the impact of Islamic social finance instruments, transforming them from religious obligations into development finance mechanisms, such as:

- Zakat (Social Protection): Aligns directly with SDG 1 (No Poverty). By providing direct transfer and financial relief, Zakat addresses the income and consumption dimensions of the MPI.
- Waqf (Structural Development): Aligns with SDG 4 (Quality Education), SDG 3 (Good Health), and SDG 9 (Industry, Innovation, and Infrastructure). Because Waqf involves

asset-based endowments, it addresses the structural deprivations (long-term infrastructure and human capital) that are essential for sustainable development.

Socio-economic development is the comprehensive process by which a society improves its economic, political, and social well-being. It moves beyond the narrow metric of economic growth (such as gross domestic product or income per capita) to incorporate qualitative improvements in human capital, structural changes in the economy, and the expansion of individual capabilities and freedoms.

Socio-economic development recognises that economic and social progress are fundamentally interdependent. Economic growth provides the financial resources and infrastructure required to improve social indicators, while a healthy, educated, and equitable society provides the productive human capital necessary to sustain economic momentum.

The concepts of justice, equity, and welfare are central to Islamic socioeconomics. Islamic socioeconomic tools, especially waqf and zakat, helped to create a balanced socioeconomic system by emphasising social justice and communal welfare while fostering economic and social progress.

The ultimate achievement of the Sustainable Development Goals (SDGs) is shaped by their trade-offs and synergies. The principal aim of the SDGs is to eliminate poverty, which has evidently far-reaching consequences.

Case Study on Zakat and Waqf Management In Malaysia

The management of Zakat and Waqf in Malaysia is generally governed by the State Islamic Religious Councils (SIRCs or Majlis Agama Islam Negeri – MAIN), which serve as the sole trustee for Waqf assets. However, while the overarching legal framework is similar, the operational models and strategic priorities of Melaka, Wilayah Persekutuan, and Kedah exhibit distinct characteristics. This study examines the management of Zakat and Waqf in three selected states, namely Melaka, Wilayah Persekutuan (and Selangor framework comparison), and Kedah.

Kedah (Lembaga Zakat Negeri Kedah - LZNK)

The management structure in Kedah is notable for its institutional independence:

- **Institutional Structure:** Unlike most states where the Zakat institution is directly under the State Islamic Religious Council (MAIK), the Kedah State Zakat Board (LZNK) operates as an independent body. MAIK remains the administrator (nazir or al-Mutawalli) for Waqf properties.
- **Waqf Management & Innovation:** Kedah has pioneered the use of istibdal (replacement or substitution of Waqf land) to manage property more effectively. This process allows the state to replace unproductive or reserve-status land (like mosque or cemetery reserves) with more productive assets, such as shophouses, to generate cash funds for management expenses.
- **Strategic Focus:** LZNK is highly active in high-impact agricultural projects, such as the Large Scale Smart Paddy Field (Smart SBB), integrating Waqf and Zakat funds to ensure sustainable food security for the state.

Melaka (Majlis Agama Islam Melaka - MAIM)

Melaka's approach emphasises academic collaboration and digital transformation to modernise its Islamic social finance framework:

- Institutional Structure: All Zakat and Waqf matters are administered by the Majlis Agama Islam Melaka (MAIM).
- Research-Led Governance: MAIM has maintained active partnerships with academic institutions, such as UiTM Cawangan Melaka, to drive policy innovation. This collaboration focuses on: (a) Mustahiq-to-Muzakki Transition: Implementing data-driven profiling to identify success factors for asnaf (beneficiaries) so they can transition into economic contributors; and (b) Technological Integration: Utilising IoT (Internet of Things) for hydroponic farming on Waqf land and digitising Zakat distribution to improve transparency and efficiency.
- Strategic Focus: The management strategy here is "Transformative Social Protection," aiming to shift the asnaf population from passive recipients to active economic participants through digital entrepreneurship and literacy programmes.

Wilayah Persekutuan & Selangor (Lembaga Zakat Selangor - LZS & MAIS / PPZ-MAIWP)

Wilayah Persekutuan and Selangor are recognised as having among the most mature and robust regulatory frameworks for Islamic social finance in Malaysia:

- Institutional Structure: The Majlis Agama Islam Selangor (MAIS) and MAIWP serve as sole trustees for Waqf assets, with institutional operating arms serving as Zakat collection and distribution hubs.
- Regulatory Framework: Specific Enactments of Wakaf provide clear legal guidelines for the administration of both waqf am (general) and waqf khas (special) properties.
- Strategic Focus: Pioneers in innovative, community-centred models, including the implementation of Waqf share schemes, which allow the public to participate in Waqf investments with smaller capital amounts, thereby democratising the practice of Waqf and enhancing its role in economic development.

All three states are currently navigating the integration of digital technologies to address socio-economic challenges, consistent with broader national goals of transparency, accountability, and poverty alleviation.

Discussion

The integration of Zakat and Waqf represents a strategic evolution in Malaysia's social protection framework. Zakat provides the liquidity necessary to solve immediate financial distress and provide social safety nets. Conversely, Waqf assets, if properly managed and invested, provide a continuous stream of income that can fund long-term development projects, such as educational infrastructure or micro-entrepreneurship programs.

To achieve an impactful integrated model, Malaysia must address three critical areas:

1. Institutional Synergy: There is a need for greater coordination between Zakat authorities and Waqf managers to prevent overlap and ensure that the distinct strengths of both instruments are utilised.
2. Digital Innovation: While digital platforms enhance operational efficiency, they must be inclusive. To ensure that the Asnaf population benefits from fintech-driven social finance, addressing the digital divide is paramount.

3. Governance and Trust: As evidenced by the ETPB model, public trust is a primary predictor of charitable behaviour. Governance structures must prioritise radical transparency to maintain donor confidence, which is the lifeblood of both Zakat and Waqf's sustainability.

Policy Frameworks: Governments must integrate these Islamic financial tools into national poverty reduction strategies to harmonise their efforts with the UN Sustainable Development Goals (SDGs).

Conclusion

Ultimately, a comparative and cohesive methodology facilitates a "Transformative Social Protection" paradigm. Transforming the asnaf's position from passive beneficiaries to proactive economic contributors would enable Malaysia to cultivate a more inclusive economic environment that utilises Islamic charitable tools to tackle the fundamental causes of poverty instead of just its manifestations.

Literature indicates that Islamic social finance may be integrated with the "third sector" (social enterprises, NGOs) in order to strengthen resilience. We suggest and evaluate hybrid models that systematically incorporate Waqf and Zakat into current social enterprise frameworks.

According to Damayanti et al. (2026), their investigations indicated that while integration methods have developed, they are still hindered by institutional division, regulatory inconsistencies, and inadequate technology infrastructure. Nonetheless, integrated approaches exhibit considerable promise in merging social protection, asset enhancement, and financial empowerment. They advised fortifying governance coordination, implementing digital integration platforms, and improving multi-stakeholder engagement to maximise the effectiveness and scalability of Islamic social finance systems.

Zakat and waqf can finance long-term initiatives like agriculture and education while simultaneously addressing pressing issues like food security and medical care. However, their full potential is hampered by disjointed state management, low public knowledge of productive waqf, and insufficient digital integration. Through increasing transparency, encouraging community involvement, and strengthening the integration of zakat and waqf management, digital technology plays a revolutionary role. This integration of zakat and waqf represents a promising strategy for Malaysia's progress toward the SDGs. To maximize this partnership and guaranty its influence on sustainable development, more empirical research and technical developments are advised.

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