

Submission date: 1 Nov 2023

Acceptance date: 20 Oct 2024

Publication date: 31 Dec 2024

ELIGIBILITY OF NATURAL DISASTER VICTIMS AS ZAKAT RECIPIENTS: AN ANALYSIS FROM A SHARIAH PERSPECTIVE^{i,*}Muhammad Azhad Al-Bohari & ⁱNurul Ain HazramⁱFaculty of Syariah and Law, Universiti Sains Islam Malaysia (USIM), 71800, Nilai, Negeri Sembilan, Malaysia*(Corresponding author) e-mail: azhadsampj@gmail.com**ABSTRACT**

Malaysia has witnessed an increasing frequency of natural disasters, particularly floods and landslides, which have had devastating effects on communities across the nation. While zakat distribution in some states primarily focuses on the faqīr and miskīn categories, other eligible asnaf, such as al-ghārimūn (debtors), Ibn Sabīl (stranded travelers), and Muallaf Qulūbuhum (those whose hearts are inclined towards Islam), remain underutilized in disaster relief efforts. This limited approach may hinder the full potential of zakat in alleviating hardship among disaster victims. This study examines the potential expansion of zakat eligibility to these additional categories, in line with classical and contemporary Shariah discussions. Using a qualitative research approach, including library research and descriptive analysis, this paper explores the role of zakat as an effective mechanism for disaster relief. The findings highlight the necessity of a more inclusive zakat distribution model that accommodates various asnaf to ensure comprehensive and targeted support for victims of natural calamities. By integrating these additional asnaf into zakat disbursement policies, zakat institutions can enhance their humanitarian role and improve the efficiency of financial aid distribution. Moreover, a structured and well-coordinated zakat allocation system will not only optimize disaster response efforts but also strengthen public awareness regarding zakat's role in social welfare. This study advocates for a more dynamic and adaptive zakat framework that maximizes the impact of zakat funds in supporting affected communities, ensuring that assistance reaches those most in need in a timely and effective manner.

Keywords: *zakat, natural disaster, victim, recipients, Malaysia*

Cite as: Al-Bohari, M. A., & Hazram, N. A. (2024). Eligibility of natural disaster victims as zakat recipients: An analysis from a shariah perspective. *SALAM Digest*, 1(2), 122-133. Retrieved from <https://salam.usim.edu.my/index.php/salamdigest/article/view/119>

Introduction

Zakat is one of the pillars of Islam that is obligatory for Muslims and is considered as worship. The function of zakat is to distribute a small portion of the wealth of fortunate individuals to individuals in need such as *faqīr*, *miskīn* and some other asnaf groups (Mohamed, 2018; R. A. R. Ahmad et al., 2015). Zakat can provide peace of mind and educate people to be more grateful. Paying zakat will give birth to a feeling of compassion and reduce the feeling of love for the world. That property is a blessing to Allah SWT that must be shared. This worship is an important duty that we must fulfill in this life as Muslims (Abu Bakar & Rashid, 2010). Zakat is prescribed by Allah SWT as a means of purifying property and sharing wealth among Muslims. Among the objectives of zakat legislation is to develop and strengthen the economy of Muslims as the saying of Allah SWT means:

Translation: “Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth”.

(Surah al-Tawbah, 9:103)

The systematic distribution of zakat is proven to be able to free Muslims from the shackles of poverty. Every Muslim individual who belongs to the asnaf group as prescribed by Allah SWT is entitled to a share in the distribution of zakat. Allah SWT stipulates that zakat wealth is divided into eight categories of asnaf which are clearly stated based on the word of Allah SWT which means Alms-tax is only for *faqīr* and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and for needy travelers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise. (Al-Quran. al-Tawbah 9: 60). Based on the verse stated, there are eight categories of asnaf who are entitled to receive a share of zakat in Islam, namely asnaf *faqīr*, *miskīn*, *āmil*, people who have tamed their hearts (*muallaf qulūbuhum*), *al-riqāb*, *al-ghārimūn*, *Ibn sabīl* and *ḥī sabīlillah*.

Recently, Malaysia often been hit by various natural disasters such as floods, landslides and other disasters involving the Muslim community. A disaster is defined by the National Disaster Management Agency (NADMA) as an event that causes disruption to community activities and national affairs, involving loss of life, property damage, economic loss, and environmental destruction beyond the community's ability to cope. This requires extensive resource mobilization. However, there are still other types of disasters listed by NADMA in the context of Malaysia involving all states.

In the context of zakat administration for each state in Malaysia, there are only a few states that have categorized disaster victims as zakat recipients under the disaster relief scheme. In fact, these states named the scheme clearly for disaster victims. Among the states are Perlis, Wilayah Persekutuan, Negeri Sembilan and Sarawak. (Dahaman et al., 2020)

Natural disasters provide significant challenges and burdens for individuals and communities, frequently resulting in fatalities, evictions, property destruction, and other problems. Under such extreme conditions, timely and efficient delivery of humanitarian relief is necessary to assist the affected communities and to aid in their recovery and rehabilitation. The Islamic practice of zakat, or compulsory almsgiving, can significantly help provide for the immediate and long-term needs of victims of natural catastrophes. Despite the assertion, there has not been a full assessment or analysis of how Zakat is allocated to certain nations' disaster victims.

At its core, this examination seeks to address questions such as: How does Sharia view the eligibility of natural disaster victims for zakat assistance? Are there specific conditions or modifications to the traditional criteria that should be applied in the aftermath of such crises? By delving into these inquiries, we aim to provide insights that facilitate a nuanced understanding of the role zakat can play in alleviating the suffering of those affected by natural disasters, all while upholding the principles of justice and compassion inherent in Islamic teachings.

Literature Review

Distribution

Studies related to zakat from various perspectives have been conducted by both local and international scholars. Among these studies, Dato' Seri Setia Awang Haji Metusin bin Haji Baki authored a book entitled *Panduan Mengira Zakat*, published in 2003. This book explains the calculation of zakat on assets such as savings, salary income, and business. Additionally, it discusses the definition of zakat, the rationale behind its provision, its wisdom, and a brief history of zakat in Brunei Darussalam. Similarly, Datin Dr. Hajah Saadiah binti Datu Derma Wijaya Haji Tamit wrote *Pentadbiran Zakat di Negara Brunei Darussalam 1955-1991*, published in 2015 by the Brunei History Center. This book elaborates on the interpretation of zakat in Islamic law, zakat regulations in Brunei, the organizational structure of zakat administration, and the management of zakat collection and distribution in the country (Mohiddin, 2021).

The distribution of zakat to disaster victims in Kedah is primarily allocated to the *faqīr* and *miskīn asnaf* only. This necessitates a deeper examination of scholarly discussions regarding other *asnaf* categories such as *al-ghārimūn*, *Ibn Sabīl*, and *Muallaf Qulūbuhum* to establish a more comprehensive benchmark for relief schemes for disaster victims. Preliminary findings have identified the types of disasters occurring in Malaysia and Kedah, as well as the forms of assistance provided by relevant agencies such as Jabatan Kebajikan Masyarakat (JKM), Lembaga Zakat Negeri Kedah (LZNK), and Angkatan Pertahanan Awam Malaysia (APM). The findings also highlight the need for LZNK to develop a comprehensive zakat distribution model that includes additional *asnaf* categories beyond *faqīr* and *miskīn*, ultimately enhancing the effectiveness of zakat collection and distribution (Dahaman, 2020). The distribution of zakat to *asnaf* in Selangor has been generally extended to all categories. However, this study narrows its focus to the distribution of zakat specifically for natural disaster victims (Che Man, 2015).

Rahman (2016) examines the perception of flood victims regarding the management of flood disaster aid distribution. The study also discusses the factors contributing to dissatisfaction among flood victims towards the management of these contributions. The findings reveal that half of the respondents were dissatisfied due to inefficiencies in the distribution process. The study provides guidelines for government agencies, NGOs, and individuals involved in flood aid distribution to enhance efficiency.

This study does not focus solely on flood victims but also considers victims of natural disasters more broadly. Additionally, it aims to examine whether natural disaster victims qualify as *asnaf* eligible to receive zakat. Mohamed (2019) explores the distribution of zakat to natural disaster victims based on *fiqh turāth jawi* and its application in contemporary contexts, as well as the *Shariah* and civil legal frameworks concerning humanitarian and religious issues post-disaster. Consequently, this study extends its analysis to selected states.

Indonesia, a predominantly Muslim country, frequently experiences natural disasters, affecting many Muslim communities. Al-Ma'ruf (2023) investigates whether natural disaster victims qualify as one of the eight *asnaf* categories eligible to receive zakat. The study addresses the ongoing debate within the community regarding this issue and aims to clarify the correlation between natural disaster victims and *asnaf* zakat, which has not been extensively discussed in previous literature.

Islamic law classifies zakat recipients into eight groups, but it does not explicitly include natural disaster victims. However, considering their circumstances, victims who suffer substantial property loss may be categorized as *faqīr* or *miskīn* (Amar, 2023). Anggun (2022) examines the distribution and utilization of zakat, *infāq*, and almsgiving to support the economic recovery of communities affected by natural disasters. The study also explores the challenges faced and solutions implemented by LAZISNU Pati in distributing these funds. The research focuses on zakat distribution for natural disaster victims in selected states.

Injaz (2021) highlights the necessity of structured aid channels for natural disaster victims, emphasizing that zakat distribution can significantly benefit affected communities. Rahwan (2023) discusses the *Syafi'iyah* scholars' perspectives on the legal status of distributing zakat assets to disaster victims, particularly regarding its use for home renovation and business capital. Since classical *Shafi'i* texts do

not extensively discuss this issue, the study seeks to categorize disaster victims within the broader framework of Zakat eligibility.

Yuliana (2002) examines the management of zakat, *infāq*, and *shadaqah* by the Amil Zakat, Infāq, and Shadaqah Muhammadiyah Board (LAZISMU) Buleleng. The study identifies key management functions, including planning, organizing, implementation, and supervision, within LAZISMU's programs. These include scholarships for underprivileged students, mosque and school development, sacrificial savings, and natural disaster mitigation programs. The findings contribute to best practices for zakat distribution to natural disaster victims in selected states.

Wahid, Ahmad, and Kader (2009) explore dissatisfaction among Malaysian Muslims regarding zakat institutions' management. Their study, presented at the *Seminar Kebangsaan Ekonomi Malaysia* in 2008, finds that mismanagement and inefficiencies in zakat collection and distribution contribute to declining zakat payments. The study primarily focuses on *faqīr* and *miskīn* but only briefly touches on collection and distribution methods.

A special study by Norayuni et al. (2018) examines the *faqīr* population in Bandar Kota Bharu, Kelantan, revealing that zakat recipients perceive the assistance as insufficient to meet their monthly expenses. Rahman (2017) explores the concept of *maqāṣid al-sharī'ah* in zakat distribution, analyzing zakat schemes for *fi ṣabīlillāh* in Selangor and Negeri Sembilan. The study concludes that Lembaga Zakat Selangor (LZS) and Bahagian Baitulmal Majlis Agama Islam Negeri Sembilan (MAINS) provide schemes aligned with *maqāṣid al-sharī'ah*.

Azman (2015) investigates zakat aid schemes for *muallaf* across Malaysian states, identifying existing assistance programs and proposing additional schemes to support converts. The study emphasizes the need for religious councils to improve zakat aid schemes for *muallaf* to ensure their well-being and adherence to Islam. Additionally, Fisal (2016) examines the application of Islamic legal maxims in zakat distribution for flood victims. The study suggests improvements in assistance coordination, finding that eligibility for zakat during emergencies is governed by the maxim *al-darūrāt tubīhu al-mahẓūrāt* (necessity permits prohibitions) but must be regulated by *al-darūrah tuqaddar biqadarihā* (necessities are estimated according to their extent). The study provides recommendations for Zakat institutions to improve assistance schemes. Mohiddin (2021) also highlights confusion between benevolent aid and zakat among *faqīr* communities in Brunei. The study emphasizes the need for proper understanding to prevent misuse and enhance awareness of zakat rights.

Although extensive research on zakat management exists, studies on the perspectives and attitudes of recipients remain limited. Furthermore, relevant literature is scarce in the form of published articles or books. This study aims to address these gaps by contributing to the strengthening of zakat institutions while ensuring a positive impact on *asnaf* groups.

Asnaf

This study evaluates the position of victims as zakat beneficiaries. It also recommends an appropriate scheme for flood victims if they are entitled to receive zakat. The study found that victims qualify under the category of al-ghārimūn recipients, as they face difficulties in obtaining basic necessities. The proposed scheme includes aid for housing, food, and clothing, addressing essential human needs. The study's implications provide guidelines for Zakat Institutions in assisting flood victims (Fisal, 2014).

Ismail, in his research, provided a detailed explanation of the concept of Muallaf Qulūbuhum. His study concluded that the concept is well elaborated in Kelantan, as is the analysis of zakat distribution rules specific to Muallaf Qulūbuhum. Based on this, the researcher will extend the discussion to include the distribution of zakat to natural disaster victims alongside Muallaf Qulūbuhum (Ismail, 2015).

This paper reviews the literature on zakat, online zakat, and zakat collection to explore the link between online zakat payments, zakat collection, and poverty alleviation in Malaysia. The available literature has been critically analyzed to achieve the study's objective. The methodology is based on a conceptual and literature review without empirical analysis. The findings of this paper explain the relationship between online zakat payments, zakat collection, and poverty alleviation in Malaysia (Aziz, 2021).

Natural Disaster

The *Flood Report 2021* states that flooding is one of the five most frequent natural disasters in Malaysia, alongside landslides, forest fires, oil spills, and other hazards. Flooding is a critical and recurring natural disaster affecting Malaysians. A study conducted by the Department of Irrigation and Drainage (JPS) in 2012 (*Updating of Condition of Flooding and Flood Damage Assessment in Malaysia*) found that 10.1% of Malaysia's total land area (33,298 km² out of 330,436 km²) is at risk of flooding, affecting approximately 5.7 million Malaysians. The estimated annual economic loss due to floods is RM1.15 billion.

In general, all states in Malaysia experienced flooding in 2021. Sarawak recorded the highest number of flood events (270), followed by Selangor (120), while Perlis had the lowest number of events (3). Table 1.1 provides an overview of flood occurrences across Malaysia based on the *Current Flood Report 2021* (Flood Report, 2021).

This article analyzes the Prophet's views on flooding. It examines the situation before, during, and after rainfall and the consequences of continuous rain. Several hadiths of the Prophet regarding floods are collected and analyzed in light of contemporary scholars' perspectives. This research aims to highlight the actions of the Prophet in response to rain and floods, providing a guideline for Muslims in addressing flood-related challenges (Nor, 2016).

Flooding, as a natural phenomenon, has a significant impact on human life, particularly when it occurs on a large scale. The Qur'an describes this phenomenon in various contexts, offering valuable insights for study. This qualitative study gathers information from *turāth* (classical Islamic scholarship) and modern sources, particularly in the field of tafsīr, to analyze Quranic perspectives on floods. The study finds that several Quranic terms explain the concept of flooding from an Islamic perspective (Noor, 2019).

The Quran emphasizes that calamities and disasters, including tsunamis, earthquakes, landslides, hurricanes, and storms, occur only with Allah's permission. The occurrence, timing, and location of these events are within His divine knowledge (Zaini, 2020).

Methodology

This study employs a qualitative research approach, utilizing library research as one of its primary methods. The nature of this study is both theoretical and practical, incorporating descriptive analysis to accurately describe the characteristics of individuals, specific conditions, and the relationships between these conditions. This research can be classified as both library research and field research, as data is obtained from both literary sources and real-world observations (Hasan, 1970). The library research component aims to strengthen and provide a detailed explanation of zakat distribution for natural disaster victims. In this regard, the researcher analyzed books, journals, articles, and various other academic sources related to the study. To support this research, the library resources of Universiti Sains Islam Malaysia (USIM) were utilized for data collection and literature review.

Discussion

This chapter will define the research variables which are the distribution of zakat to natural disaster victim in selected states in Malaysia.

The Concept of Zakat in Islam

In Islam, Zakat is a fundamental pillar of faith and a form of obligatory charity for Muslims. It serves as a means of redistributing wealth and addressing socio-economic inequalities in society. Zakat is primarily collected from eligible individuals who possess wealth above a specific threshold (Nisab) and distributed to designated recipients, including the poor, needy, and those in difficult circumstances.

One significant aspect of Zakat in Islamic teachings is its application to natural disaster victims. Islam recognizes that disasters can cause immense suffering, loss of livelihood, and displacement for individuals and communities. In such circumstances, Zakat plays a crucial role in providing relief, support, and rebuilding opportunities for those affected.

In this instance, let's consider what Allah said in surah al-Taubah, verse 60 (which means):

Translation: “Zakat expenditures are only for *faqīr* and for the *miskīn* and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveller – an obligation [imposed] by Allah. And Allah is Knowing and Wise”.

(Surah al-Taubah, 90:60)

The eight asnaf, who are the sole individuals with a right to receive zakat, are named in the passage. Fuqaha (Islamic scholars) generally concur that it is forbidden to pay zakat to anyone who are not listed in the verse mentioned previously.

Each category represents a specific group of people who are deemed eligible to receive Zakat. The eight asnaf recipients for Zakat are as follows:

- i. *Faqīr* (the Poor): This category includes individuals who are *faqīr* and do not have enough to meet their basic needs. These individuals may struggle to afford food, clothing, and shelter. *faqīr* is also a Muslim who has no wealth or income or has wealth or income but does not reach 50 percent of the had kifayah of himself and his dependents.
- ii. *Miskīn* (the Needy): *miskīn* refers to those who are in a state of extreme need and poverty. They may have some means of living but are still unable to meet their basic needs adequately. *miskīn* is also a Muslim who has property or income that can only accommodate more than 50 percent of the needs of himself and his dependents but still does not meet the had kifayah.
- iii. *āmil*, or those employed to administer Zakat, comprise people who have been assigned or hired to gather, oversee, and distribute Zakat. These people are essential in making sure that the qualifying recipients of Zakat receive it.
- iv. *Muallaf Qulūbuhum*, or New Converts to Islam: Muallaf are either possible converts or recent converts to Islam. You can support them by using zakat contributions to make sure their needs are addressed and to aid in their integration into the Muslim community.
- v. Slaves or anyone held in captivity are referred to as *riqāb* (those in bondage or slavery). Though slavery is generally abolished, this category may include individuals facing various forms of modern-day bondage or oppression.
- vi. *al-ghārimūn* (Debtors): *al-ghārimūn* are Muslims burdened by debt, and Zakat can be used to help them settle their debts, providing them with financial relief.
- vii. *Fīsabīlillah* (those striving in the path of Allah): This category includes individuals engaged in activities for the sake of Allah, such as scholars, students, or individuals involved in projects that benefit the Muslim community. Zakat can be used to support their efforts.
- viii. *Ibn Sabīl* (the Wayfarer or Traveler): *Ibn Sabīl* refers to travelers who are stranded or facing financial difficulties during their journey. Zakat can be used to assist them in completing their journey and meeting their basic needs with the condition: deprived of provisions on their journey, unable to utilize their property to continue the journey, requiring basic convenience in the matter of travel, and abandoned on the journey.

To meet Zakat's religious and social goals in Islam and ensure that the funds reach the least fortunate Muslims, Muslims must distribute Zakat by these categories. While some Islamic scholars may offer slightly different interpretations of these categories, the general idea is the same regardless of the school of thought. In conclusion, Zakat holds significant importance in Islam for addressing the needs of natural disaster victims. It embodies the principles of social responsibility, equity, and compassion, aiming to provide immediate relief and long-term support to those affected by disasters. By embracing the concept of Zakat for natural disaster victims, Muslims demonstrate their commitment to alleviating suffering, fostering resilience, and promoting social well-being within their communities and beyond.

The Concept of Zakat For Natural Disaster In Malaysia

The concept of Zakat for natural disaster victims stems from the broader Islamic principle of social responsibility and compassion towards fellow human beings. It reflects the belief that wealth is a trust from God and should be utilized for the betterment of society, particularly during times of calamity and adversity.

Zakat for natural disaster victims is characterized by its immediate response and long-term support. When a disaster strikes, Zakat funds can be mobilized swiftly to provide immediate relief to those affected. This can include emergency aid such as food, water, shelter, medical assistance, and other essential supplies. The aim is to alleviate the immediate suffering and ensure the well-being of the victims.

Furthermore, Zakat for natural disaster victims extends beyond the initial response and focuses on long-term rehabilitation and sustainable development. This involves initiatives to rebuild homes, infrastructure, and livelihoods, empowering individuals, and communities to regain their self-sufficiency. It may include assistance for income generation, vocational training, education, and other forms of support that enable victims to recover and rebuild their lives.

The distribution of Zakat for natural disaster victims is guided by the principles of equity, justice, and inclusiveness. It seeks to ensure that aid reaches those who are most in need, irrespective of their gender, ethnicity, or religious background. The process is transparent, accountable, and supervised by knowledgeable individuals or institutions to ensure the proper utilization of Zakat funds.

Islamic teachings emphasize the importance of efficiency and effectiveness in Zakat distribution for natural disaster victims. This involves identifying the most vulnerable groups, conducting needs assessments, and prioritizing aid based on the severity of the impact. It also encourages collaboration between various stakeholders, including government authorities, charitable organizations, and local communities, to maximize the impact and reach of Zakat.

Moreover, Zakat for natural disaster victims serves as a means of fostering solidarity, empathy, and communal support within the Muslim community. It encourages individuals to contribute their wealth willingly, acknowledging their responsibility towards their fellow human beings. The act of giving Zakat not only benefits the recipients but also purifies the wealth of the giver and strengthens the bonds of compassion and unity among Muslims.

Regarding this matter, we should be aware that depending on the damage they experienced, victims of natural disasters typically require immediate assistance. Only a fraction of their goods or property may be destroyed in some situations, causing some to sustain significant losses while others to lose all their possessions.

According to the views of most scholars and jurists, not all victims of natural disasters automatically qualify to receive zakat. In Islam, zakat is designated for eight specific categories as outlined in the Quran (Surah At-Taubah, verse 60):

Translation: “Indeed, the zakat expenditures are only for *faqīr* and for the *miskīn* and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and the cause of Allah and the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise”.

(Surah At-Taubah, 9:60)

This means that zakat is allocated for *faqīr*, *miskīn*, *āmil*, or those employed to administer Zakat, *Muallaf Qulūbuhum*, or New Converts to Islam, Slaves or anyone held in captivity are referred to as *riqāb*, *al-ghārimūn*, *Fīsabilillah* (those striving in the path of Allah), and *Ibn Sabīl* (the Wayfarer or Traveler). Therefore, in the context of natural disasters, some individuals from these categories may be identified as eligible zakat recipients, especially *faqīr*, *miskīn*, and those facing financial difficulties due to the disaster.

It is crucial to remember that, to guarantee that aid reaches those who are in need, the determination of zakat recipients in each catastrophe scenario must be determined through rigorous examination and assessment by Islamic values of justice and empowerment. The local zakat authorities or zakat amil entities in charge of zakat distribution may be involved in this decision.

Based on Jabatan Wakaf, Zakat & Haji (JAWHAR) management data, the aid given to natural disaster victims in Malaysia is only focused on the *faqīr* and *miskīn*. The type of assistance given is only in the form of food kits worth RM50 and financial assistance includes a living allowance of RM300 and house construction worth RM43,000 if the house is destroyed, also the assistance has also been given in one off payment to ease the burden of the natural disaster victim. The funds used are taken from the asnaf section of the *faqīr* and *miskīn*.

Regarding scholars' debate on this problem, it was found that there is room that can be used in using the provisions of asnaf other than *faqīr* and the *miskīn*. A new benchmark can be set in innovating several disaster relief schemes using other asnaf compared to existing practices. The asnaf section is *al-ghārimūn*, Ibn al-Sabil and *Muallaf Qulūbuhum*.

It is required to divide the zakat among the eight asnaf who are eligible to receive it in mazhab al-Syafie. However, according to some mazhab, it is sufficient to offer to a group of asnaf. *Ibn al-Asma'ie* gave this fatwa, and most modern scholars concur with it since, as mentioned in *Bughyah al-Mustarsyidin*, it is difficult to locate all eight asnaf.

Certain scholars believe that when a natural disaster causes property damage, the people affected need assistance and are in debt to themselves or their families. As a result, some scholars classify them as the asnaf of *al-Ghārimūn* or as the debtors. The experts stipulated that the loan had to be for a dire need and not for luxury or indulgence.

As a result, we affirm that it is acceptable to offer zakat to persons who have experienced natural catastrophes such a major flood, typhoon, landslide, earthquake, and others that caused the damage of their home, crops, or loss of all their belongings. They fall within the category of *al-Ghārimūn* who are eligible for zakat.

In addition to the evidence already mentioned, Mujahid (a scholar of Islam) makes the following claim based on the opinions of other experts. Three categories of persons are regarded as *al-ghārimūn*: those whose property is destroyed by fire, those whose property is washed away by flood, and those who have dependents but are unable to support them.

According to a hadith from Qabisah bin Mukhariq al-Hilali, he said (which means), the following: I was under debt, and I came to the Messenger of Allah and begged from him regarding it. He said: Wait till we receive *shadaqa*, so that we order that to be given to you. He again said: Qabisah, begging is not permissible but for one of the three (classes) of persons: one who has incurred debt, for him begging is permissible till he pays that off, after which he must stop it; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible till he gets what will support life, or will provide him reasonable subsistence; and a person who has been smitten by poverty. The genuineness of which is confirmed by three intelligent members of this people for him begging is permissible till he gets what will support him or will provide him subsistence. Qabisa, besides these three (every other reason) for begging is forbidden, and one who engages in such consumers that what is forbidden. [Narrated by Muslim (no. 1044)]. With the view of this past scholar, the contemporary figure Yusuf al-Qaradawi (1973) thus gave his response: "I specifically mention the nature of *al-ghārimūn* for those who are affected by natural disasters to the extent that their property is destroyed, and they are forced to go into debt, then the law is allowed". In Malaysia, Federal Territory Mufti Datuk Dr. Zulkifli Mohamad al-Bakri also thinks that it is necessary to give zakat to victims of natural disasters using the provision of asnaf *al-ghārimūn* (Pejabat Mufti Wilayah Persekutuan, 10 December 2014).

As the last asnaf mentioned in the Qur'an, its definition has been done by every mazhab. All the definitions mean those who face difficulties in the journey due to the interruption of material supplies (Hasanah Abd Khafidz et al., 2012).

This material supply cut element has become the basis for Yusuf al-Qaradawi (1973) in expressing the need to categorize some groups of people who can receive a portion of zakat from *Ibn Sabīl's* asnaf such as refugees, beggars, and homeless people. Even some other groups also share the same characteristics with the meaning of *Ibn Sabīl* as tried to be highlighted by the Hanafi sect. Their view states that all people who have no property, even if they are in their country at that time, including people who are generally categorized as having financial ability. This is because the need in this situation is clear (Ibn Nujaim, 1997).

Referring to the time when a disaster occurs, all victims will be moved to one place of evacuation. At the evacuation center and at the time of the disaster, even if a person is rich and has financial ability but they themselves cannot use the financial ability at that time. The bank is closed, it is possible that the internet or phone lines are down, there is no money in hand. At this point these people have been in a state of *al-Hajah al-Muktabarah* (Ibn 'Abidin, 2003).

The current scholarly view generally concludes the asnaf *Muallaf Qulūbuhum* as a group whose hearts are softened or moved to the religion of Islam. They try to combine some classical interpretations with current demands. According to al-Qaradawi (1973), a convert is a person whose heart is softened in the hope that they will incline to Islam or be able to strengthen their faith or stop their crimes against Muslims. In addition, Wahbah al-Zuhayli (1996) stated that muallaf are those who have a weak heart towards Islam and are given zakat to strengthen their hold on Islam.

In the context of da'wah to non-Muslim communities in Malaysia and the rest of the world in general, there are two main indicators of the success of the da'wah. The first is that a non-Muslim embraces Islam and the second is that the non-Muslim gets a good impression of Islam. Closely related to the victims of the disaster that occurred in Malaysia, the victims involved are both Muslims and non-Muslims. This is because Malaysia is a country with a pluralistic society. Coinciding with the definition of asnaf *Muallaf Qulūbuhum*, non-Muslim communities in Malaysia who are victims of disasters can be given any form of assistance to soften their hearts to Islam. At the very least, the zakat aid given can give them a positive image of Islam and ultimately be able to open their awareness of Islam and ultimately lead them to embrace Islam. Nevertheless, this matter needs to be taken care of and supervised by the authorities so that the welfare of Muslims is first taken care of and given rights. Therefore, the amount and type of aid is subject to the discretion of the government and the zakat itself. This space and basin can be taken by providing several allocations from asnaf *Muallaf Qulūbuhum* and distributed based on the distribution schemes that have been stated in the group of asnaf involved with the victims of this disaster. The schemes involved non-Muslim disaster victims during and after the disaster.

In summary, although zakat is a universal concept of charitable giving, its allocation to Muslims first is based on Islamic values of solidarity, collective accountability, and the maintenance of human dignity (Shittu et al., 2022). This strategy seeks to fortify the Muslim community and cultivate a supportive and caring atmosphere among its constituents. It is important to remember that zakat represents the order of importance within the framework of Islamic principles, not that it precludes non-Muslims from getting aid.

Suggestion For Improving the Implementation of Zakat Giving for Victims of Natural Disasters

To enhance the effectiveness, transparency, and impact of Zakat distribution for victims of natural disasters, several key strategies should be adopted.

- i. Firstly, establishing specialized disaster relief funds dedicated to Zakat contributions can streamline resource allocation. These funds should be systematically planned to ensure targeted and effective relief efforts while enabling swift responses to the immediate needs of disaster-affected communities.
- ii. Secondly, strengthening cooperation and coordination among Zakat institutions—such as JAWHAR—government agencies, and non-governmental organizations (NGOs) is crucial. A collaborative approach can help address disaster-related challenges, prevent duplication of efforts, and optimize resource utilization. To ensure a prompt and efficient response, regular communication channels between these entities should be established.

- iii. Thirdly, leveraging technology can enhance transparency and accountability in Zakat distribution. Real-time tracking systems—such as online platforms, mobile applications, and blockchain technology—can enable donors to monitor how their contributions are utilized. Increased transparency fosters trust and encourages greater community participation in Zakat initiatives.
- iv. Fourthly, developing disaster preparedness plans can mitigate the impact of natural disasters. These plans should outline structured protocols for Zakat distribution, rapid needs assessments, resource mobilization, and coordination with other relief organizations. Proactive disaster planning enables Zakat institutions to respond swiftly and effectively to emergencies.
- v. Additionally, implementing training programs for Zakat administrators, volunteers, and local community leaders is essential for efficient relief distribution. Training should focus on needs assessment, resource management, and community engagement to ensure that Zakat initiatives address the specific challenges of each disaster and are executed efficiently.
- vi. Moreover, conducting comprehensive needs assessments is vital for understanding the specific requirements of affected communities. By carrying out continuous evaluations, Zakat institutions can ensure that aid is timely, relevant, and aligned with the most pressing needs of disaster victims.
- vii. Furthermore, integrating community empowerment programs within Zakat distribution efforts can strengthen long-term resilience. Beyond immediate relief, initiatives such as skill-building workshops, job placement programs, and infrastructure development projects can support communities in rebuilding their livelihoods.
- viii. Lastly, enhancing accountability mechanisms through regular audits and oversight committees can prevent financial mismanagement. Independent evaluations of Zakat distribution processes can ensure that funds are allocated ethically and efficiently, reinforcing public confidence in Zakat institutions.

By adopting these comprehensive strategies, specialized relief funds, collaboration, technology integration, disaster preparedness, training, needs assessments, community empowerment, and accountability—Zakat institutions can significantly improve the implementation of Zakat distribution for victims of natural disasters. These measures will promote a more effective, transparent, and compassionate response to those in need.

Conclusion

The analysis of both classical and contemporary scholarly discussions on asnaf zakat has led to a broader and more inclusive benchmark that extends beyond the perspectives of traditional schools of thought, including Hanafi, Maliki, Shafi'i, and Hanbali. This finding aligns with the existing legal framework in several Malaysian states, demonstrating its practical applicability. By adopting this inclusive approach, zakat institutions can explore innovative solutions for disaster relief, particularly by incorporating additional asnaf such as al-ghārimūn, Ibn Sabīl, and Muallaf Qulūbuhum. The integration of these categories has the potential to enhance the efficiency of zakat distribution, ensuring that aid reaches those who are most in need. Furthermore, extending zakat assistance to individuals who have suffered substantial losses due to natural disasters provides crucial relief, alleviating their financial burdens and supporting their recovery. This expanded framework strengthens the role of zakat institutions in effectively addressing contemporary socio-economic challenges while remaining rooted in Islamic principles.

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