

# From Poverty to Well-Being: The Potential and Strategy of the Kelantan Islamic Religious and Malay Customs Council (MAIK) in Empowering Productive *Asnaf* in Kelantan

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## Abstract

Poverty is a multifaceted issue that profoundly impacts economic stability, health, and educational opportunities. This is especially evident in Malaysia's states of Sabah, Sarawak, Kelantan, and Kedah. Despite concerted governmental efforts to eliminate extreme poverty in these regions, significant challenges remain. In Kelantan, the Kelantan Islamic Religious and Malay Customs Council (MAIK) has taken a substantial role in poverty alleviation, with a specific focus on supporting *asnāf* groups. This study addresses the question: What potential strategies should MAIK implement to guarantee sustainable progress in reducing poverty? It seeks to assess both potential strategies and the operational mechanisms of poverty alleviation within MAIK. This study uses a qualitative case study approach, collecting data through unstructured interviews with MAIK representatives and supplementing it with secondary sources, including academic literature and official publications. Thematic content

analysis of this data reveals four critical areas of potential, including the strategic selection of productive *aṣnāf* and effective knowledge transfer practices.

**Keywords:** Poverty, Well-Being, Poverty Management Strategy, Transformation, Kelantan Islamic Religious And Malay Customs Council (Maik)

## **Introduction**

The zakat and Baitul Mal institutions were established to formalize and structure the management of zakat in a systematic way, central to both collecting and distributing funds to eligible *aṣnāf* (Meerangani, 2017). These institutions serve as intermediaries between zakat payers (*muzzaki*) and recipients (*mustahik*), as an important role in economic empowerment and reducing poverty within communities (Rahman, 2017). Effective and efficient zakat management builds Islamic financial institutions that earn community trust and respect. However, the efficiency of zakat collection and distribution is strongly tied to management quality (Hasan Bahrom, 2010). Yet, studies indicate that zakat administration often falls short of its potential due to management inefficiencies, with limited professional training and a predominantly Sharia-focused educational background (Wahab et al., 2005). Imtiaz (2000) emphasizes that inadequate skills, workforce shortages, and a lack of professional networks deter effective zakat distribution. Current zakat administration demands multidisciplinary skills; including management, technology, and entrepreneurship, to enhance professional standards, reinforce confidence in zakat institutions, and ultimately increase zakat collections (Wahid & Ahmad, 2011).

Another challenge within zakat institutions is the persistent imbalance between zakat collection and its distribution among *aṣnāf* groups (Ramli & Ibrahim, 2010). Inefficiencies in fund allocation are evident in surpluses that remain undistributed, and failure to prioritize the eight categories of *aṣnāf* as outlined. This mismanagement impacts community trust, leading some *muzzaki* to seek alternative methods of zakat distribution (Wahid et al., 2008). Zakat institutions also face constraints in monitoring aid distribution due to limited human resources, which complicates field supervision (Rahman & Ahmad, 2011). Effective monitoring methods, even if not frequent, are essential to ensure that productive *aṣnāf* use capital effectively and sustainably.

Poverty remains a pervasive issue impacting global communities (Nugroho et al., 2021), including Malaysia, where it affects social and economic development, particularly in Kelantan. With a poverty rate surpassing that of other Malaysian states, poverty reduction remains a primary concern on Kelantan's development agenda. In this context, the Kelantan Islamic Religious and Malay Customs Council (MAIK) plays a crucial role by offering zakat programs and social aid initiatives. As a fundamental tenet of Islam, zakat serves not only as a wealth redistribution tool but as a means to improve welfare for the disadvantaged. MAIK's strategies aim to transition *aṣnāf* from recipients to economically productive contributors. This study explores the potential poverty management strategies MAIK could implement, focusing on productive *aṣnāf* selection and effective knowledge transfer.

## **Literature Review**

### *The Concept of Poverty*

Classically, poverty has been defined by figures like Adam Smith and Rowntree as a lack of sufficient income to meet the minimum requirements necessary for physical well-being.

Darwin (2005) expands on this by identifying poverty as encompassing income instability, a deficit in quality essentials (such as housing and productive assets), and barriers to maintaining health and accessing adequate infrastructure. In the 1980s, poverty definitions began to incorporate the concept of relative deprivation of rights, with non-monetary factors also acknowledged as contributors to impoverishment (Maxwell, 1999). From an Islamic perspective, poverty includes a more comprehensive interpretation, covering multiple dimensions of need. Islamic approach, grounded in the Qur'an and Hadith, offers religious guidance for poverty alleviation (Qutb, 1992). The Arabic term for "poor", as outlined by al-Rafi'i (n.d.), conveys an image of depletion or cessation, akin to a creature whose movement has stilled (movement of a slaughtered animal).

#### *The Role of Zakat in Poverty Management*

Zakat holds a fundamental role in poverty alleviation by providing targeted assistance to *aṣṇāf* groups. Institutions like Baitul Mal and zakat agencies have continuously refined zakat management by developing poverty alleviation initiatives. A historical example of effective zakat management is found during the caliphate of Umar bin Abdul Aziz, who demonstrated success in poverty reduction through sound administration and principled leadership.

Contemporary zakat institutions, including the Negeri Sembilan Islamic Religious Council (MAINS), the Federal Territory Islamic Religious Council (MAIWP), and the Melaka Islamic Religious Council (MAIM), have also instituted poverty reduction programs. These initiatives, which provide business capital, financial aid, and educational support, aim to improve *aṣṇāf* livelihoods, encourage self-sufficiency, and mitigate income inequality. These institutions aim to raise the socioeconomic status of *aṣṇāf* by providing business grants, training, and entrepreneurship courses, along with scholarships and educational support programs. In education, zakat has proven essential for poverty reduction. The Selangor Zakat Board (MAIS), for instance, has implemented programs such as foster schools and scholarship schemes to support *aṣṇāf* children, contributing to academic achievement and future employment prospects. Thus, zakat functions not only to meet immediate needs but also as a catalyst for economic growth through investments in education and entrepreneurship.

#### *Poverty Eradication Management in Malaysia*

The eradication of poverty in Malaysia is regarded as a crucial effort to safeguard community welfare. Consequently, various initiatives have been undertaken by zakat institutions and local governments, organized through specific programs.

##### i. Poverty Eradication through Zakat and Baitul Mal Institutions

Zakat institutions play a significant role in poverty eradication management by implementing structured and systematic programs. The success of these initiatives hinges on three primary factors: knowledge transfer, skill enhancement for staff, and effective monitoring of *aṣṇāf*:

##### a. Knowledge Transfer

Effective knowledge transfer is essential for enhancing the efficiency of zakat administration and management. Providing *aṣṇāf* with entrepreneurial skills and financial management knowledge is critical for fostering their independence. Information dissemination should leverage mass media platforms, including bulletins,

official websites, newspapers, and television, to ensure accessibility across all societal levels.

b. Strengthening Staff Skills and Human Resources

Human resources are fundamental to the administration and development of these institutions. It is imperative to have staff members who embody trust, professionalism, and transparency to uphold community confidence. Upskilling initiatives, such as training programs focused on social and technological competencies, can significantly enhance staff capabilities. Furthermore, instilling virtuous values is essential for creating a positive work environment and improving service delivery to the community.

c. Monitoring Methods for *Aşnāf* Groups

Regular and systematic monitoring of *aşnāf* is necessary, involving visits to their residences or business locations. This ensures the effectiveness of assistance and provides motivation and guidance to *aşnāf* facing challenges. Additionally, a mentoring program has been introduced, allowing successful *aşnāf* entrepreneurs to serve as role models, thereby assisting others in improving their circumstances.

Through these strategies, zakat institutions and Baitul Mal not only oversee the collection and distribution of zakat but also empower *aşnāf* to become competitive and motivated in their efforts to escape poverty.

ii. Eradication by Local Government Institutions

Local government institutions implement poverty management programs aimed at assisting the impoverished in escaping poverty. A key initiative is the Urban Poverty Eradication Programme (PPKB), which aligns with the 10th Malaysia Plan. This program seeks to reduce the urban poverty rate from 3.8% in 2009 to 2.0% by 2015, targeting B40 households with monthly incomes below RM 3,860.

The two main initiatives under PPKB include:

- a. **Urban Homes Repair Assistance Programme:** This program ensures safe living conditions for the poor by providing support for essential home repairs, including roofs, floors, and walls.
- b. **Urban Hawker Kiosk Programme:** This initiative promotes entrepreneurship among the B40 group by offering secure hawker stalls. Applicants must meet specific criteria, such as being registered as poor in the e-Kasih System, aged between 18 and 60, and having an interest in or existing business.

In addition, the Malaysian government has introduced various other programs to combat poverty, including targeted initiatives, skills training, financial support, and business promotion. Related programs include the People's Well-being Development Scheme (SPKR), the Micro Credit Programme, Amanah Ikhtiar Malaysia (AIM), and the Education Assistance Programme. Through various ministries and agencies, the government remains committed to poverty alleviation. Initiatives like 1AZAM and RISDA play crucial roles in supporting the poor, particularly farmers, by enhancing their incomes and empowering their livelihoods.

Productive *Aşnāf*

Productive *aṣnāf* refers to those eligible to receive zakat who can effectively use the assistance for economic advancement. According to Hamid (2013), *aṣnāf* includes those entitled to zakat distribution, as described in Surah at-Tawbah (9:60), which identifies eight categories of zakat recipients: *fuqara* (the poor), *masākin* (the needy), *al-ʿāmilīn* (zakat administrators), *al-muʿallaḡ* (Islam reverts), *al-riqab* (servants), *al-gharimin* (debtors), *fiṣabilillah* (those striving in the path of Allah), and *ibn ṣabil* (pilgrims/wayfarers). These eight categories collectively constitute the *aṣnāf* group, which receives zakat intended to benefit the ummah.

The term “productive” signifies the ability to produce substantial and satisfactory results. In the context of *aṣnāf*, productive *aṣnāf* are those who can use zakat assistance effectively to meet their economic needs. Members of this group typically possess the physical and mental capacity to engage in work. This study focuses on *aṣnāf* who engage in business or possess marketable skills. Assistance provided to these productive *aṣnāf* includes business capital, work equipment (such as sewing machines, lawnmowers, or taxis), and educational support. The aim of this assistance is to facilitate productive *aṣnāf* in overcoming poverty and continually enhancing their economic status.

### Study Methodology

This study adopts a qualitative approach, using case studies and literature reviews to gather data. Primary data were collected through unstructured interviews, characterized by open-ended questions tailored to the specific areas of expertise of two informants from the Kelantan Islamic Religious and Malay Customs Council (MAIK). These informants are members of the implementation group directly engaged in the management and administration of MAIK.

Secondary data were sourced from scholarly articles, books, journals, and official websites. The analysis of the collected data was conducted using thematic content analysis. Table 1.0 outlines the two informants selected for this research, both of whom belong to the MAIK implementation group.

Table 1.0

*List of Implementing Groups at MAIK*

Code Reports	Position	Areas of Expertise
AE1	Deputy President of MAIK	<i>Usul Fiqh</i> and Sharia
AE2	MAIK Resource Management Officer	Sharia

Table 1.0 shows the list of informants selected during the research conducted consisting of 2 members of the MAIK implementation group

### Study Findings

In Kelantan, several poverty management programs have been initiated to assist the *aṣnāf*. As some of these programs are still in the planning phase, this study highlights the necessity of exploring the potential for effective poverty management at the Kelantan Islamic Religious and Malay Customs Council (MAIK). What specific strategies must MAIK implement to address the poverty faced by the people of Kelantan? What mechanisms should be established in the

region? Poverty management programs are key for enhancing income levels and improving the living standards of productive *aṣnāf*. Various initiatives have been undertaken by zakat institutions, particularly within MAIK. The five primary programs currently in operation include the zakat aid distribution program, the da’wah program, the mosque *imarah* program, the zakat travel convoy program, and the English @ Mosque program. These initiatives aim to support the economically disadvantaged in Kelantan. This commitment is exemplified by an interview with the informant AE1, who stated:

*“Our five programs are funded from zakat and Baitul Mal. The most is through zakat funds. The acting said that we need to help the people of Kelantan because the majority of them live in hardship. As I said, the Kelantan regent’s speech is an inspiration for me to help the people of Kelantan from hardship.”*

Based on this interview, it is clear that MAIK has implemented five key programs. The funding for these initiatives is derived from two main sources: zakat and Baitul Mal. The collected funds are allocated to support these programs, aiming to liberate the people of Kelantan from the constraints of poverty.

*Potential Through the Selection of Productive Aṣnāf*

The careful selection of deserving productive *aṣnāf* is crucial in the distribution of zakat funds. Figure 1 demonstrates the criteria for selecting productive *aṣnāf*:

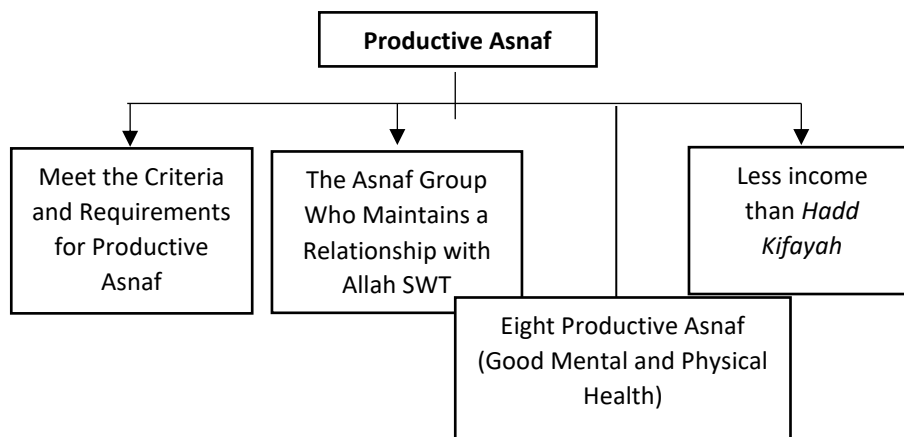


Figure 1: Criteria for Selecting Productive Aṣnāf

The figure outlines the potential involved in identifying productive *aṣnāf*. Four specific criteria guide this selection process. The eight *aṣnāf* categories eligible for zakat distribution include: *fuqara*, *masākin*, *al-‘āmilīn*, *al-mu‘allaf*, *al-riqab*, *al-gharimin*, *fiṣabilillah*, and *ibn sabil*. However, every *aṣnāf* in these categories must demonstrate productivity and meet established criteria. According to informant AE1, the selection criteria for productive *aṣnāf* encompass these eight eligible groups, as evidenced by the following statement:

*“We are giving this assistance to eight groups of aṣnāf as mentioned in Surah at-Taubah verse no. 60, namely fuqara, masakin, gharimin, ibn sabil, amil, muallaf, fi sabillah and ar-riqab. But a lot is given to fuqara, masakin and fi sabillah. Fisabilillah in the context of*



*MAIK is mostly la students. For fuqara and cooking, we spend approximately 47%. For the fisabillah 30%, and 20% for the rest.”*

From this interview, it is evident that MAIK distributes zakat across all eight eligible groups as outlined in Surah at-Taubah, verse 60. Within MAIK, there is a pronounced focus on aiding the *fuqara* and *masākin*, particularly the productive segments of these groups, who require support in areas such as business capital, work equipment, and educational assistance. The selection process for productive *aṣṇāf* also considers *hadd al-kifayah*, which refers to the minimum sufficiency threshold for an individual and their dependents based on current living costs. This criterion is vital to ensure that assistance is directed to those who genuinely qualify as productive *aṣṇāf*. Basic needs factored into the *hadd al-kifayah* determination include shelter, food, clothing, medicine, education, and transportation. Qualified productive *aṣṇāf* are then supported in enhancing their economic activities and income.

In MAIK, the criteria for *aṣṇāf* eligible for zakat assistance focus on productive *aṣṇāf* earning RM1000 or less. AE2 elaborates:

*“We look at their income which is about RM1000 and below. It is not rigid.”*

AE2 further clarifies that while the baseline for productive *aṣṇāf* is an income of RM1000, it is not fixed and varies according to family circumstances. AE1 also adds:

*“For example, a person with an income of RM8000, he has 12 children. We will consider. Compared to the income of RM5000, 2 children. It seems, right. But the average poor earns RM1000 and below. Most of them are farmers. But there are also civil servants.”*

MAIK adapt zakat assistance based on income levels and family size. Even individuals with higher salaries may receive support if they have numerous dependents. This assistance aims to alleviate the burdens faced by productive *aṣṇāf*, enabling them to sustain a better quality of life. Most of the productive *aṣṇāf* receiving aid are engaged as farmers or laborers, prioritizing support for those without stable or fixed incomes.

Moreover, productive *aṣṇāf* must adhere to specific criteria established by the zakat institution. Figure 2 outlines the application conditions for productive *aṣṇāf* seeking zakat assistance:

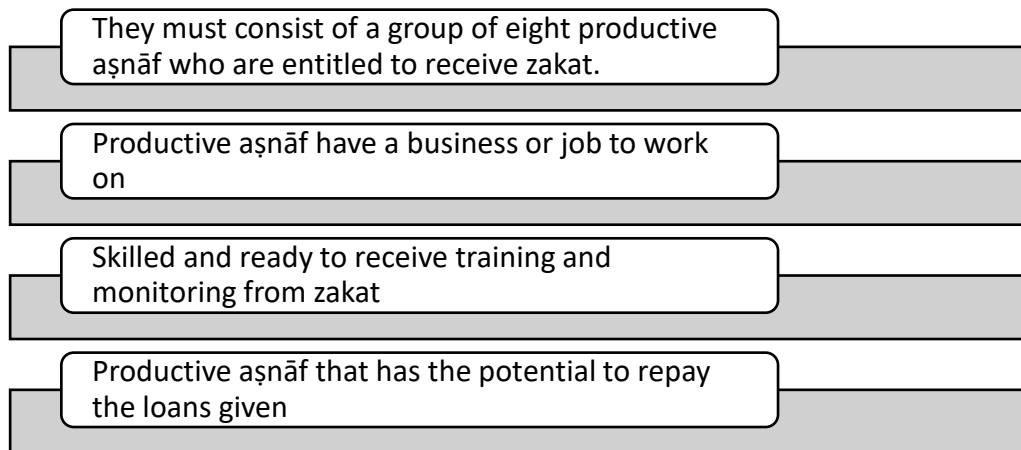


Figure 2: Conditions for Applying for Productive Aṣnāf Assistance

According to Figure 2, four key conditions must be met for productive *aṣnāf* groups applying for zakat assistance. First, applicants must belong to the eight designated productive *aṣnāf* categories eligible for zakat. Second, they must be engaged in a business or have a job. Third, they should possess skills and be willing to undergo training and supervision from the zakat department. Finally, applicants must demonstrate the potential to repay any loans provided. These criteria are vital for ensuring the long-term success of productive *aṣnāf* following assistance from the zakat institution.

Furthermore, the selection criteria for eligible *aṣnāf* groups must include both poor and productive individuals. Productive *aṣnāf* are characterized by their good physical and mental health, as well as their ability to rise above relative poverty. AE1 elaborates on this distinction:

*“But it doesn’t seem to be like that. I look at this poor person, he doesn’t care on religion. He is not a fool; he is an impurity. Those who maintain a relationship with God will not be poor. Maybe he will be simple. The house did not collapse. He will live a simple life. That’s also a rich person. People who are close to religion will be productive.”*

From this interview, it is clear that AE1 views poverty as intertwined with one’s spiritual commitment. Those lacking a strong religious foundation; who neglect prayer and their relationship with Allah SWT, also tend to disregard their personal and familial well-being. Consequently, the criteria for productive *aṣnāf* eligible for assistance emphasize the necessity of good mental and physical health, alongside a commitment to religious practices such as prayer, fasting, and zakat, along with possessing virtuous character. Such individuals are believed to be the productive members of society who can thrive in both this life and the hereafter.

#### *Potential Through Knowledge Transfer*

Knowledge transfer represents a significant avenue for enhancing the quality of administration within zakat institutions. Figure 3 illustrates the potential benefits of implementing knowledge transfer initiatives.



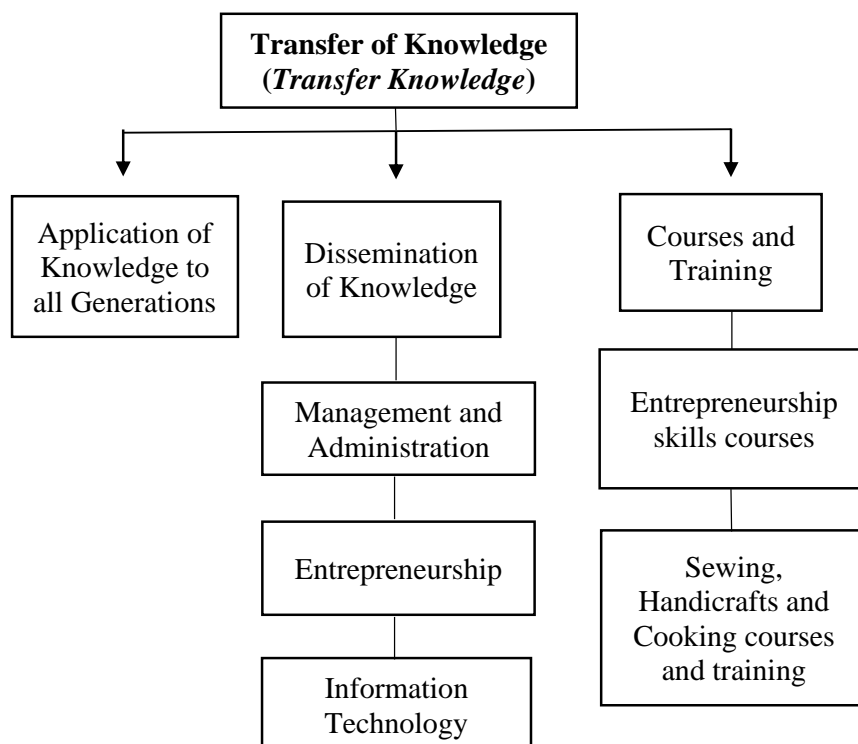


Figure 3: Potential Through Knowledge Transfer

As portrayed in Figure 3, the cultivation of knowledge is essential for strengthening the management and administrative frameworks of organizations. The acquisition of knowledge plays a crucial role in fostering success, as emphasized by AE1:

*“The way to advance the people of Kelantan with knowledge. That’s right. In the Qur’an it is also stated. I read yes. Iqra Bismirabika. Until the end of the sentence.”*

AE1 highlights that the most effective strategy for elevating the community is through education. Knowledge has the power to transform lives for the better, a sentiment echoed in Surah al-Alaq, 96:1:

*“Read by (say) the name of your Lord who created”.*

This Qur’anic verse underscores the idea that reading and acquiring knowledge contribute significantly to positive life developments. AE1 further elaborates on this, stating:

*“I want to impart knowledge. That’s why even though I give micro-credit, for businesses to the aṣnāf. However, the core solution problem is science. We also give out scholarships. Emphasis on projects. In addition, the application of knowledge to aṣnāf is actually bad. We have to think that for this aṣnāf, it is easy to receive knowledge other than knowledgeable people like you, right?”*

AE1’s insights reinforce the notion that prioritizing education is vital for enacting meaningful change within communities. The dissemination of knowledge, particularly in entrepreneurship and financial management, is critical for productive *aṣnāf* groups. Additionally, religious education which focused on practices such as prayer, zakat, and fasting,

serves as a cornerstone for fostering successful family units. A solid grasp of religious tenets equips productive *aṣṇāf* with the tools necessary for achieving success in all aspects of life according to shariah.

Moreover, AE1's analysis highlights the importance of mentorship for productive *aṣṇāf*. This mentorship should not be limited to institutional staff but should also encompass knowledgeable individuals and the *muzzaki* group, who can effectively convey crucial information about zakat schemes, application procedures, and the services offered by zakat institutions. The involvement of informed individuals and dedicated officers is essential in facilitating the transfer of knowledge and vital information to *aṣṇāf*. Ultimately, effective knowledge transfer cultivates professionalism in zakat management, thereby bolstering the confidence of the *muzzaki* group to fulfill their zakat obligations. This increased confidence can, in turn, augment zakat contributions within the Islamic financial system and enhance the distribution of funds to needy productive *aṣṇāf*.

The findings indicate that productive *aṣṇāf* groups should receive adequate education and exposure. For instance, those aspiring to launch businesses requiring capital should be provided with foundational knowledge in entrepreneurship. Prospective entrepreneurs must undergo training and workshops to deepen their understanding of business dynamics. These courses serve as crucial knowledge transfer mechanisms. For example, productive *aṣṇāf* engaging in hydroponic agriculture would participate in several weeks of training focused on planting techniques, fertilization, pest management, and overall care for hydroponic systems. Officers from MAIK would accompany these *aṣṇāf* in the field during training sessions, reinforcing practical knowledge transfer.

Consequently, knowledge transfer holds immense potential for enhancing the capabilities of productive *aṣṇāf*, the *muzzaki*, and implementing bodies such as MAIK. A robust knowledge transfer framework can yield a generation of capable and harmonious individuals, societies, and nations. This perspective aligns with the views of Toran et al. (2010), who assert that individuals with extensive knowledge across various domains possess a higher degree of confidence in effectively managing their responsibilities. Such confidence stems from a solid foundation of knowledge, motivating productive *aṣṇāf* to advance their endeavors, supported by comprehensive material, spiritual, physical, and mental assistance.

## Discussion

The findings reveal two key strategies and potentials for implementing poverty management programs within MAIK. The primary strategy focuses on the selection criteria for productive and capable *aṣṇāf*, coupled with an emphasis on knowledge transfer. Establishing rigorous criteria for identifying eligible productive *aṣṇāf* is crucial for the effective implementation of poverty management initiatives. The productive *aṣṇāf* entitled to receive zakat assistance belong to eight defined groups: *fuqara*, *masākin*, *al-'āmilīn*, *al-mu'allaf*, *al-riqab*, *al-gharimin*, *fisabilillah*, and *ibn sabil*. This demographic typically experiences income levels below the *hadd al-kifayah* threshold, indicating insufficient means to meet basic needs.

Moreover, the criteria for productive *aṣṇāf* include maintaining a robust relationship with Allah SWT, which includes regular prayer, personal hygiene, and the embodiment of noble character. Furthermore, prospective *aṣṇāf* must exhibit good physical and mental health,

ensuring they possess the capacity to perform their jobs or manage their businesses effectively.

In this context, emphasizing knowledge is vital for reinforcing administrative and managerial frameworks. Managers well-versed in various aspects of management, entrepreneurship, and technological advancements contribute to a higher standard of zakat professionalism. The dissemination of knowledge to productive *ašnāf* groups and their children serves as a transformative tool, fostering significant improvements in their lives. Economic and educational assistance programs are pivotal in advancing the developmental stages of productive *ašnāf*. Consequently, this study underscores the necessity of holistic strategies in poverty management, aiming to realize community well-being goals and fostering collaboration among diverse stakeholders in the effort to alleviate poverty in Kelantan.

### **Conclusion**

MAIK plays a crucial and impactful role in the socio-economic development of the Kelantanese population, particularly in efforts to reduce poverty. To enhance its effectiveness, MAIK should consistently seek innovative funding sources, aiming to increase zakat collection and distribution to adequately address the needs of the Kelantan community through targeted poverty management programs. The discussed potentials should serve as a foundation for redesigning poverty management strategies, with the objective of assisting productive *ašnāf* in Kelantan.

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