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**EXPLORING ZAKAT ASSISTANCE AND ITS IMPACT ON
MUALLAF IN SABAH**



MASTER OF ISLAMIC BUSINESS STUDIES

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EXPLORING ZAKAT ASSISTANCE AND ITS IMPACT ON

MUALLAF IN SABAH



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ABSTRACT

Zakat is one of the key instruments in the Islamic social welfare system. It aims to assist the asnaf, including muallaf (new converts to Islam). The transition of faith for a muallaf is often accompanied by various challenges such as financial strain, family conflict, social isolation, and the need for religious education. Although zakat institutions provide various forms of assistance, the nature and suitability of such aid in addressing the actual needs of muallaf remain under-documented. This study was therefore conducted to explore the types of zakat assistance provided to muallaf, assess their impact on their lives, and identify the challenges faced by zakat institutions in delivering such aid. The study was carried out in a selected district in the state of Sabah using a qualitative approach. Data were collected through semi-structured interviews with two main groups of informants, zakat officers and muallaf and supported by document analysis. The findings reveal that zakat assistance to muallaf includes one-off financial aid, periodic financial aid, religious guidance classes, and entrepreneurial support programmes. The financial assistance helps ease the burden of those who have recently embraced Islam, particularly in meeting basic needs, as many still live with non-Muslim family members. Religious guidance classes provide them with the knowledge and confidence to practise Islamic teachings in daily life, while entrepreneurial support enables them to become self-reliant and eventually independent from zakat aid. However, several challenges hinder the delivery of assistance, including incomplete applications due to limited understanding of the required supporting documents, as well as difficulties in accessing facilities such as photocopy machines for those living far from urban areas. In addition, the high volume of applications during certain periods, such as before Hari Raya, often results in delays in approval and disbursement. This study offers a comprehensive account of the forms of zakat assistance provided to muallaf and the challenges faced in its implementation. The findings highlight the need for process improvements and more responsive approaches to strengthen support for this group.

Keywords: zakat, zakat management, zakat assistance, muallaf

ABSTRAK

Zakat merupakan salah satu instrumen penting dalam sistem kebajikan Islam. Ia bertujuan membantu golongan asnaf, termasuk muallaf yang baru memeluk Islam. Peralihan akidah bagi seseorang muallaf sering disertai cabaran seperti tekanan kewangan, konflik keluarga, pengasingan sosial dan keperluan pendidikan agama. Walaupun institusi zakat menawarkan pelbagai bentuk bantuan, bentuk dan kesesuaiannya dalam memenuhi keperluan sebenar muallaf masih kurang didokumentasikan. Justeru, kajian ini dijalankan bagi meneroka bentuk bantuan zakat yang diberikan kepada muallaf, menilai impaknya terhadap kehidupan mereka serta mengenal pasti cabaran yang dihadapi oleh institusi zakat dalam menyalurkan bantuan. Kajian ini dilaksanakan di sebuah daerah terpilih di negeri Sabah dengan menggunakan pendekatan kualitatif. Data dikumpul melalui temu bual separa berstruktur bersama dua kumpulan informan utama, iaitu pegawai zakat dan muallaf, serta disokong dengan analisis dokumen. Dapatan menunjukkan bantuan zakat kepada muallaf merangkumi bantuan kewangan secara sekali beri, bantuan kewangan berkala, kelas bimbingan agama serta sokongan program keusahawanan. Bantuan kewangan tersebut membantu meringankan beban mereka yang baru memeluk Islam, khususnya untuk membeli keperluan asas memandangkan kebanyakan masih tinggal bersama keluarga bukan Muslim. Kelas bimbingan agama pula membekalkan pengetahuan dan keyakinan untuk mempraktikkan ajaran Islam dalam kehidupan seharian. Sementara itu, sokongan keusahawanan memberi peluang kepada mereka untuk berdaya diri dan seterusnya tidak lagi bergantung kepada bantuan zakat pada masa hadapan. Walau bagaimanapun, terdapat beberapa cabaran utama dalam penyaluran bantuan, antaranya permohonan muallaf yang sering tidak lengkap kerana kurang memahami dokumen sokongan yang diperlukan. Bagi muallaf yang tinggal jauh dari bandar, akses kepada kemudahan seperti mesin fotostat juga menjadi kekangan. Selain itu, jumlah permohonan yang meningkat pada musim tertentu, seperti menjelang Hari Raya, turut menyebabkan kelewatan proses kelulusan dan penyaluran bantuan. Kajian ini memberikan gambaran menyeluruh tentang bentuk bantuan zakat kepada muallaf serta cabaran yang dihadapi dalam pelaksanaannya. Implikasinya, penambahbaikan proses dan pendekatan yang lebih responsif dapat meningkatkan sokongan kepada golongan ini.

Kata kunci: Zakat, pengurusan zakat, bantuan zakat, muallaf

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LIST OF ABBREVIATIONS

| | |
|----------------|---|
| MUIS | Majlis Ugama Islam Sabah |
| JHEAINS | Jabatan Hal Ehwal Agama Islam Negeri Sabah |
| JAKIM | Jabatan Kemajuan Islam Malaysia |
| MAIWP | Majlis Agama Islam Wilayah Persekutuan |
| SIRC | State Islamic Religious Council |
| FMM | Fakir Miskin Muallaf (Zakat Assistance Category) |
| KBSK | Kelas Bimbingan Saudara Kita |



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Zakat is one of the five pillars of Islam and is obligatory upon every Muslim who meets certain conditions. It serves as a fundamental Islamic economic instrument designed to ensure fair and equitable distribution of wealth among eligible recipients, including muallaf individuals who have recently embraced Islam. This group is prioritized in zakat distribution as they require both material and spiritual support to strengthen their faith and establish their new life as Muslims (Wahab et al., 2020). Moreover, zakat assistance to muallaf is regarded as a strategic tool of Islamic propagation (*dakwah*) which can serve to attract non-muslim to understand islam more deeply (Isnaini, 2024).

Muallaf are one of the eight eligible zakat recipients as *asnaf* stated in Surah At-Taubah, verse 60. The primary aim of zakat assistance for this group is to reinforce their faith (*Aqidah*) and facilitate their transition into muslim life. Zakat support may take various forms, including financial aid, religious education, housing, and social support (Mohd Shariff & Abdullah, 2023); Salleh & Ibrahim, 2022).

In the Malaysian context, the State Islamic Religious Councils (SIRC) are responsible for managing zakat to ensure that the assistance provided to muallaf holistically addresses their diverse needs (Tuan Mahmood et al., 2021). However, the implementation and management of zakat for muallaf often encounter combine several challenges, including a lack of transparency in distribution, limited public awareness

regarding the rights of muallaf, and the effectiveness of support programs provided by zakat institutions (Hasan et al., 2021; Hamid & Noor, 2023).

Furthermore, research has shown that many muallaf experience difficulties in gaining acceptance from their families and original communities, thereby making them heavily reliant on institutional zakat support (Rahim & Latif, 2022). Hence, an effective zakat management strategy should address the psychosocial challenges faced by muallaf to ensure meaningful and lasting impact.

Previous studies indicate that the effectiveness of zakat assistance for muallaf depends on several key factors, such as efficient institutional management, collaboration between religious authorities and non-governmental organizations and support from local community (Zulkifli & Samad, 2019; Nordin et al., 2022). Many researchers advocate for a more comprehensive approach to zakat assistance, which extends beyond financial assistance. Instead, it should include empowerment initiative such as skill training and entrepreneurship (Kamaruddin & Aziz, 2021). Such efforts are expected to enable muallaf become more self-reliant and in turn contribute to the socio-economic development of the broader Muslim community.

1.2 Problem Statement

In recent years, Sabah has consistently recorded the highest growth in the number of registered muallaf in Malaysia, with 20,115 out of 89,102 muallaf according to JAKIM. Sabah has shown a consistent increase in the number of registered muallaf compared to other states in Malaysia. This increase can be attributed to several socio-demographic and cultural factors unique to the state. First, the ethnic diversity in Sabah such as Kadazan-Dusun, Murut and Bajau who previously adhered to traditional

beliefs or adhere to other religions such as Christianity, makes them more open to Islamic preaching. According to Mr. Rahman et al. (2020), communities that do not follow a formal religion or adhere to traditional beliefs are more receptive to preaching messages, especially in the interior of Sabah. Furthermore, active and continuous preaching efforts by agencies such as JHEAINS, JAKIM, and Islamic NGOs also contributed to this increase. A study by Mohd Shukri Hanapi et al. (2018) showed that the welfare-based da'wah approach such as the provision of basic aid, education and health services has attracted the interest of the indigenous community to recognize and embrace Islam.

In addition, the factor of intermarriage between Muslims and non-Muslims, especially among non-Muslim women who marry Muslim men, is also a significant contributor to the increase in the number of muallaf in Sabah. According to Nasri Naiimi and Amat Junus (2017), intermarriage plays an important role in bringing non-Muslim ethnic groups to Islam, especially when it is closely related to the legal conditions of marriage in Islam. Economic and social factors are also undeniable. Some rural communities see embracing Islam as an opportunity to get welfare support and access to educational and employment opportunities. Hamid and Mohd (2020) stated that there are muallaf who see Islam not only as a belief system, but also as a way out of poverty and social marginalization. In addition, the effectiveness of the education system and post-shahadah guidance through conversion courses organized by the Islamic Dakwah Center and related institutions also play an important role in attracting the interest of non-Muslims to learn more about Islam. Haron and Hassan (2020) assert that continuous courses and guidance after embracing Islam are very important to ensure muallaf remain in the religion and have a positive effect in attracting more individuals to Islam. In Selangor alone, 1,875 muallaf were registered in 2024, overseen by the

MAIS, reflecting an institutionalised approach to muallaf management, encompassing registration, welfare, and education (MAIS, 2025).

Despite these positive trends, phenomenon raises critical concerns regarding religious guidance, economic support, and social acceptance of muallaf by their families and communities (Ab. Rahman et al., 2018). One major issue is the shortage of trained instructors and structured religious education programs tailored specifically for muallaf (Ibrahim & Yusoff, 2019). Empirical studies suggest that many muallaf struggle to adjust to their new lives, especially in aspect related to Islamic education, employment oppottunities and social integration (Mohamad & Salleh, 2020). In the absence of strong support systems, some muallaf may experience spiritual disillusionment and risk reverting to their previous faith (Basir et al., 2024).

Therefore, strengthening the fundamentals of Islamic knowledge, especially Aqidah, is very important. However, many muallaf lack understanding of aspects such as monotheism and the pillars of faith due to their religious background, level of education, and disorganized preaching approach (Ibrahim & Yusoff, 2019; Rahman et al., 2022). Culturally insensitive delivery methods further complicate their reception of Islamic teachings. Some muallaf continue to associate Islamic monotheism with prior belief systems, leading to confusion or syncretism. Such confusion, accompanied by mental and social stress, is exacerbated by a lack of welfare and religious education support (Rahman et al., 2022; Tuan Mahmood et al., 2021).

Family rejection remains one of the most significant stressors affecting muallaf. Many muallaf face emotional, social, and psychological distress due to familial conflict and community ostracism which deeply affect their faith and overall well-being (Ishak & Anwar, 2019; Widya & Irwansyah, 2025). Many muallaf experience threats,

homelessness, and family estrangement, living in profound psychological isolation (Ali et al., 2020). They also face stereotypes particularly perceptions equating conversion to Islam with “becoming Malay” which intensify familial resentment and feel a betrayal of cultural and religious roots (Rahim & Latif, 2021). This cumulative pressure, in cases resulted in reversion to previous faith (Yusuf & Karim, 2024).

Zakat plays a crucial role in facilitating the transition of muallaf into the Muslim community. Nonetheless, existing literature highlights significant shortcomings in the distribution and utilisation of zakat for muallaf. Allocation is frequently lower than for other asnaf categories, constrained by limited resources, bureaucratic inefficiencies, and a general lack of understanding regarding the specific needs of muallaf (Rahman & Abdullah, 2019; Hassan et al., 2020). While muallaf require more than just financial assistance, including religious education, social mentoring and economic empowerment, many are unable to access these forms of support due to constrained zakat funding (Zainal & Ishak, 2021; Azmi et al., 2022). Consequently, this shortfall may further marginalise them, heightening the risk of apostasy driven by overwhelming socio-economic and psychosocial pressures (Ismail & Sulaiman, 2023).

Overall, muallaf in Sabah face a complex web of interrelated challenges involving religious education, familial acceptance, social exclusion, and insufficient institutional assistance. These factors directly influence their ability to retain their faith and adapt meaningfully to their new religious identity. Therefore, a critical assessment of existing support mechanisms, particularly those related to zakat assistance is urgently needed. Such an investigation will not only determine the effectiveness of current programmes but also offer informed recommendations to strengthen support structures. This would help ensure that muallaf remain committed to Islam, lead

dignified lives, and contribute positively to Malaysia's multicultural and multireligious society.

1.3 Research Questions

Based on the issues discussed in the problem statement section, the following research questions are formulated:

1. What are the forms of zakat assistance provided to muallaf in Sabah?
2. How does zakat assistance impact the lives of muallaf in Sabah?
3. What are the challenges in distributing and managing zakat assistance for muallaf in Sabah?

1.4 Research Objectives

In reference to the research question stated above, the following objectives have been constructed to ensure the effective attainment of the study aims:

1. To explore the forms of zakat assistance provided to muallaf in Sabah.
2. To examine the impact of zakat assistance on the lives of muallaf in Sabah.
3. To identify the challenges in distributing and managing zakat assistance for muallaf in Sabah.

1.5 Significant of the Study

This study holds significant importance from two main perspectives: its contribution to the body of knowledge and its practical implications for the development of the muallaf community in Sabah.

Firstly, from a theoretical standpoint, this study contribute to the existing literature in the areas of muallaf development, zakat assistance management, and socio-religious integration. By focusing on the experiences of muallaf in receiving assistance and its impact on their understanding and practice of Islam, the study offers deeper insight into the real challenges and pressing needs faced by this group. It addresses a notable gap in the existing research, particularly in relation to the effectiveness of support programmes in shaping the faith, life stability, and evolving identity of muallaf as Muslims. Hence, the findings of this study may serve as a reference for future researchers who are interested in exploring the empowerment of muallaf from both spiritual and social dimensions.

Secondly, from a practical perspective, this study provide actionable insight for improving existing for improving existing support mechanism to ensure they are more responsive and aligned with the needs of muallaf. The findings can be used to refine the forms of support required by muallaf, not only in terms of financial aid but also in educational, emotional, and social aspects. This study also offers insights into how appropriate assistance can facilitate the adjustment process, strengthen faith, and enhance the overall well-being of muallaf in the long term. Therefore, the results of this study can be utilised by any parties involved in welfare and community development initiatives in a more comprehensive manner.

1.6 Scope of the Study

The scope of this study focuses on a specific category of zakat recipients, namely muallaf who receive zakat assistance. The research was conducted in a selected district in the state of Sabah, namely Kota Marudu district, to allow for a deeper observation of the local context and social reality of zakat recipients in the area. Other states and

different categories of asnaf are excluded from the scope to maintain a clear focus on the actual experiences and needs of muallaf within the chosen location. From a methodological perspective, this study adopts a fully qualitative approach to gain a holistic understanding of the experiences, perceptions, and challenges faced by zakat institutions in distributing aid to muallaf. It also examines the views and experiences of muallaf as aid recipients, to assess the effectiveness of zakat implementation from both perspectives. The primary respondents consist of two main groups: zakat officers as policy implementers, and muallaf as recipients. Data were collected through semi-structured interviews and document analysis to obtain an in-depth and comprehensive understanding of zakat assistance implementation, including the institutional challenges in ensuring efficient and impactful distribution.

1.7 The Organisation of the Study

This study is structured into five chapters, each designed to comprehensively examine the types of zakat assistance provided to muallaf, the impact of this assistance on their lives, and the challenges faced by zakat institutions in delivering aid to this group.

Chapter one begins with an introduction to the study, covering the background of the research, explaining the research framework, including the problem statement, research objectives, and research questions. In addition, this chapter covers the scope and limitations of the research, definitions of relevant terms, and the overall systematic research writing.

Chapter Two presents a comprehensive literature review related to zakat assistance for muallaf. This chapter explores the concept and various forms of zakat support extended to muallaf, as well as its implications on their lives. It also highlights gaps in

existing research and outlines the contributions this study makes to the field of zakat and muallaf development. In addition, this chapter discusses the practical implications and challenges involved in managing zakat assistance in the context of Sabah.

Chapter Three outlines the research strategy, design and methodology used in this study. Given the focus of the study on understanding the management and impact of zakat assistance on muallaf, a qualitative research approach was adopted, combining semi-structured interviews and document analysis. This chapter details the data collection methods, sampling techniques, and the analytical framework used to interpret the findings. It also explains the rationale for choosing a district in Sabah as a case study and explains how the data collected was analyzed to effectively address the research questions.

Chapter Four presents the findings of the study based on qualitative data obtained through interviews and document analysis. This chapter provides a detailed discussion of the forms of zakat assistance provided to the muallaf group and its impact on their lives. Each type of assistance provided is explained in detail, and its relevance to the objectives of the study is also described. In addition, this chapter also examines the challenges faced by the zakat management in effectively distributing assistance to the muallaf group, especially in the local context.

Chapter Five summarizes the key findings of the study, highlighting their implications for the management and delivery of zakat assistance to muallaf in Sabah. It offers practical recommendations to enhance the effectiveness, inclusivity, and sustainability of zakat distribution for muallaf, both within the studied area and in broader contexts. This chapter also outlines the limitations of the research and proposes directions for future studies, with the aim of contributing to the ongoing discourse on zakat as a

strategic instrument for spiritual empowerment and social development among muallaf communities.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides a detailed discussion of key aspects related to zakat and its relationship with the muallaf, which forms the central focus of this study. The discussion begins with an explanation of the concept of zakat in Islam. It then proceeds to examine the position of muallaf as one of the eight eligible categories (*asnaf*) entitled to receive zakat. This chapter also elaborates on the various forms of zakat distribution allocated to muallaf in Malaysia, including financial assistance, educational support, spiritual development, and skills training. Finally, the chapter reviews previous studies related to zakat distribution for muallaf, identifying relevant findings and gaps in the existing literature.

2.2 Zakat in Islam

Zakat is one of the five pillars of Islam and constitutes a *fardhu 'ain* obligation upon every Muslim who meets specific criteria. Linguistically, the term “zakat” is derived from the Arabic word *zaka*, which means purification, cleanliness, and growth. From the perspective of Islamic jurisprudence, zakat refers to the prescribed portion of wealth that must be taken from those who are financially capable and distributed to the eight categories of eligible recipients (*asnaf*) as determined by Allah SWT in Surah At-Taubah, verse 60 among them, the muallaf.

The obligation of zakat carries profound wisdom from spiritual, social, and economic dimensions. These include the purification of wealth and the soul, the cultivation of

empathy towards those in need, and the reduction of the socio-economic gap between the rich and the poor (Yusoff & Sarif, 2016). Zakat is also viewed as a vital instrument for promoting social justice and redistributing wealth within the Muslim community, aligning with the *maqasid al-shariah* (higher objectives of Islamic law) in protecting wealth and ensuring public interest (Kahf, 2004).

In the contemporary context, zakat institutions play a crucial role in managing the systematic collection and distribution of zakat funds to ensure that they reach genuinely eligible recipients. This includes the muallaf, who often face socio economic challenges and post-conversion pressures (Hassan, 2010). Therefore, a clear understanding of the concept and application of zakat is essential to ensure that its distribution not only fulfills religious obligations but also produces sustainable positive impacts on the well-being of the Muslim community.

Zakat Recipients

According to Surah al-Tawbah, verse 60, there are eight categories of recipients who are eligible to receive zakat, collectively known as *asnaf*. These categories include the poor (*al-fuqara'*), the needy (*al-masakin*), zakat administrators (*amilin*), new converts to Islam (*muallaf*), slaves seeking freedom (*ar-riqab*), those in debt (*al-gharimin*), those striving in the cause of Allah (*fi sabilillah*), and stranded travellers (*ibn al-sabil*). Each of these categories reflects different needs and circumstances, yet all are entitled to zakat assistance as a means of sustaining their livelihood and enhancing their socioeconomic well-being (Abu Bakar, 2016).

Generally, an individual is classified as *asnaf* if they do not possess adequate assets, lack stable employment, or have insufficient financial resources to cover at least 50%

of their basic daily needs and those of their dependents. These basic needs include food, clothing, shelter, education, and healthcare, evaluated based on a modest standard of living. Eligibility is usually determined by zakat institutions through the application of the *had kifayah* method, which serves as the primary benchmark for measuring sufficiency (Zainal & Hashim, 2022).

The poor (*fakir*) are individuals in extreme deprivation who have no steady income or only minimal resources, rendering them incapable of meeting their daily essential needs. They are entirely dependent on external assistance for survival and are often prioritised in zakat distribution (Ismail & Mohamad, 2021). On the other hand, the needy (*miskin*) refers to individuals who have some form of income or employment but still fall short of covering their necessities. Although not as severely affected as the poor, they remain below the sufficiency threshold and are therefore eligible for zakat (Haron & Hassan, 2020).

Amil refers to individuals or institutions officially appointed by zakat authorities to perform tasks related to the collection, management, and distribution of zakat. They are entitled to receive a portion of zakat funds as remuneration for their services, provided they fulfil the conditions of appointment and adhere to institutional guidelines (Abdullah & Rahman, 2019).

The muallaf category includes individuals who have recently embraced Islam and are still in the early stages of adjusting to Islamic teachings and lifestyle. Zakat assistance for this group aims to strengthen their faith, provide emotional, social, and financial support, and ease their integration into the Muslim community (Hamid & Mohd, 2020). In Malaysia, converts often face challenges such as social isolation, loss of

financial support, and family rejection, making them a vulnerable group in need of sustained attention through zakat programmes.

Ar-riqab, in its classical context, refers to slaves or individuals in bondage who seek to free themselves through payment or contractual liberation. In the modern context, this category has been extended to include those trapped in contemporary forms of slavery, such as human trafficking, forced labour, or severe oppression. Zakat allocated to this group is intended to support their liberation and reintegration into society (Shukor et al., 2023).

The al-gharimin are individuals overwhelmed by debt, which they are unable to repay. To qualify for zakat, the debt must have been incurred for legitimate and ethical purposes, such as healthcare, education, or supporting others in need—not due to sinful or extravagant activities. Zakat provided to this group aims to alleviate their financial burden and enable them to rebuild their lives (Salleh & Abdullah, 2018).

Fi sabilillah refers to individuals or organisations engaged in the cause of Allah, which may include Islamic missionary work (dakwah), religious education, charitable efforts, and community development initiatives. Zakat support in this context is intended to empower such endeavours that benefit the Muslim ummah at large (Yusoff & Rahman, 2021).

Finally, ibn al-sabil refers to travellers who are stranded during their journey and have exhausted their financial resources, despite originally being financially well-off. Zakat assistance to this group enables them to either continue their journey or return safely to their place of origin (Jamaludin & Mahamood, 2017).

2.4 Muallaf as Zakat Recipients

Muallaf represents one of the recognized categories of *asnaf* entitled to receive zakat under Islamic jurisprudence. The term *al-muallafatu qulubuhum* literally means “those whose hearts are to be reconciled,” and, in a legal sense, refers to individuals who have newly embraced Islam or those still undergoing the process of strengthening their faith and integrating into the Muslim community. The provision of zakat to this group aims to reinforce their commitment to Islam, provide financial and moral support, and ensure the continuity of their faith in facing the challenges of post-conversion life (Hamid & Mohd, 2020).

According to most *fuqaha*, zakat assistance to muallaf is generally categorized into two groups: first, those who are expected to convert to Islam; and second, those who have already converted but require continuous support to strengthen their faith, live as Muslims, and improve their socio-economic standing (Yusoff & Rahman, 2021). In the Malaysian context, this refers specifically to individuals officially recognized and registered as muallaf by the respective State Islamic Religious Councils (SIRC).

For instance, the Selangor Zakat and Fitrah Enactment 1999 (Section 2) defines a muallaf as:

“a person who has newly embraced Islam or a Muslim who requires support to strengthen their faith and is among those eligible to receive zakat.”

Similarly, the Federal Territories Islamic Religious Administration Enactment 1993 (Section 2) states:

“as muallaf is a person who has recently embraced Islam and requires guidance and assistance to strengthen their faith.”

These definitions clearly acknowledge muallaf not only as zakat recipients for financial support, but also as individuals in need of ongoing spiritual, social, and economic empowerment. This supports the rationale for zakat distribution as part of a broader strategy for Islamic integration and community empowerment in Malaysia.

Nevertheless, zakat distribution to muallaf has often been the subject of public debate. There is a prevailing perception that zakat should prioritise the poor and needy over muallaf. This misunderstanding largely stems from a lack of awareness regarding the muallaf's position within the zakat framework, as outlined by both Islamic legal sources and state enactments (Ismail & Mohamad, 2021). Additionally, not all zakat institutions have standardised guidelines or clear benchmarks to assess eligibility and determine appropriate types of assistance for muallaf.

A study by Haron and Hassan (2020) revealed that some muallaf are unaware of their entitlement to zakat, while others feel marginalised due to overly bureaucratic and user-unfriendly application procedures. This highlights the urgent need for a more inclusive, transparent, and empowerment-based approach to zakat distribution.

From the perspective of *maqasid al-shariah*, zakat assistance to muallaf directly supports two core objectives: the preservation of religion (*hifz al-din*) and the preservation of life (*hifz al-nafs*). Zakat plays an effective role in the dakwah process, easing the burden of converts, and helping to sustain their faith amidst challenges such as family rejection, economic hardship, and social isolation (Salleh & Abdullah, 2018).

In contemporary da'wah, zakat distribution to muallaf should be viewed not merely as a fulfillment of jurisprudential obligations but as a long-term investment in building a strong and inclusive Islamic society. It is a strategic effort to realise Islam's mission as

a mercy to all creation (*rahmatan lil 'alamin*), and to strengthen the unity of the ummah in Malaysia's pluralistic context (Zainal & Hashim, 2022).

2.5 Zakat Assistance for Muallaf

The distribution of zakat to muallaf represents a holistic form of support designed to assist individuals who have newly embraced Islam in adapting to their new lives as Muslims. In Malaysia, zakat assistance to muallaf has been systematically structured by state zakat institutions to align with the specific needs and adaptation levels of each individual. This assistance extends beyond basic financial needs to include spiritual development, education, welfare, skills training, and entrepreneurship.

According to the Department of Waqf, Zakat and Hajj (JAWHAR, 2021), this approach is implemented in phases, with initial emphasis placed on urgent needs before moving towards medium- and long-term programmes. Several institutions, such as the Selangor Zakat Board (LZS), Federal Territories Islamic Religious Council (MAIWP), and Negeri Sembilan Islamic Religious Council (MAINS), have highlighted that support for muallaf must be contextualised to ensure effectiveness and inclusivity (MAIN, 2023; MAIWP, 2022).

2.5.1 Financial Assistance

One of the primary forms of zakat distribution to muallaf is basic financial aid. Many muallaf face financial challenges, especially when they are rejected by their families or lose their sources of income. According to MAIN (2023), RM1.28 million was allocated for muallaf financial assistance in Negeri Sembilan, which included monthly allowances, rental support, and daily necessities.

In Selangor, the Selangor Zakat Board provides a Monthly Financial Assistance for Muallaf (BKM) scheme that covers basic living expenses such as food, rent, and utilities particularly for muallaf who do not yet have a stable income (LZS, 2022). This type of assistance is crucial, especially during the early period following conversion. Ali and Abdullah (2020) found that over 60% of muallaf interviewed experienced financial stress and had urgent needs within the first six months of embracing Islam.

Beyond regular financial aid, various special forms of assistance are also offered, including festive contributions, disaster relief, and support for daily necessities and children's education. For example, MAIWP provides a Financial Assistance Scheme for New Muallaf that offers up to RM2,000 as an initial contribution, which includes clothing, basic food supplies, and household essentials (MAIWP, 2022). Additionally, several states such as Kedah, Penang, and Sabah have introduced entrepreneurship assistance, skills training, and micro-business capital to support muallaf's economic independence (Salleh & Abdullah, 2018).

This empowerment-based approach indicates that zakat distribution to muallaf is not merely short-term aid, but a long-term investment in development, enabling them to become self-reliant and contribute meaningfully to the Muslim community.

2.5.2 Religious Guidance and Spiritual Development

In addition to financial support, zakat distribution to muallaf also includes intensive religious guidance to strengthen their faith (aqidah) and deepen their understanding of basic Islamic principles. This guidance is usually provided through Fardhu Ain classes, basic Islamic courses, Qur'an learning sessions, and spiritual counselling all fully funded by zakat institutions.

According to MAINS (Buletin Zakat MAIN, 2023), faith-strengthening programmes such as the Muallaf Basic Course, Muallaf Motivation Camps, and Intensive Halaqah Classes have been specifically designed to ensure muallaf grasp the fundamentals of Islam progressively. In 2022 alone, over 580 muallaf in Negeri Sembilan participated in these programmes under zakat funding.

MAIWP has also allocated special funds for the Muallaf Guidance Centre (PBM), which provides both formal and informal spiritual education, including temporary accommodation for muallaf who are not accepted by their families. Haron and Hassan (2020) highlighted that the establishment of such institutions has successfully increased muallaf's self-confidence and their active participation in community activities.

The Selangor Zakat Board, meanwhile, runs programmes such as SmartMuallaf and SmartMuallaf Business Coaching that integrate religious education and personal development training. These programmes offer continuous guidance with monitoring by dakwah officers and religious guidance teachers.

Religious guidance is also extended to muallaf children through school fee sponsorships, weekend religious classes, and the provision of digital Qur'an learning tools and religious reference materials. This comprehensive approach not only strengthens the Islamic identity of first-generation muallaf but also builds a spiritually resilient second generation with a strong sense of Islamic identity and values.

2.6 Challenges Faced by Muallaf

Muallaf face a range of complex challenges as they adjust to their new way of life within the Islamic faith. One of the primary challenges lies in matters of faith, where

muallaf are expected to understand and practise Islamic teachings comprehensively an adjustment that often requires significant changes in both mindset and daily practices (Hashim, 2012).

Another major challenge involves family relationships. The decision to convert to Islam is not always accepted by family members, leading to emotional distress and a sense of isolation, which can negatively impact the psychological well-being of muallaf (Md Rasip & Aliakbar, 2023)

In terms of support, muallaf require not only financial assistance to help them build a stable life, but also non-financial support such as religious guidance, counselling, and access to educational opportunities. These are essential in strengthening their faith and facilitating their integration into the Muslim community (Salleh & Hassan, 2018).

Furthermore, social acceptance presents another major obstacle. The presence of stigma and prejudice in the wider community may prevent muallaf from being fully embraced, making it more difficult for them to feel a sense of belonging (Ahmad & Rahman, 2020). Therefore, these challenges require serious attention from both authorities and the broader community to ensure that muallaf can live their new Islamic life with confidence and adequate support.

2.6.1 Family Relationships

Muallaf often face significant challenges in family relationships after embracing Islam. Many experience emotional and social pressure due to negative reactions from family members and the surrounding community. Some are expelled from their homes, disowned by relatives, or socially isolated by close friends and family, resulting in

profound psychological impacts (Ahmad et al., 2020). This situation is further exacerbated by the widespread misinterpretation of Islam by certain quarters, where the decision to convert is perceived as a betrayal of family heritage or a dishonour to one's lineage. As a result, muallaf not only struggle to maintain family ties but also suffer from mental stress caused by stigma and discrimination (Ali & Abdullah, 2020). Therefore, it is crucial to establish a strong social support system to assist muallaf in adjusting to their new lives. Support from a welcoming and inclusive Muslim community can provide much-needed guidance, emotional encouragement, and confidence for muallaf to live as Muslims with peace and stability.

2.6.2 Financial Challenges

In addition to familial crises, financial hardship is also a major challenge faced by muallaf. Many lose their jobs or struggle to secure a stable source of income after embracing Islam (Ahmad et al., 2020). To address this issue, financial assistance is critically needed, including compensation and living allowances to support their basic needs. Furthermore, initiatives such as providing stipends for attending religious classes and personal development programmes can help strengthen their understanding of Islam while also ensuring their financial stability (Shuhadah et al., 2024)

2.6.3 Non-Financial Challenges

In addition to financial aid, non-financial support also plays an equally important role in ensuring the well-being of muallaf. Such support may include the provision of basic necessities such as food, clothing, shelter, medical care, and access to educational resources (Shuhadah et al., 2024). In this context, a structured zakat distribution system

serves as a key mechanism to safeguard the welfare of muallaf, in accordance with their entitlement as one of the legitimate asnaf categories (Kassim et al., 2013). Although several states have imposed time limits on muallaf welfare programmes, these efforts must be aligned with more comprehensive long-term strategies. This is crucial to ensure that muallaf not only receive immediate assistance but are also guided towards sustained spiritual growth and material stability (Abd Majid & Mohamad, 2020).

2.6.4 Legal Aspect

Therefore, comprehensive legal provisions are essential to ensure the protection of the welfare and rights of muallaf. Laws governing conversion to Islam such as those outlined in the respective State Islamic Religious Administration Enactments serve as key guidelines for managing muallaf-related affairs across the various states in Malaysia (Ismail & Md Nasir, 2018). However, there remain significant shortcomings within the legal system concerning muallaf in the country. One of the critical issues requiring further attention is the jurisdiction of courts in determining the religious status of a muallaf, particularly after death. This has often led to conflicts between the Syariah Court and the Civil Court, especially in cases involving disputes over religious status and child custody following religious conversion (Abdul Rahman & Binti Omar, 2012).

In addition, legal matters concerning marriage, inheritance rights, and other aspects under Islamic law must be more thoroughly examined to ensure fairness and the continued well-being of muallaf (Tuan Mahmood et al., 2021). There is also confusion surrounding the procedures for registering one's conversion to Islam, which vary

between states. This often causes difficulties for muallaf in obtaining official documentation such as identity cards and certificates of conversion (Ab. Rahman et al., 2018)

To address these weaknesses, a standardised legal framework concerning muallaf across Malaysia must be prioritised. This includes strengthening legal support systems to safeguard their rights in matters of family, inheritance, and citizenship (Mahmud, 2021). With clearer and more comprehensive laws in place, muallaf will be able to lead their lives with greater harmony, free from bureaucratic burdens and discrimination.

2.6.5 Public Perception

As mentioned by Alyedreessy et al., (2016), the formation of Muslim identity among muallaf is often hindered by complex personal and social challenges. Factors such as colonial history, contemporary political contexts, the nature of Islam, and Western theories on religious conversion all influence their experiences. Research indicates that many muallaf in Britain face difficulties and possess a limited understanding of Islamic teachings and their rights. Additionally, they are confronted with issues such as Islamophobia and extremism, alongside public perceptions that portray religious conversion as a threat to national identity, socioeconomic status, and cultural values.

Muallaf also face social stigma and discrimination, including the belief that they have been negatively influenced or are experiencing an identity crisis (Kevin Brice, 2011). Some segments of society view them as traitors to their cultural origins, leading to marginalisation from family and friends (Suleiman, 2013). Even within the Muslim community, muallaf are sometimes perceived as lacking sufficient knowledge of Islam

or not being “authentically” Muslim in their religious practices (Shahril Ahmad Razimi et al., 2016). In some cases, their conversion is assumed to be driven by personal interests rather than sincere conviction (Tan Abdullah & Kamarulzaman, 2020).

Such stigma and stereotyping create feelings of isolation and hinder their process of integration into society. These challenges negatively affect their emotional and mental well-being and diminish their confidence to interact with both Muslim and non-Muslim communities. Resistance from the non-Muslim community, especially from individuals who were close to them prior to their conversion, adds to the pressure and further complicates their transition and adjustment to life as Muslims.

2.7 The Previous Study

Zakat is one of the five pillars of Islam and plays a significant role in the Islamic economic system. In the context of muallaf (new Muslim converts), zakat functions not only as a financial instrument but also as a medium for da’wah (Islamic outreach) and social integration (Sarif & Ismail, 2024). Previous studies have emphasized that zakat assistance for muallaf serves multiple purposes, including enhancing their economic stability and strengthening their religious commitment (Mohd Shariff & Abdullah, 2023).

According to Ahmad and Osman (2017), zakat for muallaf is a specific category of zakat intended to support individuals who have recently embraced Islam by helping them strengthen their faith and ease their transition into the Islamic way of life. Meanwhile, a study by Johari et al. (2014) found that zakat not only provides financial support but also boosts the self-confidence of muallaf in facing social and psychological challenges. This perspective is supported by Zam Zami and Nurhaida

(2025), who stated that zakat for muallaf serves as an important mechanism for unifying the Muslim community.

However, several studies have also identified major challenges in the administration and distribution of zakat to muallaf. For example, Ab. Rahman et al. (2018) highlighted the absence of a standardized definition for muallaf status and the lack of accurate and up-to-date data, which affects the efficiency of zakat delivery. Razali et al. (2021) emphasized the existence of bureaucratic obstacles and weak coordination between zakat institutions and the muallaf community as key barriers to effective distribution. In addition, the social stigma faced by muallaf further limits their willingness to seek zakat support (Md Raip et al., 2025).

Shahril Ahmad Razimi et al. (2016) applied a quantitative approach to examine the impact of zakat on muallaf wellbeing in Malaysia. The study revealed that zakat contributes positively to the economic and social stability of muallaf, helping reduce poverty levels among them. On the other hand, Faridah and Kamal (2020), through a qualitative approach, explored the personal experiences of muallaf who received zakat and found that zakat was not only perceived as financial aid but also as a form of recognition and moral encouragement essential in their adaptation process to a new belief system and lifestyle.

Despite the valuable insights of these studies, several limitations should be acknowledged. Firstly, most prior research is conceptual and normative in nature, focusing on legal and theological justifications without empirically evaluating the effectiveness of zakat implementation especially in the long term. Secondly, the existing studies tend to adopt a one-dimensional approach, emphasizing only religious and economic aspects, while overlooking interdisciplinary elements such as

psychology, sociology, and legal implications, which are highly relevant to the muallaf issue.

Most notably, previous studies have rarely focused on the context of Sabah specifically. This is crucial, as Sabah records a significantly growing number of muallaf each year and faces unique socioeconomic, geographic, and cultural realities that differ from other states in Malaysia. Therefore, this study aims to fill the gap in the existing literature by focusing on the types of zakat assistance provided to muallaf in Sabah and analyzing the impact of such assistance on their lives in various aspects such as economic stability, social adaptation, and religious development.

This research is expected to contribute meaningfully to the academic discourse on the effectiveness of zakat for muallaf and to assist zakat institutions in improving their distribution policies and strategies, particularly in the context of Sabah.



2.8 Conclusion

This chapter has discussed the fundamental concept of zakat in Islam, including its philosophy, definition, legal sources, and the categories of *asnaf* eligible to receive zakat. Zakat is not merely a religious obligation but also plays a vital role in promoting social welfare through the ethical and equitable distribution of wealth. Particular attention has been given to the muallaf as one of the *asnaf* categories. According to Islamic law and Malaysian legal provisions, muallaf refers to individuals who have recently embraced Islam and still require support in spiritual, economic, and social aspects. They often face multiple challenges, including family rejection, financial difficulties, and struggles in adjusting to their new way of life. Various forms of zakat assistance are provided to muallaf, such as financial aid, educational support, religious

guidance, and entrepreneurial training. These forms of assistance have had a positive impact in strengthening their understanding of Islam, improving their standard of living, and facilitating their integration into the Muslim community. Overall, a clear understanding of the muallaf's position within the zakat distribution framework can help zakat institutions design more comprehensive and effective support programmes.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a comprehensive overview of the methodology employed in this study, which is grounded in a qualitative approach. The chapter begins with an explanation of the research design developed to support the study's objectives. It then outlines the selection of the population and sample, including a justification for the sampling method used. This chapter also describes the process of developing the interview protocol, which served as the main instrument for data collection. The implementation of fieldwork is discussed in detail to demonstrate how data were collected within the actual context. Furthermore, the data analysis approach is explained, highlighting how key themes were identified and interpreted. Finally, the steps taken to ensure the validity and reliability of the research findings are addressed, reflecting efforts to maintain the integrity and consistency of the entire research process.

3.2 Research Design

This study employs a qualitative approach with a phenomenological design to deeply explore the types of zakat assistance provided to muallaf and its implications on their lives. This approach is considered the most appropriate given the research questions, which seek to understand “what” forms of assistance are provided and “how” this assistance impacts the recipients. Through the qualitative method, the researcher can gain

a holistic and meaningful understanding of the experiences, interpretations, and perspectives of the informants within their real-life contexts (Patton, 2015).

In qualitative research, five major methodological approaches are commonly employed: ethnography, phenomenology, grounded theory, case study, and narrative inquiry (Merriam & Tisdell, 2016). For this study, the phenomenological approach was selected as the primary framework, as it focuses on the lived experiences and subjective views of individuals regarding a particular phenomenon. This approach enables the researcher to delve into the meanings derived from the experiences of zakat officers and muallaf in relation to the zakat assistance they administer or receive.

In terms of data collection, this study used semi-structured interviews. This method allowed the researcher to interact directly and meaningfully with the informants through a combination of prepared questions and spontaneous follow-up questions based on the informants' responses. The strength of this approach lies in its flexibility to explore information in depth and contextually without losing the structure of the interview process (Saldana et al., 2014). It also allowed the researcher to capture the nuanced and complex meanings conveyed by the participants. This approach has been widely used in previous studies related to zakat and muallaf. For example, a study by Ahmad et al. (2021) that examined the challenges of zakat distribution to muallaf in Sarawak used semi-structured interviews to obtain in-depth insights from zakat institution officials and zakat recipients themselves. The study found that this approach was effective in identifying hidden issues such as logistical constraints, lack of understanding of procedures, and the need for post-syahadah guidance. Similarly, a study by Zainal and Rahman (2019) that examined the perceptions of converts towards zakat support in Sabah found that the use of semi-

structured interviews helped them understand the actual experiences of converts in a more holistic and empathetic way. Therefore, the use of this method in this study is in line with previous qualitative research practices that are able to provide an in-depth picture of the issue under study. In addition to interviews, the researcher also refers to various secondary sources to enrich and strengthen the contextual understanding of the study. These sources include official websites of zakat institutions, newsletters, and annual reports of relevant agencies. These supporting documents play a significant role in helping the researcher understand the institutional background, assistance policies, and the overall implementation of zakat programs.

From an analytical perspective, this study adopts an inductive approach, which is commonly used in qualitative social research. Through this approach, the researcher builds understanding and draws conclusions based on data obtained directly from the informants. The inductive method begins with field-based observations and data collection, followed by the generation of themes and patterns that gradually lead to theoretical insights (Creswell & Poth, 2018). This differs from the deductive approach, which begins with existing theories, formulates hypotheses, and then tests them using empirical data. In the context of this study, the inductive process is more suitable as it allows the researcher to explore the experiences and meanings naturally conveyed through the narratives and testimonies of the informants.

In conclusion, this research design enables the researcher to comprehensively examine the issue of zakat assistance for muallaf, with a focus on individual experiences, institutional perspectives, and contextual understanding that contribute to the development of valid and meaningful findings.

3.3 Population dan sample

Before determining the population and sampling in any research, it is crucial to first identify the appropriate unit of analysis whether it is individuals, groups, institutions, or documents depending on the objectives and scope of the study. As highlighted by Arianto and Handayani (2024), the selection of the unit of analysis should consider both the subjective and objective characteristics of the research to ensure its relevance to the research focus.

In Malaysia, zakat administration is managed by state-level zakat institutions under the supervision of their respective State Islamic Religious Councils. Each of the 14 states has its own zakat institution responsible for collecting, managing, and distributing zakat to the eight eligible asnaf categories, including muallaf, as outlined in Islamic law.

In this study, the MUIS was identified as the primary institution of focus due to its role in managing Islamic affairs, including the welfare and development of muallaf in Sabah. The selection of Sabah as the research location is supported by several strong factors. Sabah records one of the highest numbers of muallaf in Malaysia, largely due to its religious and ethnic diversity. Most of the Sabah's population comprises non-Muslims, making the process of religious conversion and Islamic integration among muallaf more complex from a sociocultural perspective. This context renders Sabah a relevant and meaningful location to explore how zakat management for muallaf is implemented by MUIS within a pluralistic society.

To obtain rich and relevant data, this study adopts purposive sampling—a technique where participants are selected based on specific characteristics such as knowledge, position, or experience in zakat administration (Creswell & J.David, 2013). This method enables the

researcher to focus on individuals who are believed to possess in-depth and relevant information aligned with the study's objectives. In addition, judgmental sampling a type of purposive sampling that involves the researcher's subjective assessment in selecting the most suitable participants is also employed (Etikan, Musa, & Alkassim, 2016).

For this study, the district of Kota Marudu in Sabah was selected as the primary research site. The choice was based on up-to-date data indicating an increasing number of muallaf in the area over the years. The district is home to rural communities with moderate socioeconomic backgrounds and diverse ethnic groups such as Dusun, Rungus, and Sungai many of whom have embraced Islam in Sabah.

Kota Marudu was also selected due to the researcher's broader accessibility to respondents in the area, as well as the strong cooperation received from the local MUIS branch, which facilitated the fieldwork process. Accordingly, the study sample comprised two main groups: MUIS officers who are directly involved in the management and distribution of zakat assistance to muallaf at the district level, and muallaf individuals in Kota Marudu who have embraced Islam and received zakat assistance from MUIS.

The purposive sampling method was employed in this study, in line with the qualitative approach that emphasizes the selection of research participants based on specific, relevant criteria and their ability to provide in-depth information. Through this approach, the researcher was able to gain a holistic understanding of the experiences, perceptions, and real challenges faced by Muallaf in the selected district.

3.4 The Profile of Informants

The informants involved in this study consisted of six individuals, including zakat officers, representatives from the Malaysian Islamic Development Department (JAKIM) and zakat recipients among selected muallaf. To maintain confidentiality of identity, each informant was assigned a specific code. Two initial informants known as Z1 and Z2 were identified through purposive sampling, based on their direct involvement in the management and distribution of zakat to muallaf at the district level.

Next, a snowball sampling technique was used, where Z2 referred the researcher to another informant, J1, a JAKIM representative who actively supervises matters related to muallaf in Sabah. Next, three muallaf participants assigned the codes M1, M2 and M3 were identified with the help of officers from the Sabah Islamic Religious Council (MUIS), based on their status as zakat recipients and their willingness to share experiences related to the topic of this study.

The study by Abdullah and Arifin (2020), which examined the experiences of muallaf in receiving religious guidance after converting to Islam, also used a qualitative approach by involving six informants. Their study informants consisted of converts from diverse ethnic backgrounds and experiences. The results of the study showed that the small number of informants allowed the researchers to focus in depth on each participant's personal experiences, understand their social context more clearly, and identify post-syahadah challenges and guidance needs in detail.

| Informant | Position | Gender |
|------------------|--|---------------|
| Z1 | Administrative assistance of the Zakat Distribution unit | Male |
| Z2 | District Zakat branch head | Female |
| J1 | New brother Community Mobilizer | Female |
| M1 | Farmer | Male |
| M2 | Housewife | Female |
| M3 | Self Employed | Male |

Table 3.1 Demographic profile of the informants

3.5 Interview Protocol Development

An interview protocol or interview guide refers to a structured list of questions or issues that will be addressed during the interview sessions. It is prepared by the researcher to serve as a guide to ensure that each interview session is conducted in a systematic and consistent manner for all informants. The use of an interview protocol is important as it helps the researcher maintain focus on the main issues to be explored while still allowing for a natural and spontaneous flow of conversation (Merriam & Tisdell, 2016)

In this study, the development of the interview protocol involved several stages: designing the questions, validating them and refining the questions to produce a final and effective interview protocol.

| Research Questions | Theme | Question |
|--|---------------------------|--|
| What are the forms of zakat assistance provided to muallaf in Sabah? | Forms of Zakat Assistance | <ol style="list-style-type: none"> 1. What types of financial assistance are provided to Muslim converts (muallaf)? 2. What forms of food aid or basic necessities are given to muallaf? 3. Do muallaf receive housing or rental assistance? If yes, what does it consist of? |

| | | |
|---|--|--|
| | | <ol style="list-style-type: none"> 4. What educational or skills training support is offered to muallaf? 5. What religious guidance or <i>fardu ain</i> classes are provided to muallaf? |
| How does zakat assistance impact the lives of muallaf in Sabah? | Impact of Zakat Assistance | <p>How does zakat assistance help muallaf adapt to life as a Muslim?</p> <p>What is the impact of financial assistance on the economic stability of muallaf?</p> <p>Does zakat assistance have a positive effect on the religious understanding of muallaf?</p> <p>How does zakat assistance influence the motivation and self-confidence of muallaf in their daily lives?</p> <p>To what extent does zakat assistance contribute to the improvement of muallaf's quality of life?</p> |
| What are the challenges in distributing and managing zakat assistance for muallaf in Sabah? | Challenges in Zakat Distributio and Management | <ol style="list-style-type: none"> 1. What are the main problems in distributing zakat to muallaf? 2. Is it difficult to manage zakat applications from muallaf? 3. What are the challenges in monitoring how muallaf use the zakat assistance? 4. Does remote location make it harder to distribute zakat to muallaf? 5. What are the internal constraints (such as staff or system) in zakat management? |

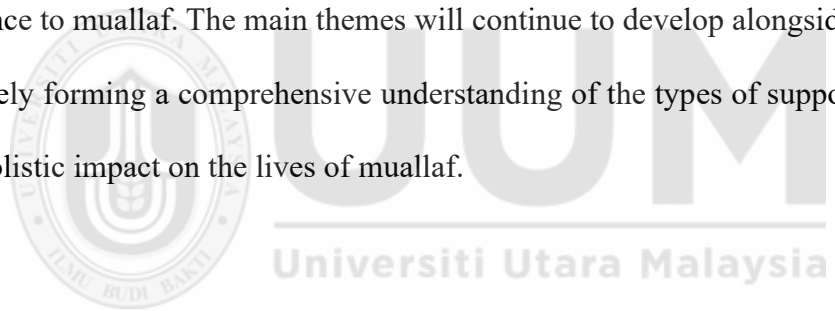
Table 3.2 Interview Protocol Development

The interview protocol was developed based on the research themes and designed to be open and flexible, enabling the researcher to explore the informants' experiences and perspectives in depth. This semi-structured interview approach allows for follow-up questions to emerge naturally during the conversation, enabling the researcher to probe into more critical aspects. As highlighted by (Creswell & J.David, 2013), such an

interview design is characterized by its systematic structure, adaptability to context, and capacity to facilitate deep inductive and interpretative inquiry.

Prior to conducting the interviews, the protocol was shared with the informants to ensure their understanding of the purpose and structure of the interview. In addition to the content design, the protocol also included practical elements such as scheduling, location, and the method of data collection (whether face-to-face or virtual), all of which aim to support a smooth and effective interview process.

With a carefully planned interview protocol and a structured thematic approach, this study aims to gather valid, in-depth, and meaningful data in exploring the distribution of zakat assistance to muallaf. The main themes will continue to develop alongside field findings, ultimately forming a comprehensive understanding of the types of support provided and their holistic impact on the lives of muallaf.



3.6 Experts Review

Before the data collection process was carried out, the interview protocol was reviewed and validated by an expert with extensive academic experience, particularly in zakat-related research employing a qualitative approach. This review aimed to ensure that the developed interview instrument could effectively elicit relevant data aligned with the research objectives, and that it met methodological standards in terms of content appropriateness and question clarity.

The expert involved in this review process was Prof Madya Dr. Syarifah Binti Md Yusof, an academic specialist and lecturer at the Islamic Business School, who possesses deep

expertise in zakat studies, particularly from a qualitative research perspective. Her expertise significantly contributed valuable insights and perspectives towards refining the research instrument. This review process constituted a crucial phase in ensuring that the questions developed were relevant to the research objectives and constructed with appropriate constructs aligned with existing theories and frameworks.

As a result of the review, several unsuitable questions were removed, while others were refined to improve their clarity, focus, and ability to elicit the necessary information more effectively. Feedback from experts also assisted the researcher in enhancing the overall research design and data collection instruments, thereby increasing the validity and reliability of the study's findings. Through this careful review process, the study can proceed with a more robust instrument and methodological approach, ultimately ensuring high quality and credibility in the research. The finalised interview protocol is included in Appendi A and B for reference.

3.7 Getting Access

As highlighted by (Fu Yu, 2012) before conducting fieldwork, researchers must obtain official permission from the relevant organisations or institutions, particularly the zakat agencies responsible for disbursing aid to muallaf. This authorisation is typically secured through a formal request in the form of a research support letter addressed to the institution's top management, such as MUIS. This initial stage often involves preliminary communication via email or phone call to explain the purpose and scope of the study, the rationale for selecting the institution, data collection methods, required documents, and the format of the final report to be shared with the institution (Creswell & J.David, 2013).

Once preliminary consent is obtained, the researcher has schedule interviews with identified informants, including zakat officers, distribution managers, and zakat recipients among the muallaf community. As noted by Patton, (2015), researchers are expected to uphold professional ethics throughout the entire process, not only to ensure smooth data collection but also to build strong rapport and trust with the institution. This is especially critical in studies involving muallaf, which often touch on sensitive issues such as identity, religion, and financial assistance. Early trust-building significantly contributes to facilitating the interview process and encourages more open and honest sharing of information from the involved parties.

3.8 Actual Fieldwork

Fieldwork is a core component of qualitative research, particularly for studies that aim to explore in depth the phenomenon related to the management and distribution of zakat assistance to muallaf. This approach emphasises the need for direct interaction between the researcher and key informants to obtain data that is contextual, in-depth, and grounded in real-life experiences (Patton, 2015). In the context of this study, the fieldwork involved two main groups of informants: zakat institution officers and muallaf who received zakat assistance.

For the first group, interview sessions were conducted with two zakat officers on 23 May 2025. The interviews were held at the offices of the respective zakat institution to ensure a formal and conducive setting. However, due to one officer's involvement in external activities such as zakat distribution programs and welfare visits, one of the interview

sessions was conducted online via a video communication platform. This flexible approach allowed fieldwork to continue without compromising the quality of data collection.

For the second group, interviews were conducted with three muallaf on 6 June 2025. These sessions were held in person at locations mutually agreed upon places that were comfortable and suitable for the informants. Priority was given to creating a friendly and informal atmosphere to encourage open and honest sharing. Both informants were selected based on their experience receiving zakat assistance and their willingness to share insights and personal experiences after embracing Islam.

All interview sessions were conducted using a semi-structured approach and were carried out entirely in Malay. Malay was chosen as it is the primary language spoken by the informants and helped create a more relaxed and easily understood environment. Open-ended questions were used to enable informants to provide broad and reflective responses. This also allowed the researcher to pose follow-up questions based on emerging responses during the interview. On average, each interview session lasted approximately 30 minutes.

With the consent of the informants, all interviews were audio-recorded for documentation purposes and subsequent analysis. The recordings were transcribed verbatim to ensure the accuracy of the information and to facilitate systematic coding and thematic analysis. Interview excerpts included in this thesis were translated into English with care to preserve the original meaning conveyed by the informants. In addition, the researcher documented field notes and reflective observations to add further contextual dimensions to the collected data.

This fieldwork did not rely solely on interview data but was also supported by secondary sources such as annual reports, official zakat institution websites, newsletters, and other relevant publications. The combination of primary and secondary data aimed to enhance the researcher's understanding of the institutional background, zakat assistance policies, and recipient experiences within their real-life context.

Overall, the implementation of fieldwork enabled the researcher to obtain rich and meaningful empirical data, contributing to a deeper understanding of the forms of zakat assistance provided to muallaf and their implications for the recipients' lives.

3.9 The Interview Process

In this study, the researcher structured the interview flow into three main stages: the initial stage, the questioning process, and the exit of the interview. At the initial stage, the researcher began the session with greetings, expressed appreciation for the informant's willingness to participate, and engaged in small talk to establish rapport. The researcher then briefly explained the purpose of the study, the estimated duration of the interview, and sought permission to record the session using an audio recorder. The purpose of this recording was to ensure the accuracy of the data collected and to allow the researcher to focus entirely on the interaction with the informant during the session (Patton, 2015). Informants were also assured that all information shared would remain confidential and used solely for academic research purposes.

Establishing rapport from the outset is crucial, especially since this study touches on sensitive topics such as zakat assistance, the religious status of muallaf, and the challenges faced after converting to Islam. A comfortable interview environment enables informants

to feel confident and open in sharing their experiences and views (Creswell & J.David, 2013)

Once rapport was established, the session proceeded to the second stage the information-gathering process. At this stage, the researcher posed the prepared questions based on the interview protocol. Emphasis was placed on using probing and paraphrasing techniques to ensure a clear and accurate understanding of the informants' responses. Probing was employed when responses were brief, vague, or did not directly address the questions, while paraphrasing involved rephrasing or summarising informants' responses in clearer terms to confirm understanding. These techniques ensured that the researcher's interpretation aligned with the informants' intended meanings.

At the final stage of the interview, the researcher provided an opportunity for informants to offer any additional views or comments they felt were important but had not been addressed in the set of questions. This allowed for the collection of unanticipated but potentially significant information. The researcher also provided a summary of the interview and highlighted key issues discussed. Subsequently, permission was sought to recontact the informants by email or phone should follow-up clarification or further information be needed. As a token of appreciation, the researcher presented a small gift and expressed gratitude for the informants' cooperation and time.

3.10 Transcript Preparation

After the data collection stage was completed, the researcher transcribed the interview recordings. This involved converting the audio recordings into a detailed textual format.

The transcription process required considerable time and careful effort to ensure the accuracy and completeness of the information. To avoid the risk of missing important details, this step was initiated immediately after each interview session was completed to ensure no information was left out. If there is any information that is questionable or requires confirmation, the researcher must contact the informant again to ensure that the accuracy and quality of the data is maintained. (Patton, 2015)

3.11 Analysing Data

Data analysis is a crucial component of qualitative research and forms the foundation for understanding the meanings conveyed by informants. Unlike quantitative research, which relies on statistical analysis and numerical data, qualitative research focuses on exploring the experiences, values, meanings, and perspectives of individuals involved in the phenomenon under study. In this study, the emphasis is placed on the experiences and perceptions of informants regarding the zakat assistance received and distributed to the muallaf.

The data analysis approach in this study is inductive in nature, aiming to build understanding and findings based on data collected directly from informants. This process is conducted meticulously through repeated readings of interview transcripts to identify key themes emerging from the informants' narratives. The analysis is guided by the framework proposed by Miles, Huberman, and Saldaña (2014), which divides the data analysis process into three interrelated subprocesses:

3.11.1 Data Condensation

The first step in the analysis process involves filtering, initial coding, data labeling, and condensing the broad and diverse data into more focused and meaningful information. Verbatim interview transcripts were systematically analyzed to identify sections that directly relate to the study's objectives. This process helps the researcher focus on important information that reflects the actual experiences of the informants.

Initial coding was conducted by examining each paragraph or key excerpt in the transcripts and assigning specific codes to information units that represent their meaning. For example, excerpts related to financial assistance were labeled as "Muallaf Financial Aid," while issues such as distribution delays or logistical constraints were labeled as "Zakat Management Challenges." This labeling allows the researcher to organize the data more systematically according to issues, research questions, and recurring topics that emerge from the informants' responses.

The information was then classified into categories such as types of zakat assistance, impact on the lives of muallaf, and challenges in managing the assistance. This process not only helps to focus the analysis but also serves as a crucial foundation for generating broader themes in the subsequent stages.

3.11.2 Data Display and Categorized

Data display has been considered an important step during data analysis in qualitative research. Data display is a way to summarise, simplify, or transform data collection. Data will be displayed through tables to see patterns and relationships.

3.11.3 Drawing Conclusions

The final step in data analysis is drawing conclusions and verifying them, which is the core of the analysis process. This step focuses on identifying key themes, recognising significant patterns, and understanding how these elements answer the research questions. In this study, the researcher carefully examined the data collected from all informants. As mentioned by (Creswell & David, 2013) drawing conclusions can be done by determining what was identified. This can be achieved by exploring possible explanations for observed relationships and making contrasting comparisons. Ensuring that accurate and reliable information is used in the research is crucial during this phase.

3.12 Trustworthiness

In this research, trustworthiness was maintained through techniques used to ensure the credibility, reliability, and validity of the data obtained. Some of the techniques applied were member checking, audit trail, and peer debriefing. Each of these techniques plays an important role in ensuring that the data collected accurately reflects the experiences and views of the informants and increases trust in the research results.

3.12.1 Triangulation

Triangulation refers to the use of multiple data sources or methods to examine and validate research findings (Patton, 2015). In this study, data triangulation was applied by comparing information obtained from two main groups of informants zakat institution officers and muallaf who received zakat assistance. The interview data were further supported by secondary sources such as annual reports, official guidelines, institutional websites, and other relevant documents. This approach enabled the researcher to construct

a more comprehensive understanding of the phenomena and minimize the risk of bias or misinterpretation during analysis.

3.12.2 Member Checking

Member checking is a technique in which the researcher shares interview transcripts or interpretations with informants to verify the accuracy of the information obtained. In this study, the researcher shared selected excerpts and preliminary thematic summaries with several informants through written or informal communication to obtain their feedback. This process helped to ensure that the reported findings genuinely reflected the views and lived experiences of the informants.

3.12.3 Thick Description

Thick description refers to the detailed and meaningful portrayal of social, cultural, and experiential contexts as conveyed by research participants. In this study, the researcher not only documented verbatim responses but also included observations of the interview setting, tone of voice, facial expressions, and body language to capture deeper layers of meaning. Additionally, contextual explanations of the zakat institution, assistance structures, and the real-life experiences of muallaf were provided to support reader understanding. This approach contributes to the transferability of the study by allowing readers to determine the relevance of findings to other similar settings.

3.12.4 Audit Trail

An audit trail refers to a complete and systematic documentation of the entire research process from design, data collection, and analysis to reporting. In this study, the researcher maintained comprehensive records including interview protocols, field notes, reflexive journals, initial and final codes, theme maps, and email correspondences with informants. All records were organized chronologically to ensure transparency and allow for external review if needed. This practice enhances the dependability and confirmability of the study by providing clear evidence of how findings were derived.

3.13 Conclusion

This chapter provides a detailed description of the research methodology used in this study, including the study design, data collection methods, and data analysis techniques based on qualitative research. The data collection process was carried out systematically to ensure the reliability of the analysis. Based on the research methods described in this chapter, the next chapter will discuss the findings and analysis of the findings.

CHAPTER FOUR

FINDING AND DISCUSSION

4.1 Introduction

In this chapter, the researcher will focus on presenting and discussing the data obtained from the informants. The analysis was conducted qualitatively through interview sessions. This chapter begins with an overview of the background of the MUIS, followed by a detailed explanation of the forms of assistance provided by MUIS to muallaf. Subsequently, the discussion continues with an assessment of the impact of assistance on the lives of the muallaf, as well as the challenges faced by MUIS in managing and distributing aid to this target group.

4.2 Overview of MUIS

MUIS is an authoritative institution responsible for managing Islamic affairs in the state of Sabah. MUIS was officially established in 1971 under the provisions of the Majlis Ugama Islam Negeri Sabah Enactment 2004 (Amendment), replacing the earlier version from 1981. As the main governmental agency, MUIS oversees the administration and management of various matters related to Islam in Sabah.

MUIS's core responsibilities include the management of zakat, waqf, mosque affairs, Islamic education, pilgrimage (hajj and umrah), and the welfare of the Muslim community in the state. Additionally, MUIS plays a crucial role in the development of muallaf through a range of da'wah and welfare programmes tailored to the needs of this group.

As the central institution coordinating zakat distribution in Sabah, MUIS is tasked with ensuring that zakat collections are distributed fairly and effectively to the eight eligible asnaf groups as prescribed in Islamic law. The muallaf group, being one of the asnaf categories, receives special attention through financial assistance, religious guidance, education, and economic development initiatives.

To enhance the self-reliance of muallaf, MUIS implements specialised programmes through the Asnaf Development Unit of Zakat Sabah, such as the Asnaf Entrepreneurship Programme, Business Equipment Assistance, and Skills Training. These initiatives aim to uplift the socio-economic status of muallaf and facilitate their integration into the wider Muslim society.

MUIS's administrative structure is headed by a President appointed by the Yang di-Pertua Negeri Sabah (Governor). MUIS comprises several specialised divisions and units, including the Da'wah Division, Education Division, Zakat and Fitrh Division, and Muallaf Development Division. These divisions work collaboratively to fulfil MUIS's mission to empower the ummah and uphold the sanctity of Islam in Sabah.

Overall, MUIS plays a significant role in the development of the Muslim community in Sabah, especially in supporting muallaf to build a new life that is spiritually and materially fulfilling. Its functions and programmes directly support both state and federal government agendas in strengthening Islamic institutions and ensuring the overall well-being of the Muslim population.

4.3 Forms of Zakat Assistance for Muallaf

In this study, it is essential to understand the forms of zakat assistance provided to muallaf. Interviews conducted with the informants have explored various types of support extended to this group through zakat initiatives. The main types of assistance identified include One-Off Direct Financial Assistance (Bantuan Meraikan Saudara Baru), Annual Financial Assistance, Guidance Classes for Muslim Muallaf (Kelas Bimbingan Saudara Kita), as well as Other Forms of Assistance Provided to Muallaf as Asnaf.

4.3.1 One-Off Financial Assistance

Based on the findings of the study, one of the main forms of assistance provided by MUIS to muallaf is the One-Off Financial Assistance known as *Bantuan Meraikan Saudara Baru*, amounting to RM1,000. This aid is given in the form of a one-time cash contribution to individuals who have recently embraced Islam and have formally registered with the JHEAINS and MUIS.

As stated by Informant Z1:

"The financial assistance provided by Zakat is a one-off aid amounting to RM1,000." (Z1)

This statement is also supported by Informant Z2:

"Bantuan Meraikan Saudara Baru is one of the zakat initiatives provided as a one-off assistance of RM1,000 to individuals who have recently embraced Islam. This assistance aims to support muallaf during the initial phase of their religious transition, particularly to help them meet basic needs and adjust to their new life as Muslims." (Z2)

The primary purpose of this aid is to ease the financial burden that muallaf may face in the early stages after embracing Islam, especially for those who have lost their source of income or family support due to their decision. This assistance typically covers essential needs such as food, clothing, transportation, and other initial expenses related to adapting to life as a Muslim.

Furthermore, the eligibility criteria for receiving the *Bantuan Meraikan Saudara Baru* were also explained by Informant Z2:

"The main eligibility requirement for receiving the Bantuan Meraikan Saudara Baru is that the individual must have embraced Islam from the year 2000 onwards. Those who converted before this year are not eligible to apply, even if they have never received the aid before." (Z2)

This criterion specifies that individuals must not have received the assistance previously and must have embraced Islam in the year 2000 or later. This means that muallaf who embraced Islam prior to 2000, such as in 1999 or earlier, are not eligible for this aid as they do not meet MUIS's set requirements. However, individuals who embraced Islam from the year 2000 onwards and have not previously received this assistance may still be considered, subject to verification through the zakat distribution record system. If no record of prior receipt is found, the individual will be deemed eligible to receive the aid. The existence and implementation of the *Bantuan Meraikan Saudara Baru* were further substantiated through the testimony of muallaf involved in this study.

As expressed by Informant M1:

"I received RM1,000 in assistance after embracing Islam and officially registering with JHEAINS and MUIS." (M1)

This experience affirms that the assistance is indeed distributed to muallaf upon embracing Islam and completing the official registration process with the religious authorities. This finding not only supports the information provided by zakat officers but also demonstrates that the aid is practically implemented and provides direct benefits to the intended recipients.

These findings highlight the significance of the *Bantuan Meraikan Saudara Baru* as a key zakat initiative by MUIS aimed at supporting muallaf during the early stages of their transition into Islam. The evidence provided by both zakat officers and muallaf informants confirms that this one-off financial assistance of RM1,000 is not only implemented effectively but also fulfils its intended purpose. It offers essential financial relief to muallaf who may face challenges such as the loss of income or family support. The clearly defined eligibility criteria specifically, the requirement that recipients must have converted to Islam from the year 2000 onwards ensures a structured and fair distribution process. Overall, these findings demonstrate MUIS's commitment to safeguarding the welfare of muallaf and facilitating their integration into the Muslim community.

4.3.2 Periodic Financial Assistance

This study also found that MUIS provides periodic financial assistance to eligible muallaf, known as *Bantuan Fakir, Miskin, Muallaf (FMM)*. This form of assistance is part of MUIS's ongoing efforts to safeguard the welfare of muallaf and to support their transition into their new religious life.

The FMM Aid is divided into two main categories: annual and monthly financial assistance. For the annual category, eligible muallaf receive RM300 per year, typically disbursed during the Hari Raya Aidilfitri celebration as a gesture of concern for their needs during the festive season. For the monthly category, recipients are provided with RM300 each month. Eligibility for each category is determined based on monitoring and assessment carried out by MUIS officers. These officers evaluate the socio-economic background and level of need of the muallaf before deciding whether the individual qualifies for monthly or annual assistance.

This was affirmed by informant Z1:

"muallaf will also receive the FMM Aid for the needy, poor, and muallaf amounting to RM300, depending on their eligibility, either in the form of annual or monthly assistance. This eligibility assessment will be conducted after MUIS officers have visited their homes." (Z1)

This was further reinforced by informant Z2:

"Usually, MUIS officers will first assess the background and living conditions of the muallaf. If they are truly struggling and in need of consistent support, they will qualify for monthly aid. However, if their situation is stable, they may only receive the annual assistance." (Z2)

These findings clearly indicate that MUIS's FMM Aid approach plays a significant role in ensuring that assistance is distributed in a targeted and equitable manner. By directly considering the socio-economic status of each muallaf, MUIS is able to determine the most appropriate form of assistance whether monthly or annual. This approach not only reflects the concern of religious authorities for the welfare of muallaf but also

demonstrates a strategic effort to ensure that zakat funds reach those who are genuinely in need.

Feedback from the muallaf themselves confirms the effectiveness and attentiveness of MUIS in addressing their welfare. Several muallaf expressed that the assistance provided has been highly meaningful, especially in helping them adjust to their new life as Muslims. Although the financial aid, whether annual or monthly, may not be substantial in amount, it nonetheless provides significant relief in meeting basic needs.

According to one muallaf who was interviewed (M2):

"Every month I look forward to the assistance not because I depend on it entirely, but because it helped me survive when I first embraced Islam. I didn't have any family support, so the RM300 monthly aid was really a lifeline. I used it for food, transportation to religious classes, and other necessities." (M2)

Another muallaf shared a similar view (M3):

"This monthly assistance means a lot to me. Knowing that some money will come in each month helps me plan my expenses better. Even though it's not much, it's enough to help with daily costs. I feel appreciated as a muallaf and more motivated to continue learning about Islam." (M3)

Overall, periodic financial assistance such as this not only serves as a welfare instrument but also plays a vital role in strengthening the integration of muallaf into the Muslim community. It helps alleviate the financial burden that often poses a major challenge during the initial phase of religious transition. Furthermore, the continuous interaction between religious officers and muallaf through monitoring visits fosters a closer relationship and builds trust in Islamic institutions. Thus, this form of assistance is not

merely a material provision but also a symbol of social and spiritual support that is crucial for muallaf as they navigate significant changes in their lives.

4.3.3 Kelas Bimbingan Saudara Kita (KBSK)

In addition to financial assistance, the findings of this study also revealed that zakat institutions in Sabah provide continuous support to muallaf in education through the implementation of the *Kelas Bimbingan Saudara Kita* (KBSK), a structured guidance programme specifically designed to help muallaf understand and internalise Islamic teachings more deeply. This initiative is the result of a strategic collaboration among three main agencies: MUIS, JAKIM, and JHEAINS. Each of these agencies plays a different yet complementary role in ensuring the effective implementation of the programme and the achievement of its intended objectives.

MUIS is responsible for funding the operational costs of KBSK, including the provision of monthly attendance allowances to participants. This allowance serves as an important incentive, especially for muallaf facing financial instability. Such support indirectly enables them to focus fully on the learning process without being burdened by the pressures of daily living expenses. This reflects the commitment of zakat institutions to providing a comprehensive support ecosystem aimed at strengthening religious understanding and appreciation among muallaf.

This was explained by informant Z1:

“The third form of assistance provided by the zakat institution is in the form of attendance allowance for those attending the KBSK classes. This programme is a joint effort between several agencies particularly MUIS, which provides the allowance funding; JHEAINS, which provides instructors;

and JAKIM, which plays a mobilising role for the muallaf. The classes are held weekly, and attendance is recorded. Each session attended earns the participant RM50, which totals up to RM200 per month for full attendance. This support encourages consistent participation and facilitates ongoing Islamic learning. At the same time, it eases the financial burden of participants, especially those without a stable income.” (Z1)

In addition, the teaching content of the KBSK is systematically and comprehensively designed to meet the basic needs of muallaf in understanding the religion of Islam. Among the main topics covered are the fundamentals of *aqidah*, which emphasize the concept of *tawhid*, an introduction to the pillars of faith (*rukun iman*), and understanding the attributes of Allah all of which are crucial in establishing a strong foundation of belief among muallaf. Furthermore, acts of worship (*ibadah*) are also given emphasis through lessons on the pillars of Islam (*rukun Islam*), particularly on how to perform prayer (*solat*), fasting, and an introduction to the obligations of *zakat* and *hajj*. Participants are also introduced to the life history (*sirah*) of Prophet Muhammad (SAW) as a model of exemplary character and a source of guidance on the early development of Islam.

The programme also includes basic *fiqh* modules to guide muallaf on daily rulings such as purification (*taharah*), identifying lawful (halal) and unlawful (haram) food, and proper etiquette in dressing. In addition, the programme pays attention to the social and cultural dimensions of living as a Muslim, including how to interact within the Muslim community, build a Muslim family, and cope with various challenges that may arise after embracing Islam.

As noted by Informant J1:

"In the KBSK classes, we teach muallaf the fundamental aspects of Islam. Among the topics covered are aqidah, tawhid, ethics (akhlak), the sirah of the Prophet, basic fiqh, and hadith. All of these are important so that they do not

just embrace Islam in name but truly understand and are able to practise it in their daily lives." (J1)

This statement is supported by feedback from one of the KBSK participants, saying that the content of the classes had greatly helped in understanding the fundamentals of Islam in a gradual and comprehensive manner, thereby increasing their confidence in living as a Muslim.

"At first, I felt very confused and afraid because I didn't know how to begin learning about Islam. But in the KBSK classes, the ustaz and ustazah taught us step by step from aqidah, solat, fasting, to the way of life as a Muslim. Now I feel more confident and increasingly motivated to deepen my understanding of this religion." (M1)

Overall, the implementation of the KBSK represents a significant initiative in supporting muallaf to strengthen their faith (*aqidah*) and develop a strong identity as Muslims. With a systematic teaching approach and comprehensive module content, the programme has assisted muallaf in understanding the fundamentals of Islam and adapting to their new way of life. Positive feedback from participants indicates that KBSK has successfully enhanced their understanding, confidence, and motivation to further explore the religion. Such support is crucial in ensuring that the transition process of muallaf into the Muslim community occurs in a more structured and effective manner.

4.3.4 Entrepreneurial Support

The findings of the study reveal that MUIS also plays an active role in empowering muallaf economically through entrepreneurial support. Among the key initiatives implemented are the *Asnaf Development Programme* and the *Asnaf Entrepreneur*

Programme, which are specifically designed to help muallaf generate their own income and break free from the cycle of poverty. Through these programmes, muallaf who aspire to start small businesses may apply for various forms of support, including start-up capital, basic entrepreneurship training, as well as continuous monitoring and guidance from MUIS. This approach not only opens economic opportunities for muallaf but also equips them to become self-reliant and enhances their confidence in managing life after religious conversion.

This is aligned with the views of informant Z2, who stated:

“If a muallaf is interested in starting a business, such as tailoring, we will register them for a suitable course or workshop, and we will also assist in terms of capital and providing the necessary equipment.” (Z2)

This point is further reinforced by informant Z1:

“Zakat also assists the asnaf group through the Asnaf Entrepreneur Programme, which is implemented under the Asnaf Development Unit of Zakat Sabah. The programme aims to help the asnaf group, including muallaf, build economic capacity through a structured and phased approach to entrepreneurship.” (Z1)

These statements indicate that MUIS's efforts go beyond financial aid distribution and extend to the provision of skills training and relevant equipment to ensure that muallaf are genuinely prepared to venture into entrepreneurship. This holistic approach emphasises knowledge acquisition, practical skills development, and ongoing support. Trainings such as sewing workshops, cooking classes, and basic business courses offer muallaf initial exposure to small business management, while the provision of equipment such as sewing

machines, industrial kitchen appliances, and sales tools facilitates the actual execution of their business plans.

Through this strategy, muallaf not only gain the opportunity to earn an independent income but also build self-confidence, improve their standard of living, and reduce dependence on monthly financial aid. In the long term, systematically managed entrepreneurship programmes such as these have the potential to break the poverty cycle among muallaf and strengthen their economic standing. This initiative is also aligned with the broader goal of asnaf development not only to receive zakat but eventually to become zakat contributors themselves.

The findings of the study clearly indicate that the entrepreneurial assistance provided by MUIS through the *Asnaf Development Programme* and the *Asnaf Entrepreneur Programme* plays a significant role in economically empowering muallaf. Through the provision of start-up capital, skills training, and continuous monitoring, these programmes not only assist muallaf in starting small-scale businesses but also encourage them to become self-reliant and improve their standard of living. Such initiatives not only strengthen the economic position of muallaf gradually but also contribute to their social adjustment and the development of self-confidence in their new life as Muslims. This long-term approach is in line with the aspiration of zakat, which aims to liberate the asnaf from dependency and ultimately enable them to become zakat contributors in the future.

4.4 The Impact of Zakat Assistance on Muallaf

Zakat assistance provided to Muallaf plays a crucial role in supporting their adjustment process to life as Muslims. Based on the findings of the study, this assistance has a significant impact in several key aspects.

4.4.1 Reducing financial burden

Findings from respondents M1, M2, and M3 indicate that the zakat assistance received during the early stages of their conversion to Islam played a highly significant role in supporting their livelihood while facing the initial challenges as *muallaf*. The financial aid provided by zakat institutions greatly eased their burden, particularly for *muallaf* who were still living with non-Muslim family members due to the lack of their own accommodation. In such situations, zakat assistance enabled them to independently purchase daily necessities without relying on or sharing personal items with family members of a different faith. This not only allowed them to live more comfortably and with a greater sense of privacy but also helped them uphold cleanliness and religious identity in accordance with Islamic principles.

As shared by M1:

“When I first embraced Islam, I was still living with my non-Muslim family. There were many things I couldn’t share, like food and kitchen items. But with zakat assistance, I could buy my own necessities without feeling uncomfortable.” (M1)

A similar situation was described by M2:

“I still can’t afford to move out, so I’m living with my non-Muslim parents. The zakat I received really helped at the very least, I could buy my own personal items without relying on them.” (M2)

Indirectly, zakat assistance has enabled muallaf to manage their basic needs more effectively without being overly dependent on family members of a different religion. This is especially crucial considering that many muallaf are in financially unstable situations—whether due to unemployment, lack of family support, or the sudden need to bear their own living costs after conversion. The financial aid allows them to meet essential needs such as food, clothing, personal hygiene, and transportation to attend religious classes or important appointments related to their conversion. Without such assistance, they would risk facing hardship and economic stress, which could undermine their stability and motivation during the early phase of religious transition. Therefore, zakat aid should not only be viewed as a form of welfare support, but also as a critical necessity in helping muallaf build a more stable, independent, and dignified new life.

4.4.2 Strengthening islamic knowledge and practice

The implementation of the KBSK, funded by MUIS, has had a significant impact on improving muallaf understanding of the fundamentals of Islam. This programme not only provides a structured learning environment but also directly supports muallaf in building their religious knowledge gradually and comprehensively. Assistance in the form of learning modules, educational facilities, and attendance allowances has acted as a catalyst for the active participation of muallaf in these classes.

Understanding the core aspects of Islam such as aqidah, ibadah, akhlak, and basic fiqh has helped muallaf adapt to the demands of their new religion. Through systematic exposure to Islamic knowledge, muallaf can grasp important concepts more clearly, which in turn boosts their confidence in practising the religion. Additionally, the continuous guidance provided by instructors offers muallaf the opportunity to ask questions and correct their understanding directly, rather than relying solely on external sources or self-study.

As noted by informant M1:

"I didn't know much about Islam when I first converted. But after joining classes organised by the zakat centre, I started to understand how to perform prayers, fast, and observe cleanliness according to Islamic teachings. Now I feel more confident to interact with other Muslims." (M1)

In addition, to increasing understanding, participation in KBSK also helps *muallaf* build confidence in performing religious practices. Many *muallaf*, especially in the early stages, often feel uncertain or afraid of making mistakes during worship. However, with patient, face-to-face guidance, these doubts gradually fade.

This is supported by the feedback from respondent M3:

"When I first embraced Islam, I felt very empty. I didn't know much and was afraid of making mistakes. But when the zakat authority brought us to guidance classes, I began to understand wudu', prayer, and the concept of halal and haram. I became more confident in practising Islam." (M3)

In conclusion, zakat assistance in the form of the KBSK has had a significant impact on enhancing *muallaf*'s basic understanding of Islam. Through a systematic teaching approach, appropriate modules, and continuous guidance, *muallaf* not only gain clearer comprehension of Islamic principles but also build the confidence to apply them in daily

life. Such support is crucial in ensuring that the transition towards life as a new Muslim occurs in an orderly, confident, and effective manner.

4.4.3 Fostering mutual respect among religions

The findings of the study reveal that the assistance received by muallaf has not only impacted their welfare and religious education but also played a significant role in fostering harmonious interreligious relationships particularly in the context of muallaf interactions with non-Muslim family members and the surrounding community. This is especially important given that a significant number of muallaf in Sabah continue to live with their non-Muslim families after embracing Islam.

Interviews with several muallaf revealed that their ability to be self-reliant in managing personal needs such as sourcing halal food and hygiene items has helped reduce their dependency on non-Muslim family members. This situation indirectly minimises the potential for conflict or misunderstanding related to differences in beliefs and daily practices. Moreover, the knowledge gained through KBSK has positively influenced how muallaf adapt within a multicultural and multireligious society. The KBSK modules cover areas such as basic *fiqh*, proper etiquette when interacting with non-Muslims, and the social responsibilities of muallaf within the context of family and community. The inculcation of values such as patience, respect, and courteous conduct has contributed to a smoother social integration process and greater acceptance by others.

As one informant noted:

“In class, we were taught how to maintain relationships with family members who are not Muslim. Don't be harsh, don't raise your voice, and always show

respect despite religious differences. I practised what the ustaz taught, and alhamdulillah, my relationship with my family has improved.” (M2)

Another *muallaf* also shared that the positive changes they experienced after embracing Islam were acknowledged by their non-Muslim family members:

“I still live with my non-Muslim family. But our relationship is just fine. They have seen the positive change in me since I embraced Islam, and they respect my decision.” (M3)

These statements demonstrate that tolerance, mutual respect, and religious maturity nurtured through education and guidance have successfully fostered an atmosphere of understanding and harmony between *muallaf* and their non-Muslim families. Despite differences in belief, family relationships can still be preserved in an environment of mutual respect and appreciation for each other’s values.

In conclusion, these findings show that the assistance provided has effects beyond the physical and religious dimensions of *muallaf* lives. It also contributes meaningfully to their character development and personal growth. This impact is particularly significant in a multi-ethnic and multi-religious society like Sabah, where the social integration of *muallaf* is a key component in efforts to strengthen interreligious harmony.

4.4.4 Building Identity and Self-Confidence as a New Muslim Top of Form

The findings of the study indicate that the process of adjustment for *muallaf* after embracing Islam involves not only religious aspects but also emotional, social, and psychological challenges. During the early stages of conversion, many *muallaf* experience

identity confusion, low self-confidence, pressure from non-Muslim family members, and difficulties in understanding and practising Islamic teachings that are still new to them.

However, the study found that exposure to religious education, participation in guidance classes, and access to appropriate social support systems had a significant impact on building the self-confidence of muallaf in embracing Islam as a way of life. Through the *Kelas Bimbingan Saudara Kita* (KBSK), for instance, muallaf are gradually guided in understanding the fundamental principles of the religion such as *aqidah*, *ibadah*, *fiqh*, and *akhlak*. This understanding directly contributes to strengthening their identity as Muslims and reduces the sense of unfamiliarity with Islamic teachings.

As expressed by one respondent:

“Before this, I was afraid to say that I had embraced Islam, because I didn’t know how to respond if people asked me questions. But after joining the class and learning about Islam, I gradually felt more confident to show my identity as a Muslim.” (M3)

This excerpt clearly shows that increased religious knowledge has a positive impact on muallaf belief and confidence in their new identity. The understanding they gain also helps them to overcome feelings of shame or alienation and instead enables them to face life as Muslims with greater confidence. Additionally, the study also found that muallaf who successfully adapt to their new roles in society show growth in decision-making ability, courage in expressing their faith, and independence in various aspects of life. These elements reflect the development of a more solid identity grounded in Islamic values.

Overall, the study demonstrates that religious education, exposure to Islamic values, and direct experiences of post-conversion adaptation have positively contributed to the development of identity and confidence among muallaf as new Muslims. These

implications are especially important in the context of social integration and spiritual stability for muallaf in a multicultural society such as Sabah.

4.5 Challenges and Limitations in the Distribution of Zakat

Throughout the implementation of zakat assistance for Muallaf, zakat institutions have faced various challenges that affect the smooth delivery of aid. Interviews with zakat officers and observations of the application process revealed two primary recurring challenges: incomplete application documentation and a high volume of applications, both of which hinder efficient data processing

4.5.1 Documentation Issues in Zakat Applications from Muallaf

The findings of the study indicate that one of the main challenges in the distribution of zakat to muallaf is the issue of incomplete applications, particularly regarding documentation. Applications that are not accompanied by complete documents often lead to delays in the assessment process, postponement, or, in some cases, rejection until the applicant is able to provide the required information. Among the commonly missing documents are copies of identification cards, official certificates of conversion to Islam, income statements, and support letters from imams or mosque officials verifying the applicant's current status and needs. As pointed out by one of the zakat officers interviewed:

“We often receive zakat aid applications from muallaf, but many are incomplete. One common issue is that they list bank account details that don't belong to them—sometimes it's the account of a spouse, relative, or friend. This makes it

difficult for us to disburse the aid because we can only credit the assistance into a valid account under the applicant's name.” (Z1)

This problem appears to stem from several key factors. First, some muallaf still face low levels of information literacy, particularly in managing official documents and administrative tasks. Second, access to support resources such as printers, photocopiers, or form-filling assistance is often limited especially for those living in rural or remote areas. Third, there is a lack of clear guidance or direct support during the application process, causing muallaf to misunderstand the exact requirements for each supporting document.

This statement is further supported by another zakat officer:

“Some muallaf live deep in the interior. It's hard for them to come to the office to ask questions directly. When filling out the forms, they sometimes don't know what to write. Some have no copy of their IC, no income statement... all of this delays their application.” (Z2)

The impact of these weaknesses is significant. Incomplete applications delay the disbursement of aid that is intended to be immediate, particularly for muallaf who may be in critical financial or emotional distress after embracing Islam. Furthermore, such delays can negatively affect the perception of muallaf towards the zakat distribution system and diminish their confidence in Islamic institutions that are meant to support them.

Overall, documentation issues represent a significant challenge in ensuring timely delivery of zakat assistance to muallaf in need. The absence of key documents such as identification, official conversion certificates, and valid bank account details has been identified as a major obstacle. This situation calls for improvements in application

support, monitoring systems, and information literacy initiatives to ensure that the application process is more user-friendly and efficient, especially for muallaf who are still unfamiliar with the Islamic administrative system.

4.5.2 High Volume of Applications Causing Processing Delays

Another challenge identified in the distribution of zakat to *muallaf* is the sudden surge in the number of applications received simultaneously, particularly during festive seasons such as Ramadan and Hari Raya Aidilfitri. This spike places significant pressure on the zakat management system, especially in terms of workforce capacity and the efficiency of data processing systems. A large influx of applications within a short period results in heavy workloads for zakat officers, which in turn slows down the processes of screening, verification, approval, and disbursement of aid.

Delays frequently occur because applicants' information cannot be systematically and comprehensively updated in a short timeframe. The process of inputting data into the system, verifying information, and obtaining necessary confirmations takes time, especially when hundreds of application forms are submitted at once.

As explained by one zakat officer:

“Every time Ramadan or Hari Raya approaches, the number of applications increases drastically. Within a short period, we receive dozens to hundreds of forms from three different districts. When there are too many, it takes time to check each one and enter it into the system. That’s why there are delays in approval and payment.” (Z1)

This statement highlights how excessive workloads, without sufficient systematic support, can disrupt the smoothness of the distribution process. Moreover, in situations

where applications must be processed urgently due to pressing needs, time constraints and limited manpower also affect the accuracy and transparency of the process.

In conclusion, the large-scale submission of zakat applications during festive seasons presents a significant logistical challenge. The pressure placed on zakat officers to review, verify, and record each application contributes to delays in aid disbursement. Without the implementation of a peak-season management plan or additional support systems, this issue is likely to continue undermining the efficiency of zakat distribution to muallaf in need.

4.6 Discussion

Findings from the study indicate that MUIS has implemented a comprehensive approach in supporting muallaf through various forms of zakat assistance, such as monthly and annual financial aid, the *Kelas Bimbingan Saudara Kita* (KBSK), and the *A Program Pembangunan dan Usahawan Asnaf*. These initiatives demonstrate MUIS's commitment not only to addressing the material welfare of muallaf but also to strengthening their religious understanding and building a strong Muslim identity. This finding is supported by Wahab et al., (2020) , who assert that holistically designed zakat assistance contributes significantly to the early stability of muallaf and facilitates their process of adapting to Islamic teachings.

Furthermore, the assistance provided has had positive impacts on muallaf across multiple dimensions. In terms of welfare, the financial aid enables muallaf to meet their basic needs without depending excessively on non-Muslim family members, thus reducing the risk of

religious conflict within households. Meanwhile, through KBSK, muallaf gradually gain a foundational understanding of Islam and develop confidence in performing religious obligations. The entrepreneurial programme has also helped improve income levels and promote self-reliance. Ab Majid et al., (2017) emphasize that knowledge acquisition and economic stability are among the key factors that strengthen the religious transformation of muallaf, making their journey more sustainable and steadfast.

Nevertheless, the study also identifies several challenges in the distribution process of zakat assistance to muallaf. These include incomplete applications due to missing official documents, limited access to forms, and low levels of information literacy, particularly among muallaf in remote or rural areas. Additionally, the sharp increase in zakat applications during festive seasons such as Ramadan and Eid places a heavy burden on administrative systems, resulting in delays in processing and disbursement. These challenges are consistent with Md Raip et al., (2025), who notes that weaknesses in documentation and zakat management systems can undermine the confidence of recipients, especially among vulnerable groups like muallaf.

In conclusion, MUIS's implementation of zakat assistance for muallaf in Sabah has had a significant impact in enhancing religious understanding, economic resilience, and social well-being. However, to ensure that such assistance continues to yield sustainable outcomes, several improvements are needed. These include the development of more user-friendly application systems, document literacy training, grassroots-level support during application processes, and enhanced peak-season management strategies. Such efforts are vital to ensure that zakat distribution is carried out efficiently, inclusively, and

effectively, in line with its core objective of empowering asnaf groups, particularly muallaf.

4.7 Conclusion

Overall, this study found that the zakat assistance distributed to the muallaf in Sabah encompasses various forms, including one-off financial aid, annual assistance, educational guidance through KBSK classes, and entrepreneurial support under the Asnaf Development and Entrepreneurial Program. These forms of assistance are not only intended to fulfil the basic needs and strengthen the economic standing of muallaf but also play a vital role in enhancing their religious understanding, emotional and spiritual stability, and social integration into the Muslim community.

The impact of zakat assistance is reflected in various positive aspects, such as increased self-confidence, strengthened family relationships despite religious differences, and a deeper appreciation for Islamic spiritual values. Religious guidance programs enable muallaf to interact more harmoniously with non-Muslim family members, contributing to a more positive public perception of Islam.

However, this study also identified several key challenges in the zakat distribution process, especially concerning incomplete application documentation and the high volume of applications during peak periods such as the month of Ramadan. These challenges disrupt the smooth delivery of aid and highlight the need for improvements in support systems, administrative efficiency, and communication strategies.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a discussion of the research findings based on the predetermined research objectives, supported by references to previous literature and relevant theoretical frameworks. The aim of this discussion is to interpret and analyze the meanings behind the data obtained from semi-structured interviews with zakat institution officers and muallaf who received zakat assistance. The chapter begins by discussing the findings related to the types of zakat assistance provided to muallaf, followed by the impact of this assistance on their lives, as well as the challenges faced by institutions in managing and distributing the aid effectively. Each discussion is linked to previous research findings to highlight similarities, differences, and the new contributions this study makes to the field of zakat management and muallaf development in Malaysia, particularly in Sabah. Additionally, this chapter outlines the implications of the study from theoretical, practical, and policy perspectives, followed by a discussion on the study's limitations and suggestions for future research. Finally, a chapter summary is provided to encapsulate the overall discussion.

5.2 Summary of findings

This section summarises the key findings of the study based on its three main objectives: (1) to explore the forms of zakat assistance provided to muallaf in Sabah, (2) to examine the impact of zakat assistance on the lives of muallaf in Sabah, and (3) to identify the

challenges in distributing and managing zakat assistance for muallaf in Sabah. The discussion is therefore organised according to these objectives to provide a clear linkage between the study's aims and the results obtained.

This study has identified that; the MUIS plays a central role in supporting the welfare and development of muallaf through various forms of zakat assistance. Key forms of support provided include regular financial aid, religious education through the *Kelas Bimbingan Saudara Kita* (KBSK), and entrepreneurial support via asnaf development programmes. These initiatives reflect the integrated efforts of the zakat institution in offering comprehensive support to fulfil the spiritual, social, and economic needs of muallaf.

The findings further reveal that the assistance delivered has had a direct impact on enhancing religious understanding and self-confidence among muallaf. In addition to meeting basic needs, financial aid has helped reduce their dependence on non-Muslim family members, while structured religious classes have enabled muallaf to learn and internalise Islamic teachings systematically. Meanwhile, entrepreneurial support has created opportunities for them to improve their standard of living and build self-reliance.

Nevertheless, the study also identifies several challenges in the implementation process, including incomplete applications, limited information literacy, and a surge in applications during festive seasons. These issues have, to some extent, hindered the smooth delivery of zakat assistance to muallaf, especially in urgent situations.

In conclusion, this study confirms that the holistic approach adopted by MUIS in managing zakat distribution to muallaf has positively contributed to the establishment of their new lives. However, improvements in technical systems and implementation-level

support are crucial to ensure a more efficient and responsive delivery of aid, in line with the core objective of zakat in protecting and empowering the asnaf community holistically.

5.3 Recommendation

To strengthen the management of zakat applications and monitoring for muallaf it is recommended that a more user-friendly application system be developed, particularly involving a digital platform that is easily accessible and equipped with interactive guidance for form completion. This system should be designed with consideration for the level of digital literacy among muallaf, especially those living in rural or remote areas, to enable a more efficient application process without full dependence on zakat officers. While the use of easily accessible digital platforms with interactive guidance can accelerate the application process, traditional methods should also be maintained and refined to ensure that muallaf residing in areas with poor internet connectivity, particularly in remote regions, are not excluded from receiving assistance. Through this approach, they can still submit applications manually via service centres or appointed representatives without relying solely on internet access.

In addition, the establishment of zakat support service centres at the mukim (sub-district) or district level, in collaboration with mosques and Islamic non-governmental organisations, is seen as a viable approach to assist in document collection, form preparation, and direct advisory services. In terms of monitoring, the implementation of an integrated and regularly updated database system is necessary to record comprehensive information regarding the assistance provided, follow-up visits, and evaluations of the

effectiveness of the support received by muallaf. Furthermore, the appointment of specially designated officers or trained community volunteers to conduct regular on-site monitoring should also be considered to ensure that field data is collected thoroughly and accurately. These improvements are expected to enhance the efficiency and transparency of zakat management, thereby ensuring that every muallaf receives assistance according to their actual needs and remains within the established support system.

5.4 Limitation and Future Research

This study is subject to several limitations, which should be acknowledged to contextualize its findings and guide future research. First, the scope of this study is limited to one specific category of zakat recipients, muallaf who receive zakat assistance. While this focused approach enables a deeper understanding of the lived experiences and challenges faced by muallaf, it excludes other categories of asnaf such as the poor (*fakir* and *miskin*), the indebted (*gharimin*), or those striving in the cause of Allah (*fi sabilillah*), who may face distinct issues in zakat distribution. Future studies are encouraged to expand the focus to include other asnaf groups to allow for comparative analysis and a broader understanding of zakat management across multiple beneficiary categories.

Second, the study was conducted in a single district in the state of Sabah, which, while beneficial for capturing the local context and specific social realities, limits the generalizability of the findings. Variations in zakat implementation, institutional capacity, and community needs across other districts or states in Malaysia may yield different insights. Therefore, future research should consider multi-site studies that involve

different regions or states, enabling a more comprehensive national perspective on zakat assistance and its effectiveness.

Third, from a methodological standpoint, this study adopted a fully qualitative approach involving a relatively small number of informants zakat officers and muallaf recipients. While this approach offers rich, detailed narratives and contextual depth, it may not capture the broader trends or statistical patterns that could be obtained through quantitative or mixed-method designs. Future researchers may benefit from incorporating quantitative tools such as surveys or administrative data analysis to triangulate findings and measure the broader impact of zakat distribution.

Lastly, the findings are based primarily on the perspectives of two stakeholder groups zakat officers as implementers and muallaf as recipients. Although this dual perspective is crucial, future studies could include other relevant stakeholders such as religious leaders, community advocates, or policymakers to enrich the understanding of systemic and policy-level challenges in zakat management. In summary, while this study contributes valuable insights into zakat assistance for muallaf in a localized context, future research should broaden the scope, diversify methodological approaches, and include a wider range of stakeholders to develop a more holistic and transferable understanding of zakat administration in Malaysia.

5.5 Conclusion

Overall, this study has successfully achieved its objectives: to identify the forms of zakat assistance provided to *muallaf*, to evaluate the impact of such assistance on their lives, and to explore the challenges faced by zakat institutions in the distribution process.

Through a qualitative approach and data gathered from two main groups of informant's zakat officers and muallaf this research has provided a detailed and contextual understanding of zakat management in a selected district in the state of Sabah.

The findings revealed that zakat assistance for muallaf includes various forms such as one-off financial support, annual aid, educational assistance, and basic needs support. This assistance has generally had a positive impact on the adjustment process of muallaf after embracing Islam, particularly in financial, emotional, and social aspects. However, challenges such as limited resources, delays in aid disbursement, and insufficient post-distribution monitoring were identified as factors that hinder the overall effectiveness of zakat programmes for muallaf.

Through the discussions presented, this study contributes new insights into the context of zakat management for muallaf and outlines several improvement suggestions that may benefit zakat institutions and other relevant stakeholders. The implications of this research are expected to support the strengthening of zakat policies and practices to be more inclusive, efficient, and responsive to the real needs of muallaf.

This study also opens opportunities for future research with broader geographic scope, inclusion of other asnaf categories, and the use of mixed or quantitative methods. More comprehensive future studies are believed to further support the reform of zakat administration systems towards a more impactful and sustainable model.

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Appendix A

Informant informations

| Informants | Position | Department | Duration of Holding the Position |
|------------|--|------------|----------------------------------|
| Z1 | Administrative assistance of the Zakat Distribution unit | MUIS | 11 |
| Z2 | District Zakat branch head | MUIS | 10 |
| J1 | New brother Community Mobilizer | JAKIM | 18 |

| Informants | Age | Gender | Occupation | Status as a Zakat Receptient | Number of Years Receiving Zakat |
|------------|-----|--------|---------------|------------------------------|---------------------------------|
| M1 | 50 | Male | Farmer | Mualaf | 5 |
| M2 | 45 | Female | Housewife | Mualaf | 5 |
| M3 | 31 | Male | Self employed | Mualaf | 4 |

Appendix B

Part A

Informant Information

Name:

Age:

Gender:

Occupation:

Number of Years Receiving Zakat:

Duration of Holding the Position:

Part B

RQ: Forms of Zakat Assistance for Muallaf

1. What types of zakat assistance are usually provided to Muallaf in Sabah?
2. Is the assistance limited to financial support, or does it also include non-financial forms?
3. Could you elaborate on the financial assistance provided to Muallaf?
4. What kinds of non-financial support are also offered?
5. Are there any entrepreneurship or economic development programs specifically for Muallaf?

RQ2: Impact of Zakat Assistance on Muallaf

1. How has the zakat assistance you received helped to ease your financial burden?
2. Was the zakat assistance accompanied by religious guidance or Islamic education classes?

3. In what ways has the assistance influenced your understanding and practice of Islam in your daily life?
4. How has the assistance affected your relationship with non-Muslim family members or friends?
5. Has this assistance motivated you to remain steadfast in your faith?

RQ3: Challenges in the Distribution and Management of Zakat Assistance to Muallaf in Sabah.

1. Based on your experience, what are the main challenges in distributing zakat assistance to Muallaf?
2. Are there any constraints in terms of documentation or information during the zakat application process by the muallaf?
3. How does your department ensure that zakat assistance reaches those Muallaf who are truly eligible?
4. Are there any issues related to coordination between agencies/institutions in managing zakat assistance for Muallaf?
5. What challenges are faced in terms of monitoring or follow-up after zakat assistance is provided to the muallaf?