Meeting housing needs of the poor and needy Muslims through Zakat and Wakaf

Abstract
Meeting housing needs of the poor and needy is a continuous challenge. The challenge is exacerbated, among others, by the continuous and upward increases in the cost of living, population growth and the availability of resources. The Government intervenes through policy implementation and assistance in the forms of subsidies and the provision of social housing. In Islam, there is an opportunity to help the poor and needy meeting their housing needs through zakat and wakaf. Consequently, a study applying a combination of library research and in-depth face-to-face interviews with experts was carried out. The key objectives of the study are to assess the potential of zakat and wakaf in the provision of affordable housing for the poor and needy, and if so, to identify appropriate strategies to empower the zakat and wakaf authorities in carrying out the task. The main findings from the study suggest that zakat and wakaf have great potential to help the poor and needy meeting their housing needs and that the best way forward is for the zakat and wakaf authorities to do so through collaboration, either among themselves or with private property developers. The significance of the study and its findings are viewed in terms of the innovative idea in promoting zakat and wakaf authorities to collaborate instead of working on their own, with conditions that issues related to the Shariah are resolved. © 2018 by MIP.

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Economy; Housing; Procurement; Social; Wakaf; Zakat

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