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WELCOME SPEECH FROM THE CHAIRMAN

RISM 17th International Surveying Conference for Undergraduates (ISCU 2025)

بسم الله الرحمن الرحيم السلام

عليكم ورحمة الله وبركاته

Greetings to all,

It is with great pleasure that I welcome you to the 17th RISM International Surveying Conference for Undergraduates (ISCU 2025), themed “*Embracing Construction Revolution 4.0: Transforming Malaysia’s Built Environment*.” On behalf of the Royal Institution of Surveyors Malaysia (RISM), I also wish to express our sincere appreciation to Universiti Teknologi MARA (UiTM), Perak Campus, for graciously hosting this significant event.

As we navigate the era of the Fourth Industrial Revolution (IR4.0)—or in our context, Construction Revolution 4.0 (CR4.0)—we are witnessing transformative advancements across the global construction sector. Technologies such as Building Information Modelling (BIM), the Internet of Things (IoT), artificial intelligence (AI), robotics, big data analytics, and cloud computing are redefining the way we build, manage, and interact with our built environment. For Malaysia, embracing CR4.0 is a strategic imperative to achieve our socio-economic and environmental goals.

This conference serves as a vital platform to unite surveying undergraduates from various disciplines, fostering critical dialogue on industry challenges, enhancing professional networking, and preparing a new generation of talent for the rapidly evolving construction landscape. It is also an opportunity for employers to engage with and inspire our future professionals.

I would like to extend my heartfelt thanks to all industry speakers, paper presenters, judges, and participants for their time, contributions, and support in making ISCU 2025 a success. I also commend the organising committee for curating a meaningful and dynamic conference experience.

May the knowledge gained, connections formed, and ideas exchanged during this event inspire all participants to lead and innovate in their future endeavours.

Wishing everyone a productive and memorable conference.

Prof. Ts Sr Dr. Adi Irfan Bin Che Ani'

Chairman, Universities' Partnering Committee

RISM Session 2024/2025

May 2025

WELCOME SPEECH FROM CO-CHAIRMAN

RISM 17th International Surveying Conference for Undergraduates (ISCU 2025)

Bismillahirrahmanirrahim.

السلام عليكم ورحمة الله وبركاته and greetings to all.

It is my great pleasure to welcome everyone to the 17th International Surveyor Conference for Undergraduates (ISCU 2025), proudly hosted by Universiti Teknologi MARA (UiTM) Perak Branch in collaboration with the Royal Institution of Surveyors Malaysia (RISM). This event is a meaningful platform for students in the built environment to share ideas, showcase innovations, and build professional networks. We are honoured by your presence and enthusiastic participation, with 135 accepted papers and 78 poster presentations this year.

UiTM Perak, home to the College of Built Environment, has long been a hub for academic excellence in architecture, planning, and surveying. Our commitment remains strong in nurturing competent graduates who meet industry demands and contribute to nation-building.

While you're here, we invite you to experience the heritage and culture of Perak Tengah from the architectural richness of Rumah Kutai to the historical towns of Pasir Salak, Bota, and Kampung Gajah.

To all presenters and winners, congratulations on your achievements. Let your work today be a catalyst for future success and academic growth. We hope this conference will inspire you to explore new ideas, foster collaboration, and make lasting memories.

My deepest thanks to the Royal Institution of Surveyors Malaysia (RISM) and the organising committee for making this event a success.

We hope your experience here will be rewarding and unforgettable.

Thank you. Selamat datang dan selamat berjaya.

Associates Professor Dr. Nur Hisham Ibrahim, *PMP*

Co-Chairman, Universities' Partnering Committee

RISM Session 2024/2025

May 2025

WELCOME SPEECH FROM THE PROJECT DIRECTOR

RISM 17th International Surveying Conference for Undergraduates 2025

Alhamdulillah, all praise to Allah S.W.T. for His guidance and blessings in making the RISM 17th International Surveying Conference for Undergraduates (ISCU) 2025 a reality.

It is with great honour and gratitude that I welcome all participants, guests, academicians, and industry professionals to this prestigious event, proudly organized under the Royal Institution of Surveyors Malaysia (RISM). This 17th edition of ISCU stands as a proud testament to our collective dedication toward academic excellence, professional collaboration, and youth empowerment in the field of surveying.

I extend my heartfelt appreciation to RISM for its unwavering support, to the hardworking ISCU 2025 Organising Committee, and to all 16 partnering universities across Malaysia for their commitment and contributions. Your efforts have shaped this conference into a dynamic platform for knowledge exchange, innovation, and professional growth.

To the academicians and practitioners present, your insights are invaluable in bridging the gap between academic theory and real-world practice. To our undergraduate participants, your passion, curiosity, and commitment are the very foundation of our future. May this conference not only deepen your academic journey but also ignite a spirit of leadership, integrity, and sustainable thinking.

Let this gathering serve as more than an academic milestone. May it foster lifelong networks, inspire transformative ideas, and chart new directions in our shared professional journey.

Wishing everyone a rewarding and inspiring conference experience.

Sr Dr. Nurul Fadzila Zahari

Project Director

RISM 17th ISCU 2025

THE INITIATIVE OF LEMBAGA ZAKAT SELANGOR TOWARDS AFFORDABLE HOUSING

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ABSTRACT

Affordable housing is a significant issue globally, including in Malaysia, where rapid urbanization and rising living costs have made it harder for low-income groups to secure decent homes. In Selangor, one of Malaysia's most developed and densely populated states, the demand for affordable housing continues to rise. The high cost of property, limited land, and widening income inequality further complicate the situation, especially for the asnaf community, a group that includes the poor and needy eligible to receive zakat under Islamic principles. Zakat, a mandatory charitable contribution in Islam, plays a crucial role in supporting the less fortunate. Lembaga Zakat Selangor (LZS), under the Selangor Islamic Religious Council (MAIS), has taken proactive steps by allocating zakat funds to provide affordable housing for the asnaf community. This initiative not only meets their basic shelter needs but also enhances their overall well-being and economic stability. This study adopts a qualitative approach, involving semi-structured interviews with LZS representatives. The research aims to study the challenges faced in delivering affordable housing to the asnaf and strategies employed to overcome those challenges. Providing affordable housing for the asnaf involves navigating financial constraints, operational hurdles, bureaucratic processes that often delay housing projects. To overcome these issues, LZS employs strategies such as thorough beneficiary screening, collaborative partnerships, and the use of technology and data analytics. This study contributes to the broader discourse on Islamic social finance, highlighting its potential in promoting sustainable development and improving the quality of life for marginalized communities in Selangor.

Keywords: Zakat, Affordable Housing, Asnaf, Lembaga Zakat Selangor.

I. INTRODUCTION

Zakat in Islam is a mandatory charitable donation aimed at assisting specific groups of beneficiaries known as Asnafs, as outlined in the Quran (Surah At-Taubah, 9:60). This obligation is considered an act of cleansing one's wealth while contributing to the well-being of those in need. In Malaysia, the administration of Zakat is managed by the State Islamic Religious Councils (SIRCs) or Majlis Agama Islam Negeri (MAINs), which are responsible for collecting and distributing zakat funds. These funds are allocated not only in cash but also in forms of assistance such as the construction and renovation of homes for the Asnaf community.

The Asnaf community comprises various disadvantaged groups facing significant challenges in securing adequate housing. The difficulty in accessing suitable accommodation adversely impacts their quality of life and overall well-being. Housing affordability in Malaysia has been a growing concern, particularly in urban areas. According to Khazanah Research Institute (2015), an affordable housing market should be within a threshold of three times the median annual household income. However, in 2022, Malaysia's median house price was 4.4 times the median annual income, while Selangor recorded a higher ratio of 5.4 times. These figures indicate that Malaysia is experiencing a "seriously unaffordable" and "severely unaffordable" housing market. The issue is not attributed to a lack of housing but rather an imbalance between supply and demand. Since 2023, this imbalance has worsened as newly developed properties are priced beyond the financial capacity of most households.

Providing affordable housing for the Asnaf community remains an unresolved issue. Various studies have explored the severity of this housing crisis. The estimated shortfall in affordable housing units in Malaysia stands at approximately 960,000 units, with nearly 480,960 units required specifically for the Asnaf population (Cheah and Almeida, 2016; Khairuddin, 2017). This shortfall reflects the growing demand for affordable housing options that remain inaccessible to low-income groups.

The price range for affordable homes in Malaysia typically falls between RM 200,000 and RM 380,000 (LBS Bina Group, 2022). Property market forecasts for 2023 indicate that affordable housing in prime locations is expected to be priced around RM 500,000 or lower. Meanwhile, low-cost housing, also known as Program Perumahan Rakyat (PPR) housing, is defined by a selling price of RM 35,000 to RM 42,000 per unit, as per the Malaysia Ministry of Housing and Local Government (Ministry of Urban Wellbeing, Housing, and Local Government Malaysia, n.d.). The increasing property prices and affordability constraints exacerbate the housing challenges faced by the Asnaf community, necessitating more comprehensive strategies to bridge the gap between supply and demand.

To examine the role of zakat in providing affordable housing for the Asnaf community by addressing the structural issues of housing affordability in Selangor, the research aim of this study is to investigate the challenges and strategies faced by the Zakat Authority in delivering sustainable and long-term affordable housing solutions to Asnaf individuals and families.

II. LITERATURE REVIEW

A. Definition of terms

Zakat

Zakat is one of the Five Pillars of Islam and represents a mandatory charitable contribution for Muslims who meet certain wealth criteria. It is a religious obligation and a form of worship that purifies one's wealth and soul (Murata & Chittick, 1994). The Quran emphasizes zakat's significance alongside prayer (salat), describing it as obligatory for Muslims. The term "zakat" derives from the Arabic root z-k-w, meaning "to purify," symbolizing the cleansing of wealth from impure sources (Quran 2:177).

Zakat is calculated at 2.5% of a Muslim's total savings and wealth above a minimum threshold (nisab), which is based on the value of 87.48 grams of gold or 612.36 grams of silver. The Quran identifies eight eligible categories of recipients, including the poor, the needy, and those in debt (Quran 9:60). Zakat has been used to support affordable housing by assisting poor Muslims in securing better living conditions (Abdul Rashid et al., 2019).

Asnaf

In Islamic jurisprudence, "asnaf" refers to the categories of individuals eligible to receive zakat, an obligatory form of charity in Islam. The concept is based on Surah At-Taubah, verse 60, which outlines eight asnaf categories: the poor, the needy, zakat collectors, those whose hearts are to be reconciled, captives, those in debt, those striving in the cause of Allah, and stranded travelers (Quran 9:60).

The poor (al-fuqara) and the needy (al-masakin) are considered the primary recipients, with the poor facing more severe financial hardship (Johari et al., 2018). Zakat collectors (amil) play a vital role in managing and distributing funds (Haron et al., 2010). New converts or those whose hearts need reconciliation (muallaf) are included for social and spiritual integration (Mohamed et al., 2019). The category of riqab, originally for freeing slaves, is now interpreted to include those in bondage or oppression (Mohit & Nazyddah, 2011).

The gharimin category assists individuals in debt (Rahman & Awang, 2003), while fisabilillah supports religious and social causes (Suprayitno et al., 2017). Ibnu sabil aids stranded travelers (Zahid & Razali, 2020). Institutions like Lembaga Zakat Selangor apply these categories to modern contexts, ensuring zakat fulfills its role in social welfare and economic justice.

B. Challenges Faced by Zakat Authority in Implementing the Initiative Program

The challenges faced by zakat authorities in implementing affordable housing initiatives for asnaf are multifaceted. One primary issue is the lack of funds. Despite increasing zakat collections, inefficiencies in distribution leave a portion undistributed each year (Saidon, Ghani, & Osman, 2023). Financial constraints hinder large-scale housing projects, and mismanagement further reduces public confidence in zakat institutions (Mohamad & Sori, 2023).

Another major obstacle is the lack of expertise within the zakat authorities. Most staff members specialize in Islamic finance rather than housing development, leading to reliance on external contractors, which increases costs and limits oversight (Fauzi & Laldin, 2022). This deficiency results in project mismanagement, quality issues, and inefficiencies in execution (Abdul Rashid et al., 2019).

Land availability and ownership present additional hurdles. Unlike Wakaf institutions, which manage endowed properties, zakat authorities depend on cash contributions and must secure land for housing projects, often facing bureaucratic delays (Rashid et al., 2019). Legal complexities and fragmented land holdings further complicate efforts

to develop affordable housing (Khairuddin et al., 2017).

Coordination and collaboration challenges also impact effectiveness. The lack of integration between zakat, Wakaf institutions, and government agencies leads to resource underutilization and delays in project execution (Abdul Rashid et al., 2017). Regulatory barriers further hinder joint housing initiatives (Khairuddin et al., 2018).

Housing design and quality concerns also emerge, as many zakat-funded homes do not meet space, privacy, or cultural requirements, leading to dissatisfaction among beneficiaries (Aripin et al., 2019). Poor construction materials and workmanship further reduce housing longevity (Mohit & Nazyddah, 2011).

Sustainability is another pressing concern. Many projects lack long-term planning, financial stability, and environmental considerations, making them short-term solutions rather than lasting improvements (Khairuddin et al., 2017). Addressing these challenges requires strategic reforms, technical expertise, and stronger inter-agency coordination.

C. Zakat Authority Strategies for Addressing Challenges

Zakat authorities in Malaysia employ various strategies to address housing affordability challenges for the asnaf community. One key strategy is collaboration with wakaf (endowment) authorities, leveraging wakaf land and resources to develop affordable housing (Khairuddin et al., 2019). This partnership enhances funding availability and technical expertise, exemplified by the Al-Ehsan Flats project, which combined zakat and wakaf funds to provide low-cost housing (Asmak, 2009).

Public-private partnerships (PPPs) also play a crucial role. By engaging private developers, zakat authorities gain access to technical expertise, additional funding, and risk-sharing mechanisms (Khairuddin et al., 2019). The Al-Ehsan Flats project in Melaka demonstrated the success of such partnerships, ensuring quality and affordability while maintaining Shariah compliance (Haq et al., 2017).

Establishing clear housing standards is another essential strategy. Many zakat-funded projects lack design specifications tailored to asnaf needs, leading to inadequate housing conditions (Aripin et al., 2019). The Rumah Selamat project in Penang successfully implemented design guidelines, prioritizing space, privacy, and communal facilities (Haq et al., 2017).

Capacity building and training are critical to improving zakat authorities' management of housing projects. Many institutions lack expertise in property development, leading to inefficiencies (Abdul Rashid et al., 2018). Training programs and knowledge-sharing initiatives help enhance project execution (Khairuddin et al., 2019).

Community engagement ensures housing projects meet the needs. Initiatives like advisory boards and participatory planning enhance project acceptance and long-term sustainability (Abdul Rashid et al., 2018).

Innovative financing models, including microfinance, joint ventures, and collaborative procurement, maximize zakat fund efficiency. The Al-Ehsan Flats project showcased how integrating multiple funding sources can enhance housing affordability (Khairuddin et al., 2019).

Technology and digitalization improve efficiency, transparency, and resource allocation. Geographic Information Systems (GIS) and online application platforms, as seen in Penang's "Housing for All" initiative, streamline project implementation (Asmak, 2009).

These strategies collectively strengthen zakat authorities' ability to provide sustainable, affordable housing for asnaf families in Malaysia.

III. RESEARCH METHOD

This research adopts a qualitative approach to explore affordable housing initiatives implemented by Lembaga Zakat Selangor (LZS) for the asnaf community. Through in-depth interviews with LZS representatives, the study aims to offer a thorough understanding of the organization's operational framework, the challenges encountered, and the strategies devised to address obstacles within its housing programs. Semi-structured interviews were chosen for their adaptability, allowing for detailed exploration of critical topics such as budget allocation, distribution mechanisms, and quality management of housing projects.

Two professionals with distinct yet complementary expertise participated in the interviews. The first, from the Property Management and Administration Division, contributed twelve years of experience in developing housing

solutions tailored to asnaf recipients. The second, representing the Collection Unit, brought eight years of specialized knowledge in zakat fund mobilization—an essential aspect given the capital-intensive nature of housing projects. Due to LZS's heightened administrative workload at year-end, data collection required innovative solutions. A 90-minute virtual interview was conducted via Google Meet in November, coinciding with the organization's annual reporting and data verification period. This digital approach not only accommodated institutional constraints but also aligned with contemporary research practices.

After the interview session, the data were transcribed, and analysed using thematic analysis. While, the online analysis was conducted using content. Together, these approaches uncovered key themes and recurring patterns, providing a deeper insight into LZS's operations. The results highlight the diverse challenges encountered by zakat administrators, as well as the intricate nature of their daily tasks and decision-making processes. This comprehensive analysis sheds light on the complex realities faced in managing zakat effectively.

Strict adherence to ethical research standards ensured participant confidentiality and upheld the integrity of the study. This commitment to ethics not only safeguarded those involved but also enhanced the reliability and depth of the qualitative inquiry. Through rigorous and reflective analysis, the research contributes meaningful insights into zakat management practices in Malaysia, highlighting both effective strategies and areas where further development may be warranted.

IV. FINDINGS

A. Challenges in Providing Affordable Housing for Asnaf: Insights from LZS

The provision of affordable housing for asnaf (needy individuals) in Selangor is a multi-faceted challenge involving financial, operational, and bureaucratic complexities. Rapid urbanization and population growth have intensified housing demands, particularly among low-income groups such as B40 and M40. The Lembaga Zakat Selangor (LZS) plays a critical role in addressing these challenges through its initiatives aimed at supporting asnaf families. However, various constraints hinder the effectiveness of these programs.

1. Financial Constraints

Lembaga Zakat Selangor (LZS) faces a daunting challenge in its mission to provide housing for asnaf families. The organization must juggle its zakat funds across a wide range of assistance programs, including housing, education, and business support. Typically, between 30% to 40% of the annual zakat funds are dedicated to housing projects, but this allocation can vary significantly from year to year based on pressing needs and available resources.

Despite a notable increase in zakat collection, reaching RM791 million as of November 2023—a 3% rise from the previous year—funds are often diverted to address more immediate crises, such as supporting asnaf families affected by the COVID-19 pandemic. The fluctuations in zakat contributions add another layer of complexity, directly impacting the number of homes that can be built or renovated each year. This unpredictability necessitates careful budget management by LZS, where urgent needs take precedence. For instance, families on the brink of eviction are prioritized over those seeking long-term housing solutions.

To maximize the impact of every donation, LZS emphasizes efficiency through meticulous planning and transparent financial management. This approach ensures that every contribution makes a meaningful difference in addressing the housing needs of those who need it most. By prioritizing urgent cases and managing funds with precision, LZS strives to provide vital support to asnaf families, even in the face of financial constraints.

2. Operational Difficulties

Operational challenges also pose significant barriers to LZS's housing initiatives. Three key issues were identified:

- a. *Logistical Challenges:* Managing construction logistics is complex and resource intensive. From securing building materials to coordinating contractors and obtaining necessary permits, logistical hurdles often lead to delays and increased costs. These challenges are exacerbated by inadequate infrastructure and supply chain disruptions in certain areas.
- b. *Labor Shortages:* The scarcity of skilled workers in Selangor's construction sector further complicates housing projects. Financial constraints prevent LZS from hiring highly qualified professionals such as engineers, architects, masons, and carpenters. The reliance on foreign labour due to limited local talent adds to costs and risks compromising project quality.
- c. *Quality Control Issues:* Ensuring consistent construction quality is critical for providing safe and durable homes for asnaf. However, limited resources make it difficult to maintain robust quality assurance

processes. A shortage of skilled inspectors and insufficient oversight can lead to compromised building standards, jeopardizing the safety and longevity of housing solutions.

Another critical challenge lies in coordinating with contractors and other external parties involved in housing projects. Inefficient communication between stakeholders can lead to delays in procurement processes or misunderstandings regarding project specifications. Clear communication strategies are essential for aligning project goals and ensuring timely delivery of housing solutions.

3. Bureaucratic Processes

Bureaucratic hurdles significantly delay LZS's housing projects. Land acquisition processes are particularly challenging due to complex legal frameworks involving permissions, licenses, and zoning regulations. Ambiguous or disputed land titles often stall development efforts, requiring extensive legal consultations that increase costs. Negotiating overlapping claims from multiple parties further complicates land acquisition, prolonging project timelines.

Securing permits and licenses involves navigating multiple governmental departments with varying regulations and timelines. Compliance with zoning laws, environmental standards, and construction codes adds layers of complexity that slow down project implementation. Inefficient communication channels between LZS and government bodies exacerbate these delays, leading to misunderstandings about project specifications or requirements.

The bureaucratic landscape also suffers from a lack of transparency and accountability. Stakeholders often struggle to track progress or understand the reasons behind delays in land acquisition or project approvals. This opacity erodes trust between LZS and the communities it serves, as beneficiaries feel uninformed about the status of their housing applications. Historical land claims further complicate matters: resolving these claims requires extensive research and legal intervention, adding more delays.

These challenges delay projects and impact the quality of housing provided. Prolonged bureaucratic processes can lead to funding constraints or reallocation of resources to more urgent needs within LZS's operational framework. This may result in compromises in construction quality or a reduction in the number of homes built, ultimately failing to meet the needs of asnaf families adequately.

B. Strategies for Affordable Housing Provision to Asnaf by Lembaga Zakat Selangor (LZS)

Recognizing housing as a fundamental need, LZS implements various programs to address the shelter requirements of vulnerable populations, particularly the *fakir* and *miskin*. These strategies encompass beneficiary selection, housing assistance determination, collaborative partnerships, quality assurance, resource optimization, fair distribution, and emergency response.

1. Beneficiary Selection Criteria

LZS employs a multi-faceted approach to identify and select beneficiaries for its housing assistance programs, emphasizing personalized support based on individual needs. The primary selection criteria include income level. LZS assesses the financial capacity of asnaf families to afford housing expenses. This evaluation identifies families most in need of financial assistance to secure adequate housing.

Next is family Size. The number of family members is considered to ensure the provided housing is appropriately sized and safe for all occupants. Larger families may require larger homes or specific modifications.

LZS also evaluates the existing living conditions of asnaf families, considering factors such as the state of their current residence, accessibility, security, and overall suitability. This assessment determines whether families require new homes or repairs to existing ones.

LZS tailors the type of housing assistance provided based on a comprehensive evaluation of each asnaf family's needs. This includes providing new homes, repairing existing residences, or offering financial aid for rent. The decision-making process considers factors such as the severity of the family's housing situation, the availability of resources, and the long-term sustainability of the housing solution.

2. Collaborative Partnerships for Enhanced Provision

LZS strategically partners with non-governmental organizations (NGOs) and construction firms to expand its housing capacity and ensure efficient service delivery. These partnerships are crucial for meeting diverse community needs and optimizing resource utilization.

Construction firms provide technical expertise in engineering, building methods, and project management, ensuring successful housing project completion. Collaboration with reputable companies increases productivity and capacity, addressing housing needs for a larger number of families. Strategic waqf alliances with Perbadanan Wakaf Selangor allow for efficient utilization of waqf assets, aligning housing options with Islamic values. Partnerships with organizations like MyCARE enhance support services, including social assistance, education, and healthcare.

3. Ensuring Quality in Housing Projects

LZS implements rigorous monitoring and auditing processes to maintain quality standards in its housing projects. Regular oversight ensures that all projects adhere to established criteria, providing safe and functional living environments for beneficiaries.

LZS adheres to construction standards through regular audits, promoting safety and quality. It also uses ongoing monitoring to identify potential issues early, preventing delays or safety hazards. This upholding of quality standards fosters trust among stakeholders, reinforcing LZS's commitment to providing reliable housing options. It also partners with the Department of Public Works Malaysia for enhanced quality control efforts.

4. Data Driven Approaches

LZS employs various strategies to optimize the use of available resources, ensuring maximum impact and sustainability of its housing programs. These strategies include:

LZS uses data analytics to assess housing assistance requirements and trends, improving resource allocation efficiency. It also uses past data to predict future housing aid needs, enabling proactive preparation and efficient resource allocation. This helps in budgeting, hiring, and financial support for families in need.

LZS is committed to ensuring the fair distribution of housing assistance among eligible *asnaf* families. Transparency and accountability are central to this process, with clear criteria and procedures for evaluating applications and allocating resources. Regular audits and monitoring mechanisms help prevent bias and ensure that assistance reaches those most in need.

5. Technological Applications

LZS embraces technological advancements to enhance communication, transparency, and efficiency in its housing assistance programs. The ZakatSelangor App is a secure platform for LZS and donors, promoting trust and transparency by allowing real-time application status tracking. Figure 1.1, shows the process for *asnaf* to apply for housing aid.

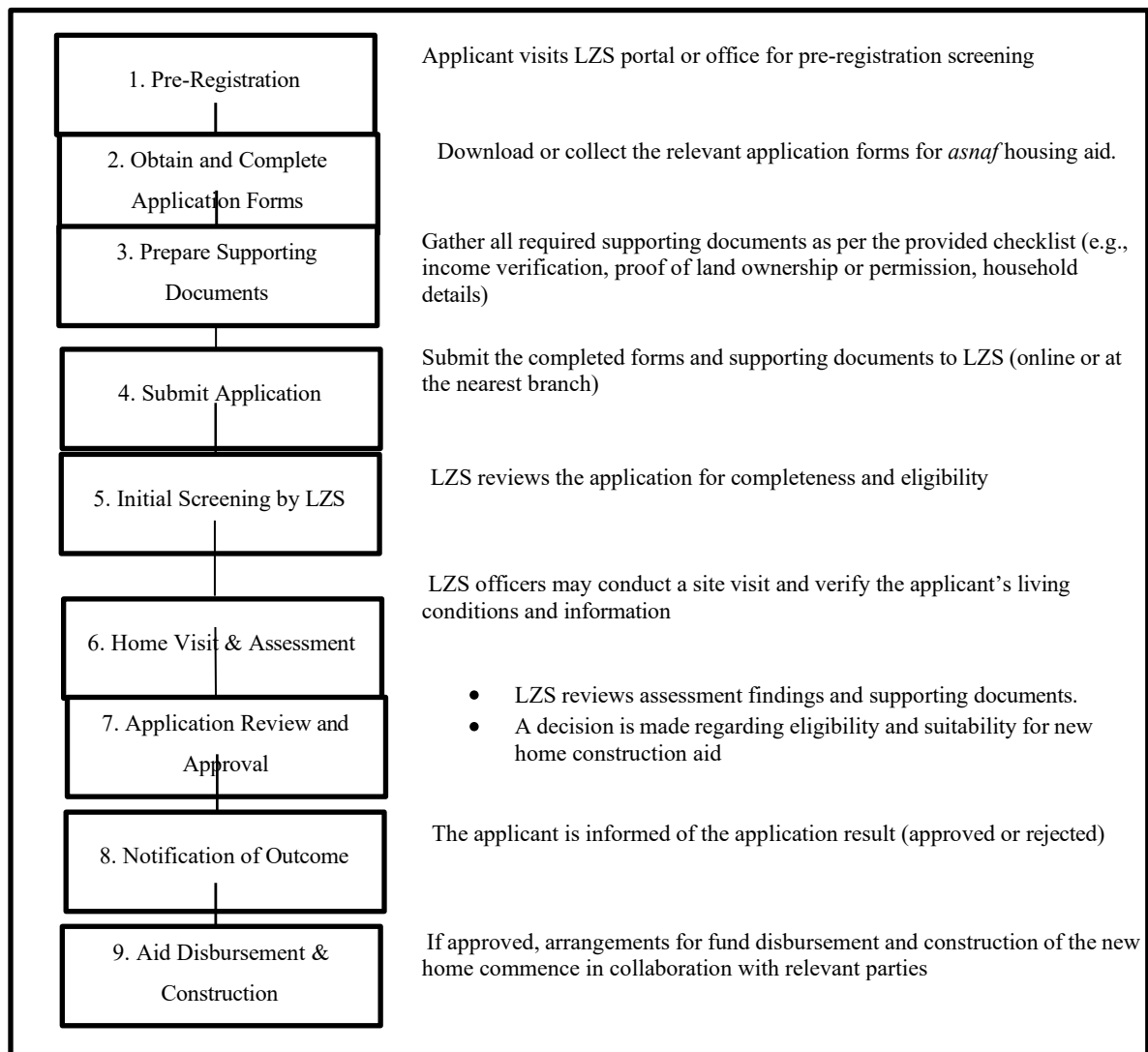


Figure 1.0 Application Process for Housing Aid (New Home Construction) by LZS
Sources: *Author (2025)*

CONCLUSION AND RECOMMENDATIONS

In conclusion, this study underscores the multifaceted challenges and strategic responses of Lembaga Zakat Selangor (LZS) in providing affordable housing to *asnaf*. The primary obstacles identified include financial constraints stemming from fluctuating zakat collections and competing priorities, operational difficulties such as logistical challenges and labour shortages, and bureaucratic hurdles related to land acquisition and regulatory compliance. LZS employs strategies such as tailored selection criteria, collaborative partnerships with NGOs and construction firms, rigorous quality control, data-driven resource optimization, and technological applications to mitigate these challenges and enhance housing provision.

Future studies should focus on a few important areas to increase the sustainability and efficacy of LZS's housing projects. Strategies for improving financial stability could be found by comparing various funding models, such as creative zakat collection techniques and public-private partnerships. By filling in these research gaps, LZS will be able to improve its tactics and have a greater influence on the lives of *asnaf* people in Selangor.

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