

THE ROLE OF TABUNG BAITULMAL SARAWAK TO SUPPORT SOCIETY DEVELOPMENT

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ABSTRACT

This study investigates the role of Tabung Baitulmal Sarawak (TBS) in promoting societal development in Sarawak through its Islamic social finance initiatives, particularly focusing on the distribution of zakat to eight categories of *Asnaf* in areas such as poverty alleviation and educational sponsorship. This study examines the status of Zakat fund allocation trends especially on poverty alleviation. Employing a secondary data of case study under the interpretivist paradigm with an inductive approach, data was collected from published sources spanning 2000 to 2024 via platforms like Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight, complemented by semi-structured interviews with TBS officials. Analytical tools such as RStudio's Bibliography app, VOSviewer, and Microsoft Excel supported data analysis. The findings reveal that while TBS plays a crucial role in community development

in line with Islamic principles, its impact is currently underutilized due to gaps in transparency, outreach, and monitoring. Nevertheless, the study highlights TBS's strategic focus on educational empowerment, particularly for the B40 group, as a means of ensuring long-term socio-economic improvement. This research contributes to the limited literature on Baitulmal institutions in Malaysia and offers valuable insights for enhancing the effectiveness of Islamic social finance practices nationwide.

Keywords: Tabung Baitulmal Sarawak, Islamic social finance, zakat, Maqasid Shariah, community development, B40, poverty alleviation, sustainable development.

1. INTRODUCTION

Tabung Baitulmal Sarawak (TBS) plays a central role in the lives of Muslims across the state by managing one of the most important pillars of Islamic finance zakat which is the obligatory giving of a portion of one's wealth to help those in need. TBS helps on collecting and distributing the Infaq or voluntary donations, Sadaqah and the management of Waqf properties like lands or buildings donated for religious or charitable purposes. These elements are not just regarding collecting and distributing the zakat funds but they are about uplifting in need communities especially rural areas, reducing poverty, and building a fairer society where everyone has the right to thrive. TBS was established under the Sarawak Baitulmal Enactment 1993 and overseen by the Majlis Islam Sarawak (MIS). TBS brings to old life image Islamic concept of Baitulmal which is a public treasury used historically to support the welfare of citizens and fund state activities. While still following the tradition, TBS operates using modern administrative management and contemporary governance to better serve the people of Sarawak.

However, zakat is not just about money or wealth but it is about ensuring justice and shared responsibility. Muslims acknowledge their responsible to fulfill their zakat obligations which are both a spiritual duty and a way to contribute to the wellbeing of others. Due to that, TBS helps redistribute wealth and empower disadvantaged groups, embodying the spirit of social equity in Sarawak. Despite its TBS noble mission, there are still questions about how effectively TBS reaches those who are in need its support the

most. Although Sarawak has made progress in reducing overall poverty, disparities remain especially in rural areas where many Muslim families continue to struggle with extreme and poverty which seems like endless to them. On the surface, things seem promising that zakat collections in Sarawak grew by 14% between 2021 and 2023 (DOSM, 2023). However, about 65% of these funds reached beneficiaries (MIS ,2023). This gap suggests potential challenges in how resources are managed, distributed, or even how aware people are of the programs available to them. Younger generations and city people often lack sufficient knowledge about zakat and the various assistance programs offered by TBS (Abdullah et al., 2021). Moreover, structural issues like limited budgets, poor coordination with other government and non-government welfare agencies and logistical hurdles in reaching remote regions further hinder TBS's ability to deliver their services efficiently. These problems highlight the need for a better awareness campaigns, improved infrastructure and stronger collaboration between different sectors to ensure that no one is left behind.

In Malaysia, religion and economy are connected in some ways especially institutions like TBS offer a unique opportunity to harness Islamic finance for sustainable and inclusive growth. Nowhere is more relevant than in Sarawak which is the country's largest and most geographically diverse state where development gaps persist between bustling cities and rural area villages. With around 14.3% of Sarawakians living below the poverty line (DOSM, 2023), TBS's targeted aid to Asnaf group plays a important role in easing the hardship and fostering self-reliance among these people. Through fund assistance like educational scholarships, emergency relief funds, and microfinance schemes, TBS supports not just immediate needs but also long-term development.

These programs help build bolder communities by focusing on education, entrepreneurship and resilience against crises for laying the foundation for a stronger Muslim population in Sarawak. Studying TBS gives us a real-world example of how zakat can work together with traditional development approaches in a diverse, multiethnic society. It shows that when it is done right, faith based financial systems can be powerful tools for creating a more just, compassionate and prosperous future for everyone. This study is crucial because it fills an important research gap by taking a closer look at how well TBS is performing on the ground while giving aid to people in need. By analyzing its outreach, impact,

and operational efficiency, this research provides valuable insights that can guide policymakers, religious leaders and community organizations in improving the delivery of Islamic based social welfare. It also offers a visual picture that could inspire similar zakat institutions in other parts of Malaysia or even abroad as more countries explore ways to incorporate Islamic financial tools into broader development strategies.

2. RESEARCH QUESTION

The following key research questions (RQs) have been formulated to guide the focus and direction of this study:

- RQ1. What is the structure and mode of operation of Tabung Baitulmal Sarawak?
- RQ2. What types of programs do TBS implement to support society development?
- RQ3. How much people benefits from TBS from recent years?

3. LITERATURE REVIEW

Baitulmal historically functioned as the public treasury during the Islamic governance continues to play an important role in modern society through institutions such as Tabung Baitulmal Sarawak (TBS) itself. Zakat institutions are responsible for collecting and distributing Zakat, Sadaqah and Waqf to support socio economic development within Muslim communities (Ahmad, Z., & Omar, M, 2017). Specifically, TBS has been continuously promoting equitable access to education by providing financial aid to students from low-income families which helps toward poverty alleviation and social mobility among marginalized groups (Abang Abdul Rahman & Mohammed, 2012). Zakat plays an important part in society for economic empowerment which impacts greater based on its spiritual significance. If zakat is managed effectively, it can help improve the living situation of fund recipients especially in underdeveloped places (Arif Zunaidi, 2024). Despite that, the effectiveness of zakat distribution depends greatly on transparency, good governance and efficient administrative procedures. (Mohamad, A.H.H. & Wahid, 2017). Zakat distributions inefficiencies

in identifying eligible beneficiaries can undermine the intended impact of zakat programs (Bachmid & Natsir, 2015).

In Sarawak, TBS has implemented various initiatives to enhance the delivery of zakat assistance including the technology base systems to streamline application and approval processes technological improvement such as e-zakat platforms have increased accessibility and convenience for donors and recipients alike (Salleh, M. C. M., & Chowdhury, M. A. M., 2020). Despite all of that, obstacles remain especially in the rural areas where digital understanding and internet connections are limited (Sharifah Norzehan et al., 2022). Therefore, the need to improve technological integration remains an important way for effective zakat administration. Additionally, there are a few factors that drive charitable behavior including religious commitment, community or societal awareness of need and acknowledging impact of donations. Visibility of outcomes such as educational access and community welfare which motivates continued giving. On the contrary, lack of trust in certain welfare organizations and confusion of many fundraising sources were shown as barriers to sustained charity. One of the impactful strategies done by TBS was creating skill training programs using the zakat funds which the purpose is to empower recipients with income generating solutions. These programs emphasized the advantages of equipping these individuals with practical skills such as vocational training in electrical appliances repair to ensure long term self-sufficiency. Other than that, research shows the influence of social norms and peer behavior on donations patterns are highly important. Donors are more likely to contribute when they observe others doing so or when there is a strong community endorsement (Saidu & Oguntola, 2015). This suggests that to prepare a culture of being generous and charitable requires good and strategic communication and in need of community engagement efforts to raise awareness to create trust in zakat institutions. At the institutional level, governance plays a dominant and central role in ensuring accountability and strengthening donor confidence. Institutional reforms need to act as an example digitalization of records, regular publications of audit reports and stakeholders' participant can significantly enhance credibility and operations efficiency (Wahid et al., 2011). From an economic view, using econometric models such as correlation and detection of error correction framework, researchers found that it can increase zakat spending correlates positively with

reductions in poverty rates particularly when directed towards education and entrepreneurship. For example, allocations funds made for university and school level students have shown a long-term benefit in human capital development and household income improvement. Despite these findings, many scholars have shown the need for further exploration into another alternative funding mechanisms beyond traditional zakat collections. Suggestions include leveraging Islamic financial instruments like sukuk or known as Islamic bonds and e-waqf to mobilize additional resources and broaden the impact of charitable activities (Faisal, 2014). These innovations could help change TBS to sustain its mission to help society.

4. RESEARCH METHOD

This study used a secondary data of case study approach under the interpretivist paradigm which used an inductive methodology to explore the role of TBS in supporting societal development through Islamic social finance programs. Data was collected through many combinations of published academic sources gathered from platforms such as Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight. These have provided me with foundational knowledge on zakat distribution, governance models and technological advancements in TBS. Additionally, semi-structured interviews were done with key officials from TBS to obtain firsthand perspectives on operational methods, challenges faced, and opportunities needed to change for the better in delivering services such as education sponsorship, poverty alleviation, and community empowerment. The quantitative and qualitative data was analyzed using thematic analysis to identify the trends of zakat collection and distribution patterns, strengths, and challenges within TBS's operations. Supplementary tools such as the RStudio Bibliography App, VOS Viewer, and Microsoft Excel were employed for citation management, keyword mapping, and basic data organization. This methodological framework enabled more comprehensive understanding of how TBS functions within the socio-economic context of Sarawak and showed how efficient TBS in playing its roles in giving aid to the asnaf.

5. RESULT AND DISCUSSION

The data presented in Table 1 highlights the amount of zakat that has been collected and contributed to Asnaf from the year 2014 until 2024. Meanwhile the data presented in Table 2 highlights the various programs implemented by Tabung Baitulmal Sarawak (TBS) to support society development, including education sponsorship, welfare assistance, skills training initiatives, and institutional aid, with education-related programs being particularly prominent in assisting poor Muslim to access improve their socio economic status.

Table 1: Zakat Collection and Distribution of Tbs From 2014-2024

Year	Collection (RM)	Distribution (RM)	Asnaf							Others	
			Fakir	Miskin	Amil	Mualaf	Al-Riqab	Ibnu Sabil	Gharimin		Fisabilillah
2014	67,319,511.00	40,506,983.00	6,733,530.00	3,154,749.00	5,851,556.00	2,801,740.00	0	1,328.00	13,938.00	20,874,857.00	1,075,285.00
2015	68,573,966.00	44,984,662.00	7,498,888.00	3,303,952.00	6,272,503.00	2,609,428.00	0	824	18,552.00	24,451,371.00	829,144.00
2016	72,082,740.00	48,363,149.00	8,460,403.00	3,158,923.00	6,425,708.00	2,669,591.00	30,000.00	2,532.00	34,235.00	26,027,601.00	1,554,156.00
2017	92,492,168.00	50,730,582.00	9,634,077.00	3,780,743.00	7,137,685.00	2,563,128.00	30,000.00	3,368.00	14,615.00	25,630,178.00	1,936,788.00
2018	85,879,745.00	62,012,433.00	11,612,208.00	4,697,052.00	10,866,169.00	3,678,648.00	0	3,159.00	19,354.00	31,135,843.00	0
2019	95,000,000.00	66,446,768.71	12,001,561.55	5,434,920.35	10,532,999.19	3,542,466.04	0	885	17,465.00	34,916,471.58	0
2020	110,374,938.58	71,597,655.81	12,757,616.10	3,667,968.69	10,712,645.20	4,441,726.74	0	397	221,538.30	38,575,429.63	1,220,334.15
2021	116,012,891.99	72,266,300.00	15,990,537.00	4,880,410.00	12,091,149.00	5,074,014.00	0	1,064.00	8,640.00	34,220,486.00	0
2022	117,701,164.07	88,196,816.00	20,100,198.00	5,549,730.00	14,315,039.00	5,633,230.00	0	17,037.00	4,340.00	42,577,242.00	0
2023	141,500,000.00	70,280,000.00	0	0	0	0	0	0	0	0	0
2024	143,000,000.00	112,000,000.00	0	0	0	0	0	0	0	0	0
Total	1,109,937,124.64	727,385,349.52	104,789,018.65	37,628,448.04	84,205,453.39	33,013,971.78	60,000.00	30,594.00	352,677.30	278,409,479.21	6,615,707.15

Table 2: Programs Implemented by Tabung Baitulmal Sarawak

<p>Programs Implemented by Tabung Baitulmal Sarawak</p>	<p>Program Mengukuhkan Tradisi Keilmuan (PMTK)</p>	<ol style="list-style-type: none"> 1. Bantuan Pengajian Sekolah Rendah/ Menengah 2. Bantuan Pelajar Madrasah 3. Bantuan Pengajian di Peringkat Sijil/Kursus 4. Bantuan Kemasukan ke IPT 5. Bantuan IPT Tahfiz Al-Quran 6. Bantuan IPT Bidang Agama 7. Bantuan Pengajian Timur Tengah 8. Bantuan Anugerah Pendidikan Baitulmal 9. Bantuan Dana Ibn Khaldun 10. Bantuan Pembiayaan Kertas Projek 11. Bantuan Pelajar Program Bahasa Arab 12. Bantuan Menyelesaikan Hutang Pengajian (Al-Gharimin) 13. Bantuan Insentif Pengajian Lanjutan 14. Bantuan Insentif Asnaf Cemerlang (Sara Hidup) 15. Bantuan Insentif Program Jangka Pendek Luar Negara 16. Bantuan Ramadan Pelajar Madrasah 17. Tarsyih Individu (Pendidikan)
	<p>Program Memantapkan Kebajikan Ummah (PMKU)</p>	<ol style="list-style-type: none"> 1. Bantuan Sara Hidup 2. Bantuan Baikpulih Rumah (Sara Hidup) 3. Bantuan Sewa (Sara Hidup) 4. Bantuan Bina Rumah (Sara Hidup) 5. Bantuan Ramadan (Sara Hidup) 6. Bantuan Perubatan 7. Bantuan Perubatan (Logistik) 8. Bantuan Perubatan (Peralatan dan Sokongan Perubatan) 9. Bantuan Kecemasan (Bencana Alam dan Kesihatan Awam) 10. Bantuan Kecemasan (One-Off) 11. Bantuan Kecemasan (Sementara) 12. Bantuan Memeluk Islam 13. Bantuan Am Asnaf Muallaf (Individu) 14. Bantuan Ibnu sabil 15. Bantuan Menyelesaikan Hutang Umum (Al-Gharimin) 16. Bantuan Fardhu Kifaya 17. Bantuan Pengkalan Pemilikan Ummah 18. Bantuan Wang Fidyah 19. Tarsyih Individu (Kebajikan)

Programs Implemented by Tabung Baitulmal Sarawak	Program Membangunkan Institusi Islam (PMII)	1. Bantuan Masjid dan Surau (Baikpulih/ Kelengkapan/Bekalan)
		2. Bantuan Masjid dan Surau (Pembiayaan)
		3. Bantuan Masjid dan Surau (Bakul Kasih Baitulmal)
		4. Bantuan Badan Kebajikan dan Organisasi Dalam Pembangunan Ummah dan Masyarakat
		5. Bantuan Aktiviti-Aktiviti Perayaan Islam
		6. Bantuan Seminar dan Bengkel Pendidikan Pelajar
		7. Bantuan Sekolah Agama Islam
		8. Bantuan Institusi/Badan Dakwah
		9. Bantuan Am Asnaf Muallaf (Institusi)
		10. Bantuan Wang Fidyah (Institusi)
		11. Bantuan Geran
		12. Bantuan Ramadan (Madrasah)
		13. Tarsyih (Institusi)
		14. Wakalah
	Program Peningkatan Kemahiran Ummah (PPKU)	1. Bantuan Pembangunan Modal Insan
2. Bantuan Modal dan Peralatan Perniagaan		
3. Bantuan Latihan Industri		

The key results and conclusion from the analysis of over 22 documents that were retrieved from databases such as Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight and the numerical data was extracted from JAWHAR, annual report of Tabung Baitulmal Sarawak and media interview of the Chairman of Tabung Baitulmal Sarawak.

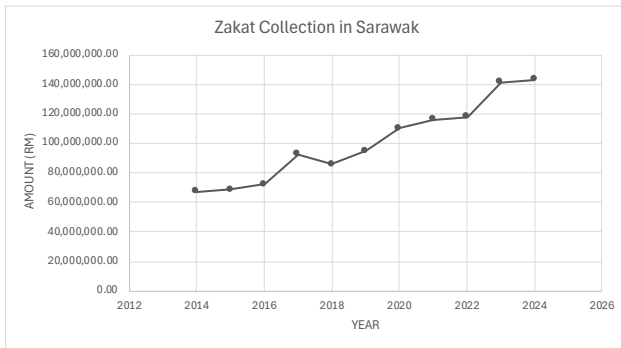


Figure 1: Zakat Collection in Sarawak (Author illustration)

Figure 1 displays the Zakat Collection in Sarawak from the year 2014 to 2024. Graph shows the consistent escalating trend in contributions of zakat which reflects the increased number of public participations. The lowest amount collected was in the year 2014 at RM67,319,511.00. This indicates the early stages of development in zakat mobilization efforts or limited awareness upon zakat among contributors during that time. After a decade, collections significantly increased especially after 2020. By 2024, the total zakat collected reached its highest collection amount at RM143,000,000.00. This shown double the amount since the year 2014. These 10 years of growth have shown how public trust increased in the system, improved collection mechanisms and possibly greater public awareness of the importance of zakat as a tool for social welfare. Nevertheless, the overall trajectory demonstrates Tabung Baitulmal Sarawak’s growing capacity to mobilize resources effectively positioning it as a vital institution in supporting socio economic development within the Muslim community.

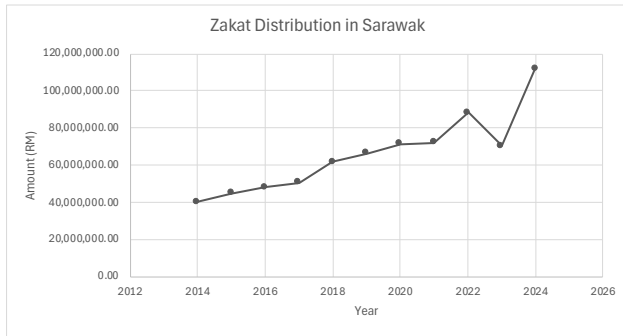


Figure 2: Zakat Distribution in Sarawak (*Author illustration*)

Figure 2 displays the Zakat Distribution in Sarawak from the year 2014 to 2024. Graph shows the consistent upward trend in distribution of zakat except for a minor drop in the year 2023. The lowest amount distributed was in the year 2014 at RM40,506,983.00. This indicates the early stages of development in zakat mobilization efforts or limited awareness upon zakat among contributors during that time. In contrast, the highest distribution occurred in 2024, reaching RM112,000,000.00, indicating a significant expansion in both institutional capacity and the scope of assistance provided. Data showed a small fluctuation in the year 2023 which is a minor decline in 2023. The upward trend shows TBS’s

strengthening role in addressing poverty, supporting vulnerable groups, and contributing to broader socioeconomic development within the Muslim community in Sarawak.

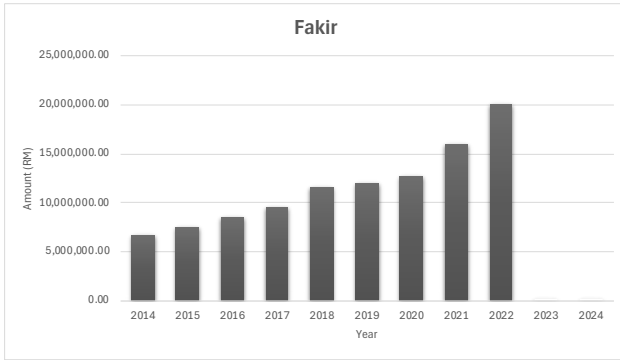


Figure 3: Zakat Distribution to Fakir (Author illustration)

Figure 3 shows the analysis of zakat distribution of Fakir data from Tabung Baitulmal Sarawak (TBS). The graph shows a clear upward trend in financial assistance provided to Fakir recipients. The highest amount in 2022 at RM 20,100,198. This reflects the increased collection efficiency. The lowest amount was in 2014 at RM 6,733,530. This suggested at that time they were initial challenges in operational capacity or awareness. The years 2023 and 2024 show RM 0.00 because of undisclosed data. These findings highlight both the progress made by TBS in supporting extreme poverty like Fakir the need for more consistent reporting to ensure transparency and donor confidence.

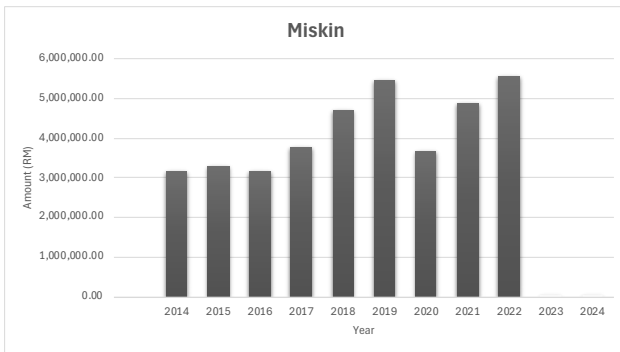


Figure 4: Zakat Distribution to Miskin (Author illustration)

Figure 4 shows the analysis of zakat distribution of Miskin data from Tabung Baitulmal Sarawak (TBS). The graph shows an inconsistent trend from 2014 until 2024 but a general increase in disbursements. The highest amount of zakat distributed was in 2022 at RM 5,549,730. The lowest amount was in the year 2015 at RM 3,303,952. This shows an initial challenge in outreach or collection efficiency. The data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These findings highlight both the progress made by TBS in supporting extreme poverty like Fakir the need for more consistent reporting to ensure transparency and donor confidence.

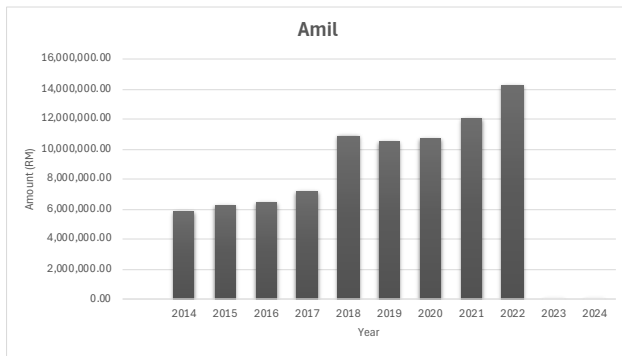


Figure 5: Zakat Distribution to Amil

Figure 5 shows the analysis of zakat distribution of Amil data from Tabung Baitulmal Sarawak (TBS). The graph shows a slow trend from 2014 until 2017 keep on rising significantly for the rest of the year until 2024. The highest amount given was in 2022 at RM 16,000,000. In contrast, the lowest amount in year 2014 at RM 5,851,556 indicating initial limitations in funding or institutional focus during that period. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These gaps may result from administrative delays, reporting issues, or confidentiality policies.

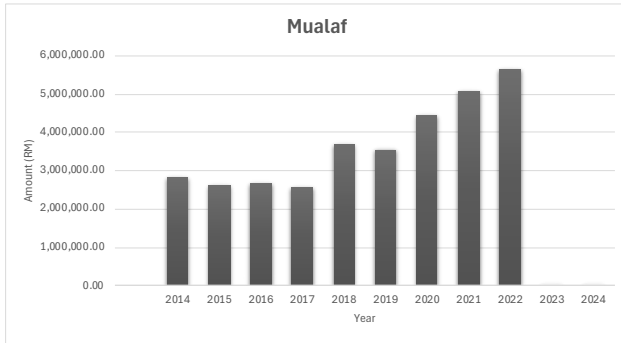


Figure 6: Zakat Distribution to Mualaf

Figure 6 shows the analysis of zakat distribution of Mualaf data from Tabung Baitulmal Sarawak (TBS). The graph shows noticeable upwards trends and keeps on rising significantly for the rest of the year until 2024. The highest amount given was in 2022 at RM 5,633,230. In contrast, the lowest amount in the year 2014 at RM 2,801,740. This indicates initial limitations in funding or institutional focus during that period. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These gaps may result from administrative delays, reporting issues, or confidentiality policies.

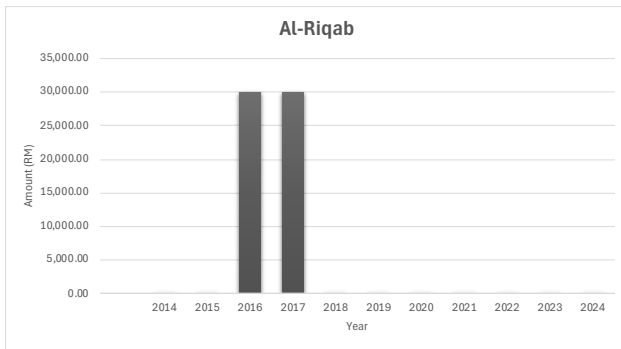


Figure 7: Zakat Distribution to Al-Riqab

Figure 7 shows the analysis of zakat distribution of Al-Riqab data from Tabung Baitulmal Sarawak (TBS). The graph shows stagnant trends only for the year 2016 and 2017 both amounting at RM 30,000. This shows that during that year maybe there was a specific case in the state of

Sarawak which was not disclosed. For the rest of the years, there are no slave recorded in Sarawak which shows this state have a positive society. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

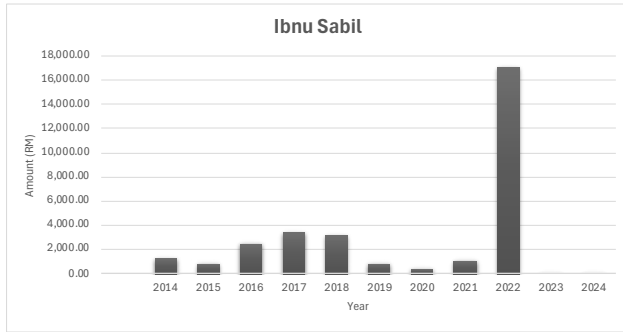


Figure 8: Zakat Distribution to Ibnu Sabil

Figure 8 shows the analysis of zakat distribution of Ibnu Sabil data from Tabung Baitulmal Sarawak (TBS). The graph shows inconsistent trends. The highest amount given was in 2022 at RM 17,037. In contrast, the lowest amount in 2015 at RM 824. From 2014 to 2021, the distribution amounts show fluctuations, ranging from RM 397 in 2020 to RM 17,037 in 2022. But this reflects inconsistent patterns in assistance provided to Ibnu Sabil recipients over the years. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

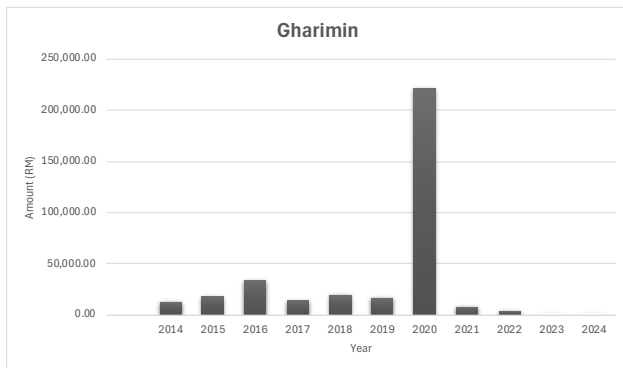


Figure 9: Zakat Contribution to Gharimin

Figure 9 shows the analysis of zakat distribution of Gharimin data from Tabung Baitulmal Sarawak (TBS). The highest amount given was in 2020 at RM 221,538.30. Contrary, the lowest amount in the year 2022 at RM 4,340. From 2014 to 2022, the distribution amounts show fluctuations ranging from RM 8,640 in 2020 to RM 34,235 in 2016. The graph shows inconsistent trends and sudden increase in the year 2020. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

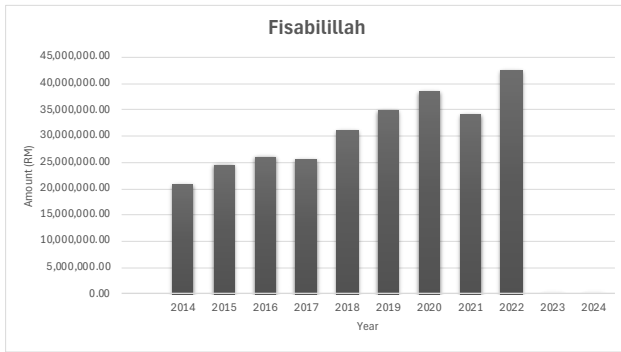


Figure 10: Zakat Distribution to Fisabilillah

Figure 10 shows the analysis of zakat distribution of Fisabilillah data from Tabung Baitulmal Sarawak (TBS). Based on the data shown in the graph, the highest zakat disbursement to Fisabilillah recipients occurred in 2022, amounting to RM 45 million, indicating a peak in support for this category during that year. In contrast, the lowest amount in 2014 at RM 20,974,857 reflecting initial limitations in zakat collection or institutional capacity. From 2014 to 2022, there is a clear upward trend, suggesting improved operational efficiency and greater emphasis on supporting causes under the Fisabilillah category. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These findings highlight TBS’s growing role in funding religious and social causes under Fisabilillah, especially in supporting education empowerment align with the Sarawak government objectives to reach free education in the upcoming years.

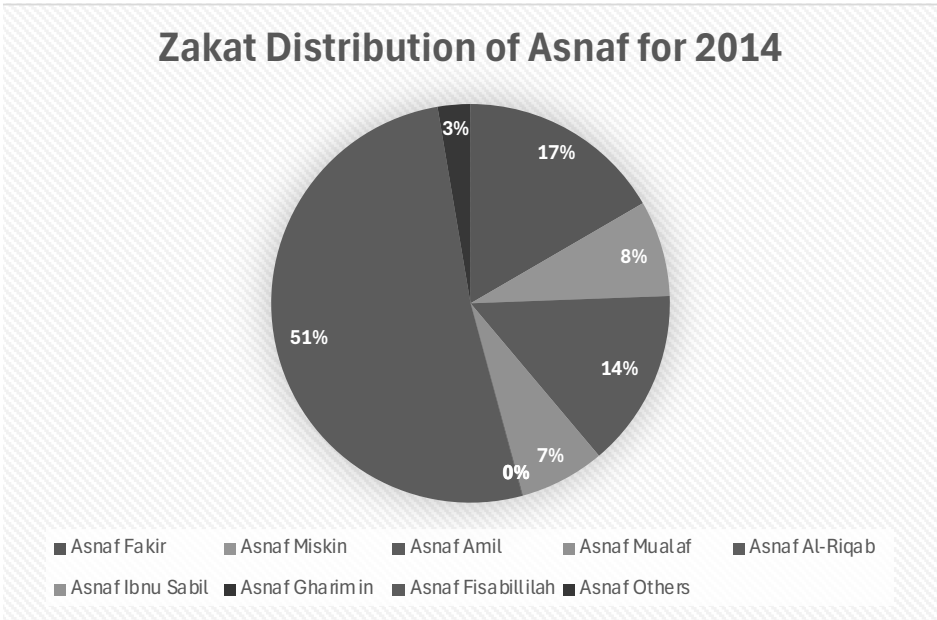


Figure 11: Zakat Distribution of Asnaf for 2014

The pie chart titled Zakat Distribution of Asnaf for 2014 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion of zakat disbursement went to the Fisabilillah is 51%, showing that Tabung Baitulmal Sarawak (TBS) prioritized indicating a strong institutional focus on broader community development initiatives, particularly education-related programs for poor Muslim students. This aligns with TBS’s strategic emphasis on using zakat as an investment in human capital development. The next highest allocations were to Fakir is 17% and Amil is 14%, indicating continued helping the poorest individuals who are unable to meet their basic needs and administrative support for zakat collection. Smaller shares went to Miskin in 8% and Mu'alaf is 7%, reflecting efforts to reduce poverty and new convert, respectively. Minimal allocation was given to others is 3%, while Gharimin is 0.03%, Ibnu Sabil is 0.003%, and Al-Riqab is 0%, suggesting either no eligible recipients or gaps in identification and reporting. This distribution highlights TBS’s emphasis on immediate poverty alleviation, with room for improvement in addressing other asnaf categories more equitably.

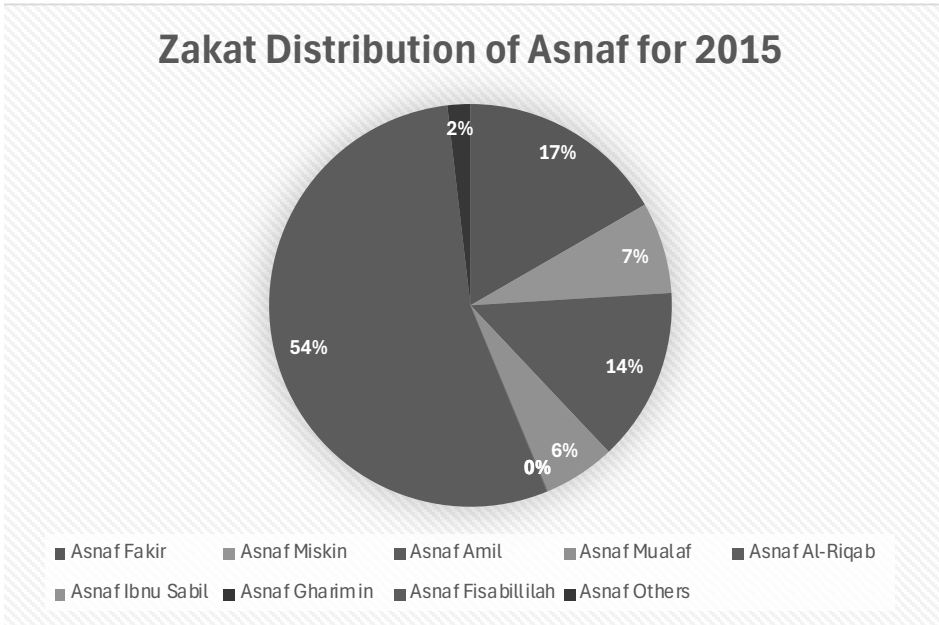


Figure 12: Zakat Distribution of Asnaf for 2015

The pie chart titled Zakat Distribution of Asnaf for 2015 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion is 54% was directed toward Fisabilillah, highlighting TBS’s emphasis on broader community development initiatives, particularly in areas like education and social welfare. Fakir recipients received 17% of the total zakat, underscoring the institution’s commitment to addressing extreme poverty. Amil accounted for 14%, reflecting recognition of zakat collectors’ critical role in managing the system. Miskin received 7%, indicating targeted support for low-income households. Mu'alaf received 6%, demonstrating moderate support for new converts. Categories such as Al-Riqab and Gharimin showed 0% and 0.04 allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. Others received a minimal 2%, while Ibnu Sabil accounted for 0.002%, providing flexibility for addressing unforeseen needs. Overall, the distribution reflects TBS’s strategic prioritization of poverty alleviation and community development, though there is room for improvement in reaching certain asnaf groups consistently.

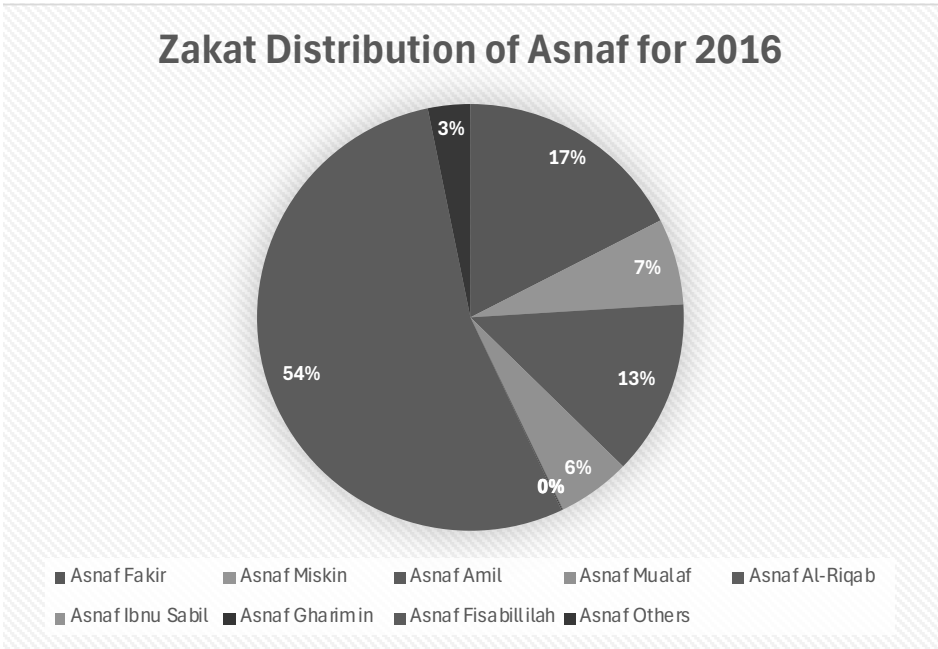


Figure 13: Zakat Distribution of Asnaf for 2016

The pie chart titled Zakat Distribution of Asnaf for 2016 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion is 54% was directed toward Fisabilillah, highlighting TBS’s emphasis on broader community development initiatives, particularly in areas like education and social welfare. Fakir recipients received 17% of the total zakat, demonstrating continued support for the poorest individuals. Amil accounted for 13%, recognizing the critical role of zakat collectors in managing the system. Miskin also received 7%, reflecting moderate support for low-income households. Smaller shares went to Mu'alaf (6%) and Others accounted for 3%, providing flexibility for addressing unforeseen needs. While categories such as Al-Riqab is 0.06%, Gharimin is 0.07%, and Ibnu Sabil is 0.005% which are minimal or zero allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution reflects TBS’s strategic prioritization of poverty alleviation and community development, though there is room for improvement in reaching certain asnaf groups more equitably.

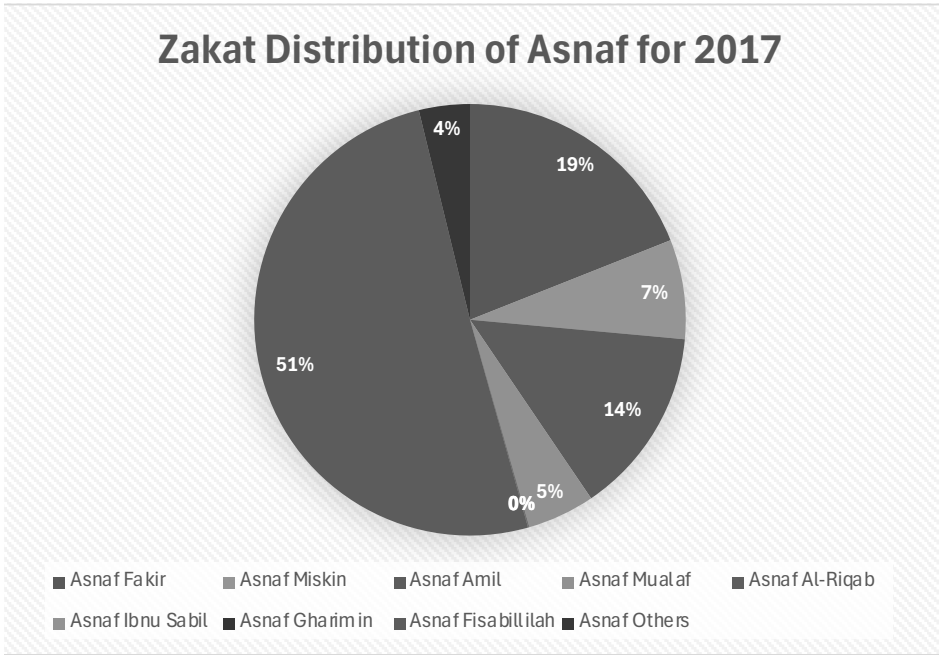


Figure 14: Zakat Distribution of Asnaf for 2017

The pie chart titled Zakat Distribution of Asnaf for 2017 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) during that year. The largest portion is 51% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 19% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 14%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%. Muafaf received 5%, demonstrating moderate support for low-income households. Others made up 4%, providing flexibility for addressing unforeseen needs. Meanwhile categories such as Al-Riqab, Ibnu Sabil, and Gharimin received minimal or negligible allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution highlights TBS’s strategic prioritization of poverty alleviation and societal development, though there is room for improvement in reaching certain asnaf groups more equitably.

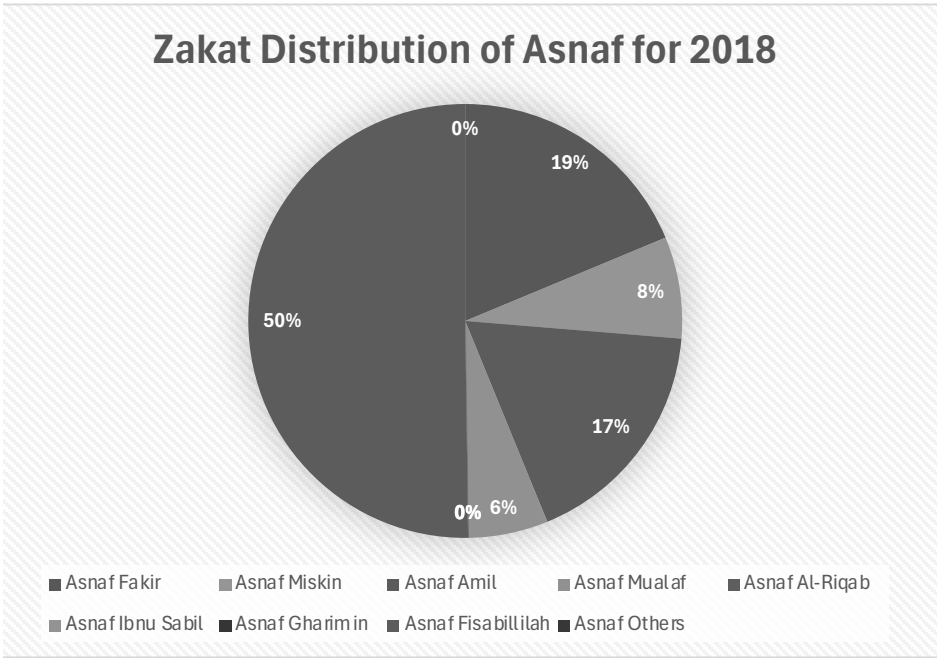


Figure 15: Zakat Distribution of Asnaf for 2018

The pie chart titled Zakat Distribution of Asnaf for 2018 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) in 2018. The largest portion is 50% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 19% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 17%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Misikin is 8% and Mu'alaf is 6%, while categories such as Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the importance of continuous policy refinement and institutional strengthening to ensure that zakat distribution remains effective in supporting educational access and poverty alleviation for poor Muslim students in Sarawak.

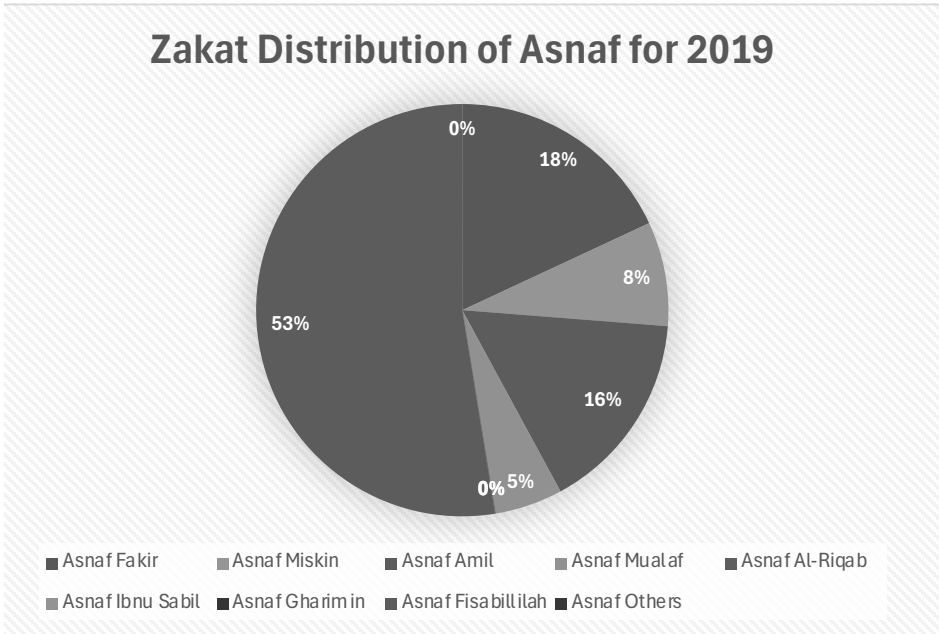


Figure 16: Zakat Distribution of Asnaf for 2019

The pie chart titled Zakat Distribution of Asnaf for 2019 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2019. The largest portion is 53% was directed toward Fisa bill ilah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 18% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 16%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 8% and Mu'alaf is 5%, while categories such as Al-Riqab, Ibnu Sabil, Gharim in, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the need for continuous improvement in zakat distribution mechanisms to ensure equitable access and greater impact on educational support for underprivileged Muslim students.

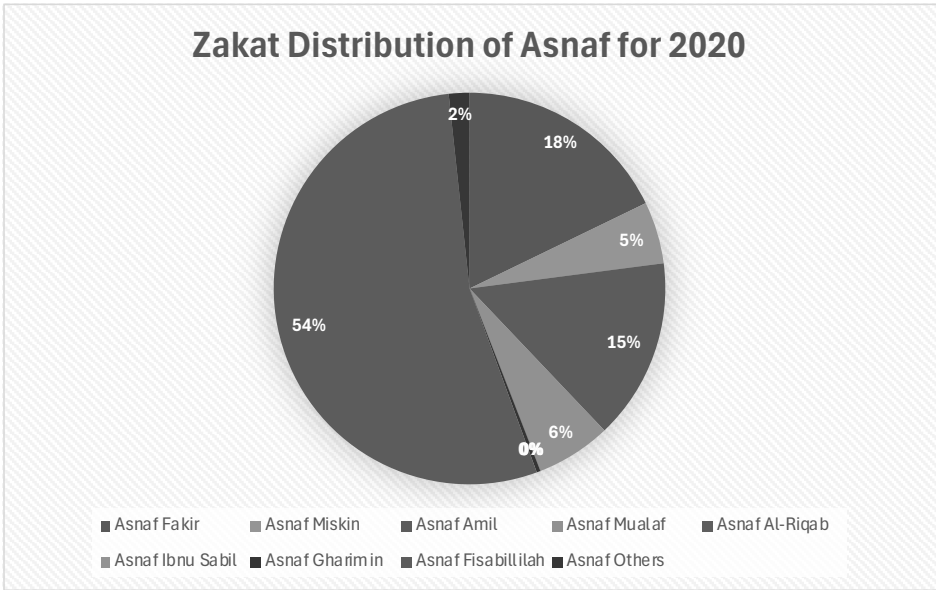


Figure 17: Zakat Distribution of Asnaf 2020

The pie chart titled Zakat Distribution of Asnaf for 2020 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2020. The largest portion is 54% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 18% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 15%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 6% and Mualaf is 5%, while categories such as Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution underscores TBS’s focus on poverty reduction and community empowerment through education and institutional support but also reveals opportunities for enhancing inclusivity and efficiency in serving all eligible asnaf groups.

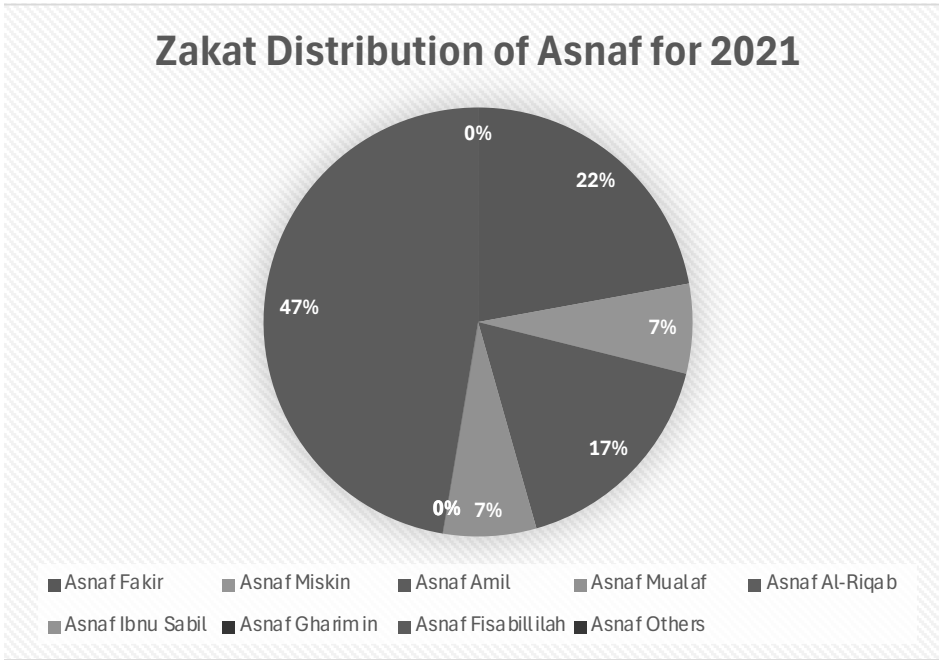


Figure 18: Zakat Distribution of Asnaf for 2021

The pie chart titled Zakat Distribution of Asnaf for 2021 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) in 2021. The largest portion is 47% was directed toward Fisa billillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 22% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 17%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%, while categories such as Mualaf, Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the need for continuous improvement in zakat distribution mechanisms to ensure equitable access and greater impact on educational support for underprivileged Muslim students.

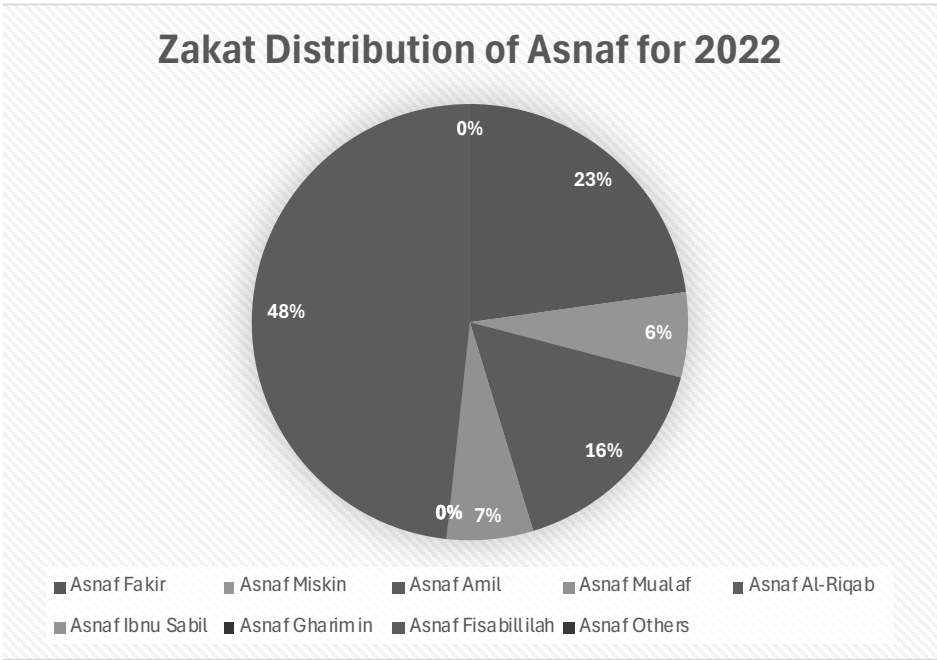


Figure 19: Zakat Distribution of Asnaf for 2022

The pie chart titled Zakat Distribution of Asnaf for 2022 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2022. The largest portion is 48% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 23% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 16%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%, while categories such as Mu'alaf, Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution highlights TBS's strategic prioritization of poverty alleviation and societal development, though there is room for improvement in reaching certain asnaf groups more equitably.

6. CONCLUSION

Tabung Baitulmal Sarawak (TBS) plays a pivotal role in supporting societal development through its zakat based programs, particularly in addressing poverty alleviation and education sponsorship. The institution's efforts are guided by Islamic principles, with a focus on equitable distribution to various asnaf. Research indicates that TBS has adopted a structured approach to zakat management, leveraging technology improvement, procedural application, and governance to enhance effectiveness. However, challenges persist, especially in rural areas where limited internet infrastructure and low digital literacy hinder outreach and transparency. Strengthening technological integration and training remain critical for efficient administration. Donor behavior is influenced by religious duty, social awareness, and perceived impact, with visible outcomes such as community welfare and educational access encouraging continued giving. Conversely, persistent generosity is constrained by mistrust in certain nonprofits and lack of knowledge about alternative fundraising avenues. TBS's strategy of establishing skill training programs using zakat funds to empower beneficiaries highlights its commitment to long-term sustainability and self-reliance. Overall, while TBS demonstrates significant progress in supporting marginalized communities, there is ongoing potential for improvement in reaching all asnaf groups equitably.

7. ACKNOWLEDGEMENT

The authors also appreciate the respondents and stakeholders who participated in the study and provided the data essential for this research.

8. CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this manuscript. No financial, personal, or professional relationships were involved that could have influenced the findings or interpretation of the research presented.

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