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The Empowerment of *Zakat* in Improving the Social Wellbeing of *Asnaf* Families in Brunei Darussalam

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Abstract
Social wellbeing concerns how people experience belonging, acceptance, contribution and meaningful participation in society. Yet it is often reduced either to mental health or to income, while zakat assistance is commonly assessed through the material support it provides. This article examines social wellbeing from conventional and Islamic perspectives and considers how its dimensions can inform zakat empowerment. Zakat empowerment is understood as assistance that strengthens recipients' resources, agency and achievements beyond the fulfilment of immediate needs. The study adopts a qualitative design combining a structured systematic literature review and content analysis. Twenty searches identified 51 sources for analysis. The review examined established social wellbeing frameworks, Islamic approaches to wellbeing and models of zakat empowerment. The synthesis identified eight factors: belonging and solidarity; trust and reciprocity; contribution, self-realisation and growth; material and economic security; spiritual and moral foundation; justice, order and coherence; family and care of dependants; and dignity and psychosocial wellbeing. Conventional frameworks foreground individual appraisal and social functioning, whereas Islamic perspectives place wellbeing within spiritual purpose, moral responsibility, justice and mutual care. The findings are used to develop a proposed framework that connects these eight factors with the resources, agency and achievements of zakat empowerment. The framework is conceptual and requires empirical validation; it is offered for future research and institutional consideration, not immediate implementation.
Keywords: social wellbeing; zakat empowerment; Islamic perspective; zakat distribution; asnaf; maqasid al-shariah; conceptual framework; systematic literature review; content analysis; Brunei Darussalam

1.Introduction

Social wellbeing matters because material security alone does not explain whether people thrive. Welfare research moved beyond income and living standards when Allardt (1993) added the need for belonging and self-realisation to the need for resources, and when Keyes (1998) showed that people also judge their lives by how they fit into, and contribute to, society. Islamic scholars make a parallel argument: Chapra (2008) warns that a focus on economic growth alone leads eventually to inequity, family disintegration, crime, and social unrest. Despite this shared concern, the two bodies of work are rarely read together. Conventional models are well measured but largely secular. Islamic models are rich in purpose and values but, as Abdul Rasool et al. (2020) note, are only beginning to be treated as measurable, multidimensional concepts. Researchers working with Muslim communities therefore lack a clear account of what social wellbeing means in each tradition, how the two overlap, and how they can be combined.

Research objectives

1. To examine the significant factors of social wellbeing from the conventional and Islamic perspectives.
2. To provide a framework of the significant factors of social wellbeing that can guide the empowerment of zakat distribution.

2. Literature review

This review has two parts. Section 2.1 clarifies the concepts of social wellbeing in conventional and Islamic perspectives and defines zakat empowerment. Section 2.2 critically synthesises previous research on social wellbeing, Islamic wellbeing, zakat and asnaf, zakat empowerment and Brunei Darussalam, identifying the contribution and limitations of each strand.

2.1 Literature review: concepts of social wellbeing

This section clarifies the concepts used in the article. It considers conventional social wellbeing across mental health, healthcare, welfare and community research; Islamic perspectives through the Qur'an and Hadith, relevant Arabic concepts, Ibn Khaldun, Syed Muhammad Naquib al-Attas and maqasid al-shariah; and zakat empowerment as the link between assistance and recipient wellbeing.

2.1.1 Conventional social wellbeing

Conventional definitions of social wellbeing come from several fields.[1] In mental health research, Keyes (1998)[2] defined it as the appraisal of one's circumstances and functioning in society, and Batchelor (2021)[3] notes that Keyes divides mental wellbeing into emotional, psychological and social components. Keyes proposed five dimensions. Social integration is the evaluation of the quality of one's relationships with society and community. Social acceptance concerns trust in, and a positive view of, other people. Social contribution is the sense of being a valued member of society with something to give. Social actualisation is the belief that society has potential and can improve, and social coherence is the view that the social world is intelligible, organised and predictable. In health and healthcare, social wellbeing enters through the definition of health itself. The World Health Organization defined health in 1946 as a state of complete physical, mental and social well-being. Larson (1996)[4] reviewed attempts to operationalise the social part of that definition, observed that a requirement of complete health is difficult to defend, and suggested that a spiritual dimension might be added if spirituality can be shown to be part of health and not only an influence on it. Huber et al. (2011)[5] argued that the definition is outdated because chronic disease is now so common, and proposed that health be seen as the ability to adapt and manage one's own health when facing social, physical and emotional challenges. For healthcare, the social domain is therefore about the capacity to cope within a social context and not only about the absence of illness. In welfare and quality-of-life research, Allardt and Uusitalo (1972)[6] built the Comparative Scandinavian Welfare Study around three values, having, loving and being. Having refers to individual resources and physical needs, loving to companionship, affection, belongingness and solidarity, and being to a dimension that runs from alienation to self-actualisation. Allardt (1993)[7] presented this system as an alternative to the Swedish level-of-living model, arguing that it offered a more comprehensive set of indicators of both the level of living and the quality of life. In this tradition belonging is a need in its own right, and people's own feelings are measured beside objective conditions. A further body of theory asks what in the social environment produces social wellbeing. Social capital is described as multidimensional, with bonding, bridging and linking forms built on trust and reciprocity, and social cohesion refers to the interdependencies among neighbours (Cramm et al., 2013; Iqbal et al., 2022)[8]. Taken together, the conventional concepts define social wellbeing as a person's evaluation of their social life and position, shaped by relationships, community resources, material conditions and the perceived fairness and predictability of society. Their common limitation is that they take the social world as given and say little about religion or moral duty as sources of social ties.

2.1.2 Islamic perspective of social wellbeing

Islamic thought has no single term equal to social wellbeing. The idea is carried by connected concepts, and Joshanloo (2013)[9] argues that they should be studied on their own terms and not read through Western models. The central concept is falah, meaning success or real wellbeing in this world and the hereafter. Chapra (2008)[10] argues that real wellbeing cannot come from rising income alone and also needs spiritual and non-material fulfilment, security and justice. Batchelor (2021)[11] traces the same view to al-Ghazali. Abdul Rasool et al. (2020)[12] describe wellbeing as inner and outer fulfilment that guides people to a peaceful life (hayat tayyibah).

2.4 Social wellbeing in the Qur'an and Hadith

The conceptual foundation of Islamic social wellbeing is anchored in explicit divine revelation (ayat) and prophetic traditions (ahadith). The Quran establishes that genuine life quality combines active faith with ethical societal action:

مَنْ عَمِلَ صَٰلِحًا مِّن ذَكَرٍ أَوْ أُنثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهُۥ حَيَوٰةً طَيِّبَةً ۖ وَلَنَجْزِيَنَّهُمْ أَجْرَهُم بِأَحْسَنِ مَا كَانُوا۟ يَعْمَلُونَ ٩٧

Whoever does good, whether male or female, and is a believer, We will surely bless them with a good life, and We will certainly reward them according to the best of their deeds. (QS An-Nahl 16:97).

Furthermore, Islam rejects monastic ascetism by encouraging believers to seek balanced prosperity across both physical and eternal realms: "Our Lord! Give us in this world that which is good (hasanah) and in the Hereafter that which is good (hasanah)..." (QS Al-Baqarah 2:201). The essential prerequisites of public order; security and food sustenance, are underscored as the foundational baseline of societal health: "And Allah presents an example: a city which was safe and secure (aaminatan), its provision coming to it in abundance..." (QS An-Nahl 16:112).

In the Sunnah, Prophet Muhammad (ﷺ) succinctly operationalised daily human wellbeing through three core variables: psychological security, physical health, and basic sustenance.

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[1] Definitions differ by field, and this article follows Keyes (1998) for the mental health tradition, Allardt (1993) for the welfare tradition and Larson (1996) and Huber et al. (2011) for health.
[2] Keyes (1998), above n 1.
[3] Batchelor, D. A.-F. (2021). An enhanced Islamic Well-Being Index (IWI 2.0-2021) for Muslim countries. *Islam and Civilisational Renewal*, *12*(2), 196–230.
[4] Larson (1996), above n 2.
[5] Huber et al. (2011), above n 2.
[6] Allardt, E., & Uusitalo, H. (1972). Dimensions of welfare in a comparative Scandinavian study. *Scandinavian Political Studies*, *7*.
[7] Allardt (1993), above n 3.
[8] Cramm et al. (2013), above n 4; Iqbal, M. M. A., Hussain, G., & Siddique, K. (2022). Social capital and social well-being: A systematic review. *Pakistan Journal of Humanities and Social Sciences*, *10*(3), 1043–1050. https://doi.org/10.52131/pjhss.2022.1003.0267
[9] Joshanloo, M. (2013). A comparison of Western and Islamic conceptions of happiness. *Journal of Happiness Studies*, *14*(6), 1857–1874. https://doi.org/10.1007/s10902-012-9406-7
[10] Chapra (2008), above n 6.
[11] Batchelor (2021), above n 11.
[12] Abdul Rasool, M. S., Mohd Yusof, M. A., & Ali, S. M. (2020). Wellbeing of the society: A Maqasid al-Shari'ah approach. *Afkar: Jurnal Akidah dan Pemikiran Islam*, Special Issue 1, 25–46. https://doi.org/10.22452/afkar.sp2020no1.2

He stated: "Whoever among you wakes up secure in his community (aaminan fi sirbihi), healthy in his body, and having his daily food, it is as if the whole world has been gathered for him" (Narrated by At-Tirmidhi and Ibn Majah). Moreover, prophetic teachings link individual spiritual salvation directly to active social work and hardship relief within the community: "Whoever relieves a believer from one of the hardships of this world, Allah will relieve him from one of the hardships of the Day of Judgment... Allah is in the aid of the servant as long as the servant is in the aid of his brother" (Narrated by Sahih Muslim).

Arabic terms for social wellbeing.

Table 1 collects the Arabic terms that express the social side of wellbeing, with their meaning and basis.[13]

Table 1. Arabic terms for the social side of wellbeing

Term	*Meaning in this article*	*Basis*	*Link to social wellbeing*
Ukhuwwah (brotherhood)	The bond of brotherhood among believers	Qur'an 49:10; Ab Halim (2014) describes a universal brotherhood that goes beyond ethnic or group ties	Belonging and integration
Ta'aruf (mutual acquaintance)	Knowing one another across peoples and tribes	Qur'an 49:13	Acceptance and inclusion
Ta'awun (cooperation)	Mutual help in righteousness and piety	Qur'an 5:2; Putri & Jubaedi (2025)	Solidarity, trust and reciprocity
Tarahum (mutual mercy)	Mutual love, mercy and compassion among believers	Hadith in Sahih al-Bukhari 6011 and Sahih Muslim 2586a	Care and empathy
Ithar (preferring others)	Giving others priority despite one's own need	Qur'an 59:9	Contribution and sacrifice
Takaful ijtima'i (social solidarity)	Mutual social support within society	General term in Islamic social welfare writing	Solidarity and mutual guarantee
'Asabiyyah (group feeling)	Social cohesion based on kinship and religion	Darling (2007); Ab Halim (2014); Majeed (2019)	Cohesion and integration
Ummah (community of faith)	A community built on faith and mutual respect	Ab Halim (2014)	Integration and acceptance beyond kin
'Adl (justice)	A condition in which things are in their proper places	Majdina et al. (2026); Darling (2007)	Coherence and fairness
Adab (right conduct)	Recognition and acknowledgement of proper order	Almahdaly & Denisova (2026)	Social order and moral conduct
Mu'amalat (social interaction)	Rules and ethics of dealing with other people	Batchelor (2021)	Social conduct as part of wellbeing
Hablumminannas (duties toward people)	Obligations toward other human beings	Muhammad et al. (2026)	Family harmony, community support and inclusion
Sa'adah (happiness)	Happiness in this life and the hereafter	Shahidullah & Abdul Manaf (2022)	Purpose of wellbeing
Khidmah (service)	Service to others and to the community	Proposed by the researcher	Contribution

Ibn Khaldun. Ibn Khaldun (d. 1406) placed social cohesion at the centre of his account of how societies rise and decline.[14] Darling (2007)[15] shows that, in the Muqaddimah, 'asabiyyah, meaning social cohesion or group feeling, rests on kinship and religion, that strong cohesion lets rulers build larger and longer-lasting states, and that rulers remain legitimate only while they are just. As luxury grows, so does the exploitation of subjects, and the resulting injustice causes division and what Ibn Khaldun called the ruin of civilisation. Ab Halim (2014)[16] describes 'asabiyyah as a shared sense of descent and solidarity, a natural affection that leads people to protect members who are treated unjustly, and contrasts

[13] Transliteration is simplified. Khidmah is proposed by the researcher as a term for service, and it was not found as an established term for social wellbeing in the sources reviewed.
[14] The Muqaddimah was not read in the original. Ibn Khaldun is discussed through Darling (2007) and Ab Halim (2014).
[15] Darling, L. T. (2007). Social cohesion ('asabiyya) and justice in the late medieval Middle East. *Comparative Studies in Society and History, 49*(2), 329–357. https://doi.org/10.1017/S0010417507000515
[16] Ab Halim, A. (2014). Ibn Khaldun's theory of 'asabiyyah and the concept of Muslim ummah. *Journal of Al-Tamaddun, 9*(1), 1–12. https://doi.org/10.22452/JAT.vol9no1.1

it with the Muslim ummah, a community built on faith, mutual respect and a universal brotherhood that goes beyond ethnic or group ties. For social wellbeing, the Khaldunian contribution is twofold. Cohesion is a condition of social life and not only a feeling, and it cannot be separated from justice. The ummah concept also widens the circle of solidarity beyond kin and citizens to the community of faith, which bears on the groups considered in Section 7.4.

Syed Muhammad Naquib al-Attas. Al-Attas offers a metaphysical account of happiness and of social order.[17] Shahidullah and Abdul Manaf (2022)[18] show that his ideas on happiness were shaped by al-Ghazali, that Islamic philosophy addresses happiness in both this life and the afterlife, and that virtue is necessary for happiness. Almahdaly and Denisova (2026)[19], drawing mainly on al-Attas, define adab as the recognition and acknowledgement of proper order and ta'dib as its inculcation, and argue that no collective reform, however well organised, can restore justice without adab in the individual's self-discipline. Majdina et al. (2026)[20] report that al-Attas defines justice as a condition in which things are in their proper places, a definition that covers ontological and epistemological order as well as socio-legal structures. Read for social wellbeing, this suggests that social order begins with the moral condition of individuals and then shapes institutions, so that a society is well when its members, roles and resources are in their proper places and people act with adab toward one another.

Maqasid al-shariah. The higher objectives of the Shariah give the most developed account of what wellbeing contains. Chapra (2008)[21] lists five ingredients that a flourishing society needs, the human self (nafs), faith (din), intellect ('aql), posterity (nasl) and wealth (mal). Auda (2008)[22] recasts maqasid as a systems approach with features such as wholeness, openness, interrelated hierarchy, multidimensionality and purposefulness, which supports treating wellbeing as a connected whole. Abdul Rasool et al. (2020)[23] argue that maqasid can serve as a measurable, multidimensional concept. Taken together, the Islamic perspective defines social wellbeing as a state in which a person's relationships, family life, community support and economic security are ordered according to the objectives of the Shariah, so that worldly wellbeing serves success in the hereafter.

2.1.3 Zakat empowerment

Empowerment is the process by which people who have been denied the ability to make strategic life choices acquire it (Kabeer, 1999)[24]. Kabeer describes three interrelated dimensions: resources, which include material, human and social assets; agency, which includes decision-making and negotiation; and achievements, which are wellbeing outcomes. In the zakat literature, Aris et al. (2025)[25] distinguish traditional distribution, which covers essentials such as food, housing and healthcare, from productive distribution, which focuses on skills development, entrepreneurship training and long-term economic empowerment. In this article, zakat empowerment means distribution that goes beyond meeting had kifayah to help recipients build their resources, agency and achievements, so that they become self-reliant and, where possible, contributors. Zakat empowerment has an Islamic basis in the objectives of the Shariah. Wibisono et al. (2026)[26] interpret a village productive zakat programme through hifz al-din and hifz al-mal and report that its most significant outcome was that beneficiaries began to take part in philanthropic, community and religious activities. In Brunei, productive and capital assistance programmes have been run through the zakat division of the Islamic Religious Council (MUIB) (Bashir et al., 2012; Masri, 2021)[27], and Zali (2024) proposes a needs-based approach for empowering muallaf. Empowerment is therefore social as well as economic. Agency, belonging and contribution are the same things that the conventional dimensions of integration and contribution and the Islamic ideas of ukhuwwah and ta'awun describe. This link between zakat empowerment and social wellbeing is the one the article examines.

2.2 Previous empirical and conceptual research

This section compares previous research with the present article, distinguishing established findings from the specific gap addressed here. In mental health and social wellbeing research, Blanco and Díaz (2005) adapted Keyes's social wellbeing scales in Spain and reported internal-consistency values between .69 and .83, alongside confirmatory analyses supporting the five-factor structure. However, Keyes (1998) reported weaker reliability for social acceptance and social

[17] Al-Attas is discussed through Shahidullah and Abdul Manaf (2022), Almahdaly and Denisova (2026) and Majdina et al. (2026), and not through his primary works.

[18] Shahidullah, S. M., & Abdul Manaf, N. F. (2022). The philosophy of happiness: A comparative study between Western and Islamic thought. *KEMANUSIAAN The Asian Journal of Humanities*, *29*(2), 121–140. https://doi.org/10.21315/kajh2022.29.2.6

[19] Almahdaly, S. H. S. A., & Denisova, T. (2026). A preliminary analysis of the preconditions for the emergence of an Islamic educational movement in Al-Attas' framework. *Journal of Al-Falah*, *2*(1), 31–46. https://doi.org/10.22452/al-falah.vol2no1.4

[20] Majdina, N., Inayah, F., & Ramadhan, T. (2026). Al-Attas on justice: Toward Islamic patronage and economic sustainability. *TSAQAFAH*, *22*(1). https://doi.org/10.21111/tsaqafah.v22i1.21

[21] Chapra (2008), above n 6.

[22] Auda, J. (2008). *Maqasid al-Shariah as philosophy of Islamic law: A systems approach*. International Institute of Islamic Thought.

[23] Abdul Rasool et al. (2020), above n 20.

[24] Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, *30*(3), 435–464. https://doi.org/10.1111/1467-7660.00125

[25] Aris, N. M., Habidin, N. F., Razak, A. Q. A., & Fadzil, M. F. M. (2025). Zakat distribution in improving the well-being of Asnaf: A conceptual review. *International Journal of Research and Innovation in Social Science*, *9*(6), 3483–3494.

[26] Wibisono, V. F., Adyanti, C., & Hasbullah, N. A. (2026). From mustahiq to contributors: Productive zakat and sustainable community empowerment in Kampung Zakat Gredek. *Mabny: Journal of Sharia Management and Business*, *6*(1), 88–105. https://doi.org/10.19105/mabny.v6i1.25177

[27] Bashir, M. S., Sarbini, H. N. A. H., & Abdullah, R. (2012). Zakat management and capital assistances programme in Brunei Darussalam. *The Journal of Muamalat and Islamic Finance Research*; Masri, R. @ M. H. (2021). Program produktif PROPAZ sebagai langkah mengurangkan kemiskinan di Negara Brunei Darussalam. *International Journal of Umranic Studies*, *4*(2), 51–60.

coherence, and Joshanloo et al. (2018) excluded social acceptance from their longitudinal analysis because of reliability concerns. Using a three-wave American panel of 2,732 adults (MIDUS, 1995–2014), Joshanloo et al. (2018) found that social wellbeing predicted later subjective wellbeing, but not the reverse; the correlational design does not establish causality. Hennicks et al. (2024), in a study of 403 employees in a South African utility, identified four social wellbeing profiles and associated socially thriving profiles with greater trust, job satisfaction and lower intention to leave. Luo et al. (2023) found that social support was associated with subjective wellbeing among 5,657 patients with chronic diseases in China, partly through self-efficacy and perceived stress. These studies clarify measurement and relational mechanisms, but they do not examine poverty or zakat recipients. Research on social capital and cohesion highlights the role of social environments. Cramm et al. (2013), studying 945 independently living older adults in Rotterdam, found that individual and neighbourhood social capital and neighbourhood cohesion were associated with wellbeing. Iqbal et al. (2022), in a review of 49 studies, found that only five examined social capital and social wellbeing together, and only one reported a relationship between types of social capital and social wellbeing. Buja and Akhtar's (2025) systematic review and meta-analysis of 13 studies involving 5,880 older participants reported a pooled correlation of .27 between social capital and quality of life or life satisfaction. Cognitive social capital, including trust, reciprocity and shared values, had a stronger pooled correlation ($r = .35$) than structural social capital ($r = .24$), although the difference was not statistically significant and heterogeneity was high ($I^2 = 90.6\%$). These findings support the relational relevance of social wellbeing while cautioning against causal interpretation. Islamic wellbeing and social solidarity research add moral and spiritual foundations. Mubarak (2025) identified six maqasid dimensions and 56 elements of wellbeing in pesantren, ranking religion and intellect highest and wealth lowest; social elements were located under posterity and life rather than treated as a separate domain. Batchelor (2021) incorporates mu'amalat into the social component of the Islamic Well-Being Index. Majeed (2019) operationalised social solidarity through cohesion, interpersonal safety, trust and civic activism and reported a positive association with economic performance of the Ummah. Ashafa et al. (2026), through a PRISMA-based review, connect Islamic social wellbeing with peaceful coexistence and economic justice. These contributions are relevant to the normative basis of social wellbeing, but they do not specifically examine the social wellbeing of zakat recipients.

Research on zakat and asnaf increasingly synthesises programme outcomes. Alam et al. (2024) reviewed 53 full-text studies selected from 427 Scopus records and grouped zakat distribution research into management strategy, development, zakat institutions and recipients. Mohamed Esa et al. (2025) reviewed 44 studies using PRISMA and a quality appraisal, finding that asnaf programmes commonly address economic, educational and health needs. Reported social outcomes included community participation and social engagement, and some recipients became contributors; however, outcomes were mixed and follow-up support was sometimes limited. Abdullah et al. (2026) found that payment compliance research predominates, while psychosocial recovery, empowerment and counselling-based interventions remain under-researched. Ahmad et al. (2017) argued that zakat could underpin social work and social services after surveying recipients in Pakistan. Mawardi et al. (2023) found that empowerment programmes and business assistance improved business growth and, in turn, recipient wellbeing. Muhammad et al. (2026) propose a Zakat Well-Being Index with spiritual, emotional, social and economic domains, including family harmony, community support and social inclusion. Aris et al. (2026) identified the need for a more systematic wellbeing checklist for asnaf in agricultural entrepreneurship programmes. Collectively, these studies establish the relevance of social outcomes but do not yet provide an integrated set of social wellbeing factors for zakat empowerment. Studies explicitly addressing zakat empowerment commonly focus on economic, spiritual or programme-level outcomes. Beik and Arsyianti (2016), using the CIBEST model with 221 productive-zakat beneficiaries in Jakarta and Bogor, reported improvements in welfare and material poverty, while also identifying households whose spiritual poverty increased despite material improvement. Mawardi et al. (2023) linked productive zakat and business assistance to business growth and wellbeing. Aris et al. (2025) argue that productive distribution has potential to address persistent poverty and improve wellbeing. Amir et al. (2025) propose that financial literacy improves zakat utilisation and reduces aid dependency. Wibisono et al. (2026) describe a village programme combining economic assistance, social protection, healthcare and religious development, through which mustahiq participated more actively and became contributors. These studies inform the empowerment pathway, but they do not conceptualise social wellbeing itself as a distinct outcome comprising relational, psychosocial and moral dimensions.

Brunei Darussalam research provides important institutional and recipient context. Bashir and Ali (2012) examined zakat management and recipient perceptions of management quality and distribution efficiency, while Bashir et al. (2012) described the Zakat Collection and Disbursement Division and challenges associated with capital assistance. Masri (2021), reviewing PROPAZ using institutional reports and data, reported programme completion and employment or business outcomes in one track, while noting that the programme primarily supports daily living and has not reached all eligible asnaf. Pehin et al. (2021) found that had kifayah varies by individual and that fakir and miskin seek zakat for both immediate needs and livelihood capital. Mohiddin et al. (2021) found that many recipients could not clearly

distinguish zakat from welfare assistance. Zali (2024) proposes a needs-based approach to muallaf empowerment, including education and enterprise support. Affandy (2023), interviewing five single mothers in Brunei-Muara, documented single-income households, limited child maintenance and reliance on family and zakat support. Slesman et al. (2023), in a survey of 1,000 Belait residents, showed that income relates differently to material, post-material and public spheres of life satisfaction. This local literature informs the context but does not directly assess social wellbeing through an integrated framework. Some groups have been studied in relation to hardship or eligibility but not through a shared social wellbeing lens. Johari et al. (2024), surveying 100 homeless individuals in Kuala Lumpur, identified economic hardship, stigma, discrimination and health or mental health problems and discussed their possible classification as fakir or miskin. Abd Khafidz and Subri (2012) examined ibn al-sabil eligibility, including persons stranded without resources. These studies are relevant to recognising vulnerability, although their legal and contextual findings should not be transferred automatically to Brunei. Overall, previous research contributes frameworks for social wellbeing, Islamic accounts of moral and spiritual wellbeing, and evidence on zakat management and empowerment. The present article differs in four respects: it compares conventional and Islamic social wellbeing dimensions; treats the social domain as analytically distinct rather than subsumed under broader wellbeing; connects social wellbeing factors to the resources–agency–achievements logic of empowerment; and brings these strands together for a Brunei-relevant conceptual framework. The gap is therefore not an absence of research on zakat or wellbeing, but the absence of an integrated, recipient-oriented framework that specifies social wellbeing factors for zakat empowerment.

3. Conceptual framework for empowering zakat distribution

This section reviews existing conceptual frameworks that are relevant to the topic. They fall into three groups: conventional frameworks of social wellbeing, Islamic frameworks of wellbeing, and frameworks of zakat empowerment. Each is reviewed for what it offers and what it leaves out. The framework proposed in Section 8 is not taken from them. It is built from the findings in Section 7, and it uses these frameworks as a point of comparison.

3.1 Conventional frameworks of social wellbeing

Four conventional frameworks are most relevant. Keyes's (1998)[28] model treats social wellbeing as five dimensions of how a person appraises their place in society: integration, acceptance, contribution, actualisation and coherence. Allardt's (1993)[29] framework, built on the Comparative Scandinavian Welfare Study (Allardt & Uusitalo, 1972)[30], sets having (material resources), loving (belonging and solidarity) and being (self-realisation) side by side. Disabato et al. (2025)[31] propose a hierarchical framework of wellbeing in which a general wellbeing factor sits above lenses, contents and characteristics, and social wellbeing is one of three lenses. They keep only social integration and social contribution, under a community content, because their definition centres on a person's own life, and they add interpersonal relationships. Prilleltensky (2013)[32] argues that wellness cannot be pursued without fairness and calls for research on how types of wellness (interpersonal, occupational, physical and psychological) relate to types of fairness (distributive, procedural, interpersonal, cultural, developmental, retributive and intrapersonal). The first two frameworks supply the dimensions of social wellbeing. The last two show that the dimensions can be narrowed or widened and that fairness is a condition of wellbeing.

3.2 Islamic frameworks of wellbeing

In the Islamic tradition, the maqasid al-shariah supply the main frameworks. Chapra (2008)[33] lists the human self, faith, intellect, posterity and wealth as the ingredients of a flourishing society, Auda (2008)[34] recasts maqasid as a systems approach, and Abdul Rasool et al. (2020)[35] argue that maqasid can serve as a measurable, multidimensional concept. Mubarak (2025)[36] operationalised six maqasid dimensions with 56 elements, and Batchelor (2021)[37] built an Islamic Well-Being Index (IWI 2.0) whose social component rests on mu'amalat. Beik and Arsyianti (2016)[38] built the CIBEST model for zakat, which measures welfare, material poverty, spiritual poverty and absolute poverty. In a study of 221 productive zakat beneficiaries in Jakarta and Bogor, they found that material poverty fell, while two more households became spiritually poor despite being materially better off. These frameworks add the spiritual and moral foundation that the conventional frameworks lack, but social aspects are folded into posterity, wealth or mu'amalat and are not treated as a dimension of their own.

[28] Keyes (1998), above n 1.
[29] Allardt (1993), above n 3.
[30] Allardt and Uusitalo (1972), above n 14.
[31] Disabato, D. J., Goodman, F. R., & Kashdan, T. B. (2025). The hierarchical framework of wellbeing (HiFWB). *Frontiers in Psychology*, *16*, Article 1515423. https://doi.org/10.3389/fpsyg.2025.1515423
[32] Prilleltensky, I. (2013). Wellness without fairness: The missing link in psychology. *South African Journal of Psychology*, *43*(2), 147–155.
[33] Chapra (2008), above n 6.
[34] Auda (2008), above n 32.
[35] Abdul Rasool et al. (2020), above n 20.
[36] Mubarak (2025), above n 7.
[37] Batchelor (2021), above n 11.
[38] Beik and Arsyianti (2016), above n 59.

3.3 Frameworks of zakat empowerment

Frameworks of zakat empowerment are more recent. Kabeer (1999)[39] defines empowerment as the process by which people who have been denied the ability to make strategic life choices acquire it, through three interrelated dimensions: resources (access to material, human and social assets), agency (decision-making and negotiation) and achievements (wellbeing outcomes). It was developed for women's empowerment, but it gives a general logic that links resources to wellbeing. In the zakat literature, Aris et al. (2025)[40] propose a conceptual framework that combines maqasid al-shariah and wellbeing to evaluate zakat distribution, and they contrast traditional distribution, which covers essentials such as food, housing and healthcare, with productive distribution, which focuses on skills development, entrepreneurship training and long-term economic empowerment. Amir et al. (2025)[41] propose that financial literacy improves how asnaf use zakat funds and so reduces dependency on aid. Mawardi et al. (2023)[42] found that empowerment programmes and business assistance improved business growth and, through it, wellbeing. Mohamed Esa et al. (2025)[43] developed a logic model of asnaf development outcomes. Wibisono et al. (2026)[44] describe an integrated empowerment model in a village zakat programme that combines economic assistance, social protection, healthcare support and religious development, moves mustahiq from recipients to contributors, and is interpreted through hifz al-din and hifz al-mal. Muhammad et al. (2026)[45] propose a Zakat Well-Being Index with a social domain grounded in hablumminannas.

3.4 Summary and gap

Table 2 summarises the frameworks.

Table 2. Existing frameworks relevant to social wellbeing and zakat empowerment

Framework	Source	Core constructs	Treatment of the social dimension	Limit for this article
Social wellbeing model	Keyes (1998)	Integration, acceptance, contribution, actualisation, coherence	Direct, five social dimensions	No religious or moral duty; not applied to zakat recipients
Having, loving, being	Allardt (1993); Allardt and Uusitalo (1972)	Material resources, belonging and solidarity, self-realisation	Direct, as loving	Welfare-state setting; no spiritual need
Hierarchical framework of wellbeing	Disabato et al. (2025)	General wellbeing factor with lenses, contents and characteristics	Keeps integration and contribution; adds interpersonal relationships	Drops acceptance, coherence and actualisation
Wellness and fairness	Prilleltensky (2013)	Types of wellness linked to types of fairness	Indirect, fairness as a condition	A research agenda; not tested with zakat
Maqasid-based wellbeing	Chapra (2008); Auda (2008); Abdul Rasool et al. (2020)	Self, faith, intellect, posterity, wealth; systems features	Folded into posterity and wealth	No separate social dimension
Islamic Well-Being Index	Batchelor (2021)	Index for Muslim countries	Social component built on mu'amalat	Country-level indicators, not recipients
Maqasid dimensions in pesantren	Mubarak (2025)	Six dimensions, 56 elements	Social elements under posterity and life	Not designed for zakat
CIBEST	Beik and Arsyianti (2016)	Welfare, material poverty, spiritual poverty, absolute poverty	None separate	Two dimensions only, material and spiritual
Resources, agency, achievements	Kabeer (1999)	Resources, agency, achievements	Achievements include wellbeing outcomes	Developed for women's

[39] Kabeer (1999), above n 34.
[40] Aris et al. (2025), above n 35.
[41] Amir et al. (2025), above n 62.
[42] Mawardi et al. (2023), above n 56.
[43] Mohamed Esa et al. (2025), above n 8.
[44] Wibisono et al. (2026), above n 36.
[45] Muhammad et al. (2026), above n 57.

Framework	Source	Core constructs	Treatment of the social dimension	Limit for this article
				empowerment, not zakat
Zakat distribution and wellbeing	Aris et al. (2025)	Maqasid and wellbeing used to compare traditional and productive distribution	Wellbeing in general	Conceptual review; social not separate
Financial literacy and zakat use	Amir et al. (2025)	Financial literacy, zakat utilisation, reduced dependency	None	Economic empowerment only
Productive zakat and wellbeing	Mawardi et al. (2023)	Empowerment programmes and business assistance, business growth, wellbeing	Wellbeing as a welfare outcome	Economic pathway
Asnaf development outcomes	Mohamed Esa et al. (2025)	Logic model built from 44 studies	Community participation and recipients becoming contributors noted	Outcome logic, not a concept of social wellbeing
Zakat Well-Being Index	Muhammad et al. (2026)	Spiritual, emotional, social and economic domains	Direct, from hablumminannas	Preliminary index, not a framework of factors
Recipients to contributors	Wibisono et al. (2026)	Economic assistance, social protection, healthcare, religious development	Community participation	A single village programme

Three points follow from the table. First, the conventional frameworks define the social dimension clearly but are secular and have not been applied to zakat recipients. Second, the Islamic frameworks add the spiritual and moral foundation but fold the social dimension into other dimensions. Third, the zakat empowerment frameworks concentrate on economic pathways and programme outcomes, and the one with a social domain (Muhammad et al., 2026)[46] is an index and not a framework of factors. Kabeer's (1999)[47] resources, agency and achievements offers a logic that can join the two, since achievements include wellbeing. No existing framework combines the conventional and Islamic dimensions of social wellbeing with the logic of zakat empowerment, and this is the gap that the framework in Section 8 addresses.

4. Research Questions

The research questions formulated are as follow:

1. What are the significant factors of social wellbeing from the conventional and Islamic perspectives?
2. How can the significant factors be organised into a framework of social wellbeing that can guide the empowerment of zakat distribution?

5. Significance of Study

The article makes four contributions. First, it brings conventional and Islamic accounts of social wellbeing into one analysis and shows that social wellbeing covers more than mental health, because it also covers healthcare, welfare, community life and religious duty. Second, it reads the Qur'an, the Hadith and the thought of Ibn Khaldun and Syed Muhammad Naquib al-Attas as sources for a concept of social wellbeing, and it collects the Arabic terms that express it. Third, it reviews existing conceptual frameworks of social wellbeing, Islamic wellbeing and zakat empowerment and identifies the gap among them. Fourth, it builds a framework from the findings that can be tested in later empirical work. For practice, the framework suggests a vocabulary for zakat institutions that want to look beyond income, and it draws attention to groups that may not be recognised as having social needs. The recommendations in Section 8 are for future consideration and are not proposed for immediate implementation. For Brunei Darussalam, where the evidence is mainly descriptive, the article gives a conceptual basis for later studies of the social wellbeing of asnaf families, single mothers, muallaf and other groups. For Brunei Darussalam, the evidence reviewed is mainly descriptive and based on official data or on recipients' understanding of aid (Bashir et al., 2012; Masri, 2021; Mohiddin et al., 2021). A clear account of social

[46] Muhammad et al. (2026), above n 57.
[47] Kabeer (1999), above n 34.

wellbeing from both traditions prepares the ground for empirical studies of the social wellbeing of low-income and asnaf families in that setting.

6. Research Methodology

This conceptual article adopts a qualitative design combining a structured systematic literature review (SLR) and qualitative content analysis. It uses published literature and documentary sources only; no interviews, surveys or other primary data were collected for this article. The review covered journal articles, conference papers, scholarly book chapters and relevant documentary sources on social wellbeing, Islamic wellbeing, zakat and asnaf, zakat empowerment, conceptual frameworks and Brunei Darussalam. Twenty search strings were used, and records were screened by title and abstract and then by full text. Fifty-one sources published between 1972 and 2026 in English or Malay were retained for analysis. The search and screening process was exploratory and conducted through a web search tool rather than a fully reproducible search of licensed bibliographic databases. For content analysis, the retained sources were read and passages defining, measuring or explaining social wellbeing and zakat empowerment were coded. Conceptually similar codes were grouped into categories and then synthesised into the eight factors reported in Section 7.3. Existing frameworks were compared according to their constructs, treatment of the social dimension and relevance to zakat recipients. Qur'anic verses and Hadith were consulted as primary texts; Hadith references were checked against an online collection. The coding was undertaken by one analyst, with no independent intercoder assessment. These methodological choices place limits on claims of comprehensiveness and reproducibility. The article is best understood as a structured qualitative review and conceptual synthesis that requires replication through transparent searches in Scopus, Web of Science and Google Scholar, a documented screening flow and, where possible, independent coding.

7. Findings

This section presents the results of the literature review and content analysis in response to RQ1. It first identifies characteristics and categories of social wellbeing, then reports the eight synthesised factors, and finally considers groups whose social wellbeing needs may be overlooked. These findings provide the analytical basis for the proposed framework in Section 8.

7.1 Characteristics of social wellbeing

Across conventional and Islamic sources, the synthesis identified eight recurring characteristics of social wellbeing (Table 3). These characteristics describe the nature of the concept rather than constitute additional outcome factors.

Table 3. Characteristics of social wellbeing

Characteristic	Description	Basis in the literature
Multidimensional	It has several dimensions and is not a single score	Keyes (1998) five dimensions; Allardt (1993) three needs; maqasid dimensions (Chapra, 2008)
Relational	It is located in relationships and belonging	Keyes social integration; Cramm et al. (2013); ukhuwwah (Qur'an 49:10)
Subjective and objective	It combines people's appraisal with their conditions	Keyes (1998); Allardt (1993)
Contextual	It depends on neighbourhood, services and social cohesion	Cramm et al. (2013); Iqbal et al. (2022)
Normative in the Islamic view	It carries duties to God and to other people	Joshanloo (2013); Chapra (2008); Muhammad et al. (2026)
Dynamic	It can change with circumstances and may precede later wellbeing	Huber et al. (2011); Joshanloo et al. (2018)
Wider than mental health	It also covers health, welfare, economic and community life	Larson (1996); Allardt (1993); Abdul Rasool et al. (2020)
Individual and collective	It is felt by persons and sustained by group cohesion	Keyes (1998); Darling (2007) on 'asabiyyah

The characteristics are drawn from sources using different designs, populations and measures. Associations reported in empirical studies should therefore be read as patterns rather than causal effects. The characteristics also reflect the scope of the reviewed literature and are not claimed to be exhaustive.

7.2 Categories and types of social wellbeing

The literature organises social wellbeing through different categories, as summarised in Table 4. These schemes are complementary rather than interchangeable: Keyes describes social functioning and appraisal, Allardt organises welfare needs, social capital research focuses on relational resources, and Islamic approaches situate social relations within maqasid and moral obligations.

Table 4. Categories of social wellbeing by source

Perspective	Source	Categories
Conventional	Keyes (1998)	Social integration, social acceptance, social contribution, social actualisation, social coherence
Conventional	Allardt (1993)	Having, loving, being
Conventional	Cramm et al. (2013); Buja and Akhtar (2025)	Individual social capital, neighbourhood social capital, neighbourhood cohesion; cognitive and structural social capital
Islamic	Chapra (2008); Mubarak (2025)	Self (nafs), faith (din), intellect (’aql), posterity (nasl), wealth (mal); Mubarak adds honour
Islamic	Batchelor (2021)	Social component built on mu’amalat
Islamic, zakat	Muhammad et al. (2026)	Spiritual, emotional, social and economic domains

For analytical purposes, the sources can also be grouped into types. This classification is the researcher’s synthesis, not a typology attributed to any single author. By level, social wellbeing is individual (appraisal of one’s social position), familial (care of dependants and household relations) and communal (cohesion, solidarity and trust). By nature, it is subjective (experienced or perceived), objective (conditions such as income and housing) and normative (duties and moral order, particularly in Islamic sources). By orientation, it is material (having), relational (loving and belonging) and moral-spiritual (being, din and adab).

7.3 Content analysis: significant factors of social wellbeing

The content analysis of the 51 retained sources yielded eight analytically distinct but interrelated factors. Table 5 identifies each factor and illustrative conventional and Islamic anchors. No frequency ranking is presented because the sources vary in genre, design and unit of analysis; frequency would not provide a valid measure of importance.

Table 5. Significant factors of social wellbeing from the content analysis

Factor	Conventional sources	Islamic sources
F1 Belonging and solidarity	Keyes (1998); Allardt and Uusitalo (1972); Cramm et al. (2013)	Qur’an 49:10; Ab Halim (2014); Darling (2007); Muhammad et al. (2026)
F2 Trust and reciprocity	Keyes (1998); Cramm et al. (2013); Buja and Akhtar (2025)	Qur’an 5:2; Putri and Jubaedi (2025); Hadith of the one body
F3 Contribution, self-realisation and growth	Keyes (1998); Allardt (1993); Hennicks et al. (2024)	Mohamed Esa et al. (2025); Mawardi et al. (2023); khidmah (proposed)
F4 Material and economic security	Allardt (1993); Cramm et al. (2013)	Chapra (2008); Qur’an 59:7; Pehin et al. (2021); Bashir et al. (2012)
F5 Spiritual and moral foundation	Larson (1996)	Chapra (2008); Abdul Rasool et al. (2020); Shahidullah and Abdul Manaf (2022); Joshanloo (2013)
F6 Justice, order and coherence	Keyes (1998)	Majdina et al. (2026); Almahdaly and Denisova (2026); Darling (2007)
F7 Family and care of dependants	Cramm et al. (2013); Luo et al. (2023)	Muhammad et al. (2026); Affandy (2023); nasl (Chapra, 2008)
F8 Dignity and psychosocial wellbeing	Huber et al. (2011); Luo et al. (2023); Hennicks et al. (2024)	Mubarak (2025); Johari et al. (2024); Abdullah et al. (2026)

The synthesis reveals three cross-cutting patterns. First, belonging, trust, contribution and justice appear in both traditions, but conventional accounts emphasise appraisal and social relations, whereas Islamic accounts ground them in brotherhood, mutual duties and justice. Second, material security and family care are recognised in both traditions, while Islamic sources frame them additionally as obligations, including had kifayah and nafkah. Third, spiritual and moral foundations are explicit in Islamic accounts, although Larson (1996) raises the possibility of spirituality in health discourse. These patterns indicate why asnaf wellbeing should not be assessed through income alone: material conditions interact with relationships, agency, dignity and moral-spiritual life.

7.4 Groups whose social wellbeing is less often recognised

The review identified six groups whose social wellbeing needs may receive limited explicit attention in the literature. Table 6 maps their circumstances to possible asnaf categories and factors at risk. This mapping is exploratory and does not determine eligibility, which must be assessed under applicable Brunei zakat rules.

Table 6. Less-recognised groups, possible asnaf categories and factors at risk

Group	Circumstance	Possible asnaf category	Factors most at risk	Evidence and status
Single mothers	Live on one income, often without child support, and rely on family and MUIB zakat	Fakir or miskin	F4, F7, F1, F8	Affandy (2023), five interviewees in Brunei-Muara
Homeless people	Economic hardship, stigma and discrimination, health and mental health problems	Fakir or miskin; ibn sabil where stranded	F4, F1, F8	Johari et al. (2024), 100 respondents in Kuala Lumpur; Abd Khafidz and Subri (2012)
People who have lost their home or job	Sudden loss of income and shelter, possibly with debt	Fakir or miskin if below had kifayah; gharimin if in debt	F4, F3, F8	Analyst's inference; no Brunei study found
Divorcees	Loss of a spouse's income and uncertain nafkah	Fakir or miskin	F7, F4, F1	Analyst's inference, supported in part by Affandy (2023)
Low-income migrant workers (for example Bangladeshi, Filipino and Indonesian labourers in Brunei)	Low wages, distance from family, thin social networks	Fakir or miskin if Muslim and eligible; ibn sabil if stranded	F1, F4, F2, F6	Researcher's observation; eligibility not confirmed in the sources reviewed
Muallaf	Family, financial and social difficulties after conversion	Muallaf	F1, F5, F4, F3	Zali (2024)

The mapping should be interpreted cautiously. Zakat eligibility depends on the applicable religious and administrative criteria, including the recipient's Muslim status and qualifying asnaf category. The circumstances listed for people who have lost housing or employment, divorcees and low-income migrant workers are analytical inferences rather than findings from Brunei empirical studies. Any claim about eligibility of residents or permanent residents should be confirmed with the relevant authority before being used as a policy recommendation.

8. Discussion

8.1 Proposed framework for empowering zakat distribution

The proposed framework is an original synthesis developed from the eight factors in Section 7.3, not a direct reproduction of any single existing model. It draws on Keyes's social wellbeing dimensions and Allardt's having–loving–being framework to specify social outcomes; maqasid al-shariah and mu'amalat to provide Islamic normative grounding; and Kabeer's resources–agency–achievements sequence to explain the empowerment pathway. The framework has four connected layers: (1) the eight social wellbeing factors; (2) their conventional and Islamic conceptual anchors; (3) zakat empowerment processes that mobilise resources, strengthen agency and support achievements; and (4) the intended outcome of improved social wellbeing and falah among asnaf families. Institutional quality, household structure, social context and individual circumstances may shape how these links operate. These are proposed relationships for future empirical examination, not established causal effects.

Table 7. Framework of significant factors of social wellbeing for empowering zakat distribution

Factor	Conventional anchor	Islamic anchor	Possible function in future zakat distribution
F1 Belonging and solidarity	Keyes: social integration; Allardt: loving	Ukhuwwah, ummah, 'asabiyyah, takaful ijtima'i (Qur'an 49:10)	Recognise isolation and exclusion as needs and link recipients to community networks
F2 Trust and reciprocity	Keyes: social acceptance; social capital	Ta'awun, tarahum, ithar (Qur'an 5:2, 59:9)	Build trusted, two-way relations between recipients, volunteers and institutions
F3 Contribution, self-realisation and growth	Keyes: contribution and actualisation; Allardt: being	Khidmah (proposed), 'aql, productive use of zakat	Move recipients from receiving to contributing through training and enterprise

Factor	Conventional anchor	Islamic anchor	Possible function in future zakat distribution
F4 Material and economic security	Allardt: having	Mal, had kifayah, circulation of wealth (Qur'an 59:7)	Keep had kifayah as the floor of support
F5 Spiritual and moral foundation	Spiritual dimension of health suggested by Larson (1996)	Din, sa'adah, hayat tayyibah	Offer spiritual guidance and moral support beside material aid
F6 Justice, order and coherence	Keyes: social coherence	'Adl, adab (al-Attas), justice in Ibn Khaldun	Keep criteria fair, transparent and predictable
F7 Family and care of dependants	Social support and family relations	Nasl, nafkah, hablumminannas	Assess need at family level, including children and single-parent households
F8 Dignity and psychosocial wellbeing	Emotional wellbeing; capacity to adapt (Huber et al., 2011)	Nafs, honour (Mubarak, 2025)	Reduce stigma and provide counselling where needed

The framework generates five propositions for subsequent empirical testing. They are conceptual expectations, not hypotheses tested in this article.

- **P1.** The eight factors together describe social wellbeing more fully than any single conventional or Islamic model.
- **P2.** Conventional and Islamic dimensions are complementary. The Islamic perspective adds the spiritual and moral foundation and the idea of mutual duty.
- **P3.** Material security (F4) is necessary but not sufficient. A family that meets had kifayah can still have low social wellbeing if belonging, trust and contribution are weak.
- **P4.** Zakat distribution that addresses factors beyond material security, through empowerment, is expected to be associated with higher social wellbeing.
- **P5.** The groups described in Section 7.4 face combinations of factors that current assessment may not capture, and the relation is moderated by religiosity, residency status and family structure.

8.2 Discussion of the findings, recommendations and limitations

In response to RQ1, the synthesis indicates that social wellbeing is multidimensional, relational and broader than mental health. Both traditions recognise belonging, trust, contribution, material security and justice, but their explanatory foundations differ. Conventional frameworks describe how individuals appraise their social position and functioning. Islamic perspectives place these experiences within spiritual purpose, moral responsibility, mutual care and an account of social order in which cohesion is inseparable from justice (Darling, 2007; Majdina et al., 2026). The perspectives are therefore complementary, although their constructs should not be treated as identical or measured interchangeably. In response to RQ2, the eight factors are organised into the proposed framework in Table 7. Its central analytical proposition is that material security is a necessary foundation but cannot, by itself, represent social wellbeing. Zakat empowerment can be conceptualised as a process in which assistance protects basic resources, supports recipients' agency and creates opportunities for social participation, contribution and dignity. This extends the emphasis of much zakat research on management, compliance and economic outcomes (Alam et al., 2024; Mohamed Esa et al., 2025; Abdullah et al., 2026) by specifying relational and psychosocial outcomes for future assessment. It does not claim that existing programmes have already achieved these outcomes. The less-recognised groups illustrate why a single income indicator may not capture social wellbeing needs. Single mothers may face linked pressures involving household resources, care responsibilities and social support; homelessness may involve exclusion and stigma alongside material deprivation; and muallaf may experience changes in family relationships, belonging and spiritual support. These are literature-informed illustrations, not a prevalence assessment of Brunei asnaf. Any extension of eligibility to residents or permanent residents must be verified with the competent authority. The following recommendations are offered for future consideration only. They would require empirical testing, Shariah review and institutional approval before any implementation.

1. A future pilot could test a brief set of social wellbeing indicators alongside had kifayah, drawing on factors F1–F8 without replacing existing eligibility assessment.
2. Institutional data could, where ethically and administratively appropriate, distinguish relevant household circumstances so that linked needs are visible without stigmatising recipients.
3. Material assistance could be complemented by voluntary, relationship-based support or referral pathways for recipients who report isolation or psychosocial difficulty.
4. Longitudinal evaluation could examine whether changes in resources and agency are accompanied by changes in the eight social wellbeing factors, addressing the limited follow-up noted in prior reviews.
5. Staff development could include psychosocial awareness, respectful communication and referral to qualified counselling or social services, subject to institutional capacity and professional boundaries (Abdullah et al., 2026).
6. The relevant religious authority could clarify and communicate eligibility rules for residents and permanent residents where this issue is pertinent to zakat administration.

Future research should validate the proposed framework with asnaf families and zakat officers in Brunei, develop and test indicators for F1–F8, replicate the review using transparent database searches and screening records, compare findings across Brunei, Malaysia and Indonesia, and examine the Shariah and administrative treatment of low-income Muslim migrant workers. The study has several limitations. Searches were conducted through a web search tool rather than licensed databases, the search and screening process is not fully reproducible, and coding was undertaken by one analyst. Some discussions of Ibn Khaldun and al-Attas rely on secondary scholarship rather than their primary works. Several group-to-asnaf mappings are analytical inferences. Finally, the proposed framework is conceptual and has not been empirically validated; its factors and relationships should not be treated as a tested measurement instrument or causal model.

9. Conclusions

This article examined social wellbeing through conventional and Islamic perspectives and explored how the concept can inform the empowerment of zakat distribution. In response to RQ1, the qualitative synthesis identified eight interrelated factors: belonging and solidarity; trust and reciprocity; contribution, self-realisation and growth; material and economic security; spiritual and moral foundation; justice, order and coherence; family and care of dependants; and dignity and psychosocial wellbeing. These factors bring together social relationships, material conditions, individual development and Islamic moral-spiritual commitments while recognising the distinct foundations of conventional and Islamic perspectives. In response to RQ2, the article proposed a four-layer conceptual framework connecting theoretical foundations, significant factors of social wellbeing, empowerment-oriented zakat distribution functions and intended wellbeing outcomes. The framework highlights that material assistance is essential but insufficient as a complete measure of social wellbeing. It also draws attention to the importance of social inclusion, family wellbeing, dignity, psychosocial support and spiritual development in understanding the circumstances and progress of zakat recipients. The article contributes to existing literature by bringing conventional and Islamic understandings of social wellbeing into a shared analytical framework and demonstrating their potential relevance to zakat empowerment. It provides a conceptual foundation for considering zakat distribution beyond immediate financial assistance, with greater attention to the wider social, economic, spiritual and family circumstances of recipients. However, the proposed framework remains conceptual and has not yet been empirically validated. The review is also subject to limitations arising from its exploratory search approach, reliance on secondary sources and content analysis conducted by a single researcher. Future research should validate the proposed framework through empirical studies involving asnaf families, zakat institutions and relevant stakeholders, particularly within the context of Brunei Darussalam. Further studies may also develop appropriate indicators to assess how zakat assistance contributes to different dimensions of social wellbeing. In conclusion, the empowerment of zakat distribution should be understood not only through the provision of financial assistance but also through its potential to support human dignity, social participation, family wellbeing and spiritual development. The proposed framework offers a conceptual foundation for further research and consideration in strengthening the social wellbeing orientation of zakat distribution, subject to empirical validation and appropriate institutional and Shariah review.

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