



INTERNATIONAL JOURNAL
OF LAW, GOVERNMENT
AND COMMUNICATION
(IJLGC)

www.gaexcellence.com/ijlgc



RECONCEPTUALIZING AR-RIQAB AS A CATALYST FOR SOCIOECONOMIC JUSTICE: A CONTEMPORARY ANALYSIS OF ZAKAT DISTRIBUTION

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Article Info:

Article history:

Received date: 30.07.2026

Revised date: 23.08.2026

Accepted date: 23.09.2026

Published date: 30.09.2026

To cite this document:

Muhammad, F. S., Ahmad, N. F. G., & Zainan, N. I. N. (2026). Reconceptualizing Ar-Riqab as A Catalyst for Socioeconomic Justice: A Contemporary Analysis of Zakat Distribution. *International Journal of Law, Government and Communication*, 11(45), 820-832.

Abstract:

Classical Islamic jurisprudence defines Ar-Riqab as the manumission of slaves, but in the modern era of the disappearance of literal slavery, there exists an application gap in contemporary Zakat distribution. In response to this problem, this study investigates the extension of the Ar-Riqab category in contemporary Fiqh and assesses its socioeconomic effect on today's vulnerable populations. This study employed a qualitative research design. Classical Fiqh texts of the Maliki, Shafi'i and Hanafi schools and contemporary fatwas issued by Malaysian State Islamic Religious Councils (MAIN) were subjected to content analysis. The thematic analysis reveals three main pillars of modern intervention, namely, (1) Ideological and Social Liberation, (2) Economic Empowerment through Productive Zakat, and (3) Institutional Protection against Human Trafficking. The findings show that a wider functional understanding of Ar-Riqab is very much in line with Maqasid al-Shariah.

DOI: 10.35631/IJLGC.1145052 **Keywords:**

Ar-Riqab, Zakat, Socioeconomic, Maqasid Al-Shariah, Modern Slavery, Islamic Finance.



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Introduction

In the traditional sense, Ar-Riqab being one of the eight asnaf (categories) of zakat recipients ordained in Surah At-Tawbah (9:60) represents the manumission of slaves to restore human liberty. The classical Islamic jurisprudence (Fiqh) presents a rich variety of interpretations of the mechanism of this liberation. Most scholars, such as Ibn Abbas and the Shafi'i school, define riqab as mukatab primarily, that is, slaves who have entered into a formal contract (kitabah) to buy their freedom by installments but lack the financial capacity to satisfy their obligations (Az-Zuhaili, 2024).

However, the application of Ar-Riqab is not consistent among the four schools of thought. The Maliki and Hanbali schools have a broader view of the scope of zakat, permitting zakat funds to be used directly to purchase and manumit any believing slave, even without a kitabah contract. On the other hand, the Hanafi school emphasises that the zakat for riqab should be given to the master to free the slave, on the condition that the recipient is a Muslim and not from the lineage of Bani Hashim (Al-Kasani, 1986; Al-Sarakhsi, 1993). While the classical debates deal with the legal subtleties of physical slavery, modern times face a significant “application gap” considering that traditional slavery has been abolished globally.

This development of the law requires a critical re-examination of Ar-Riqab in the light of Maqasid al-Shariah (the higher objectives of Shariah). Modern scholarship (Al-Qurrah Daghi, 1992; Hakim, 2017) asserts that the essence of riqab, freeing the human soul from “shackles,” should be contextually adapted to contemporary forms of bondage. These include human trafficking, debt-slavery and social exclusion. The contemporary evolution of al-Riqab, however, is still a subject of much juristic debate. Previous studies in Malaysia have suggested that the disappearance of conventional slavery does not necessarily make the category irrelevant but instead raises questions regarding the identification of contemporary forms of bondage and the legal basis for extending the category. Ab Rahman et al. (2014) propose that the understanding of al-Riqab needs to be reviewed considering the contemporary context, whereas Rosele et al. (2021) caution that any expansion must be based on robust fiqh justification so as not to compromise the conceptual boundaries of the asnaf category. More recent scholarship has extended this dialogue by examining whether contemporary vulnerable groups can be classified under al-Riqab, suggesting that the matter remains an active area of investigation in Islamic jurisprudence (Idris & Yusoff, 2026). This article aims at analysing the socioeconomic implications of this conceptual expansion, to explore how the modern zakat

institutions could benefit from the Ar-Riqab category to promote social justice and human dignity in the 21st century.

The Juridical Framework: From Classical Manumission To Modern Liberation

Etymological Roots and Jurisprudential Evolution

Ar-Riqab is a plural form of raqabah which literally means “neck” and is used to refer to the whole human being (Ibn Manzur, 1993; Al-Fayruzabadi, 2005). Ar-Riqab is the fifth in the hierarchy of Zakat asnaf in the Quran (Surat At-Tawbah 9:60). Exegesis points out that the preposition fi (in) is employed before al-riqāb as against li (for) used for the earlier categories. This linguistic subtlety shows that Ar-Riqab is an objective-based category; it implies that Zakat is invested in the cause of liberation and not just a simple transfer of ownership to an individual (Az-Zuhaili, 2024).

Classical Fiqh developed around the mukatab (slaves under contract for freedom), but modern scholarship argues that a functional reinterpretation is needed to eliminate literal slavery. As Hakim (2018) argued, the essence of the provision is the restoration of human agency (karamah). So, all those whose agency is limited by external systemic forces, be they legal, social or physical, form part of the contemporary spirit of Ar-Riqab.

Statutory Provisions and Present-Day Eligibility in Malaysia.

In Malaysia, the State Islamic Religious Councils (MAIN) use the principle of Maslahah Mursalah (public interest) to certify modern groups under Ar-Riqab. Eligibility is classified in three main themes according to the latest fatwa frameworks:

- Bondage of the Mind and Faith To help people who find themselves bound by the “mental chains” of ideological confusion, threats of apostasy, or deviant lifestyles. Zakat is used to purify faith (re-syahadah) and educate the soul (Roselea et al., 2021).
- Physiological and health-related constraints: This includes People with Disabilities (PWDs) and those who are suffering from chronic diseases. This “bondage” is the physical limitation that obstructs social and economic participation, which requires Zakat for medical and social assistance (Muda, 2013).
- Economic and Capital Bondage: The mukatab of today is seen as the entrepreneur caught in the vice of usurious debt or lack of interest-free capital. “Productive Zakat” is used here to provide economic management (Syamsuri & Khairani, 2024).

Contemporary Jurisprudential Issues (Masa’il Fiqhiyyah)

The extension of Ar-Riqab from literal manumission to a working model for modern liberation has brought a Thematic Analysis of Bondage (see Table 1). This new conceptualisation includes different types of contemporary captivity where the human agent is constrained by systemic forces.

Table 1: Thematic Categorization of Ar-Riqab Interventions

Bondage Dimension	Target Population	Theological/Legal Proof	Strategic Intervention
Socio-Legal	Victims of Human Trafficking	<i>Surah An-Nur: 33</i>	Legal aid, safe housing, and reintegration (Ibadi & Hardi, 2022).
Psychological	Drug/Substance Addicts	<i>Hadith: "Set free the captives"</i>	Holistic rehabilitation and vocational training (Hendra et al., 2024).
Institutional	Victims of Usury (<i>Riba</i>)	<i>Concept of Kitabah</i>	Interest-free microfinance and debt-clearing.

The most important debate is on Rehabilitation of Social Deviance. Modern scholars claim that groups that are subjected to systemic exploitation, chronic addiction, or a marginalised lifestyle have the same characteristics of servitude as classical slaves. Under the Prophetic injunction to "free the captives" (Sahih Bukhari, 3046), Zakat is increasingly being employed to restore human capital, so that individuals can be helped to free themselves from social exclusion.

The Debate over "Mental Bondage" and Social Deviance

One of the most contentious jurisprudential issues is the classification of drug addicts and individuals from marginalized lifestyles (such as the LGBT community) as *Asnaf Ar-Riqab*. This debate brings about an important methodological point in contemporary zakat fiqh. Not every form of vulnerability is automatically equal to al-Riqab. The expansion of the category requires an underlying 'illah to be isolated that shows a meaningful constraint on freedom or human agency. For instance, Ab Rahman (2018) argues that the eligibility of persons with disabilities under al-Riqab is conditional upon certain criteria and consideration of relevant Shariah and institutional requirements. Rosele et al. (2021) similarly highlight the necessity of a coherent fiqh rationale for the modern extension of al-Riqab. Modern bondage, then, must be used selectively and on the basis of identifiable criteria rather than vulnerability alone.

- Proponents' View Jani et al. (2016) and modern fatwa committees argue that addiction and social deviance are a form of "internal captivity." They argue that the Prophetic injunction to "set free the captives" (Sahih Bukhari, 3046) should be invoked for those held captive by their passions or chemical dependencies that prevent them from fulfilling their religious and social responsibilities.
- Critics' Choice: Traditionalists have cautioned that the overuse of Ar-Riqab could dilute the category and overlap with the *Asnaf al-Gharimin* (the debtors) or the *Asnaf al-Miskin* (the poor). The debate still goes on whether the Zakat should pay the person or the process of sin-cleansing, and a rigid legal framework is necessary to ensure that the funds are used for spiritual rehabilitation rather than for further deviance.

Human Trafficking: The Modern Mukatab

There is an emerging consensus that victims of human trafficking represent the most accurate modern manifestation of the classical *mukatab* (slaves seeking freedom).

- Institutional Intervention Ibadi & Hardi (2022) explain how victims of trafficking are often “bound” to pimps or employers by debt-bondage.
- Gap in jurisprudence: The main problem is the verification of the status. How do institutions address the needs of non-Muslim victims of trafficking if a Zakat system requires the recipient to be a Muslim? While Zakat is for Muslims, contemporary Maqasid scholars argue that the Ar-Riqab fund can be used as a broader “humanitarian liberation fund” to protect the Maqasid al-Nafs (Protection of Life), so long as the intervention serves the wider interest of the Islamic state (Hendra et al., 2024).

Individual vs. Institutional Distribution Models

A critical policy debate revolves around the mode of distribution.

- Classical Model: Zakat was paid directly to the slave to give to the master.
- Modern Institutional Model: In Malaysia, Zakat for Ar-Riqab is increasingly channelled to Rehabilitation Centers and NGOs rather than to the individuals directly. This ensures that the fund is used for its intended purpose, i.e. liberation and rehabilitation, under professional supervision. This, however, raises questions of Transparency and Governance: how do Zakat institutions ensure that these centers adhere to high standards of human rights while fulfilling the Shariah mandate? (Syamsuri & Khairani, 2024)

From Consumptive Relief to Productive Emancipation

The last debate is about the transition to Productive Zakat. Those critical of the current system say paying for a one-off rehab session or a single debt is a “consumptive” approach that does not address the root “shackle”.

- Economic Freedom: Now scholars suggest Ar-Riqab funds be used for vocational training and micro-capital. As Roselea et al. (2021) suggested, true liberation is when the “shackled” person is converted into a self-sufficient muzakki (Zakat contributor). This change of theme is the highest sense of socio-economic justice in the modern Fiqh.

Methodology

This study employs a qualitative research design using content analysis and thematic deduction. The methodology is designed to close the gap between classical Islamic juridical theory and modern socio-economic policy.

Data Collection Strategy

- The data of this research were collected by using the library documentation method and classified into two categories, namely primary and secondary data:
- Primary Sources: The study is a direct extract from the Quranic text (specifically surah At-Tawbah and surah An-Nur) and canonical Hadith (Sahih Bukhari and Sahih

Muslim). It also covers primary legal documents such as Fatwas issued by the State Islamic Religious Councils (MAIN) in Malaysia.

- **Secondary Sources:** The review of secondary sources was conducted using contemporary academic literature (journals indexed in Scopus and Web of Science (2020–2024)), classical Fiqh compendiums (e.g., Tafsir al-Qurtubi, Al-Fiqh al-Islami wa Adillatuhu) and institutional reports of Zakat agencies.

Analytical Framework

The data were analysed with the following techniques:

1. **Inductive Analysis:** The particular classical rulings on mukatab slaves and the induction of a general principle of “liberation from bondage.”
2. **Comparative Study:** Classical Shafi'i, Maliki and Hanafi schools and contemporary administrative practices in Malaysia to trace the development of the concept of Ar-Riqab.
3. **Thematic Analysis:** Applying the four “bondage themes” identified in this study (Cognitive, Socio-Legal, Physiological, Economic) to contemporary social problems (e.g., human trafficking, addiction, predatory debt).

Philosophical Lens: Maqasid al-Shariah

The research uses the Maqasid al-Shariah (Higher Objectives of Islamic Law) as the evaluation framework. Specifically, the interventions are judged on the basis of the protection of the “Five Essentials” (Al-Daruriyyat al-Khamsah): Religion, Life, Intellect, Lineage, and Wealth. This ensures that the reformulation of Ar-Riqab is related to the goal of preserving human dignity (Karamah).

Findings And Results

Theme 1: The Taxonomy of Modern "Bondage"

Thematic analysis confirms that the modern Ar-Riqab has shifted from a status-based category (physical slavery) to a circumstance-based category (social and mental bondage). The contemporary interpretations of Malaysian Fatwa Committees yielded three major themes:

- **Socio-Legal Liberation:** Ar-Riqab distribution is currently targeted at victims of human trafficking, domestic violence and sex work.
- **Cognitive and Behavioural Freedom:** Zakat can help specialised counselling and holistic rehabilitation for substance addicts and persons in “creedal crises” (e.g., apostasy threats or deviant lifestyles) who are classified as “shackled.”
- **Systemic Economic Agency** The expansion encompasses those ensnared by predatory debt or institutional usury (Riba), who view their financial emancipation as a modern mukatab.

Modern Malaysian Fatwa Committees have highlighted several key themes in relation to the modern application of Ar-Riqab:

- Socio-Legal Liberation: This category is concerned with the allocation of Ar-Riqab funds to victims of human trafficking, domestic abuse, and forced exploitation.
- Shackled: Those who are “shackled” include those dependent on substances and those experiencing “creedal crises” such as apostasy and deviant social lifestyles. Then, Zakat is used to support holistic rehabilitation and spiritual guidance.
- Systemic Economic Agency: Financial emancipation is offered to the ones caught in the trap of predatory debt or usury (Riba), placing their struggle as a contemporary form of mukatab.

Table 2: Framework for Modern Bondage Categorization

Category of Bondage	Target Demographic	Theological Authority
Socio-Legal	Victims of trafficking & forced labor.	<i>Hadith: "Set free the captives"</i> (Bukhari, 3046).
Cognitive	Addicts & individuals in a creedal crisis.	<i>Maqasid: Hifz al-Aql</i> (Protection of Intellect).
Economic	Entrepreneurs in predatory debt.	<i>Surah An-Nur: 33</i> (Assistance for the <i>mukatab</i>).

The move toward "situational bondage" aligns with the core essence of Shariah rather than departing from it. As Hendra et al. (2024) observe, the Prophetic directive to "*set free the captives*" (Sahih Bukhari, 3046) employs the term *al-'āni*, which encompasses any person whose freedom is constrained.

The transition from literal slavery to "situational bondage" is not a departure from Shariah but rather a realisation of its spirit. However, the notion of situational bondage cannot be divorced from the original juridical meaning of al-Riqab. Rosele et al. (2021) suggest that the expansion of al-Riqab raises questions about how much modern interpretations are tied to the original meaning of the term. Therefore, maqasid-based reasoning should be undertaken alongside textual and juristic analysis. That is, the goal of liberation can provide a foundation for contemporary interpretation, but the proposed beneficiary must still demonstrate a substantive type of constraint that can be justified through recognised principles of Islamic jurisprudence. This approach strikes a balance between legal continuity and responsiveness to current social conditions. As Hendra et al. (2024) pointed out, the Prophetic command to “set free the captives” (Sahih Bukhari, 3046) employs the word *al-'āni* which linguistically refers to anyone whose freedom is curtailed. Applied in modern Malaysia is Maslahah Mursalah in an effort to protect victims of trafficking. The Qur’anic source of the term is in Surah At-Tawbah (9:60), where the particle *fi* (in) suggests Zakat as an investment during the process of liberation (Az-Zuhaili, 2024).

However, in modern Fiqh, the major paradigm shift is the inclusion of people with “social pathologies” such as substance addiction and marginalised lifestyles (LGBT) under the category of Asnaf Ar-Riqab. The debate is about whether the Shariah's "shackle" should be external (physical) or can be internal (psychological/behavioral).

Analytical Arguments of Proponents

The advocates of this extension rely on the principle of Functional Equivalence (Qiyas al-Ma'na). They say that the ontological core of a slave is the “loss of agency.”

- The Loss of Ikhtiyar (Choice) Researchers such as Jani et al. (2016) and contemporary Malaysian fatwa bodies (e.g. Selangor and Wilayah Persekutuan) suggest that addiction is a form of “biochemical captivity.” An addict is no longer free in their actions, like the classical mukatab who is restricted by law.
- The Maqasid of Hifz al-Aql (Protection of Intellect) Advocates of this view contend that Zakat is a “ransom” paid to rehab centers to buy the sanity and social functioning of the person, citing the Prophetic directive to “set free the captives” (Sahih Bukhari, 3046). Recent studies (e.g. Syamsuri & Khairani, 2024) have shown that this is a better application of Zakat because it addresses the root cause of poverty rather than the symptoms.

The Critique of "Semantic Dilution"

In contrast, the traditionalist scholars and critics are concerned with the stability of legal definitions (Thabat al-Mustalahat).

- The Risk of Overlap Critics say if “addiction” is a shackle, then any sin could theoretically be classified as Ar-Riqab. This risks blurring the clear legal lines between Ar-Riqab, Al-Gharimin (debtors) and Al-Miskin (the poor).
- Funding the “Person” vs. the “Process” One of the key ethical issues in this debate is whether Zakat funds are being used to “subsidize” deviant lifestyles. To avoid this, Ar-Riqab funds should be closely tied to a Contract of Transformation (Kitabah for the soul), as stressed by Roselea et al. (2021). Zakat should not be a direct cash transfer to the individual but a payment to service providers for processes of sin cleansing and spiritual rehabilitation.

Synthesis: The Need for a "Performance-Based" Fatwa

There is increasing support for a model of Conditional Inclusion. Az-Zuhaili (2024) stated that the eligibility of marginalised groups for Ar-Riqab should be based on performance.

- Intent to Change: Similar to the mukatab who must show “the desire for freedom” (Surah An-Nur: 33), beneficiaries are required to attend accredited rehabilitation programs.
- Institutional Custodianship: The Zakat institution serves as the “legal custodian” of the funds, which are used for medical detox, spiritual counselling, and vocational training.
- Institutional Stewardship: Zakat institutions are “legal guardians” that ensure the strategic use of resources for clinical detoxification, faith-based counselling and professional development.

The table below summarises the main arguments for and against the classification of psychological and behavioural constraints in the law today.

Table 3: Comparative Analysis of the Mental Bondage Discourse

Analytical Framework	Modernist Approach (Proponents)	Traditionalist Approach (Critics)
Juridical Comparison	<i>Qiyas</i> : Equates chemical dependency with physical bondage.	<i>Ihtiyat</i> : Maintains rigorous adherence to historical definitions.
Fundamental Objective	Focuses on social reform and personal recovery.	Prioritizes the integrity of established asnaf limits.
Functional Role of Zakat	Serves as a "liberation fee" for the mind and spirit.	Limited to providing relief for physical captivity.
Evaluation Criteria	Successful restoration and social reintegration.	Formal verification of physical manumission.

Theme 2: Regulatory Frameworks and Jurisprudential Support

Research indicates that the efficacy of *Ar-Riqab* initiatives is fundamentally tied to the administrative structures established by the State Islamic Religious Councils (MAIN).

Governance Component	Operational Process	Legal Basis
Fatwa Accreditation	Official state gazetting of rulings.	2011 Selangor Fatwa regarding social issues.
Management of Zakat	Allocation and fund disbursement.	<i>Surah At-Tawbah: 60 (Asnaf)</i> .
Supervisory Control	Shariah audits and monitoring.	Perbanzas Regulation No. 4 (2018).

Data indicate that decentralised management at the level of the state is optimal for Ar-Riqab outcomes of regional masalah. For example, in Negeri Sembilan, the fatwas classify those with chronic ailments as “shackled”. This is in line with the Shariah objective of protecting life (Hifz al-Nafs). However, the study points to an administrative deadlock in certain regions, where the lack of specialised personnel does not allow the recovery of substance users, despite the provision of religious instructions to help people whose hearts and lives need to be freed.

Institutional governance is thus instrumental in the contemporary practice of al-Riqab. With the expanded category potentially including rehabilitation, legal assistance, economic empowerment and social reintegration, zakat institutions would require mechanisms to

ascertain eligibility, determine the appropriate form of assistance, and monitor the impact of intervention. Md Rejab et al. (2022) argued that zakat governance should be responsible, transparent and fair especially when zakat institutions are managing huge number of financial resources. Their study also demonstrates that the distribution of zakat can be assessed within the framework of Maqasid al-Shariah. Therefore, the current management of al-Riqab should not only be about the distribution of funds, but also about whether the intervention accomplishes its intended goal of liberation and social wellbeing.

Theme 3: Socioeconomic Impact and Productive Zakat Models

Legal evidence indicates that Ar-Riqab management is effective when decentralised to state levels, permitting local *maslahah*. For example, Muda (2013) pointed out that the fatwa of Negeri Sembilan considers those with chronic diseases as "shackled" with support from the Hikmah (legal wisdom) of preserving life (Hifz al-Nafs). However, the research points to a 'management deadlock' in some states where lack of specialised staff is hindering the rehabilitation of drug addicts, notwithstanding the Quranic command to use Zakat for 'those whose hearts are to be reconciled' and freed.

The effectiveness of giving Ar-Riqab is very related to the decentralisation of governance at the state level. This is because of the ease of applying *maslahah* (public interest) at the local level. For example, in Negeri Sembilan, the classification of "shackled" is extended to people with chronic illnesses by fatwas, following the Shariah priority of Hifz al-Nafs (protection of life). But still some areas suffer from administrative "deadlocks" where the lack of specialised personnel is a barrier to the rehabilitation of drug addicts, while Quranic mandates give priority to the liberation of the needy.

Impact Metric	Intervention Strategy	Scriptural Justification
Self-Sufficiency	Micro-capital & vocational training.	<i>Surah An-Nur: 33</i> (Kitabah/Contract).
Social Security	Counseling & safe housing.	<i>Maqasid al-Shariah: Hifz al-Nasl</i> (Lineage).
Poverty Exit	Mustahik-to-Muzakki transformation.	Tradition of the "Hand that gives."

The shift from consumptive to Productive Zakat aligns with Surah An-Nur (24:33), which commands believers to "*give them of the wealth of Allah*" to fulfill their freedom contracts. Syamsuri and Khairani (2024) argue that this "Economic Manumission" is the ultimate goal of *Ar-Riqab*. By providing capital to entrepreneurs "chained" by debt, Zakat institutions are effectively creating a new class of Muzakki. This results in a positive socioeconomic multiplier effect, reducing state dependency and enhancing the national economy in line with the Prophetic ideal of a self-sustaining Ummah. Evidence from zakat institutions in Malaysia also supports the focus on productive zakat. Ab. Rashid and Sulaiman (2020) state that State Islamic Religious Councils have formulated the distribution of zakat in the form of productive assets as an alternative to purely consumptive assistance. The aim is to help the beneficiaries become income generating and more self-sufficient. This is especially true for the modern understanding of al-Riqab, as financial bondage is not always solved through one-time

financial assistance. When the limitations of indebtedness, unemployment, or lack of productive capital significantly curb the socio-economic agency of the individual, a structured productive-zakat intervention can present a more sustainable path to liberation. But these programs require sufficient monitoring, training and institutional support to ensure that the assistance has meaningful results.

Implication for Contemporary Zakat

Overall, the findings point to the need for a well-structured framework for the contemporary application of al-Riqab that integrates jurisprudential legitimacy, maqasid-based objectives and institutional accountability. Hence, the growth of the category must be followed by clear eligibility indicators, procedures for documentation and criteria for intervention. Such a framework is important as the contemporary beneficiaries identified in this study may face different constraints and therefore need different forms of assistance. For example, trafficking victims may require legal protection and safe accommodation; people in economic bondage may require debt resolution, vocational training or productive capital. A differentiated approach would reduce the risk of al-Riqab overlapping with other asnaf categories, and at the same time enable zakat institutions to respond to real contemporary forms of vulnerability. Recent studies on Malaysian zakat governance also emphasised the need to develop structured and Maqasid-aligned distribution frameworks to enhance the responsiveness and effectiveness of zakat assistance (Md Rejab et al., 2022; Ab. Rashid & Sulaiman, 2020).

Conclusions

The paper ends by stating that the modern interpretation of Ar-Riqab is a great advancement in the Islamic jurisdiction in the sense of bringing the meaning of freeing slaves back but also to liberating individuals from other forms of chains around them. Findings: The previous study proved that the innovation features of Ar-Riqab are compatible with Maqasid al-Shariah, especially in safeguarding human dignity, intellect, life and socio-economic well-being as evidenced by the content analysis of classical fiqh books, current fatwas and Zakat practices in Malaysia.

The contemporary scope of Ar-Riqab breeds various kinds of servitude, such as socio-legal disenfranchisement, psychological enslavement and financial subjugation, the research found. Modern versions of the mukatab are now seen as victims of human trafficking, drug addiction, chronic indebtedness and social exclusion, their freedom and humanity severely restricted. This change is indicative of the fluid and character nature of Islamic law which seeks to accommodate new societal realities while remaining within the Quran and Hadith.

In addition, the study also clarifies that productive zakat models are the best way to implement Ar-Riqab in this modern day. Currently, zakat institutions are not channelling the aid through short-term consumptive approach anymore. They can be seen applying more holistic solutions, through vocational training and rehabilitation programs with micro-capital financing, which would transform a mustahik into an economically independent individual or in a long term, an able muzakki. This approach can result in lasting socio-economic and cultural change, reduce structural poverty and improve resilience among the Muslim community as a whole.

The results also underscore institutional governance and regulatory oversight as critical to the successful roll out of Ar-Riqab programs. These entities include state Islamic religious councils

(MAIN), rehabilitation centers and Zakat agencies, which manage the fine line between their conforming to the Shariah principles and practicing transparency and attending to the public welfare. However, there are many jurisprudential and administrative issues about the limits of 'mental bondage', the verification of eligibility, the intersection between asnaf and the handling of non-Muslim humanitarian issues.

Finally, the modern interpretation of Ar-Riqab serves as a testimony to the relevance and flexibility of Islamic social finance to address contemporary socioeconomic injustices. If we look at zakat as a liberating force rather than as an act of charity, Ar-Riqab can be a powerful tool for socio-economic development and social justice in the 21st century. Therefore, future studies should involve empirical evaluation of Ar-Riqab rehabilitation programs, comparative international zakat governance and quantitative features of long-term socio-economic effects in recipient groups.

Acknowledgements: The authors would like to express their sincere gratitude to [UiTM Terengganu] for providing the necessary resources and support throughout the course of this research. Special appreciation is extended to colleagues and peers who contributed valuable insights and constructive feedback, which greatly enhanced the quality of this paper.

Funding Statement: No Funding

Conflict of Interest Statement: The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the Journal

Ethics Statement: This study did not involve any human participants, animals, or sensitive data requiring ethical approval. The authors confirm that the research was conducted in accordance with accepted academic integrity and ethical publishing standards.

Author Contribution Statement: All authors contributed significantly to the development of this manuscript. [FARAH SAFURA MUHAMMUD] was responsible for the conceptualization, methodology, and overall supervision of the study. [NOR FAEZAH GHAZI AHMAD] handled data analysis, and interpretation of results. [NURUL IZZAH] contributed to the spelling and technical checking. All authors read and approved the final version of the manuscript prior to submission.

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