

## STRATEGIES TO UTILISE AL-KHUMUS FOR DISASTER RELIEF AND EMERGENCY RESPONSE IN MALAYSIA

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**Abstract.** Al-khumus is an important concept in Islamic finance and social welfare, denoting the requirement for Muslims to designate a specific portion of their wealth from particular income sources, such as profits and gains, for charitable and community welfare purposes. Nevertheless, al-khumus's promise as a funding source for emergency response and disaster relief in Malaysia is still mainly unrealised, making it difficult to meet the requirements of communities hit by natural catastrophes. This study aimed to review the strategies to utilise al-khumus for disaster relief and emergency response in Malaysia. This study utilised a review analysis methodology to systematically collect and assess pertinent literature. The result of the review analysis revealed several strategies to utilise al-khumus for disaster relief and emergency response in Malaysia, namely: (a) establish a dedicated relief fund; (b) rapid needs assessment and prioritisation; (c) partner with local organisations; (d) long-term recovery and rehabilitation; and (e) transparent reporting and accountability. In conclusion, the review of strategies for utilising al-khumus in disaster relief and emergency response in Malaysia indicates a substantial opportunity to improve the country's humanitarian initiatives while aligning with fundamental Islamic principles of social justice and community support.

**Keywords:** *al-khumus, disaster relief, emergency response, Malaysia*

### Introduction

Al-khumus is an important concept in Islamic finance and social welfare, denoting the requirement for Muslims to designate a specific portion of their wealth from particular income sources, such as profits and gains, for charitable and community welfare purposes. The term "khumus" refers to "one-fifth," highlighting the fraction of wealth designated for social justice, assistance to the needy, and enhancement of communal welfare (Rodin, 2013). This practice is grounded in Islamic teachings that emphasise compassion, generosity, and the significance of aiding those in need. Al-khumus serves multiple charitable purposes, such as education, healthcare, and disaster relief, thereby significantly contributing to the promotion of social responsibility and solidarity within communities (Shahrudin et al., 2024). Effective mobilisation of al-khumus funds enables communities to strengthen their resilience and offer crucial support during crises, following Islamic principles that promote societal welfare.

Nevertheless, al-khumus's promise as a funding source for emergency response and disaster relief in Malaysia is still mainly unrealised, making it difficult to meet the requirements of communities hit by natural catastrophes. Al-khumus may function as an essential financial resource for humanitarian initiatives. Although grounded in Islamic

principles that highlight compassion and social responsibility, the application of these principles in disaster management remains limited, resulting in missed opportunities for timely assistance to individuals affected by floods, landslides, and other crises. The underutilisation restricts financial resources for emergency response initiatives and compromises the overarching goals of solidarity and communal assistance inherent in Islamic teachings. It is essential to identify and implement effective strategies for mobilising al-khumus funds for disaster relief. Research indicates a necessity for enhanced funding mechanisms and community involvement in disaster management in Malaysia, especially concerning recurrent events like floods during monsoon seasons (Rosmadi et al., 2023). Utilising al-khumus, Malaysia can improve its disaster response capabilities and provide more effective support to communities impacted by crises.

This study aimed to review the strategies to utilise al-khumus for disaster relief and emergency response in Malaysia. This study presents several advantages that can markedly improve the efficacy of humanitarian initiatives. It facilitates the identification of deficiencies in existing disaster management frameworks, allowing stakeholders to incorporate al-khumus funding into current systems, thus enhancing the financial resources available for prompt and effective emergency responses (Nguyen, 2023). This integration can enhance coordination among diverse organisations and community groups, facilitating collaboration and resource sharing that are crucial in times of crisis. Aligning al-khumus with disaster relief efforts can reinforce Islamic principles of compassion and social responsibility, thereby encouraging increased community involvement and support for disaster-affected individuals (Adiyoso and Kanegae, 2013). This enhances community resilience and fosters a culture of solidarity and mutual assistance, essential during times of need. A comprehensive analysis of these strategies can enhance the effectiveness and sustainability of disaster response mechanisms, addressing the needs of vulnerable populations while advancing the overarching goals of social justice and community welfare associated with al-khumus.

### ***Review of past research***

The utilisation of al-khumus, an Islamic financial principle that designates a portion of wealth for charitable purposes, can be effectively incorporated into global disaster relief and emergency response initiatives. This approach aligns with humanitarian principles and enhances the efficiency and effectiveness of relief operations. The implementation of al-khumus is especially advantageous in areas prone to natural disasters, where prompt and sufficient assistance is essential. The primary advantage of employing al-khumus in disaster relief is its capacity to rapidly mobilise significant financial resources. Liu and Shi (2023) emphasise that disaster situations frequently require prompt access to emergency supplies and funding. Al-khumus functions as an expedited funding mechanism, enabling humanitarian organisations to acquire essential resources without the delays typically linked to conventional fundraising approaches. The initial stages of disaster response are critical, as insufficient supplies can significantly impede relief efforts (Liu and Shi, 2023).

The collaborative management model proposed by Phuengpha et al. (2018) highlights the significance of comprehending the operational dynamics among diverse humanitarian organisations. Integrating al-khumus into collaborative frameworks enables organisations to improve resource-sharing capabilities, ensuring efficient and effective allocation of funds. This model facilitates partnerships among government agencies, non-governmental organisations (NGOs), and community groups, resulting in

a more cohesive response to disasters. The significance of information and communication technologies (ICTs) in disaster relief is paramount. Bingqing et al. (2020) performed a systematic review that illustrates the efficacy of ICTs in improving communication and coordination in disaster response scenarios. Utilising al-khumus funding for investments in ICT infrastructure enables organisations to enhance their situational awareness and response capabilities. During the COVID-19 pandemic, multilingual logistics communication was essential for the procurement of medical supplies, demonstrating the role of technology supported by financial contributions from al-khumus (Zhang and Wu, 2020).

Besides financial mobilisation, al-khumus can enhance community resilience and self-reliance in areas susceptible to disasters. Wang and Wu (2023) emphasise that the participation of local communities in disaster response is crucial for establishing sustainable relief mechanisms. Allocating al-khumus funds to community-led initiatives enables organisations to empower local populations in managing their disaster preparedness and response strategies. This method improves the efficacy of relief initiatives and fosters enduring resilience to future disasters. Humanitarian logistics presents significant challenges, as documented by Baporikar and Shangheta (2018), who emphasise the complexities inherent in managing relief operations. Al-khumus can significantly contribute to resolving these challenges by ensuring a consistent flow of funding for logistics and supply chain management. Effective vehicle scheduling schemes, as examined by Li and Tan (2013), are essential for the integration of commercial and emergency logistics. Utilising al-khumus to support logistics initiatives enables organisations to ensure timely delivery of relief materials to affected populations.

Moreover, disaster relief's psychological components are frequently disregarded. The importance of community support for survivors, as highlighted by Harris et al. (2016), emphasises the necessity for thorough psychological assistance in post-disaster recovery. Al-khumus can be allocated to support mental health programs and community initiatives, effectively addressing the emotional and psychological needs of individuals affected by disasters. This comprehensive strategy for disaster relief can markedly improve the overall efficacy of response initiatives. The incorporation of al-khumus into disaster relief initiatives is consistent with the principles of disaster risk reduction (DRR). Van Niekerk (2008) highlights that the evolution of disaster relief mechanisms has increasingly focused on the significance of proactive measures to mitigate disaster impacts. Channelling al-khumus funds into disaster risk reduction initiatives enables organisations to enhance community resilience, thereby improving preparedness for natural disasters.

Moreover, Wu and Chang (2018) emphasise the critical role that non-governmental organisations (NGOs) play in disaster relief. Al-khumus can enhance the capabilities of NGOs, allowing them to deliver more effective assistance in emergencies. This encompasses the training of volunteers, the enhancement of logistical capabilities, and the improvement of coordination with governmental agencies. Investing in the capacity-building of NGOs can enhance the overall effectiveness of disaster response efforts. The 2010 Haiti earthquake serves as a case study demonstrating the capacity of al-khumus to mobilise resources for immediate relief in the context of global disasters (Arnaouti et al., 2022). The response from the international community included substantial financial contributions, which could have been enhanced by al-khumus from Muslim

communities globally. This approach may have accelerated the delivery of critical services, including healthcare and shelter, to the impacted populations.

Moreover, it is impossible to exaggerate the significance of efficient communication during disaster relief efforts. Research by Varvas and McKenna (2013) illustrates that communication management is essential for coordinating relief efforts and ensuring aid reaches those in need. Al-khumus may be allocated to improve communication strategies, such as the creation of disaster relief websites and mobile applications that promote information sharing among stakeholders. The necessity of a strong logistics framework in disaster response is underscored by the findings of Madu and Kuei (2014), who highlight the importance of quality management in disaster relief supply chains. Al-khumus may be allocated to the development of effective logistics systems that guarantee the prompt distribution of relief materials. This encompasses investment in transportation infrastructure, warehousing, and inventory management systems essential for efficient disaster response.

Moreover, the psychological competencies necessary for disaster survival, as identified by Feng and Ji (2014), underscore the significance of preparedness and mental resilience in such scenarios. Al-khumus can be used to finance training programs that provide individuals with the skills needed to manage disasters, thus improving community resilience and self-efficacy. The incorporation of al-khumus into disaster relief initiatives offers a potential avenue for enhancing international collaboration. Khanduri and Rautela (2021) highlight that collaborative approaches to disaster relief can markedly improve the efficacy of response efforts. Pooling resources from diverse countries and organisations via al-khumus facilitates a more coordinated and comprehensive response, ultimately benefiting populations affected by disasters. The role of social media in disaster response has become increasingly significant in recent years. Nazer et al. (2017) emphasise that timely and accurate information is essential for effective disaster management. Al-khumus may be designated for the development of social media strategies aimed at improving communication and information dissemination in emergencies, thereby ensuring that affected communities obtain necessary support.

In summary, the implementation of al-khumus in disaster relief and emergency response presents a viable approach to improving the effectiveness and efficiency of humanitarian initiatives. Al-khumus can significantly address the challenges faced by disaster-affected populations by rapidly mobilising financial resources, enhancing community resilience, and supporting logistical and psychological initiatives. The incorporation of this Islamic financial principle into global disaster relief initiatives aligns with humanitarian values and enhances societal resilience and preparedness. Furthermore, utilising al-khumus can enhance community participation and philanthropic involvement, enabling individuals to actively engage in disaster response efforts. Malaysia's ongoing environmental challenges necessitate the utilisation of al-khumus as a crucial approach for improving immediate relief efforts and facilitating long-term recovery, thereby promoting a culture of solidarity and support among impacted communities.

## **Materials and Methods**

This study utilised a review analysis methodology to systematically collect and assess pertinent literature. The search process commenced with the identification of key

terms, including “al-khumus,” “disaster relief,” “emergency response,” and “Malaysia.” These terms were utilised to investigate various academic databases, such as Google Scholar, ResearchGate, and ScienceDirect. The inclusion criteria emphasised peer-reviewed articles, reports, and case studies published in the past decade that specifically examined the application of al-khumus in humanitarian contexts or disaster management frameworks. Exclusion criteria removed sources that were not directly pertinent to the topic, including those that concentrated exclusively on general disaster management without reference to Islamic financial principles or those that lacked empirical data. The analysis process entailed a thorough examination of the selected literature to identify prevalent themes, strategies, and challenges related to the use of al-khumus in disaster relief efforts. Each piece of literature was evaluated for methodological rigour, relevance, and its contribution to understanding al-khumus as a financial resource in emergencies. The findings were synthesised to identify best practices and innovative approaches for implementation in Malaysia. This review offered insights into the operationalisation of al-khumus and identified gaps in the existing literature, indicating areas for future research. The study aimed to establish a framework for integrating al-khumus into disaster response strategies through systematic analysis of the gathered data, thereby enhancing the effectiveness of humanitarian efforts in Malaysia.

## **Results and Discussion**

The result of the review analysis revealed several strategies to utilise al-khumus for disaster relief and emergency response in Malaysia, namely: (a) establish a dedicated relief fund; (b) rapid needs assessment and prioritisation; (c) partner with local organisations; (d) long-term recovery and rehabilitation; and (e) transparent reporting and accountability.

### ***Establish a dedicated relief fund***

Establishing a dedicated fund under the supervision of a competent authority is essential for the efficient allocation and utilisation of al-khumus funds for disaster relief. This authority should include religious scholars, disaster management experts, and community representatives (Sheikhi et al., 2021). Incorporating a variety of perspectives and expertise in the decision-making process ensures that the fund operates with a comprehensive understanding of the needs and challenges encountered by affected populations. The fund requires explicit guidelines for the collection, management, and distribution of funds (Basyah et al., 2023). These guidelines will ensure transparency and accountability in all operations, thereby fostering confidence among stakeholders in the initiative's integrity. Furthermore, rather than focussing on the challenges associated with managing *aqidah* in Malaysia (Rambli et al., 2021), collaboration with JAKIM (the Department of Islamic Development Malaysia) could enhance the alignment of the fund's operations with Islamic principles and legal frameworks. This alignment enhances the legitimacy and ethical foundation of the initiative, ensuring that all actions are consistent with the principles of Islam. Establishing a dedicated fund would facilitate the timely and effective delivery of relief to disaster-affected communities, thereby enhancing the overall impact of humanitarian efforts (Wei et al., 2019).

The establishment of a specialised relief fund that employs al-khumus for disaster relief and emergency response in Malaysia can markedly improve the efficacy of

humanitarian initiatives. Al-khumus, an Islamic tax, can be allocated to disaster relief initiatives, thereby enhancing an Islamic social finance framework that supports vulnerable populations during crises, as noted by Hulwati et al. (2024). The incorporation of al-khumus into disaster management strategies aligns with the principles of Zakat, emphasising community welfare and social responsibility, as noted by Pericoli (2020). The relationship between al-khumus and Zakat reinforces the Islamic duty to assist those in need and creates a systematic framework for charitable contributions that can be activated in times of crisis. The integration of these two forms of giving establishes a more robust financial foundation for disaster relief initiatives, facilitating swifter and more efficient responses to crises.

Moreover, collaboration between Islamic financial institutions and disaster relief agencies is crucial for optimising the use of these funds and ensuring timely and efficient response mechanisms, as noted by Umar (2022). By utilising existing frameworks and increasing public awareness of Islamic financial principles, Malaysia can establish a sustainable disaster relief model that meets immediate needs and fosters long-term resilience in affected communities (Notolegowo et al., 2023). This multifaceted approach fulfils religious obligations and significantly contributes to national disaster preparedness and recovery efforts (Rustam and Lubis, 2023). Fostering a culture of collective responsibility and engagement ensures the effective mobilisation of al-khumus funds to support those in need. This collective effort strengthens the social structure of Malaysian society in times of crisis, fostering a more cohesive and resilient community. By integrating the principles of al-khumus and zakat, a comprehensive and effective disaster relief framework can be established, encompassing both spiritual and practical aspects of humanitarian assistance.

### ***Rapid needs assessment and prioritisation***

An efficient and precise evaluation of impacted regions is essential for determining urgent requirements and prioritising relief initiatives after a disaster, especially when incorporating the principle of al-khumus, which underscores the ethical distribution of resources to assist the most vulnerable populations. Trained professionals proficient in advanced technologies, including Geographic Information Systems (GIS) mapping and remote sensing, should conduct rapid assessments (Abdullah et al., 2022). Prioritising areas with critical needs enables effective resource allocation in accordance with al-khumus principles, ensuring that assistance specifically addresses the most affected populations. This approach ensures prompt assistance for individuals in need and demonstrates a dedication to compassion and social responsibility. Collaboration with the National Disaster Management Agency (NADMA) will be crucial for utilising their expertise in disaster assessment, facilitating a more coordinated and efficient relief response (Rosmadi et al., 2023). Rapid needs assessments are crucial for ensuring that relief initiatives are both targeted and effective, thereby minimising suffering and maximising the positive impact of humanitarian assistance, in alignment with the principles of al-khumus.

The application of Rapid Needs Assessment (RNA) and prioritisation strategies can substantially improve disaster relief and emergency response initiatives in Malaysia (Hakimifar et al., 2022). Rapid assessments enable the prompt identification of the immediate needs of affected populations, thereby ensuring the efficient allocation of resources. The collection of timely data following a disaster is essential for assessing health and medical requirements, thereby informing resource allocation and enhancing

the overall effectiveness of the response. Research by Zhao et al. (2018), Quinlisk et al. (2011), and Korteweg et al. (2010) highlights the significance of these methodologies in developing effective relief strategies. Timely collection and analysis of data enable responders to adjust their efforts in accordance with the changing needs of communities affected by disasters. Moreover, the integration of community-partnered approaches in RNA promotes collaboration among local stakeholders, thereby enhancing the relevance and effectiveness of the response. Nadeem et al. (2022) and Palinkas et al. (2021) emphasise that engaging community members in the assessment process enhances the understanding of local needs and empowers individuals to actively participate in recovery efforts. A systematic review of rapid health assessments indicates that these methodologies can enhance decision-making processes, facilitating a more agile response to the distinct challenges presented by various types of disasters, as discussed by Hong et al. (2017) as well as Korteweg et al. (2010). Utilising community-based financial support mechanisms can enhance Malaysia's disaster response capabilities, ensuring that the needs of vulnerable populations are prioritised and addressed promptly, thereby fostering a more robust framework for disaster management in the country.

### ***Partner with local organisations***

Collaborating with local NGOs, including MERCY Malaysia (Aziz, 2016), and community-based organisations represents a strategic method to improve the efficacy of relief efforts during crises (Miller and Mach, 2021), particularly when it adheres to the principle of al-khumus. This principle underscores the ethical distribution of resources to assist the most vulnerable, aligning with the mission of these organisations. They have established strong connections within local communities, allowing for effective resource mobilisation and timely aid distribution. Their comprehension of socio-cultural dynamics guarantees that aid is directed towards those who require it most. Furthermore, the engagement of local community and religious leaders (Wijesekara and Jayasinghe, 2021) is essential, as their credibility fosters trust within the community (Ingham et al., 2021). This trust enables open communication, enhancing the efficiency of the relief operation. The integration of al-khumus values enhances aid quality and amplifies the overall impact of relief efforts, leveraging the unique expertise and extensive networks of local organisations. The implications of these partnerships indicate that collaboration with local organisations is essential for effectively utilising al-khumus in disaster relief and emergency response in Malaysia. This methodology enhances community resilience by leveraging local knowledge and resources, essential for effective disaster management. Community-based solutions are critical during emergencies, facilitating collaboration among various stakeholders and enhancing the overall response capabilities of the involved parties (Mogotsi and Saruchera, 2023). The incorporation of local organisations into disaster preparedness initiatives is consistent with the principles of the Hyogo Framework for Action, which promotes the development of a culture of safety and resilience through education and community involvement (Yusniawati and Suantika, 2020). This framework emphasises the necessity of engaging local stakeholders in the planning and implementation of disaster management strategies, ensuring that responses are effective and aligned with the specific needs and priorities of the communities served.

Moreover, local organisations are essential in optimising resource allocation during disaster response, ensuring that assistance is customised to address the distinct needs of

affected communities (Henley et al., 2021). Incorporating feedback from these organisations allows disaster management agencies to enhance operational effectiveness and foster a collaborative environment that supports rapid response initiatives (Mogotsi and Saruchera, 2023). This iterative feedback loop facilitates a more adaptive approach to disaster management, enabling the refinement of strategies based on real-time insights from field personnel. The collaboration with local organisations enhances the utilisation of al-khumus and reinforces the disaster management framework in Malaysia. By enhancing local capacities and ensuring timely and suitable responses, a more robust system can be established to withstand future disaster challenges, thereby promoting a resilient society.

### ***Long-term recovery and rehabilitation***

In addition to immediate relief, it is important to acknowledge that long-term recovery and rehabilitation efforts are vital for the sustainable rebuilding of affected communities (Finucane et al., 2020). Allocating funds for infrastructure repair and reconstruction is crucial for restoring essential services, including roads, bridges, and public utilities, which are fundamental to the functionality of any community. Furthermore, the restoration of these services enhances the mobility of individuals and commodities while guaranteeing that communities have access to essential resources, including healthcare, education, and sanitation (Chester et al., 2021). Facilitating economic recovery via financial assistance, training programs, and job creation initiatives is essential for enabling communities to restore their livelihoods. Targeted financial support enables local businesses to resume operations and stimulate economic activity, and ultimately revitalise the local economy. Investing in community-based initiatives, including the establishment of early warning systems, evacuation plans, and disaster preparedness training, will enhance resilience and reduce future vulnerability to disasters, allowing communities to respond more effectively to future crises (Imperiale and Vanclay, 2022).

In transitioning to the role of government collaboration, it is essential to work closely with relevant government agencies, including the Ministry of Rural Development and the Ministry of Housing and Local Government. This collaboration will facilitate the effective execution of recovery projects and align them with national development plans, establishing a cohesive strategy for long-term recovery (Curnin and O'Hara, 2019). Integrating local knowledge with government resources and expertise can create a more robust framework for community rebuilding that is responsive to local needs and aligned with national objectives. Long-term recovery and rehabilitation strategies are essential for the effective utilisation of al-khumus in disaster relief and emergency response in Malaysia. The integration of rehabilitation into disaster management frameworks is essential, as it addresses the complex needs of survivors who may face long-term disabilities resulting from disasters (Khan and Amatya, 2021).

Moreover, comprehensive rehabilitation services must be multidisciplinary and customised to individual needs, promoting functional independence and community reintegration (Mohd Nordin et al., 2014). Such tailored approaches facilitate recovery and foster a sense of agency among survivors, enabling active participation in the rebuilding of their lives and communities. Continuous support and engagement throughout the recovery process are crucial, as this ongoing assistance significantly impacts outcomes and improves the quality of life for affected individuals (Mohd Nordin et al., 2014). Research demonstrates that effective rehabilitation can reduce the



long-term effects of trauma and enhance overall recovery trajectories, highlighting the necessity for structured rehabilitation programs in disaster-affected regions (Rewa and Kho, 2022; Khan and Amatya, 2021). Leveraging al-khumus for long-term recovery and rehabilitation can significantly improve disaster response efforts in Malaysia, ensuring that survivors obtain essential support to rebuild their lives and promoting a more resilient and sustainable future for affected communities.

### ***Transparent reporting and accountability***

Transparency and accountability are essential for sustaining public trust and ensuring the effective use of al-khumus funds. Regular reporting on the utilisation of these funds is essential. Comprehensive financial statements, impact assessments, and progress reports are necessary to inform the public about the management of their contributions (Zamai, 2022). Furthermore, this transparency reassures the public regarding the appropriate allocation of funds and fosters a sense of ownership and engagement among community members. Engagement with the public and affected communities constitutes a crucial component of this process (Nasution and Lutfi, 2022). Methods including public hearings, surveys, and social media platforms can yield valuable feedback from individuals directly affected by disaster relief efforts. This engagement identifies areas for improvement and promotes a collaborative atmosphere, allowing communities to feel their voices are acknowledged and their needs are addressed (Ryan et al., 2020). Prioritising transparency and accountability in the management of al-khumus funds are essential for building public trust and enhancing the credibility of relief efforts, thereby ensuring that these resources are utilised for their intended purposes.

Transparent reporting and accountability are crucial for fostering public confidence and are essential strategies for the effective utilisation of al-khumus in disaster relief and emergency response in Malaysia. These strategies foster trust among stakeholders, including beneficiaries and donors. They hold humanitarian organisations accountable for their actions and decisions, promoting a culture of responsibility and ethical conduct (Aryatwijuka et al., 2020; Tan and Von Schreeb, 2015). The implementation of effective accountability mechanisms, including rigorous data collection and active community engagement, enhances transparency and improves the quality of aid provided. Research indicates that these mechanisms facilitate more targeted and effective interventions, ensuring that assistance is directed to those in greatest need (Hammad et al., 2023; Aijazi, 2022). Embedding accountability within the operational framework of disaster response initiatives ensures that each action is justified and resources are managed to maximise their impact.

Moreover, the integration of technology can enhance accountability measures by facilitating real-time feedback from affected communities. Mobile communication platforms enable immediate communication between humanitarian organisations and the populations they serve, fostering a culture of responsiveness and trust (Van den Homberg et al., 2020; Madianou et al., 2016). The use of technology streamlines the reporting process and facilitates data collection for enhanced decision-making analysis. The integration of technology adheres to ethical standards in humanitarian efforts and enhances resource allocation, ensuring aid reaches those most in need (Henderson et al., 2016). Transparent reporting and strong accountability mechanisms can enhance the effectiveness of disaster relief efforts in Malaysia, utilising al-khumus as an essential resource for humanitarian assistance. Implementing these practices can improve the

effectiveness of relief initiatives and ensure that aid is distributed equitably and efficiently.

## **Conclusion**

In conclusion, the review of strategies for utilising al-khumus in disaster relief and emergency response in Malaysia indicates a substantial opportunity to improve the country's humanitarian initiatives while aligning with fundamental Islamic principles of social justice and community support. The findings emphasise the necessity of incorporating al-khumus funding into current disaster management frameworks, resulting in enhanced financial resources and better coordination among stakeholders. Through the active mobilisation of these funds, Malaysia can effectively address immediate needs during crises and promote long-term resilience in vulnerable communities. Furthermore, increasing awareness of al-khumus as a resource for disaster relief can enhance community participation and philanthropic support, thereby strengthening the overall response to natural disasters. This study highlights the significance of innovative strategies and collaboration in effectively utilising al-khumus, ensuring its potential for social welfare and community solidarity is achieved in the context of increasing environmental challenges. Malaysia's approach to disaster management can be enhanced through the utilisation of al-khumus, which offers a significant opportunity to improve emergency response capabilities and societal cohesion.

Future studies on the strategies for utilising al-khumus in disaster relief and emergency response in Malaysia should involve empirical research. This research should include case studies of past disaster responses that mobilised al-khumus funds, focussing on both the successes and challenges encountered during implementation. This may yield significant insights into optimal practices and innovative strategies for future emergencies. Furthermore, interdisciplinary research that integrates perspectives from Islamic finance, social work, and disaster management would improve the understanding of how al-khumus can be effectively incorporated into wider humanitarian frameworks. Future research should concentrate on creating targeted models for the allocation and distribution of al-khumus funds in disaster scenarios, assessing their effects on community resilience and recovery results. Furthermore, examining the role of technology in enhancing the mobilisation and tracking of al-khumus contributions may increase transparency and accountability, thereby ensuring that resources are delivered to those in need in a timely manner. Engaging community stakeholders and religious leaders to evaluate perceptions and enhance awareness of al-khumus as a disaster relief resource is crucial for fostering a culture of collective responsibility within Malaysian society, thereby strengthening the effectiveness of disaster response initiatives.

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## Conflict of interest

The authors confirm that there is no conflict of interest involved with any parties in this study.

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