

ASNAF SATISFACTION WITH ZAKAT DISTRIBUTION IN PAHANG: AN ANALYSIS OF KEY ISSUES AND RECOMMENDATIONS

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Abstract: *Zakat, one of the five pillars of Islam, is a compulsory act of giving a portion of one's wealth to eligible recipients. It functions as a tool for wealth redistribution and social equity. The beneficiaries of zakat, known as asnaf, are divided into eight categories as mentioned in the Qur'an including the poor (fuqara'), the needy (masakin), zakat administrators, those whose hearts are to be reconciled, those in bondage, individuals in debt, those striving in the path of Allah, and stranded travelers. Zakat plays a critical role in reducing poverty and promoting social welfare in Muslim communities. This study explores the distribution of zakat by the Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP) in Pahang, Malaysia. It focuses on the adequacy of the aid provided, recipients' satisfaction, and the challenges faced by asnaf. Using a qualitative method, interviews were conducted with 30 zakat recipients across four regions in Pahang. The results indicate that while zakat aid offers crucial support, it often does not fully meet recipients' basic needs. Although beneficiaries appreciate the assistance, they expressed concerns over rising living expenses, limited usage flexibility, and challenges in accessing aid. The study also identifies systemic issues, such as the need for improved monitoring, more adaptable distribution mechanisms, and enhanced support in areas like education and healthcare. Recommendations are proposed to strengthen zakat management and enhance its effectiveness in addressing poverty.*

Keywords: Zakat, MUIP, Asnaf, Satisfaction,

Introduction

Poverty is a state of deprivation shaped by various factors and can be understood in multiple ways. It arises from the structure of a society's economic, political, and social institutions, which create interactions that contribute to the impoverishment of certain individuals (World Bank, 2001). Oakley (1987) defines poverty as the lack of essential resources required for basic living. Understanding the root causes of poverty is critical for developing effective policies and strategies to address this issue (UNDP, 2003). Furthermore, according to Lønborg et al. (2025), the World Bank's June 2025 Global Poverty Update emphasizes that, despite notable progress in reducing global poverty, significant challenges persist, with millions still living in extreme poverty, particularly in sub-Saharan Africa and parts of South Asia, where the situation has been worsened by the COVID-19 pandemic and growing inequalities. In fact, World Bank (2025) reports that 808 million people were living below the \$3.00 per day poverty line in 2025, underscoring the ongoing and widespread nature of global poverty.

Islam provides a solution to bridge the gap of poverty through the practice of zakat. This statement is further supported by Nadzri, F.A.A., AbdRahman, and Omar (2012), who highlight that zakat is designed to reduce poverty and improve the quality of life by redistributing wealth to those who are eligible.

Islam introduced zakat as a method to address poverty and economic challenges within the Muslim community. It is an obligatory form of "wealth tax" that Muslims are required to pay on their assets. In addition, zakat is one of the fundamental pillars of Islam, made obligatory by Allah s.w.t for all Muslims. Allah SWT mentioned in Quran Surah Al-Baqarah 43;

"Establish prayer, pay alms-tax, and bow down with those who bow down"

Zakat is a mandatory obligation for Muslims. As prescribed by the Quran and Sunnah, the obligation of Zakat is fixed, irrespective of the economic conditions within society. Zakat aids in generating funds and mobilizing the necessary resources thus serving as a key mechanism to enhance social welfare. The funds collected through Zakat are designated for the support of those in need. The eight categories of Zakat recipients are as follows:

Table 1: Description of Eight *Asnaf* Entitled to Receive Zakat according Lembaga Zakat Selangor (2025)

<i>Asnaf</i>	Description
Needy (<i>Fakir</i>)	A Muslim who either possesses no wealth or income, or whose wealth or income falls short of 50 percent of the prescribed threshold of sufficiency (<i>kifayah</i>) required to meet the basic needs of themselves and their dependents.
Poor (<i>Miskin</i>)	A Muslim who possesses wealth or income sufficient to cover more than 50 percent of the basic needs of themselves and their dependents, but whose resources still fall short of reaching the prescribed threshold of sufficiency (<i>kifayah</i>).
Amil	The individuals appointed by the State Islamic Religious Councils to represent His Majesty the Sultan/ Yang Di-Pertuan Agong in carrying out the administration of zakat, including its collection and distribution.
Mu'alaf	A person who has recently embraced Islam or someone whose heart has been softened (to Islam) among those who have not yet embraced the religion, or those who need to be drawn towards Islam, or who are hoped

	to support Muslims, or who need to be secured from causing harm to Muslims.
Ar-Riqab	A person who is trapped under a power or circumstance that acts as a hindrance to their ability to lead a better life.
Gharimin	A Muslim who is in debt to fulfill basic needs related to personal or family issues, or who has incurred debt to address societal problems, and requires assistance under the following conditions: • The person in debt is unable to repay the debt. • The debt is related to lawful (permissible) matters according to Islamic law. The debt has reached its due date for repayment.
Fisabilillah	The struggle, effort, and activities aimed at upholding and defending the religion of Allah
Ibnu Sabil	A Muslim who runs out of funds while commencing a journey or during a journey that brings benefit and is in accordance with Islamic law, under the following conditions: • The individual runs out of provisions during the journey. • They are unable to utilize their wealth to continue the journey. • They require basic necessities to resolve issues related to the journey. • They have been stranded or left behind during the journey.

MUIP's Contribution to Poverty Alleviation and Community Welfare

The Majlis Ugama Islam Pahang (MUIP), or the Pahang Islamic Religious Council, plays a pivotal role in the governance of Islamic affairs in the state of Pahang, Malaysia. Established under the Administration of Islamic Law Enactment 1991, MUIP functions as the primary authority responsible for overseeing Islamic matters, including the management and distribution of zakat, the obligatory almsgiving in Islam. MUIP in the state of Pahang is under the patronage of the Sultan of Pahang

One of MUIP's core responsibilities is effective management of zakat, which significantly influences the socio-economic well-being of Muslims in the region. To facilitate zakat collection, MUIP has implemented a range of strategies aimed at encouraging compliance among eligible Muslims in Pahang. These include the establishment of numerous zakat collection centers throughout the state, the introduction of online payment systems, and the organization of public awareness campaigns to inform the community about the religious and social significance of zakat.

Furthermore, MUIP collaborates closely with local mosques, Islamic organizations, and community leaders to broaden its outreach efforts, thereby improving zakat collection rates and ensuring that the funds are distributed efficiently to those in need. This multi-faceted approach reflects the Council's commitment to enhancing the welfare of the Muslim community in Pahang while upholding the principles of social justice and solidarity within Islam.

In terms of zakat distribution, the Majlis Ugama Islam Pahang (MUIP) adheres strictly to Islamic principles, ensuring that the funds collected are allocated to the eight categories of eligible recipients (*asnaf*) as outlined in the Quran. These categories include the poor, the needy, zakat administrators, new converts to Islam, those in debt, those working in the cause of Allah, travelers, and those in bondage. MUIP's systematic approach to identifying and verifying

eligible recipients ensures that zakat funds are distributed equitably and effectively, addressing the most pressing socio-economic needs within the Muslim community of Pahang.

In line with modernizing its operations, MUIP has made significant investments in digital technologies to enhance the efficiency and transparency of its zakat management system. This includes the establishment of a centralized database to manage recipient information, track disbursements, and generate detailed reports on zakat activities. These technological advancements not only improve the transparency of zakat management but also enable MUIP to respond more effectively to the evolving needs of the community.

Beyond the fundamental responsibilities of collecting and distributing zakat, MUIP has expanded its role to include a variety of socio-economic development initiatives. The council utilizes zakat funds to support educational programs, healthcare services, entrepreneurship training, and poverty alleviation projects. These efforts aim to provide long-term, sustainable solutions for improving the lives of marginalized Muslims in Pahang, rather than merely offering temporary financial assistance.

Moreover, MUIP's commitment to promoting public trust and accountability is central to its operations. The council regularly publishes reports on its zakat collection and distribution activities, ensuring transparency in its management practices. It also conducts periodic audits and encourages public oversight, demonstrating a high standard of integrity and accountability in its work. Through these measures, MUIP seeks to uphold the confidence placed in it by the Muslim community and maximize the positive impact of zakat on society. Table 2 presents the zakat collection and payment figures for the state of Pahang as of 8th September 2025. A total of 19 zakat payment locations have been provided by the MUIP. In general, the zakat collection amounted to approximately RM55 million, a sum that can clearly be allocated for the development of Islam in the state and to support the *asnaf* (eligible recipients).

Figure 2: Total Zakat Amount (in RM) and Total Number of Payers for September 2025. Accessed by 8 September 2025

LOCATION	TOTAL ZAKAT (RM)	TOTAL PAYERS
Ibu Pejabat	13,455,681.84	10,908
Kuantan	6,432,461.65	1,984
Temerloh	4,044,599.68	1,874
Raub	1,995,449.00	912
Pekan	1,686,579.05	724
Rompin	767,444.27	355
Jengka	1,387,069.27	855
Jerantut	1,453,604.54	630
Bentong	1,101,854.78	720
Kuala Lipis	1,241,007.27	734
Muadzam Shah	928,935.30	578
Bera	1,204,510.23	779
Maran	482,087.46	287
Indera Mahkota	2,668,863.66	699
UTC Kuantan	1,401,208.47	594
Korporat	14,072,365.19	25
Unit Kaunter Bergerak 1	0.00	0

Unit Kaunter Bergerak 2	0.00	0
Komersial	3,600,354.71	16
Total	55,384,509.00	25,010

(Source: <https://zakatpahang.my/kutipan%20kaunter/>)

The total zakat amount collected across various regions in September 2025 amounts to RM 55,384,509.00. The total number of payers stands at 25,010. From the data, it is evident that the Ibu Pejabat region contributes the highest zakat amount at RM 13,455,681.84, with a payer count of 10,908. This is followed by Kuantan, which has a significant contribution of RM 6,432,461.65 from 1,984 payers. Overall, the data highlights a substantial contribution from a small number of regions, particularly Ibu Pejabat and Kuantan, which together account for a significant portion of the total zakat amount.

This study will examine the satisfaction of the *asnaf* in Pahang regarding the adequacy of zakat they receive. Additionally, the study will provide recommendations to enhance and strengthen the channels through which zakat is distributed to the *asnaf*.

Literature Review

The effectiveness of zakat management and the transparency in the utilization of funds are key factors that significantly influence the socioeconomic impact of zakat. Reports regarding zakat collections and distributions are available on the respective websites of the State Islamic Religious Councils, with evidence of these reports provided. The initiative to display the total zakat collection and disbursement amounts aligns with the findings and recommendations made by Hairunnizam et al. (2017), who emphasize that the efficiency of zakat institutions is dependent on an open and transparent monitoring and reporting system. Aziz et al. (2023) also emphasized the importance of establishing transparent and accountable zakat management systems to ensure the equitable distribution of funds and to prevent any potential misuse.

However, there are still minor issues that can be improved, particularly in terms of the zakat collection centers and the management of *asnaf*. These areas present opportunities for enhancing the efficiency and transparency of the zakat system. Earlier research, such as that by Hairunnizam Wahid et al. (2017), highlighted inconsistencies in the administrative framework and ambiguity in the financial reporting of state zakat institutions, which has led to doubts about the integrity and transparency of their management practices.

A study by Bakru Rozi, Y. H., Erizal, N., & Abd Khafidz, H. (2025) revealed a difference between states in the implementation of policies and systems, particularly in the areas of financial reporting, transparency in distribution, and monitoring effectiveness. This disparity subsequently affects the achievement of *maqāṣid syarī'ah* and the level of public trust in zakat institutions.

Research by Saad et al. (2014) underscores that transparency, sound governance, and credibility are critical elements in gaining the trust of zakat payers. Issues related to communication and transparency in the zakat distribution process have been a persistent concern, particularly in Sabah. Despite the efforts of Majlis Ugama Islam Sabah (MUIS) to improve its image and performance, the lack of clear communication and the perceived opacity in how zakat funds are managed continue to raise doubts among the Muslim community. These challenges have resulted in a reluctance from the public to fully trust the institution with their zakat contributions (Ahmad Hidayat & Saidatul, 2014).

Methodology

This research adopted a qualitative design, conducting in-depth interviews with 30 zakat recipients in four districts of Pahang: Raub, Cameron Highlands, Kuantan, and Pekan. The participants were chosen through purposive sampling to guarantee a varied representation of zakat recipients. The research primarily focused on exploring the satisfaction of zakat recipients who received monthly zakat from the Pahang Zakat Center. The aim was to gather their feedback and recommendations for improving the distribution process. The main theme of the study was satisfaction, and therefore, all questions were designed to assess the recipients' satisfaction levels and collect suggestions from the *asnaf* regarding the zakat provided by the Pahang Zakat Center. Each respondent was assigned a unique identifier, such as Participant 1 (P1), for reference in the study.

Research Objectives

This study aims to achieve three main objectives:

1. To report the recipients' opinion on the adequacy of the zakat aid received in Pahang
2. To analyze the level of satisfaction with the zakat aid received by recipients in Pahang.
3. To examine the challenges and issues related to the distribution of zakat in Pahang.

Results and Discussions

Adequacy of Zakat Aid

The findings indicate that while zakat assistance is appreciated, the amounts provided are often inadequate to cover recipients' basic needs. For instance, one respondent (P1) mentioned, *"If it's not enough, we understand, I just want to share."* Another respondent (P15) observed, *"Honestly, RM200 is really not enough. It's insufficient. But the burden is slightly lighter because there's also the RM200 assistance."* Based on our interview with the respondents, recipients often had to prioritize essential expenses like food and school fees, leaving limited funds for other necessities such as healthcare and housing.

Recipient Satisfaction

Despite the inadequacy of aid, recipients expressed gratitude for the assistance provided. Many respondents highlighted the positive impact of zakat on their lives, particularly in alleviating immediate financial burdens. For instance, P16 stated, *"Very grateful to get this zakat help considering that the children also know how difficult it is for their mother, thank God we were able to get out of that little trouble."* However, some recipients expressed dissatisfaction with the distribution process, particularly regarding the timing of aid and the lack of flexibility in how funds could be used.

Challenges in Zakat Distribution

Several challenges were identified in the zakat distribution process. Recipients mentioned difficulties accessing the designated stores for zakat vouchers, with some stores charging higher prices compared to regular markets. One respondent (P10) shared, *"This voucher is only valid at one supermarket, which is Darul Makmur. That's really not ideal."* Additionally, recipients faced logistical challenges in reaching distribution centers, especially in rural areas. The study also revealed that some recipients may have exploited the system by concealing their financial status, which underscores the need for improved monitoring and verification procedures.

Observation and Monitoring by MUIP

These findings underscore the importance of robust monitoring in the zakat distribution process by MUIP. As previously highlighted, effective oversight is critical to ensuring that zakat benefits reach the *asnaf* who genuinely require assistance, necessitating thorough screening of beneficiaries. The findings suggest that while MUIP evaluates the living conditions of recipients, some individuals exploit the system by concealing their true financial status.

As one respondent (P14) mentioned, *"MUIP does check the house. They ask about the situation. Usually, it's the husband who pays for the house."* Another respondent (P21) noted, *"There needs to be a screening process. The trust, the questionnaire, it all needs to be checked again. Especially those receiving help with monthly house payments. Why? Because some people take advantage of the system, those who can actually pay. But the poor, like these elderly women, don't get the help they need because of people like this."*

Another respondent (P21) pointed out, *"Some people may appear to be struggling and in need, but in reality, they've improved their situation. They don't tell MUIP that they're doing better. And this is also true for payments, like house bills. Some people avoid their responsibilities so they can escape payments. There should be a follow-up to screen them again."*

From these interviews, it's clear that monitoring is essential in the zakat distribution process. It's crucial to carefully assess and re-assess the financial situation of beneficiaries to ensure that the assistance goes to those who truly need it. Strengthening the monitoring measures, including regular surveys and reassessments, would help prevent the misuse of zakat assistance and ensure that resources are distributed equitably. Moreover, there is a need for continuous monitoring to address cases where recipients fail to report improvements in their financial status, thus preventing individuals from exploiting the system (P21).

Asnaf Trends in Zakat Expenditures

These findings explored how *asnaf* beneficiaries utilize their zakat funds, highlighting their prioritization of essential needs such as daily living expenses and their children's education. This discussion focuses on analyzing the allocation and utilization of zakat funds by beneficiaries. The analysis of the response from the *asnaf* is as follows;

No	Participant	Comments	Zakat Asnaf Usage
1	P2	<i>"..yang RM400 tu kebanyakannya saya guna untuk persekolahan anak, belanja sekolah hari-hari kadang-kadang, ada anak nak guna duit macam tu lah. memang kadang-kadang saya biar jer kat dalam bank tu, saya buat macam dia (duit) tak ada je, mungkin kalau anak nak guna banyak, sikit ke.. yang itulah saya tarik keluar bagi dia.."</i> <i>"...that RM400, most of it I use for my children's schooling, daily school expenses sometimes. Sometimes, my children need to use the money, that's how it goes. I also sometimes just leave it in the bank,</i>	Schooling expenses and transportation purposes

		<i>pretend like it's not there. Maybe if my children need a lot or a little, I just withdraw it and give it to them."</i>	
2	P4	<i>'....Biasanya kita guna untuk belanja sekolah ataupun sebab saya guna untuk pergi ulang alik anak sekolah lah, pastu keperluan sekolah anak apa semua kan itulah tambah kat situ lah tu."</i> <i>"...Usually, we used it for school expenses, or because I used my own transportation to take my child to school. Then, it was for the child's school needs and everything. That's where I allocated it."</i>	
3	P14	<i>"Cover apa yang sempat. Kadang-kadang ada bayar air. Tergolek tu bayar air. Air yang sampai surat merah."</i> <i>"Kadang-kadang saya beli ubat. Saya cover dalam tu. Saya terpaksa untuk...kita punya usaha sendiri. Saya... Teringin ubat... Herba. Ubat lain daripada ubat hospital"</i> <i>"Cover what I can. Sometimes I have to pay for water. When I'm struggling, I pay for the water bill. The one that comes with the red notice (warning letter)."</i> <i>"Sometimes I buy medicine. I cover it from that. I have to, it's our own effort. I... I crave herbal medicine... something different from hospital medication."</i>	Bill expenses and health medication"
4	P15	<i>"Jadi memang dapat barang dapur sahaja. Memang tak dapat apa-apa."</i> <i>"So, we only got groceries. We really didn't get anything else."</i>	Groceries
5	P16	<i>"untuk beli barang-barang, barang dapur, barang basah & barang-barang kering"</i> <i>"Gunakanlah, untuk belanja anak sekolah"</i> <i>"To buy items, groceries, fresh produce, and dry goods."</i> <i>"Use it for school expenses for the children."</i>	Groceries, kitchen items, and school expenses
6	P17	<i>"100 tu memang untuk bil lah. Untuk 200 tu Kita sampai cukup bulan."</i> <i>"Barang-barang dapur. Sebab saya pandai jimat-jimat lah. Kalau macam awal bulan tu. Macam barang dah habis. Ambil Untuk lauk-lauk je lah."</i>	Bill expenses, groceries, and home utilities

		<i>"ambil yang keperluan betul. Betul-betul keperluan. Macam Barang nak basuh kan. Kita ambil sabun."</i> <i>Saya ambil lah. Saya ambil ayam ke Ikan.</i> <i>"That 100 was really for the bills. The 200, we just made do until the end of the month."</i> <i>"For groceries. Because I was good at budgeting. If it was early in the month and things ran out, I just got the essentials like meat and fish."</i> <i>"I took only what was really needed. For example, if it was something for cleaning, I took soap."</i> <i>"I took what I needed, like chicken or fish."</i>	
7	(P18)	<i>"(RM300) Beli makanan, beli roti."</i> <i>"Yang (RM200) barang kering. Jadi untuk beli ikan tu guna duit 300 tu la."</i> <i>"(waktu raya RM500) habis. Beli kuih2 macam tu la. Bila orang datang."</i> <i>"(RM300) was for buying food, buying bread."</i> <i>"The (RM200) was for dry goods. So, to buy the fish, I used that RM300."</i> <i>"(During Eid, RM500) was spent. Bought cookies and things like that, for when people came over."</i>	Groceries and kitchen supplies
8	(P19)	<i>"MUIP bagi untuk bayar rumah sahaja. RM125."</i> <i>Jadi saya dapat MUIP nak bayar rumah sajalah.</i> <i>"MUIP gave it to pay for the house only. RM125."</i> <i>"So, I received MUIP just to pay for the house."</i>	House expenses

In this finding, the respondents (*asnaf beneficiaries*) explained various trends they use their zakat funds, emphasizing daily needs and their children's education. One respondent (P2) mentioned that they use the RM400 received to cover school expenses for their children and daily necessities, sometimes keeping the zakat money in the bank as savings for incoming purposes or emergencies.

Another respondent (P4) emphasized that zakat funds are used for school expenses and transportation for their children (P16), as well as meeting basic needs such as paying water bills (P15) and purchasing medicine for their health. (P14).

Several respondents also noted that they can only afford to buy grocery items and basic necessities, such as soap and side dishes (P16), food, bread, chicken, and fish (P17), and often

have to budget tightly. Some even use zakat funds to prepare for Aidilfitri celebration days, such as buying food/*kuih-muih* for guests (P18).

Overall, the trend of zakat expenses illustrates the respondents' prioritization of spending on their family's basic needs, including children's education, daily food requirements, and household utility expenses.

Initiatives of Zakat Assistance Recipients

This topic will examine the different initiatives employed by zakat assistance recipients to improve their financial stability and livelihoods. Additionally, it will analyze trends, initiatives, and the challenges faced by zakat recipients in their pursuit of economic self-empowerment.

"Kita cari duit lebih. Sebab kadang-kadang tu. Buat kuih juga."

"Menjahit. Tapi masalahnya sekarang ni sebab orang lebih suka beli online. Beli terus online." (P17)

"Tolong anak. Kedai dia."

"We found extra money. Sometimes, we made cookies as well."

"I did sewing. But the problem then was that people preferred to buy online. They just bought directly online."

"I helped the child. His shop."

The findings reveal various strategies employed by the *asnaf* (P17), the recipients of zakat from MUIP, to enhance their financial stability and improve their livelihoods. One key approach involves seeking additional income, such as making cookies, which highlights a proactive effort to generate extra revenue. Another common initiative is engaging in sewing, although recipients face challenges due to changing consumer habits, particularly the growing preference for online shopping. This shift has reduced the demand for handmade goods, posing difficulties for those who rely on traditional skills for income.

Additionally, some recipients (P17) provide support to their children, helping them run their businesses, which suggests a familial approach to economic empowerment. These initiatives, however, are not without their challenges, as the *asnaf* must navigate shifting market trends, evolving consumer behaviors, and limited opportunities to scale their efforts. Despite these obstacles, the resilience and resourcefulness of the *asnaf* underscore their determination to achieve greater economic self-sufficiency.

Recommendation

1. To enhance the effectiveness and accessibility of zakat aid distribution, MUIP, as the zakat provider, should develop a more adaptable system that empowers *asnaf* (the zakat recipients) to have greater control over how they use their assistance. Therefore, a potential solution would be to introduce a voucher or e-wallet system, which would allow *asnaf* to choose from a range of approved vendors. Since this system offers more flexibility, it would make the distribution process more tailored to the needs of the recipients. Furthermore, expanding partnerships with a broader variety of stores, including those that offer affordable options, would provide *asnaf* with access to a wider range of essential goods. In particular, this system could cater to specific needs, such as medical expenses or educational resources, which are often neglected in traditional zakat schemes. Well-established e-wallet providers, such as Touch 'n Go (TnG), ShopeePay, and GrabPay, could be integrated into this system to facilitate seamless transactions for *asnaf*, ensuring they have easy access to a variety of goods and services. Thus, by implementing these changes and leveraging these e-wallet platforms, MUIP could create a more comprehensive support system that not only meets the basic needs of *asnaf* but also gives them the independence and dignity to make choices suited to their unique situations. The research by Hamzah, M. Z., Rahim, H., Abdul Rasool, M. S., Abdul Khir, M. F., & Zakaria, N. B. (2023) recommended that zakat authorities, state governments, and fintech companies improve their digital infrastructure and systems. This enhancement would make e-payment platforms more appealing and accessible to zakat payers, allowing them to contribute easily from anywhere.
2. We recommend that Pusat Zakat and *Asnaf* develop a personalized aid allocation system that takes into account the individual needs, family size, and specific circumstances of each recipient. This can be achieved through a comprehensive assessment tool that evaluates factors such as household composition, presence of school-aged children, healthcare needs, and local living costs. Aid amounts should be adjusted based on these criteria, ensuring that support is tailored to each family's unique situation. The findings of the study by MZ Hamzah et al. (2023) indicated that the integration between zakat authorities, fintech companies, and Islamic financial institutions (IFIs) can strengthen the zakat distribution system, improve accessibility to Islamic financial services, and promote economic growth based on Islamic principles.

In order to use zakat aid effectively, regular reviews and adjustments should be implemented to reflect any changes in the circumstances of recipients. Collaboration with fintech companies and e-wallet providers can also improve the accessibility and efficiency of aid distribution. Instead of requiring recipients to visit physical locations to redeem food vouchers, an online platform could be established to track purchases and ensure that funds are used as intended. This system would streamline the screening process, enhance transparency in monitoring zakat usage, and improve the allocation process for future recipients. According to the research by Meerangani et al. (2022), the integration of digitalization in zakat management has the potential to significantly enhance both the efficiency and effectiveness of services provided by zakat institutions in Malaysia..

This is similar to the MySARA method introduced by the Malaysian government to Malaysian citizen. (Berita Harian, 2025) SARA is a cash assistance program that credits RM100 into the recipient's MyKad. Through SARA, recipients can purchase 14

approved categories of goods, available at over 4,100 selected stores nationwide. These goods include rice, eggs, instant noodles, canned food, beverages, seasonings, biscuits, cooking oil, bread, personal hygiene products, flour, household cleaning items, medicine, and school necessities. The program is expected to benefit 22 million people with a budget allocation of RM2 billion.

3. Enhance monitoring and verification processes to ensure that aid is provided to those who genuinely need it and is used properly. MUIP can adopt data-driven strategies to identify potential fraud or misuse of aid. Furthermore, MUIP should carry out random and routine checks on aid recipients to verify their circumstances. In addition, MUIP could establish a confidential reporting system for community members to report any suspected misuse of aid, with examples of the reporting process made available on the website, social media, and in official reports.

Conclusion

Zakat, a fundamental pillar of Islam, is essential for wealth redistribution and poverty alleviation in Muslim communities. The efforts made by the Majlis Ugama Islam Pahang (MUIP) to assess the satisfaction of zakat recipients by providing improved services and better information deserve recognition.

This researcher highlights the critical role of zakat in alleviating poverty and supporting vulnerable communities in Pahang. In conclusion, all participants in the study expressed mixed reactions for the assistance they received. A key finding highlights concerns about the adequacy of zakat distribution. Recipients consistently report that although the aid offers vital relief, the current sums (usually RM200 for groceries and RM300 in cash assistance)

In addition, the findings reveal significant challenges in the current distribution system, including logistical issues, and the need for better monitoring. By addressing these challenges and implementing the recommendations outlined in this study, zakat institutions can enhance the effectiveness of zakat distribution and better support the socio-economic well-being of recipients. Future research should explore the long-term impact of zakat assistance and evaluate the effectiveness of different distribution models in addressing poverty and inequality.

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