

# A CRITICAL REVIEW OF THE ZAKAT DISTRIBUTION MODEL IN ISLAMIC COUNTRIES

Nazrudin Hashim<sup>1</sup>  
Muhammad Yassar Yusri<sup>2\*</sup>  
Zamali Tarmudi<sup>3</sup>  
Nurul 'Aini<sup>4</sup>  
Syaidatus Syahira Ahmad Tarmizi<sup>5</sup>  
Noor Syazana Ngarisan<sup>6</sup>

<sup>1</sup> Academy of Contemporary Islamic Studies, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: nazrudin@uitm.edu.my)

<sup>2</sup> Faculty of Computer & Mathematical Sciences, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: muham449@uitm.edu.my)

<sup>3</sup> Faculty of Computer & Mathematical Sciences, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: zamalihj@uitm.edu.my)

<sup>4</sup> Faculty of Computer & Mathematical Sciences, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: ainiharun@uitm.edu.my)

<sup>5</sup> Faculty of Computer & Mathematical Sciences, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: syahiratarmizi@uitm.edu.my)

<sup>6</sup> Faculty of Computer & Mathematical Sciences, Universiti Teknologi MARA (UiTM), Johor Branch, Malaysia.  
(E-mail: syazana@uitm.edu.my)

\*Corresponding author: muham449@uitm.edu.my

## Article history

**Received date** : 25-8-2025

**Revised date** : 26-8-2025

**Accepted date** : 27-9-2025

**Published date** : 16-10-2025

## To cite this document:

Hashim, N., Yusri, M. Y., Tarmudi, Z., Nurul 'Aini, Ahmad Tarmizi, S. S., & Ngarisan, N. S. (2025). A critical review of the zakat distribution model in Islamic countries. *Journal of Islamic, Social, Economics and Development (JISED)*, 10 (77), 515 – 531.

**Abstract:** Zakat is an important instrument in the Islamic economy, and it acts as a mechanism for redistributing wealth and reducing poverty. However, the implementation and distribution of zakat in many Islamic countries still face a lot of challenges, including system inefficiency, weak governance, and persistent and continuous poverty. This study aims to examine various zakat distribution models that are practiced in Islamic countries, identify the strengths and weaknesses of existing models, and propose a more effective and sustainable approach. This study uses a qualitative research design with an article review approach, where content analysis methods are used to systematically analyze the contents of selected research. The analysis process was conducted thematically to identify the main terms related to the zakat distribution models. Data resources were obtained from databases such as Scopus, Web of Science, Google Scholar, and journals related to the Islamic economy. The article selection criteria were determined based on the year of publication, the country of study, and the methodologies used. The findings indicate that no single zakat distribution model is flawless. Instead, a blended approach that integrates consumptive, productive, community-based and centralized models proves more effective in ensuring fairness, transparency, and sustainability in zakat management. Thus, the study suggests the use of a fuzzy approach to determine the

*aid rates based on the relative needs of the asnaf more flexibly and dynamically. This approach is believed to be able to increase the fairness in zakat distribution while also strengthening the role of zakat as an effective way to reduce poverty. It is hoped that this study can contribute to the strengthening of Islamic economic policies and provide guidance to policymakers and zakat institutions in Islamic countries.*

**Keywords:** *Critical review, Distribution model, Islamic economy, Zakat management.*

## Introduction

The Holy Qur'an mentions the word zakat thirty times (Urif et al., 2018), and Imam Bukhari and Imam Muslim collected about 800 pieces of hadith related to zakat. The command for Muslims to pay zakat is mentioned in the Holy Quran: "And perform As-Salat and give zakat, and bow down along with Ar-Raki`in" (Al-Baqarah, 43). Zakat is mandatory for those who meet the nisab (the minimum wealth threshold for Muslims that obligates them to pay zakat), and eligible individuals will be selected as beneficiaries.

Zakat refers to the possession of assets that are intended for "mustahiq" (recipients) under specific conditions (Fakhrudin, 2008). According to Naufal and Irham (2024), "Mustahiq" refers to the rightful recipients of zakat, meaning those who are eligible to receive the funds according to Islamic law. The eight categories of mustahiq are "Fakir" (those who earn very little or nothing), "Miskin" (those who are in need but may have some resources), "Amil" (those in charge of the zakat collection and distribution), "Muallaf" (newly converted Muslims whose faith is growing), "Riqab" (those who are enslaved or in bondage), "Gharim" (those weighed down by debt), "Fisabilillah" (those who strive for Allah's cause), and "Ibn Sabil" (travelers with exhausted resources) (Santoso et al., 2023). These individuals or groups are eligible to receive the zakat due to their deficient financial or economic circumstances.

Zakat is designed to promote social fairness and economic welfare, which is regulated and implemented by the government. It can strengthen national zakat policies that can be implemented to collect, manage and distribute zakat to eligible mustahiqs, thereby enhancing overall welfare (Aslami et al., 2025). It can also improve institutional synergy through cooperation among zakat institutions, financial sectors and social welfare agencies. The government might broaden the scope of zakat distribution to guarantee it reaches wider groups of individuals in need, including disadvantaged and marginalized populations. This helps create a more balanced and equitable community in which the less fortunate receive essential support to fulfill their basic needs. Zakat funds also can help them to develop financial independence and self-reliance (Abdul Hamid & Hamid, 2020). Despite the well-established benefits of zakat, inefficient zakat systems remain a major challenge. Zakat funds are seen as only providing temporary relief rather than sustainable empowerment when the same target populations remain poor over long periods. Without addressing the underlying causes of poverty, zakat risks becoming a recurring handout, thus prolonging dependency and inefficiencies in the system with some funds remaining undistributed.

Zakat distributions may have issues that limit their effectiveness in addressing poverty, including issues of transparency and accountability (Khan et al., 2025). Zakat institutions often lack standardized reporting mechanisms or are not fully audited, raising concerns on effective

management and use of funds among payers (muzakki) and stakeholders. Besides, due to the inconsistent zakat collection rates, eligible zakat payers may be unaware of or unwilling to participate. This inconsistency may be caused by economic situations, concerns about the optimal use of zakat funds and variations in the mechanisms for collection and enforcement across different regions or institutions. Weak governance in zakat institutions, including bureaucratic delays and inadequate resource management, significantly hinders the effective distribution and optimal utilization of zakat funds, thereby reducing its impact on poverty reduction (Mohamad & Sori, 2023).

For this reason, it is essential to emphasize the critical factors that could enhance the zakat systems. This includes proposing adaptable zakat distribution models that can effectively address the challenges by predicting eligibility and prioritizing zakat distribution efficiently. This is done to ensure fairness and immediate allocation of funds, particularly in high-demand situations for minimizing delays in support delivery (Mukhid, 2024). Furthermore, a previous study suggested the efficacy of a fuzzy logic approach in real zakat contexts, which may help improve fairness in zakat distribution by addressing uncertainty and complexity in assessing degrees of eligibility based on multiple criteria that reflect the real-world nuances of poverty and need during crises (Bouanani & Belhadj, 2019). Benefits of fuzzy logic include the ability to attain reasonable accuracy for automatic decision rules by minimizing human biases and errors inherent in manual evaluations, enhancing transparency and trustworthiness. In essence, the main objective of the study was to discover appropriate zakat distribution models in zakat management systems to ensure effective and efficient management of zakat funds and a positive impact on the beneficiaries.

The main objectives of this paper are to identify the appropriate, fair, and transparent zakat distribution across existing zakat management systems and to ascertain the challenges that can hinder the effectiveness of the current practices. To achieve these objectives, the paper is structured as follows: Section 2 discusses the idea and theoretical basis of zakat, and Section 3 presents the methodology. This is followed by Section 4, which assesses the zakat distribution models, Section 5 identifies challenges in zakat distribution, while Section 6 presents the analysis and discussion. Section 7 describes an effective zakat distribution model, and finally, Section 8 presents the conclusion of this study.

## The Idea of Zakat and Its Theoretical Basis

### Definition of Zakat

Linguistically, the term zakat derives from the Arabic root zakā, signifying al-barakah (blessing), al-namā' (growth), al-tahārah (purification) and al-salāh (righteousness). These interpretations indicate zakat as a form of worship that cleanses both wealth and the spirit while encouraging kindness and societal welfare (al-Zuhaili, 1985; al-Mausu'ah al-Fiqhiyyah, 1992).

Legally, zakat is described as donating a share of wealth that has attained the nisab (minimum level) and haul (time condition) to legitimate beneficiaries as outlined by Islamic law. As stated by al-Zuhaili (1985), zakat represents a form of financial devotion that encompasses both spiritual and social aspects, purifying wealth and spirit while aiding those who are less fortunate. Yusuf al-Qaradawi (1999) in *Fiqh al-Zakat*, emphasizes that zakat is a religious duty

that links devotion to God with social and economic roles, serving as a means of purification (tazkiyah), growth (namā') and societal justice.

### **The Role and Aims of Zakat in Islam**

Zakat ranks among the five pillars of Islam, highlighting its role as a core religious duty for all qualifying Muslims. The Qur'an consistently emphasizes its significance, as seen in Surah al-Baqarah (2:43): "Perform prayer, pay zakat, and prostrate with those who prostrate." This verse positions zakat next to prayer, highlighting its fundamental importance.

Prophetic teachings additionally confirm zakat as a fundamental aspect of Islam. A narration narrated by al-Bukhari and Muslim indicates that Islam is founded on five pillars, with one being zakat. This demonstrates that zakat serves as both a social duty and an act of worship to God. Moreover, scholarly consensus (ijma') affirms its necessity and refusing it is viewed as tantamount to dismissing the principles of Islam (al-Zuhaili, 1985; al-Mausu'ah al-Fiqhiyyah, 1992).

Meanwhile, the goals of zakat include spiritual, social and economic aspects. Spiritually, it cleanses both the soul and wealth, acting as a demonstration of submission to God (al-Qaradawi, 1999). Zakat serves as a tool to help the impoverished and diminish societal inequality, both socially and economically (al-Zuhaili, 1985). It also reallocates wealth, making certain that resources do not flow solely among the affluent (al-Mausu'ah al-Fiqhiyyah, 1992).

Modern research supports these perspectives. Rusydiana et al. (2025) discovered that zakat alleviates poverty, lowers unemployment and advances income equity via redistribution. Likewise, Al-Hamed (2024) asserts that zakat stabilizes the Islamic economy by harmonizing demand and supply, promoting economic growth and facilitating equitable wealth distribution. Zakat thus functions not just as an act of personal devotion but also as an extensive mechanism for social and economic progress.

### **The Socioeconomic Importance of Zakat**

Zakat serves as a financial form of worship that cleanses wealth and acts as a socioeconomic tool that significantly influences community growth. It reallocates resources to lessen inequality and promote social justice (al-Mausu'ah al-Fiqhiyyah, 1992). By reducing the divide between the wealthy and the impoverished, zakat aids in creating a more just society.

### **Zakat as a Tool for Social Welfare**

In the United Kingdom, zakat has been recognized as a significant immediate financial aid system for Muslim populations. Research indicates that 70% of beneficiaries attained financial stability within half a year of receiving aid. Education and vocational training programs funded by zakat also led to an 8% decrease in unemployment from 2018 to 2023. Yet, elevated administrative expenses and uneven distribution, particularly in rural regions, have compromised long-term efficacy (Chy, 2025).

In Saudi Arabia, zakat is regarded as a method for improving social welfare and promoting economic sustainability. Aside from its economic effects, zakat serves as a moral and spiritual tool that diminishes greed and reinforces unity. Historical and accounting evaluations highlight its beneficial impact on national progress (Al-Salih, 2020).

### **The Role of Zakat in Strengthening Communities**

Meanwhile, the success of zakat in Indonesia relies on effective governance, collaboration between institutions and participation from the community. In addition to cash aid, zakat is progressively linked with empowerment initiatives that enhance resilience and promote inclusive economic development (Mokodenseho et al., 2024). A systematic review of 71 articles emphasizes the contribution of agricultural zakat to improving farmer welfare and fostering financial inclusion through the strengthening of zakat institutions, which helps decrease inequality (Mongkito & Samdin, 2025).

### **Charity for At-Risk Populations**

In Malaysia, zakat is well-known as a means to alleviate poverty, yet its advantages mostly extend to citizens. Refugees, including individuals from Muslim nations, frequently have limited access to zakat resources. The United Nations High Commissioner for Refugees (UNHCR) Refugee Zakat Fund, initiated in 2016, created new possibilities; however, concerns regarding transparency, effectiveness and governance remain. Researchers highlight the importance of merging technology and aligning policies between federal and state levels to provide zakat advantages to refugees, in accordance with Maqasid al-Shariah and the Sustainable Development Goals (Razin & Rosman, 2021).

### **Zakat as a Catalyst for Economic Development**

An empirical analysis of eight countries with a Muslim majority (2004–2017) revealed that zakat has a positive effect on national economic growth. Disbursed zakat funds encourage consumption, investment and public expenditure, aiding in the increase of the gross domestic product (GDP) per capita. The research emphasizes the significance of payers' knowledge, government participation and the quality of institutions as factors influencing the economic effects of zakat (Jedidia & Guerbouj, 2020).

In conclusion, zakat functions as a complex socioeconomic tool. It offers temporary assistance while also fostering human capital development, promoting financial inclusion and enhancing national economic growth. Even with issues concerning governance, transparency and inclusivity, zakat continues to be an essential tool for fostering a fair and thriving society.

### **Earlier Research on Zakat Allocation Models**

Earlier research shows that there isn't a universal model for zakat distribution. Its application differs based on political, institutional and technological factors. In general, three models are recognized: consumptive, productive and institutional. The consumptive approach emphasizes urgent necessities like nutrition and medical care. Rusydiana et al. (2025) identified it as a valuable social safety net, whereas Sinaga and Abdurrahman (2024) contended that dependence on consumptive aid hinders recipients from breaking free from poverty cycles.

The productive approach focuses on empowerment by providing capital, training in skills or fostering community development. In Indonesia, Nurhasanah (2021) recorded various strategies employed by zakat institutions, whereas Z. et al. (2023) presented a model of "assisted village" that boosts income and fosters small business owners. Arwani et al. (2022) emphasized the significance of productive zakat in fostering resilience, particularly in times of crisis like the COVID-19 pandemic.

The institutional framework varies between centralized governmental structures and non-governmental organization (NGO)/hybrid frameworks. Malaysia's centralized method promotes improved adherence through integration with taxation, yet it might struggle with local responsiveness (Mukhlisin et al., 2024; Rosita et al., 2024). In contrast, the NGO/hybrid models of Türkiye and Indonesia are more focused on community involvement but encounter issues with coordination and transparency (Mukhlisin et al., 2024).

In general, research indicates that every model has its advantages and drawbacks. Consumptive zakat delivers quick assistance but isn't sustainable, productive zakat promotes enduring empowerment but needs robust institutional backing, whereas centralized institutions guarantee accountability but might be inflexible. A blended strategy that integrates these advantages might create a more comprehensive and efficient zakat distribution framework.

### **Earlier Research on the Challenges in Zakat Administration**

Studies consistently indicate that zakat management encounters several obstacles that hinder the efficiency of collection and distribution. The primary problems are weaknesses in governance and accountability, such as insufficient transparency and a deficit of public trust. In Indonesia, skepticism towards official institutions has diminished public engagement because of views on inefficiency (Ahyani et al., 2025; Asmadia et al., 2025). Meanwhile, in Malaysia, the administration system is more centralized, so bureaucratic inefficiencies and technical problems like data management and beneficiary selection continue to exist (Razali et al., 2022).

Another challenge is institutional capacity, especially the lack of skilled amil, inadequate infrastructure, and financial limitations (Noipom et al., 2024). Insufficient technical understanding of zakat calculation and recognition of rightful beneficiaries further diminishes equitable distribution (Noipom et al., 2024). In addition, technological advancements and digital skills introduce a new perspective. Although digitalization may enhance efficiency, issues related to data security and insufficient digital literacy persist as barriers (Asni et al., 2024).

In summary, difficulties in zakat management arise from governance challenges, institutional restrictions, human resource limitations and technological obstacles. Despite numerous proposed solutions including legal changes, financial partnerships and technological advancements - holistic and cohesive strategies are still scarce. This highlights the necessity for additional studies to develop more efficient and comprehensive zakat management strategies.

### **Methodology**

This research employs a qualitative approach by analyzing current articles to thoroughly assess the implementation of zakat distribution models in Islamic nations. The information was obtained from secondary sources like Google Scholar, scholarly journals on Islamic economics and zakat management, along with essential reference books on zakat. 13 articles were chosen according to particular criteria, such as the year of publication (2020–2025), the study's country (i.e Malaysia, Indonesia, Bangladesh, Türkiye, Saudi Arabia, Brunei, Egypt, some regions in Africa), and the methodology utilized. Preference was given to studies that directly examined

zakat distribution models and their associated challenges, keeping the analysis targeted and pertinent.

Data gathering occurred in phases through the examination of article titles, abstracts, and complete texts. The chosen works were subsequently examined through thematic content analysis to uncover significant themes, which included zakat distribution models (consumptive, productive, community-based, and localized/priority-based), management types (centralized, NGO-led, hybrid, mandatory, or voluntary), and challenges like governance, technology, regulations, and human resources. A qualitative method was selected as it facilitates a more in-depth investigation of zakat practices, comparison of viewpoints from various nations, and assessment of the effectiveness of these models through cross-country study.

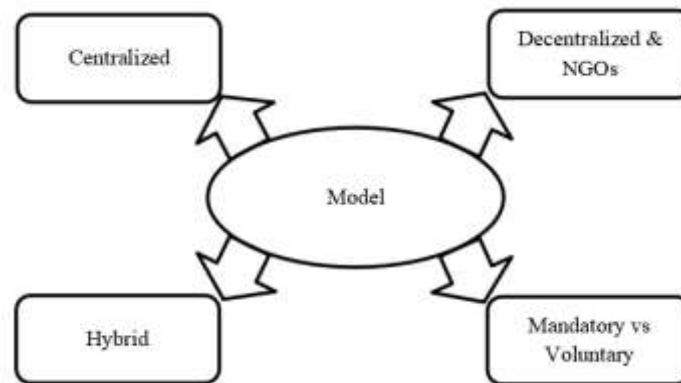
### **Zakat Distribution Models**

In discussing the existence of zakat distribution models in general, they can be categorized into several main models, namely the consumptive model, productive model, community-based and participatory models, and priority and localized distribution.

Each of the main models mentioned above has a different approach and focus according to the preferences of its users and the goals to be achieved. First, the consumptive model (Ariffin & Purnamasari, 2022; Mahmudah & Aziz Alwa, 2022) focuses on providing immediate and direct zakat assistance to target groups, such as cash aid, food, kitchen necessities, and so on. This model is short-term, thus it is not sustainable for the recipients' daily survival. Second, the productive model (Arif et al., 2024; Z. et al., 2023; Ariffin & Purnamasari, 2022; Jamal & Turasih, 2022), which is characterized by long-term aid or support given to recipients like business activities involvement, capital support, advisory and expertise assistance, training provision, and so on. This model is seen as more sustainable and aims to turn them into zakat payers in the future.

The third zakat distribution model is the community-based and participatory model (Rahmatya & Wicaksono, 2018; Jamal & Turasih, 2022), which involves the local community, technical assistance, and self-help. It encourages and empowers the beneficiaries to contribute according to their own capacity and ability. Next, the fourth model is the priority and localized distribution model (Rahman et al. 2023), which focuses on local beneficiaries or specific groups (i.e., based on gender or area) to enhance the distribution targets, thus achieving maximum impact. If this model is effectively implemented, its impact will be maximized in helping the local community, especially the beneficiaries.

In terms of applications based on the country, various models of zakat management can be identified, whether those models have been and/or are being implemented, especially in Islamic countries or in countries that practice the obligation of zakat among their communities. However, specifically, they can be categorized into four main management models as shown in Figure 1 below, namely, the centralized model, the NGO model, the hybrid model, and the mandatory versus voluntary model.



**Figure 1: Types of Zakat Management Models**

The centralized model is a model that is fully regulated by the authorities and has an integrated technology system foundation to ensure transparency and efficiency in its operations, whether in the collection or distribution of zakat (Ibrahim et al., 2020). This model is practiced in Malaysia under the complete jurisdiction and supervision of the respective state governments. Although each state, for example, Selangor or Johor, or the Federal Territory of Kuala Lumpur, has different methods for determining the kifayah (sufficient) threshold to establish the eligibility of recipients, this model fundamentally still falls into the same category, which is the centralized model.

Next, the decentralized model in which, NGOs and local communities engaging directly by offering flexibility in zakat control and supervision (Mahmudah & Aziz Alwa, 2022). This model is practiced in countries like Türkiye and several others on the African continent. The model is not specifically supervised by the authorities, thus facing significant challenges in the context of supervision and monitoring, and struggles to establish uniform standards in the distribution of zakat in their countries. Another type of model, which is the hybrid model, is a combination of government supervision and private sector involvement. This model is practiced in Indonesia and Bangladesh and aims for joint regulation by both parties, allowing for easier adjustments based on the local community (Rahman et al. 2023). The last main zakat model is the ‘mandatory versus voluntary’ model, where the mandatory model is practiced in Saudi Arabia and Brunei Darussalam, while the voluntary model is practiced, for example, in Egypt, some states in Türkiye, and also some regions in Indonesia. This volunteer-based model is entrusted to volunteers to manage it, but it will undoubtedly affect the impact and distribution of zakat itself.

Recently, various innovations and analytical approaches have been used to measure the extent to which the zakat distribution model can be practiced. For example, analysis using weighted Shapley value and Pareto distribution, agent-based and machine learning, and not to forget the measurement of maqasid shariah using a multi-criteria decision-making approach (Ahamadul et al. 2023a; Ahamadul et al. 2023b; Azhar, 2023). Based on the discussions and research above, it can be concluded that each type of zakat management model has a different approach and has its own advantages and disadvantages.

However, the centralized zakat management model practiced in most states in Malaysia (Ibrahim et al., 2020) clearly has significant advantages in the aspects of distribution, collection, and overall regulation. Nevertheless, in terms of standardization in almost all



processes in each state in Malaysia, there is still room for improvement. For example, the kifayah threshold used by each state in Malaysia still has significant differences, with each using its own justifications. If this can be standardized and agreed upon together, it is believed that the management model (of distribution and/or collection) adopted will become more systematic, structured, and effective in its implementation in Malaysia, particularly.

### Challenges in Zakat Distribution

Zakat management, especially zakat collection and distribution, has faced various challenges in many different countries. The challenges can be divided into four types. Firstly, issues in zakat administration and management have always hindered the smoothness of the distribution process to the recipients. Secondly, challenges in technological aspects, particularly in digital literacy and security concerns, have also slowed down the progress of integrating technology in zakat management. Thirdly, regulatory problems between the zakat institutions and the government may also pose a challenge in zakat management. Finally, challenges in factors regarding accessibility to the community, whether personally or geographically, also contributed to the challenges.

In traditional zakat collection and distribution systems, one of the main problems encountered is inefficient resource allocation. This can be due to unsatisfactory data records, a lack of staff, or inefficient allocation of resources, and these factors will impede the process of identifying the eligible recipients and distributing the zakat to them effectively. This is because the traditional process, which does not necessarily involve technology, may lead to errors and inconsistencies in the distribution of zakat and will affect the life and well-being of the recipients. Additionally, the lack of a proper database can make it difficult for zakat institutions to accurately determine the eligibility of the recipients who need assistance (Laylo, 2023). The recipients will also be unable to be traced if the database is not regularly updated. Razali et al. (2022) also mentioned in their research that the unqualified staff – those who lack proper knowledge and expertise about zakat – will lead to improper zakat management. Meanwhile, in Indonesia, one of the problems in zakat management is the poor human resources of the *amil*. This is because most of them are doing it not as their main career, but as a part-time job (Harahap & Soemitra, 2022).

The existence of technology has often helped people in managing their tasks in an orderly manner. However, there are still barriers to fully adopting technology in life. The case is also true for zakat distribution and management. The two main problems in adapting technology to zakat distribution are the community's level of digital literacy and their concerns regarding the security of the digital database. In particular, low digital literacy is regarded as a big hurdle, especially among older communities (Sugeng et al., 2024). This makes it harder for zakat institutions to introduce a new process or system to collect and distribute the funds. People who have less understanding of digital platforms also have a higher likelihood of becoming victims of scams and cybercrimes (Mushdalifah et al., 2024). Other than that, the level of security in digital platforms also affects the acceptance of technology in zakat distribution. This is because the zakat payers and recipients are concerned that their personal data and money could be lost due to scams (Mushdalifah et al., 2024). However, traditional methods also suffer from this problem, usually because they lack transparency, making it hard for people to verify the funds received. Besides that, the absence of clear regulations and standards creates a daunting hurdle in establishing the community's trust and technology acceptance in zakat management, with

trust in zakat institutions being one of the critical factors that influence online zakat payment intentions (Asni et al., 2025).

The efficiency of zakat distribution is also affected by structural and regulatory challenges. A lot of zakat institutions in many countries face these types of challenges while collecting and distributing the zakat funds, particularly having problems in fragmented regulatory structures and disjointed efforts between institutions and government programs. For example, Mukhlishin et al. (2024) studied the operations in three countries, namely Indonesia, Türkiye, and Malaysia, and all three countries were found to have some disconnection between the institutions responsible for zakat management. In Indonesia, their legal structure, which includes two of their main zakat institutions, does not have enough coordination, resulting in operational disorganization due to not having a good framework. Meanwhile, in Türkiye, the zakat management relies on contributions by volunteers from charitable organizations and NGOs. However, they need to be consistently regulated and enforced, because this approach results in discrepancies in zakat collection and distribution. In Malaysia, there are differences in regulations between zakat institutions from different states, which lead to inefficiencies in zakat management and challenges to make zakat collection systems more standardized and modernized. Besides that, bad distribution systems can lead to the funds not being received by the correct recipients immediately, and this will weaken the impact of zakat in general. The restrictive and inflexible eligibility criteria in some zakat distribution systems may result in some intended groups of recipients missing out on receiving the funds (Mohd Taher et al., 2025).

Another challenge in zakat management faced by the institutions is the social and community factors. The public will feel reluctant to follow or participate in zakat payment if they have low awareness and trust in the institutions. According to Mukhlishin et al. (2024), some main issues that reduce the efficiency of zakat in Indonesia are low public awareness about the necessity of zakat. This is also mentioned by Harahap and Soemitra (2022), who added that the zakat payers also had low confidence in the zakat institutions. Meanwhile, the main challenges in Türkiye are the integration of zakat management with the government systems and the expansion of public awareness, efficiency, and transparency in the distribution of zakat. In addition, geographical issues also pose a challenge to efficient zakat management. This is because not all living areas have suitable and appropriate technological infrastructure, and this will slow down the implementation of the digital zakat system in those areas (Sugeng et al., 2024). The people who reside in these areas usually have accessibility problems, and this will prevent them from using the digital systems. For example, people who are eligible to receive zakat funds but live in a remote area may not be able to access the system to update their eligibility. This will lead to the issues of identification and distribution by the zakat institutions.

### **Analysis and Discussion**

The implementation of an effective zakat distribution and zakat management system remains a pressing concern in many Islamic or Muslim-majority countries. In a study on 17 member countries of the Organization of Islam Cooperation (OIC), it was found that the Zakat to GDP ratio exceeds Poverty Gap Index to GDP ratio in most countries, which indicates that institution of zakat has significant potential to contribute to poverty alleviation (Shaikh, 2016). On the other hand, countries with less effective zakat management systems report lower impact on reducing poverty (often under 25%) due to poor fund allocation and mismanagement of

resources (Khan et al., 2025). Research by Muhammad (2019) found that all high-income Islamic countries included in the study employ a centralized zakat system, with their respective governments playing a significant role in ensuring standardization and regulation in its implementation. Integration of technological approach in this model also allows enhanced transparency and efficiency in zakat collection and distribution (Mukhlisin et al., 2024). In some countries like Bahrain, Oman and UAE, their e-government facilities offer several channels for zakat payment such as online banking and mobile apps which contributes to increase in zakat compliance and collection. Additionally, zakat collections and distributions in those countries are published and accessible by the public as transparency is an important aspect of a good governance which, in turn, leads to compliance and trust by the public (Muhammad, 2019). A centralized zakat management system helps improve financial accountability and reduces the risk of mismanagement, making sure that aid goes to those who truly need it. At the same time, it also allows governments to align zakat with wider economic strategies, enhancing its contribution to national development goals. In Malaysia, state-run zakat institutions use digital platforms and structured processes to manage both collection and distribution. As a result, about 85% of the zakat that should be collected each year is successfully gathered, playing a key role in funding programs that help reduce poverty (Khan et al., 2025).

The decentralized zakat management model relies on community-based organizations to oversee the collection and distribution process such as in Türkiye where zakat is managed by social and charitable organizations, as well as non-governmental religious institutions (Mukhlisin et al., 2024). This approach allows flexibility in zakat distribution where it could be specifically targeted to address the needs of the community. Syamsuri and Umami (2024) suggested that this model could be the key to alleviate poverty in Indonesia as shown by its successful execution during the time of Caliph Umar Al-Khattab. This is because decentralization focuses on collection and distribution of zakat to be conducted within the area, thus making zakat management easier to monitor and control. However, if poorly governed, this system may lead to inconsistencies in collection and distribution practices, which in turn will reduce the efficiency of zakat distribution (Mukhlisin et al., 2024).

The hybrid model utilizes a combination of centralized and decentralized zakat management systems. It could be said to bring together the strengths of a centralized system and local engagement thus offering more adaptable and sustainable solutions for social welfare. In Indonesia, for example, Badan Amil Zakat Nasional (BAZNAS) is the government institution authorized to manage zakat nationally while the Lembaga Amil Zakat (LAZ) is a community-based institution that is tasked to manage zakat within a specific region (Najiyah & Febriendika, 2018). The coordination between these two institutions (government and non-government) is instrumental in expanding the reach to a wider range of areas. While Indonesia has reported a significant increase in zakat collection from 2015 to 2019, the amount obtained is still far from the country's estimated zakat potential (Herianingrum et al., 2023). One of the issues is the public's limited trust in the transparency and accountability of zakat management (Zulfikri et al., 2023). The government institution that acts as the regulator of the zakat management at national level should also be properly educated about the zakat principles and has robust transparency measures to increase public trust (Amalia, 2019).

The zakat management models in Islamic countries differ in various aspects as they reflect the unique political, economic, and cultural context of the respective regions. While all these models have their own advantages, strong governance framework and robust transparency measures are essential to ensure their successful implementation. Policymakers need to work hand-in-hand with religious leaders, communities, and financial partners in order to optimize the potential use of zakat, especially in alleviating poverty.

### **Towards an Effective Zakat Distribution Model**

In order to construct an effective zakat distribution model, some solutions and improvements have to be made to address the challenges faced by the institutions. One of the solutions that can be made is to use the reports from previous years as a guide to evaluate resource efficiency (Maisyarah & Hamzah, 2024). This strategy can be used to reduce the mistakes in distribution. It is also important to build a strong database of eligible recipients to assist zakat managers in determining the appropriate criteria for the beneficiaries. However, none of the models can be considered faultless. Therefore, a new and improved distribution model can then be developed to ensure a fair zakat distribution. For example, a distribution model based on fuzzy approach can help allocate the zakat according to the weight of needs. This is due to its ability to thoroughly differentiate the level of needs between recipients in the categories of “Fakir” and “Miskin”.

In addition, instead of relying solely on a single method, a blended approach that combines consumptive, productive, community-based, and centralized models is shown to be more effective in guaranteeing that zakat management is fair, transparent, and sustainable. Through such a combined model, zakat distribution can address immediate needs, build long-term capacity, strengthen community solidarity, and maintain public trust in zakat institutions.

Training should also be provided for the staff of the zakat institutions, especially the new staff, in order to ensure that the zakat collection and distribution process continues without many problems. Besides that, zakat institutions can organize programs that inform the public about zakat institutions and digital zakat platforms, especially in remote areas. This is to educate the public about the zakat collection and distribution process and to reassure them about the security of the digital systems that are to be implemented.

Another suggested solution to overcome the challenges is to properly and carefully organize and construct a good regulatory model to help reduce oversight and increase public trust towards the organization and the system. A lot of regulations have to be implemented, such as encryption and dual authentication systems, so that the strength of the digital database security is assured. The implemented regulations have to include a regulation that improves the rigid eligibility criteria to ensure that all qualified recipients receive their supposed funds. There also needs to be more proper collaboration between zakat institutions and the government to minimize errors and inaccuracies in the collection of the recipients’ data (Maisyarah & Hamzah, 2024). The collaboration should also lead to decisions to improve accessibility to the recipients residing in rural areas in order to easily reach them for zakat payment and distribution. This, in turn, will increase the public’s awareness and trust in zakat institutions, which helps them comply with their obligations towards zakat.

## Conclusion

To sum up the study, all eight zakat models stated above has their advantages and disadvantages. The consumptive model provides immediate assistance but is short-term focused, compared to the productive model which does not offer immediate assistance, but is sustainable in the long run. Meanwhile, the community-based model involves the local community and encourages participation among them, but it may be slower to implement and requires strong coordination between the locals. The localized distribution model focuses its target towards specific groups, but may result in the exclusion of non-priority groups. Following that, the centralized model, mainly used in different states of Malaysia, is fully regulated by the authorities and is supported by technology systems. This model has significant advantages in terms of zakat collection and distribution. However, the model can still be improved, as the kifayah threshold used by different states in Malaysia still has a significant difference, which may result in disparity over the distribution between different states. Meanwhile, the decentralized model encourages direct community and NGO involvement, but lacks government supervision in the management. The hybrid model, combining government and private sectors, is flexible and adaptable to local needs, however it faces challenges in coordinating between the two sectors. Finally, the mandatory model ensures higher compliance but may seem coercive to the public, while the voluntary model promotes trust within the community in exchange for lower compliance.

The challenges in zakat management can be divided into four main categories: administrative issues, technological barriers, regulatory challenges and community factors. Administrative issues include insufficient allocation of funds, unsatisfactory and outdated database, and lack of staff expertise. Meanwhile, challenges in technological barriers involve low digital literacy among the community, low trust due to lack of transparency, and concerns over digital security of data. Next, some of the regulatory challenges include unclear zakat regulations, poor coordination between zakat bodies and government, and rigid criteria that may exclude some recipients. Finally, the community factors include lack of awareness and participation among communities, and lack of access due to poor geographical or infrastructure factors. Therefore, some of the suggested solutions are to standardize the regulations, particularly in the distribution methods, to invest in digital infrastructure, to increase the engagement with the community in order to increase awareness and knowledge, and to improve the coordination between the government and the zakat institutions. In particular, it is believed that the distribution methods in Malaysia can be further improved by applying a fuzzy approach towards the kifayah threshold in order to standardize the recipient selection method. This will ensure that the distribution of zakat is fair across all recipients who need it most, and also strengthening zakat as the key method to minimize poverty among the community.

## Acknowledgements

The authors would like to thank Universiti Teknologi MARA (UiTM) Johor Branch for providing the financial support under Geran Penyelidikan Bestari (GBEST) 2025 with reference number 600-UiTMCJ (PJIA.5/2). The authors would also like to thank the reviewers for providing meaningful comments and suggestions to improve this article.

## References

- Abdul Hamid, S., & Hamid, M. L. (2020). Zakat and the empowerment of the hardcore poor in the 21st Century. *Journal of Critical Reviews*, 7(5), 136-139. 10.31838/jcr.07.05.22
- Ahamadul, M., Tarmudi, Z., Matmali, N., & Saili, J., & Mustapha, M. (2023a). Zakat Distribution Model based on the Diversity of Asnaf Background, *International Journal of Academic Research in Economics and Management and Sciences*, Vol. 12(1), pp. 207–221. <http://dx.doi.org/10.6007/IJAREMS/v12-i1/16158>
- Ahamadul, M., Tarmudi, Z., Matmali, N., & Saili, J., & Mustapha, M. (2023b). The Modelling of Zakat Using AHP Technique in Sabah, *International Journal of Academic Research in Economics and Management and Sciences*, Vol. 12(1), pp. 183–195. <http://dx.doi.org/10.6007/IJAREMS/v12-i1/16158>
- Ahyani, H., Solehudin, E., Mutmainah, N., Rahman, E., Ahmad, M., Muharir, M., Sartono, S., Fahmi, A., & Bhatti, M. (2025). Transforming zakat distribution: Integrating Nahdlatul Ulama's fatwa to address Indonesia's social inequality challenges. *Review of Islamic Social Finance and Entrepreneurship*, 4(1), 33–43. <https://doi.org/10.20885/risfe.vol4.iss1.art3>
- Al-Hamed, S. (2024). The function of zakat in Islamic economics: An analytical study. *International Uni-Scientific Research Journal of Humanities and Social Sciences* (5)(2), 4-10. <https://doi.org/10.59271/s45417.024.1558.2>
- al-Mausu'ah al-Fiqhiyyah. (1992). *Al-Mausu'ah al-Fiqhiyyah al-Kuwaitiyyah* (Vol. 23). Kuwait: Ministry of Awqaf and Islamic Affairs.
- al-Qaradawi, Y. (1999). *Fiqh al-Zakat: Dirasah Muqaranah li Ahkamih wa Falsafatih fi Dau' al-Qur'an wa al-Sunnah*. Beirut: Mu'assasat al-Risalah.
- al-Salih, A. (2020). The role of zakat in establishing social welfare and economic sustainability: The case of Saudi Arabia. *International Journal of Financial Research*, 11(6), 196. <https://doi.org/10.5430/ijfr.v11n6p196>
- al-Zuhaili, W. (1985). *al-Fiqh al-Islami wa Adillatuh* (Vol. 2). Damsyik: Dar al-Fikr.
- Amalia, E. (2019). Good governance for Zakat institutions in Indonesia: A confirmatory factor analysis. *Pertanika Journal of Social Sciences & Humanities*, 27 (3), 1815 – 1827.
- Arif, A., Al Rieza, I., Khadijah, K., & Handoko, L., (2024). A Systematic Literature Review of Productive Zakat Models, *International Journal of Zakat*, Vol. 9(Special) pp. 71-85. <https://doi.org/10.37706/ijaz.v9iSpecial.520>
- Ariffin, Z. & Purnamasari, N. (2022). Company Zakat distribution model in Kota Metro Lampung, *International Journal of Islamic Economics*, Vol. 4(2), pp. 149 - 158.
- Arwani, A., Salenus, S., Rahayu, N. W. I., Faiz, M. F., Cakranegara, P. A., Aziz, A., & Andiyan, A. (2022). The Development Of Economic Potential Of People In Pandemic Through Earning Zakat Distribution. *International Journal of Professional Business Review*, 7(2), e0414. <https://doi.org/10.26668/businessreview/2022.v7i2.414>
- Aslami, N., Nasution, M. S. A., Lubis, F. A., & Japakiya, I. L. (2025). Islamic performance index for mustahiq empowerment by zakat collection institution. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 14(1), 136-156. <https://doi.org/10.46367/iqtishaduna.v14i1.2365>
- Asmadia, T., Suryadi, A., Asrida, A., & Utami, S. (2025). Zakat as a poverty alleviation instrument: A case study in Indonesia and Malaysia. *Asian Journal of Muslim Philanthropy and Citizen Engagement*. <https://doi.org/10.63919/ajmpce.v1i1.14>
- Asni, F., Ahmad, K., Hasbulah, M., Tambak, S., Ahmad, H., & Mustafa, W. (2024). A recent systematic review of zakat digitalization: Efficiency and challenges. *Journal of Advanced Research in Applied Sciences and Engineering Technology*, 53(2), 130–146. <https://doi.org/10.37934/araset.53.2.130146>

- Azhar, Z., Mydin, M. K. K., & Pitcha, A. A., (2023). Zakat Distribution Priorities in Malaysia: An Analytic Hierarchy Process Analysis, *Asian Journal of Business and Accounting*, Vol. 16(1), pp. 69 - 87. <http://dx.doi.org/10.22452/ajba.vol16no1.3>
- Bouanani, M., & Belhadj, B. (2019). Zakat and poverty alleviation in Tunisia using the fuzzy approach. *Journal of Quantitative Economics*, 17(2), 421-432, <https://doi.org/10.1007/s40953-019-00154-2>
- Chy, A. (2025). The role of zakat in the socio-economic empowerment of Muslim communities in the UK: Challenges, opportunities, and future directions. *AZKA International Journal of Zakat & Social Finance*, 6(1). <https://doi.org/10.51377/azjaf.vol6no1.206>
- Fakhruddin (2008). Fiqh dan manajemen zakat di Indonesia. *UIN-Maliki Press*, Malang. ISBN 979-24-3009-1.
- Harahap, R. A. & Soemitra, A. (2022). Literature Study of Zakat Distribution in Indonesia. *Jurnal Ilmiah Ekonomi Islam*. 8(01), pp. 618 - 624. <http://dx.doi.org/10.29040/jiei.v8i1.4369>
- Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643-660. <https://doi.org/10.1108/JIABR-11-2021-0307>
- Ibrahim, P., Ali, M., Muridan, M., & Mohd Jazid, A. I. (2020). Revisiting Zakat Distribution on Income Inequality and Welfare: The Malaysia Experience, *Al-Uqud: Journal of Islamic Economics*, Vol. 4(1), pp. 146 - 161. <http://dx.doi.org/10.26740/al-uqud.v4n1.p146-161>
- Jamal, H. & Turasih, (2022). Mustahiq Participation Model in the Productive Zakat Fund Distribution Program. *Prosperity, Journal of Society and Empowerment*, Vol 2(2), pp. 86 -99. <https://doi.org/10.21580/prosperity.2022.2.2.12476>
- Jedidia, K., & Guerbouj, K. (2020). Effects of zakat on the economic growth in selected Islamic countries: Empirical evidence. *International Journal of Development Issues*, 19(3), 425–442. <https://doi.org/10.1108/ijdi-05-2020-0100>
- Khan, M. M. A, Madni, A., & Ismail, M. (2025). The role of zakat in poverty alleviation: A comparative study of distribution mechanisms in muslim countries. *Al-Aasar*, 2(1), 190-201
- Laylo, K. (2023). The Impact of AI and Information Technologies on Islamic Charity (Zakat): Modern Solutions for Efficient Distribution. *International Journal of Law and Policy*. Vol. 1, Issue 5. <https://doi.org/10.59022/ijlp.83>
- Mahmudah, S. N. & Aziz Alwa, M. A. (2022), Maqasid Shariah-based Distribution Program in National Zakat Agency DKI Jakarta, *Journal of Sharia and Economic Law*, Vol. 2(2), pp. 155 - 167. <http://dx.doi.org/10.21154/invest.v2i2.5101>
- Maisyarah, A. & Hamzah, M. Z. (2024). Zakat Distribution Management: A Systematic Literature Review. *International Journal of Islamic Studies*. Vol. 36, No. 1, pp. 95 - 108. <https://doi.org/10.23917/suhuf.v36i1.4357>
- Mohamad, S., & Sori, Z. M. (2023). Governance issues in managing zakat funds: The experience of selected zakat management institutions in Malaysia. *I-iECONS e-proceedings*, 960-965. <https://doi.org/10.33102/iecons.v10i1.116>
- Mohd Taher, M. S. I., Yusof, S. A., Sadek, D. M., Abu Bakar, S., & Abd Samad, M. S. H. (2025). Aligning Zakat with Educational Equity: A Global Literature Review. *International Journal of Education, Psychology and Counselling (IJEPC)*. Volume 10, Issue 57, pp. 528 - 545. <http://dx.doi.org/10.35631/IJEPC.1057033>

- Mokodenseho, S., Paputungan, P., Paputungan, A., Modeong, N., Manggo, T., Kobandaha, S., Dilapanga, S., & Imban, Y. (2024). The strategic role of zakat management in socio-economic empowerment of the Ummah. *West Science Islamic Studies*, 2(2). <https://doi.org/10.58812/wsiss.v2i02.821>
- Mongkito, A., & Samdin, S. (2025). The role of zakat in poverty alleviation and farmer welfare: A theoretical review. *Journal of Global Innovations in Agricultural Sciences*, 25, 1427. <https://doi.org/10.22194/jgias/25.1427>
- Muhammad, I. (2019). Analysis of Zakat System in high-income Islamic countries. *The Journal of Muamalat and Islamic Finance Research*, 16 (2), pp. 1-11. <https://doi.org/10.33102/jmifr.v16i2.219>
- Mukhid (2024). Systematic analysis of zakat distribution models in modern islamic finance. *Islamic Studies Journal (ISLAM)*, 1(2), 54-67, <https://doi.org/10.62207>
- Mukhlisin, Abdul Wahab, Setiaji, B., & Tazhdinov, M. (2024), Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia. *Journal of Human Rights, Culture and Legal System*. Vol. 4, No. 2, pp. 569 - 592. <https://doi.org/10.53955/jhcls.v4i2.204>
- Mushdalifah, Subli, M., Susanti, R., & Zulkarnain. (2024). Legal Analysis of Digital Zakat Management: Security, Literacy, and Regulatory Challenges. *Constitutional Law Review*. Vol. 3, No. 1, pp. 65-79. <http://dx.doi.org/10.30863/clr.v3i1.5655>
- Najiyah, F., & Febriandika, N. R. (2019). The Role of Government in the Zakat Management: The Implementation of a Centralized and Decentralized Approach (Comparative Study in Indonesia and Malaysia). In *2018 International Conference on Islamic Economics and Business (ICONIES 2018)* (pp. 290-292). Atlantis Press. <https://doi.org/10.2991/iconies-18.2019.57>.
- Naufal Fairuz Nadhif, & Irham Zaki. (2024). Economic Empowerment Model Towards Mustahiq Through ZISWAF Fund Combination (Case Study of Mustahiq Developed by Laznas LMI Magetan). *AZKA International Journal of Zakat & Social Finance*, 5(2), 1-14.
- Noipom, T., Hassama, A., & Hayeemad, M. (2024). Challenges of zakat management in Yala Province, Southern Thailand: A stakeholders' perspective. *International Journal of Islamic Personal and Family Finance*. <https://doi.org/10.70328/ijipff.v1i2.15>
- Nurhasanah, N. (2021). Productive zakat distribution model in BAZNAS of West Java Province and Rumah Zakat of Bandung. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 5(2), 191–207. <https://doi.org/10.29313/amwaluna.v5i2.8236>
- Rahman, M. F., Tunku Ahamd, T. S., Rahman, M. A., Hoque, M. N., & Bhuiyan, A. B., (2023), Conceptual of the Alternative Zakat and Ushr Based Poverty Allviatioan and Sustainable Development Model: An Empirical Case Study in Bangladesh, *Accounting and Finance Research*, Vol. 12(3). <https://doi.org/10.5430/afr.v12n3p16>
- Rahmatya, D. & Wicaksono, M. F. (2018). Model of receipt and distribution of Zakat funds Information System, *IOP Conf. Series: Material Science and Engineering*, Vol. 407, 012071. <http://dx.doi.org/10.1088/1757-899X/407/1/012071>
- Razali, M., Mohd, N. A., Ahmad, N. A. B., Mohd Zahid, E. S. B., & Ishak, N. N. (2022). Issue and Challenges on Zakat Refund Distribution. *International Journal of Academic Research in Business & Social Sciences*. Vol. 12, Issue 9, pp. 1777 - 1789. <http://dx.doi.org/10.6007/IJARBS/v12-i9/15150>
- Razin, N., & Rosman, R. (2021). The Role of Zakat to Alleviate Poverty of Refugees in Malaysia: Issues and Challenges. In S. Kassim, A. Othman, & R. Haron (Eds.), *Handbook*



- of Research on Islamic Social Finance and Economic Recovery After a Global Health Crisis* (pp. 47–66). IGI Global. <https://doi.org/10.4018/978-1-7998-6811-8.CH004>
- Rosita, A., A., & Kunci, K. (2024). Comparison of Zakat Management Paradigms Between Indonesia and Malaysia. *Jurnal Pendidikan IPS*, 14(2). <https://doi.org/10.37630/jpi.v14i2.2184>
- Rusydiana, A. S., Prakoso, M. F. D., Aslan, H., & Riani, R. (2025). Unveiling the effects of zakat toward socioeconomic empowerment in OIC countries. *International Journal of Ethics and Systems*. <https://doi.org/10.1108/IJOES-10-2024-0331>
- Santoso, I.R., Mallongi, S., Siradjuddin, Paly, M.B. (2023). The Conceptual Framework of Mustahiq Entrepreneurs' Welfare in Productive Zakat Empowerment (Sharia Maqasid Approach). In: Mansour, N., Bujosa Vadell, L.M. (eds) *Islamic Sustainable Finance, Law and Innovation. Contributions to Management Science*. Springer, Cham. [https://doi.org/10.1007/978-3-031-27860-0\\_4](https://doi.org/10.1007/978-3-031-27860-0_4)
- Shaikh, S. A. (2016). Zakat collectible in OIC countries for poverty alleviation: a primer on empirical estimation. *International Journal of Zakat*, 1(1), 17-35, <https://doi.org/10.37706/ijaz.v1i1>.
- Sinaga, F., & Abdurrahman, Z. (2024). Implementation of zakat funds toward poverty alleviation through the National Zakat Agency of Batu Bara District. *Istinbath: Jurnal Hukum Islam*, 23(1), 25–46. <https://doi.org/10.20414/ijhi.v23i1.738>
- Sugeng, A., Triwibowo, A., Saputra, E., & Yusof, K. A. M. (2024), Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges. *JCAIP: Journal of Contemporary Applied Islamic Philanthropy*. Vol. 2, No. 1, pp. 15 - 22. <http://dx.doi.org/10.62265/jcaip.v2i1.63>
- Syamsuri & Umami, L. D. (2023). The Relevance of The Centralized and Decentralized Zakat Management in Poverty Alleviation in Indonesia (According to Umar bin Abdul Aziz). *Farabi Journal of Social Sciences*, 9 (2), pp. 23-29. <https://doi.org/10.26577/FJSS.2023.v9.i2.03>
- Urif, U. Z., Herwanti, T., & Huzaini, M. (2018). Mustahiq (Beneficiaries) Behaviour in utilizing Zakat Funds Islamic Perspective. *International Journal of Economics, Commerce and Management, United Kingdom*. Vol. VI, Issue 8, 668-678. <http://ijecm.co.uk/> ISSN 2348 0386
- Z., S., Rizka, R., Affandi, M., Salsabila, A., & Muthoifin, M. (2023). Productive zakat distribution of building village model to increase mustahiq income. *Profetika: Jurnal Studi Islam*, 24(2), 156–170. <https://doi.org/10.23917/profetika.v24i02.3171>
- Zulfikri, Kassim, S., & Othman, A. H. A. (2023). Exploring Zakat Payers' Attitudes Determinants on Trust in Zakat Institutions. *Journal of Islamic Social Finance*, 1(2).