

OPTIMISING ZAKAT INSTITUTIONS FOR POVERTY ALLEVIATION AND SUSTAINABLE DEVELOPMENT: A FRAMEWORK FOR EFFICIENCY AND ACCOUNTABILITY

Hafisah Yaakob¹
Jamilah Mohd Mahyideen^{2*}

¹ Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Negeri Sembilan, Kampus Seremban, 70300 Seremban, Negeri Sembilan, Malaysia. (hafisah@uitm.edu.my)

² Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Negeri Sembilan, Kampus Seremban, 70300 Seremban, Negeri Sembilan, Malaysia. (jamilah@uitm.edu.my)

*Corresponding author: jamilah@uitm.edu.my

Article history

Received date : 10-4-2025

Revised date : 11-4-2025

Accepted date : 11-9-2025

Published date : 25-11-2025

To cite this document:

Yaakob, H., & Mahyideen, J. M. (2025). Optimising zakat institutions for poverty alleviation and sustainable development: A framework for efficiency and accountability. *Journal of Islamic, Social, Economics and Development (JISED)*, 10 (78), 982 – 992.

Abstract: *This conceptual paper explores the critical role of efficiency and accountability in Zakat institutions, with a focus on addressing poverty and fostering sustainable development through collaboration between governments, non-governmental organisations (NGOs), and businesses. The study highlights the increasing trend in zakat collection and distribution across Malaysia, particularly in regions such as Wilayah Persekutuan and Selangor. Despite the rise in zakat distribution, the Ministry of Economy's report reveals a simultaneous increase in the incidence of absolute poverty in Malaysia, emphasising the need for a comprehensive approach to poverty alleviation. The paper discusses the efficacy of Zakat institutions, particularly the use of Data Envelopment Analysis (DEA) to measure efficiency. It also addresses the limitations of traditional efficiency measurement and advocates for the incorporation of accountability measures into evaluations to provide a more comprehensive assessment of Zakat institutions' overall performance. The absence of standardised measures of accountability is identified as a significant challenge, hindering the comparison of performance across different Zakat management institutions and impeding efforts to promote transparency and trust in the management of Zakat funds. The paper concludes by highlighting the importance of a holistic approach to evaluating Zakat institutions, considering both operational and financial dimensions and the need for standardised measures of accountability to enhance the quality of Zakat management practices and promote transparency in fund management.*

Keywords: *Zakat Institution, efficiency and accountability.*

Introduction

Poverty remains a persistent global challenge, with approximately 701 million people globally living in extreme poverty in 2019. While some regions, such as East Asia, the Pacific, and South Asia, have made considerable progress in reducing poverty rates, sub-Saharan Africa and Southern Asia continue to have high rates of poverty. Moreover, certain groups, such as indigenous populations, persons with disabilities, and children, are disproportionately affected by poverty (Sustainable & Goals, 2020). To achieve the overarching goal of ending poverty by 2030, governments, NGOs, and businesses need to collaborate and address the root causes of poverty and promote inclusive economic growth and social safety systems (Usman & Tasmin, 2016). The Twelfth Malaysia Plan places significant emphasis on addressing poverty and fostering sustainable development as its primary goals. Zakat, a form of Islamic social funding that redistributes wealth and provides social assistance to those in need, can contribute to poverty elimination. Also, it is directly linked to the 12MP and the SDGs (Notolegowo et al., 2023). Zakat is connected to SDG 1, which aims to end poverty in all its forms everywhere. Other SDGs, such as education, health, social protection, and the reduction of disparities, can be achieved through the 12MP's plans for sustainable development and poverty alleviation, along with the effective utilisation of zakat revenue. The interdependence of national development plans and global sustainable development objectives is demonstrated by the 12th Millennium Plan, the role of zakat in poverty alleviation, and the Sustainable Development Objectives program. These plans highlight how Zakat can contribute to achieving the greater goal of the SDGs, which is to ensure equitable and sustainable development.

Therefore, the primary objective of the study is to explore the critical role of efficiency and accountability in Zakat institutions, focusing on addressing poverty and fostering sustainable development. The study aims to highlight the increasing trend in zakat collection and distribution across Malaysia, particularly in regions such as Wilayah Persekutuan and Selangor. Additionally, the study emphasises the need for a comprehensive approach to poverty alleviation and to advocate for the incorporation of accountability measures into evaluations for a more comprehensive assessment of Zakat institutions' overall performance. Ultimately, the study aims to promote transparency in fund management and enhance the quality of Zakat management practices.

The research scope of this article is focused on discussing the efficacy of Zakat institutions, highlighting the use of Data Envelopment Analysis (DEA) to measure efficiency. It also addresses the limitations of traditional efficiency measurement and advocates for the incorporation of accountability measures into evaluations to provide a more comprehensive assessment of Zakat institutions' overall performance.

Lastly, one significant motivation for evaluating efficiency at the state level is to assist zakat management and policymakers in recognising states that excel in efficiency. Recognising these high-performing states allows zakat management and policymakers to investigate the processes and strategies contributing to their success. This understanding will enable them to replicate these ineffective practices in less efficient states, ultimately improving overall zakat management across the region. This necessitates the development of a valid and reliable internal performance measurement system to evaluate the efficiency and productivity of Zakat management. This is especially important because zakat plays a big part in achieving Sustainable Development Goal 1 (SDG 1) to end all forms of poverty worldwide by 2030 and position Malaysia as a global role model in zakat management.

Problem Statement

Despite the significant role of zakat institutions in poverty alleviation and sustainable development within Muslim communities, there remains a persistent gap in understanding how effectively these institutions manage resources and measure their impact. Many zakat organizations face challenges related to transparency, accountability, and efficiency, leading to concerns about the optimal utilization of zakat funds. While there is a growing body of literature on zakat and its potential for poverty alleviation, there is a lack of comprehensive studies that specifically address the operational efficiency and accountability mechanisms within zakat institutions.

The study reveals numerous key gaps in the present literature and practices regarding zakat efficiency and accountability. One significant issue is the lack of a thorough framework for measuring performance. Despite regular conversations about efficiency and accountability, there is no unified model built expressly for zakat institutions that fully integrates these two components. Furthermore, many existing efficiency models focus solely on financial measures, frequently missing the incorporation of Maqasid al-Shariah and so failing to take into account the broader spiritual and social aims outlined in Islamic law.

A fundamental issue is the disrespect for stakeholder perspectives. Accountability is often viewed exclusively through the lens of internal governance or financial reporting, ignoring the expectations and satisfaction of key stakeholders, including zakat receivers (mustahik) and contributors (muzakki). Furthermore, there is a lack of investigation into non-financial indicators. Current evaluation methods are mostly focused on financial metrics and input/output ratios, while critical components such as effect assessment—particularly in terms of poverty reduction and socioeconomic empowerment—remain underdeveloped.

Finally, the literature reveals a gap in benchmarking and comparison investigations. Few studies use standardised and objective criteria to evaluate performance across several zakat institutions, regions, or nations. This reduces the capacity to identify best practices and opportunities for improvement within the zakat management system.

Conceptual Framework For Integrating Efficiency And Accountability

This paper presents a new conceptual framework for integrating efficiency and accountability within zakat organisations. This framework aims to solve the limitations of previous models by offering a more comprehensive and multidimensional approach. The framework's dual focus on efficiency and accountability is a fundamental component, as both are seen as interdependent rather than distinct constructs. This approach recognises that zakat organisations must balance operational performance and ethical responsibility in order to properly carry out their purpose. The framework also emphasises the use of quantitative and qualitative metrics. While financial efficiency statistics are still important, the approach broadens the evaluation scope by including qualitative variables such as stakeholder trust, transparency, and the alignment of organisational operations with Islamic ethical principles. Furthermore, the methodology is based on Islamic principles, notably those drawn from Maqasid al-Shariah, such that zakat performance is judged not only by operational outputs but also by spiritual and social impact.

Another key feature of the framework is its strategic alignment with governance and trust. It emphasises the importance of transparency, ethical disclosure, and integrity as essential aspects for improving efficiency and public accountability. By combining these elements, the proposed

framework aims to create a more complete, faith-based, and results-oriented instrument for analysing and strengthening zakat institutions

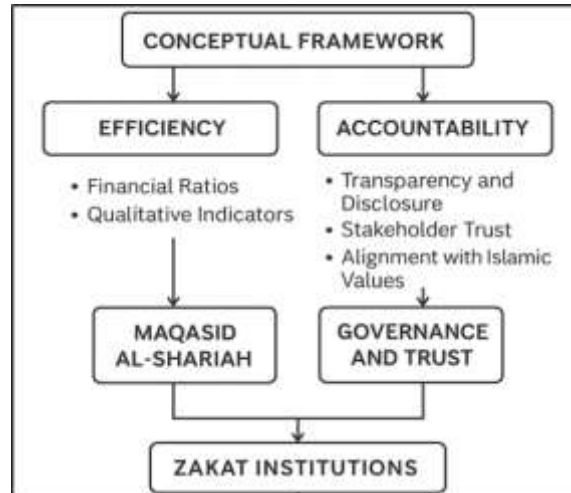


Figure 1: Conceptual framework for integrating efficiency and accountability

Literature Review

Efficiency in Zakat Institution

Zakat is an essential pillar of Islam, and Zakat institutions play a crucial role in collecting and distributing Zakat funds to the needy. The administration of zakat in Malaysia is decentralised, with each state having jurisdiction over its zakat affairs as outlined in the Federal Constitution. The Sultan or king serves as the head of the Islamic religion in each state, and the State Religious Islamic Councils (SRIC) are responsible for administering zakat. The Yang Dipertuan Agong fills the position of head of religion in states without a Sultan or king. Each state has the autonomy to structure its Islamic affairs administration according to local convenience, resulting in diverse administrative patterns (Faisol Ibrahim et al., 2020; Sapingi, 2020; Lateff et al., 2014).

The zakat administration system in Malaysia demonstrates a diverse landscape, with several State Islamic Religious Councils (SRICs) implementing structural changes such as privatisation and corporatisation. For instance, the Federal Territory Islamic Religious Council (PPZ) established a Zakat Collection Institution in 1991, followed by similar initiatives in Pahang (1995), Melaka (1996), and Negeri Sembilan (1998) for Zakat collection, while the distribution function remained under the purview of the respective SRICs. Furthermore, certain SRICs oversee other bodies involved in zakat distribution and collection, such as Sarawak in 1984, Selangor and Pulau Pinang in 1994, and Sabah in 1998 (Wahab & Rahman, 2012). Other states, like Kedah, manage zakat administration through separate departments under the authority of the Sultan. It is essential to note that some SRICs in other states like Johor, Perak, Perlis, Kelantan and Terengganu may independently collect and distribute zakat without the need for additional zakat institutions (Abd Majid, 2016; Lateff et al., 2014). The National Fatwa Council serves as the coordinating body for fatwa decisions made at the national level. In contrast, at the state level, the State Fatwa Council, also referred to as the State Sharia Council, is established (Sapingi, 2020). The Malaysian government formed the Department of Zakat, Waqf, and Hajj in 2004 to improve the coordination and promotion of these institutions (Wahab & Rahim Abdul Rahman, 2011).

The unique and diverse pattern of zakat administration in Malaysia has a significant impact on the institution's objectives and achievements. The objective of this initiative is to establish the authority of the zakat institution and ensure the effective implementation of zakat regulations. Zakat plays a critical role in stimulating the economy by fostering large investments and increasing regional production that contributes to the economic cycle. At the macroeconomic level, zakat has the potential to increase aggregate demand by increasing the purchasing power of the community for goods and services (Rusydiana & Al Farisi, 2016). Over time, the zakat institutions in Malaysia have evolved to adapt to the changing socio-economic landscape and the increasing complexity of financial transactions (Norazlina Abd. Wahab & Abdul Rahim Abdul Rahman, 2013). Therefore, proper management is critical for two main reasons. First, to guarantee that the collections are used as intended, and second, to avoid any adverse impacts on the reputation of Islam due to contradictions in its handling (Ahmad & Ma'in, 2014).

Malaysia's zakat system can be upgraded by leveraging recent advances in zakat governance in other Islamic economies. State Islamic Religious Councils (SIRCs) in Malaysia have a solid institutional framework, but due to its decentralised structure, individual states have varying policies, reporting requirements, and stakeholder engagement initiatives (Ab Rahman et al., 2021). On the other hand, countries such as Pakistan and Indonesia have established centralised zakat authorities, such as the Ushr Department and BAZNAS, which have demonstrated increased efficiency and coordination in both distribution and collecting. Furthermore, Saudi Arabia's usage of mobile apps, automated tracking systems, and digital zakat platforms is a best practice for improving transparency and public trust (Al-Ghamdi & Jamal, 2023).

Furthermore, the UAE and Indonesia's integration of zakat with national poverty alleviation measures, including as microfinance, vocational training, and SME development programs, exemplifies innovative approaches to long-term empowerment (UNDP & Islamic Development Bank, 2022). These developments highlight the importance of ongoing innovation and suggest that Malaysia's zakat institutions may benefit from implementing centralised governance models, utilising digital technology, and coordinating zakat distribution with more comprehensive socioeconomic development objectives. If the literature review is updated to reflect these global changes, the current study will remain relevant, forward-looking, and well-positioned to give useful policy implications.

Numerous studies have been conducted to evaluate the efficiency of the SRIC institution in the distribution and collection of zakat using Data Envelopment Analysis (DEA) (Ahmad & Ma'in, 2014; Hamzah & Krishnan, 2016; Mohd Jaapar & Kamarulzaman, 2020; Aznam et al., 2022). These studies included research on governance practices to improve institutional efficiency (Wahab, 2013). The Data Envelopment Analysis (DEA) method is one of the statistical techniques used to study the efficiency of zakat institutions. DEA is widely used for performance assessment, resource allocation, and benchmarking in various fields, such as management, economics, and operations research (Golany & Roll, 1989). Within the framework of SIRCs, DMUs denote the SIRCs in each state entrusted with collecting and disbursing zakat funds. Data Envelopment Analysis (DEA) is a technique that assesses the comparative efficiency of decision-making units (DMUs) in transforming inputs into outputs without making any assumptions about the functional form of the production process. This technique evaluates the efficiency of various zakat institutions by measuring their capacity to generate equivalent output while minimising input requirements (Asmild et al., 2007). This approach is especially valuable in situations where there are several inputs and outputs, and it is impractical to give weights to each input and output.

The findings of the DEA analysis can be utilised to identify the highest-performing zakat institutions and provide ideas for enhancing the efficiency of less proficient institutions. Also, the DEA method can be used to identify best practices among efficient institutions that can be adopted by less efficient institutions (Baek & Lee, 2009). A study by Norazlina Abd. Wahab and Abdul Rahim Abdul Rahman (2013) used inputs such as the number of staff and total expenditure and outputs such as the total collection, total distribution and number of zakat payers. Researchers from other countries, such as Djaghballou et al. (2018), conducted their study in Algeria, covering 2003 to 2013. Their inputs consisted of the total amount of zakat collected and the number of registered asnaf in the zakat funds. The outputs included the total number of asnaf who received zakat, the total amount of zakat distributed, and the total amount of zakat funds expenditure. Another study by Atiya et al. (2020) focused on Indonesia from 2016 to 2018. Their inputs included personnel costs, operational costs, and socialisation costs, while their outputs comprised the amount of zakat collected and distributed. In summary, the DEA method can utilise various inputs and outputs to assess the efficiency of zakat institutions in different countries and periods, providing valuable insights into the performance of these institutions.

Accountability in Zakat Management

Scholars across the globe have extensively explored the debate about accountability in Islamic finance. The initial publication on accountability in Islamic finance emerged from scholars based in the Middle East by Layish (1997). Since 2008, it has garnered global attention and drawn scholars from Asia and the Western world. Despite a relatively low volume of literature on accountability in the early decades, it has since developed into its present form, with 2008 marking the onset of this evolution. Based on Figure 1, the number of publications in 2020 is predicted to be the highest since 1997. Then, it declined, and this may be caused by the COVID-19 pandemic after 2020. Few publications of accountability in Islamic philanthropy institutions have been listed or are planned to be listed in the Scopus database for 2023. This graph revealed an interest in this field, highlighting the significance of research on 'accountability in Islamic philanthropy institutions'

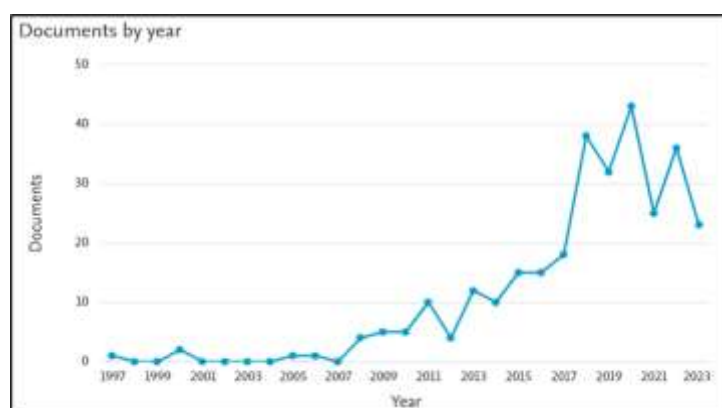


Figure 2: Accountability in Islamic Philanthropy
Sources: Scopus Analysis, 2023.

Accountability is a complex concept that is regularly studied in various fields. It is defined as the responsibility of institutions to demonstrate the effective and efficient use of resources, as well as the achievement of desired outcomes, to various stakeholders such as government agencies, accrediting bodies, and the public (Banta & Borden, 1994). Arshad and Mohd Zain

(2017) agreed that accountability is the responsibility of the institutions to justify their actions, decisions, and management of endowed assets transparently and responsibly. Accountability in Zakat institutions pertains to the obligation and liability towards their stakeholders, which include zakat payers, the asnaf, the Muslim public, and Allah, the ultimate owner of wealth. It includes the responsibility of zakat institutions to be fair in performing all activities, implying a commitment to fairness and integrity in their operations (Anuar et al., 2019; Fahmi Ikhwandha & Hidayati, 2019).

Additionally, Zakat institutions must manage and provide accurate reports on the effective utilisation of Zakat funds. The principle of accountability necessitates transparency in financial reporting to zakat payers. As such, the State Islamic Religious Council (SIRC) is responsible for producing a comprehensive annual report to fulfil its obligations and address public inquiries regarding its accountability. This report includes the disclosure of relevant information to meet the expectations of various stakeholders (Masruki et al., 2018; Hayati & Pratiwi, 2023).

Masruki et al. (2018) proposed using the Accountability Disclosure Index (ADI) to assist Malaysian State Islamic Religious Councils (SIRCs) in creating their annual reports. The design adheres to the principles set forth by the International Accounting Standard Board (IASB). The evaluation criteria included aspects of relevance, correctness, clarity, comparability, and timeliness in the distribution of information. While the ADI is valuable for evaluating the transparency and quality of reporting in annual reports, it may not directly address the broader efficiency assessment needs of zakat institutions. Additionally, Rini (2021) proposed a more comprehensive dimension to measure the accountability index for zakat management institutions, which assists the financial dimension, performance dimension, governance dimension, public information dimension, compliance with Sharia law and other regulations dimension, and engagement or interaction dimension.

Overall, accountability is not only the responsibility of institutions to demonstrate the effective and efficient use of resources and the achievement of desired outcomes to various stakeholders but also to justify their actions, decisions, and management of endowed assets transparently and responsibly. The accountability of zakat institutions is highlighted as a critical factor influencing the intention to pay zakat.

Problem and Issue: Challenges in Poverty Alleviation Despite Increased Zakat Distribution

The increase in zakat distribution from 2019 to 2020 reflects a positive trend in zakat collection and distribution across Malaysia. Notably, Wilayah Persekutuan and Selangor experienced substantial increases in zakat distribution during this period, indicating significant growth in zakat collection and distribution in these regions, as evidenced by Wilayah Persekutuan's increase from RM 682 million to RM 756 million and Selangor, that increased from RM 855 million to RM 913 million. Moreover, Negeri Sembilan and Melaka also observed an increase in zakat distribution, albeit to a lesser extent compared to other states. Negeri Sembilan increased from RM 142 million to RM 144 million, and Melaka increased from RM 99 million to RM 101 million, indicating a steady but moderate growth in zakat distribution in these states (Department of Awqaf, Zakat and Hajj, 2023).

However, despite the overall increase in zakat distribution, the Ministry of Economy reported a simultaneous rise in the incidence of absolute poverty in Malaysia, particularly among specific

ethnic groups and in urban areas. The report indicates that the rate of absolute poverty incidence escalated from 5.6% in 2019 to 6.2% in 2022, with variations observed by strata, ethnicity, and area. The highest rates were observed among the Bumiputera community, reaching 7.9% in 2022, while the incidence of absolute poverty in urban areas increased from 3.8% in 2019 to 4.5% in 2022 (Department of Statistics Malaysia, 2023). This discrepancy between the increase in zakat collection and the persistence of poverty underscores the need for a more comprehensive approach to poverty alleviation. Despite the challenges, previous studies have highlighted the potential of zakat as an efficient tool for poverty alleviation (Abdullah et al., 2015; Ariyani, 2016; Miah, 2021). Given these circumstances, zakat institutions must reassess the efficiency of zakat management, particularly considering the varying zakat administration across Malaysia. As these zakat institutions are managed by the State Islamic Religious Councils (SRIC), it leads to diverse patterns of zakat distribution based on the implemented programs in each state.

Limitations of Traditional Efficiency Measurement and the Need for Accountability Measures in Evaluating Zakat Institutions

The limitations of traditional efficiency measurement in evaluating Zakat institutions highlight the need to incorporate accountability measures into performance evaluations. While DEA and other methods have provided valuable insights into the efficiency of zakat institutions, they may need to capture the full spectrum of factors influencing their effectiveness. The lack of operational efficiency in collecting and distributing funds can hinder the targeted allocation of funds to the most vulnerable communities and individuals, including those experiencing high levels of poverty.

The efficacy of zakat institutions has been the subject of numerous prior studies, and they frequently used Data Envelopment Analysis (DEA) to evaluate the institutions' performance. Other studies have measured the efficiency of zakat institutions using different inputs and outputs. These studies have primarily aimed to provide useful insights to Zakat institutions, assisting them in enhancing their financial management, operations, and governance. For example, a study by Abdul Rahim Abdul Rahman (2013) used inputs such as the number of staff and total expenditure and outputs such as the total collection, total distribution and number of zakat payers. Researchers from other countries, such as (Djaghballou et al., 2018) in Algeria, covered the period from 2003 to 2013. Their inputs consisted of the total amount of zakat collected and the number of people registered in the zakat funds as asnaf. The outputs included the total number of asnaf recipients who received zakat, the total amount of zakat distributed, and the total amount of zakat funds expenditure. Another study by (Atiya et al., 2020) focused on Indonesia from 2016 to 2018. Their inputs included personnel costs, operational costs, and socialisation costs, while their outputs comprised the amount of zakat collected and the amount of zakat distributed.

In summary, the DEA method can utilise various inputs and outputs to assess the efficiency of zakat institutions in different countries and periods, providing valuable insights into the performance of these institutions. However, Traditional efficiency measurement needs to be completed with performance assessment, and this approach may need to capture the full spectrum of factors influencing the effectiveness of Zakat institutions, thereby providing an incomplete picture of their operational and financial efficiency. The lack of operational efficiency in collecting and distributing funds can hinder the targeted allocation of funds to the most vulnerable communities and individuals, including those experiencing high levels of poverty.

Moreover, the absence of accountability measures in efficiency evaluations has resulted in a limited understanding of the factors contributing to efficiency in Zakat institutions, providing an incomplete assessment of their overall performance. This can lead to a lack of confidence among stakeholders, including Zakat contributors, and hinder efforts to identify best practices and promote accountability and transparency in the management of Zakat funds. Therefore, incorporating accountability measures, such as statistical methods to analyse survey data and questionnaire responses related to accountability dimensions, is essential for improving the quality of Zakat management practices and promoting transparency and trust in the management of Zakat funds.

Acknowledgements

We would like to thank Universiti Teknologi MARA Cawangan Negeri Sembilan for its continuous support. Special appreciation is also extended to our fellow collaborators for their meaningful contributions, cooperation, and encouragement throughout the development of this work.

References:

- Abd Majid, M. Z. (2016). Menelusuri isu-isu kontemporari zakat. *Menelusuri Isu-Isu Kontemporari Zakat*, June 2021, 1–23.
- Ahmad, I. H. J., & Ma'in, M. (2014). The efficiency of zakat collection and distribution: Evidence from two stage analysis. *Journal of Economic Cooperation and Development*, 35(3), 133–170.
- Ab Rahman, A., Alias, M. H., & Noor, A. H. M. (2021). *Challenges in decentralised zakat management in Malaysia: A governance perspective*. *Journal of Islamic Finance*, 10(2), 45–55.
- Ahmad, S., & Shaikh, H. (2022). *A comparative study of zakat institutions in Pakistan and Malaysia*. *International Journal of Islamic Economics*, 4(1), 32–48.
- Al-Ghamdi, R., & Jamal, A. (2023). *Digital transformation in zakat administration: A case study of Saudi Arabia*. *Journal of Islamic Accounting and Business Research*, 14(1), 67–84.
- Anuar, F. S., Mohd Alwi, N., & Mohd Ariffin, N. (2019). Financial Management Practices and Performance of Zakat Institutions in Malaysia. *IPN Journal of Research and Practice in Public Sector Accounting and Management*, 9(01), 1–26. <https://doi.org/10.58458/ipnj.v09.01.01.0056>
- Arshad, R., & Mohd Zain, N. (2017). Performance Measurement and Accountability of WAQF Institutions in Malaysia. *SHS Web of Conferences*, 36, 00005. <https://doi.org/10.1051/shsconf/20173600005>
- Asmild, M., Paradi, J. C., Reese, D. N., & Tam, F. (2007). Measuring overall efficiency and effectiveness using DEA. *European Journal of Operational Research*, 178(1), 305–321. <https://doi.org/10.1016/j.ejor.2006.01.014>
- Atiya, N., Widiastuti, T., Cahyono, E. F., Zulaikha, S., & Mawardi, I. (2020). A Techno-Efficiency Analysis of Zakat Institutions in Indonesia. *International Journal of Zakat*, 5(3), 30–43. <https://doi.org/10.37706/ijaz.v5i3.249>
- Aznam, N. H. Z., Zakaria, S. F., Bosli, F., & ... (2022). The Efficiency of Zakat Outreach in Time of Covid-19 Pandemic. *IJZIP: International Journal of Zakat and Islamic Philanthropy*, 4(2), 66–75.
- Baek, C., & Lee, J. dong. (2009). The relevance of DEA benchmarking information and the Least-Distance Measure. *Mathematical and Computer Modelling*, 49(1–2), 265–275. <https://doi.org/10.1016/j.mcm.2008.08.007>

- Banta, T. W., & Borden, V. M. H. (1994). Performance indicators for accountability and improvement. *New Directions for Institutional Research*, 1994(82), 95–106. <https://doi.org/10.1002/ir.37019948209>
- BAZNAS. (2023). *BAZNAS Annual Report 2023*. Badan Amil Zakat Nasional. <https://baznas.go.id>
- Djaghballou, C. E., Djaghballou, M., Larbani, M., & Mohamad, A. (2018). Efficiency and productivity performance of zakat funds in Algeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 474–494. <https://doi.org/10.1108/IMEFM-07-2017-0185>
- Fahmi Ikhwandha, M., & Hudayati, A. (2019). The influence of accountability, transparency, and affective and cognitive trusts on interest in paying zakat. *Jurnal Akuntansi Dan Auditing Indonesia*, 23(1). <https://doi.org/10.20885/jaai.vol23>
- Faisol Ibrahim, M., Kunci, K., Bayaran Zakat, K., Zakat Negeri Kedah, L., Agama Islam Perlis, M., & Pulau Pinang, Z. (2020). Perbandingan kaedah kutipan zakat harta oleh institusi zakat di negeri-negeri utara malaysia comparison of zakah property collection methods through zakat institutions in northern states malaysia. *International Journal of Zakat and Islamic Philanthropy (March 2020)*, 2(1), 2672–7471.
- Golany, B., & Roll, Y. (1989). An application procedure for DEA. *Omega*, 17(3), 237–250. [https://doi.org/10.1016/0305-0483\(89\)90029-7](https://doi.org/10.1016/0305-0483(89)90029-7)
- Hamzah, A. A., & Krishnan, A. R. (2016). Measuring the efficiency of zakat collection process using data envelopment analysis. *AIP Conference Proceedings*, 1782(October 2016). <https://doi.org/10.1063/1.4966074>
- Lateff, E. E. A., Palil, M. R., & Hassan, M. S. (2014). Prestasi kecekapan agihan kewangan dan bukan kewangan di kalangan institusi zakat di Malaysia. *Jurnal Ekonomi Malaysia*, 48(2), 51–60.
- Masruki, R., Hussainey, K., & Aly, D. (2018). Developing an accountability disclosure index for Malaysian state Islamic religious councils (SIRCS): Quantity and quality. *Management and Accounting Review*, 17(1), 1–18. <https://doi.org/10.24191/mar.v17i1.757>
- Mohd Jaapar, A., & Kamarulzaman, N. H. (2020). The Efficiency of Zakat Collection and Zakat Distribution of Islamic Religious Council Perak (MAIPk), Malaysia. *International Conference of Zakat, 2005*, 107–118. <https://doi.org/10.37706/iconz.2020.236>
- Norazlina Abd.Wahab, & Abdul Rahim Abdul Rahman. (2013). Determinants of Efficiency of Zakat Institutions in Malaysia: A Non-parametric Approach. *Asian Journal of Business and Accounting*, 6(2), 2013.
- Notolegowo, H. K., Alamsyah, I. F., Saraswati, N., Jalil, B. A., & Bt Isahak Merican, F. M. (2023). Relationship between Islamic Social Finance and Sustainable Development Goals: A Conceptual Framework. *KnE Social Sciences*, 2023, 197. <https://doi.org/10.18502/kss.v8i18.14245>
- Rusydiana, A. S., & Al Farisi, S. (2016). The Efficiency of Zakah Institutions Using Data Envelopment Analysis. *Al-Iqtishad: Journal of Islamic Economics*, 8(2), 213–226. <https://doi.org/10.15408/aiq.v8i2.2876>
- Sapingi, R. (2020). *Development Of Malaysian Zakat Administration And Financial Reporting Of Zakat Institutions*. 93–105. <https://doi.org/10.15405/epsbs.2020.12.05.11>
- Sustainable, T., & Goals, D. (2020). *The Sustainable Development Goals Report*.
- Usman, A. S., & Tasmin, R. (2016). The Relevance of Islamic Micro-finance in achieving the Sustainable Development Goals. *International Journal of Latest Trends in Finance and Economic Sciences*, 6(2), 1115–1125.
- Wahab, N. A. (2013). *EFFICIENCY AND GOVERNANCE OF ZAKAT INSTITUTIONS IN MALAYSIA BY NORAZLINA ABD WAHAB A thesis submitted in fulfilment of the*

requirements for the degree of Doctor of Philosophy of Islamic Banking and Finance Institute of Islamic Banking and Finance Internat. May.

- Wahab, N. A., & Rahim Abdul Rahman, A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(1), 43–62. <https://doi.org/10.1108/17590811111129508>
- Wahab, N. A., & Rahman, A. R. A. (2012). Productivity growth of zakat institutions in Malaysia: An application of data envelopment analysis. *Studies in Economics and Finance*, 29(3), 197–210. <https://doi.org/10.1108/10867371211246876>
- UNDP & Islamic Development Bank. (2022). Zakat for the SDGs: Emerging practices for social impact. United Nations Development Programme and Islamic Development Bank. <https://www.isdb.org>