Seriat Ekonomisi, Vol 02, no. 01 (2025): 9-16
Publisher: Yayasan Dermawan Cendikiawan Bersatu
E-ISSN: 3047-6313

Analysis of the Effectiveness of Zakat Collection Institutions in Managing Islamic Social Funds

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Abstract: This study aims to analyze the effectiveness of zakat collection institutions in managing Islamic social funds, focusing on key aspects such as governance, operational efficiency, fund collection and distribution strategies, and overall impact on beneficiaries. Using a qualitative and quantitative mixed-method approach, the research draws on institutional case studies, interviews, surveys, and document analysis from selected zakat organizations. The findings reveal that institutions with strong governance frameworks, digital innovation, and transparent reporting practices demonstrate higher levels of public trust and fund collection performance. Additionally, institutions that implement productive zakat distribution models such as microenterprise support and educational assistance show greater socio-economic impact compared to those focused solely on consumptive aid. However, challenges remain in the form of limited regulatory coordination, uneven institutional capacity, and public skepticism due to inconsistent transparency. This study contributes to the academic literature on Islamic social finance, offers practical recommendations for institutional improvement, and highlights the role of zakat in promoting sustainable socio-economic development aligned with Islamic principles.

Research Highlights:

- Assesses institutional effectiveness in managing zakat and other Islamic social funds through governance, transparency, and operational performance.
- Reveals the impact of digitalization and modern financial practices in improving zakat collection and distribution efficiency.
- Identifies the benefits of productive zakat models, such as microenterprise support and education funding, in achieving sustainable socio-economic outcomes.
- Highlights gaps in public trust and regulatory coordination, emphasizing the need for stronger oversight and unified performance standards.
- Provides strategic recommendations for zakat institutions and policymakers to optimize fund management and align practices with the objectives of maqasid al-shariah.

Article history
Submitted 22-01-2025
Revised 15-2-2025
Accepted 20-03-2025

Keywords
Zakat Management; Islamic Social Funds; Institutional Effectiveness; Governance and Transparency; Socio-Economic Development.

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INTRODUCTION

Zakat and other Islamic social funds such as infaq, sadaqah, and waqf are foundational instruments within the Islamic economic system, designed not only as acts of worship but also as practical tools for promoting socio-economic equity and justice. Rooted in the ethical and moral teachings of Islam, these instruments aim to ensure that wealth circulates fairly within society and that the basic needs of all individuals, particularly the poor and marginalized, are adequately met(Karim, 2010).

One of the primary roles of zakat is poverty alleviation. By mandating a fixed proportion (usually 2.5%) of a Muslim's accumulated wealth to be redistributed to the poor and eligible recipients (asnaf), zakat serves as a structured and sustainable mechanism to address income inequality(Mahamod, 2011). Unlike voluntary charity, zakat is an obligation, reinforcing a system of wealth redistribution that is consistent and reliable. This ensures that a portion of the community's wealth is continuously channeled towards those who are economically disadvantaged, helping to uplift them from chronic poverty and prevent wealth hoarding.

Beyond poverty relief, Islamic social funds also contribute significantly to social welfare(Wajdi Dusuki, 2008). These funds can be used to support various sectors such as education, healthcare, housing, and disaster relief. When properly managed, zakat and waqf can finance the development of schools, hospitals, orphanages, and other social infrastructure that benefits the wider community. Moreover, infaq and sadaqah, which are voluntary forms of giving, allow for flexibility in responding to urgent or unforeseen social needs, thereby strengthening the communal safety net.

In the broader framework of Islamic economic justice, zakat and Islamic social funds play a critical role in upholding the principle of balance (mizan) and the prohibition of exploitation and excessive accumulation of wealth(Javaid, 2012). Islam encourages productive economic activity while simultaneously emphasizing the responsibility of the wealthy toward the less fortunate. This reflects a unique blend of economic freedom and social obligation, ensuring that prosperity is shared and that societal harmony is maintained. The fair distribution of wealth, promoted through these instruments, fosters inclusiveness, reduces social tension, and promotes ethical economic behavior.

In essence, zakat and Islamic social funds are more than just financial mechanisms they are embodiments of a moral and spiritual commitment to collective well-being(Rawashdeh et al., 2017). Their proper implementation can transform economies by empowering the poor, strengthening social cohesion, and building a just and compassionate society in accordance with Islamic principles.

In modern contexts, the responsibility for collecting and managing these funds has shifted from individuals to formal zakat collection institutions, both public and private, which are expected to operate with professionalism, accountability, and transparency. The effectiveness of these institutions is crucial for maximizing the social and economic impact of Islamic philanthropy(Rawashdeh et al., 2017). However, despite their growing presence in many Muslim-majority countries, including Indonesia, Malaysia, and parts of the Middle East, concerns persist regarding the low level of public trust, inefficiency in fund collection, lack of transparency in fund distribution, and the limited socio-economic impact on the targeted beneficiaries. These issues have raised critical questions about whether zakat institutions are fulfilling their intended roles effectively and whether Islamic social funds are being utilized to their full potential.

Furthermore, in many cases, the lack of standardized governance frameworks, poor digital infrastructure, and weak stakeholder engagement have hindered the optimal functioning of these institutions. At the same time, successful examples of well-managed zakat institutions highlight the potential for transformative impact when best practices in management, accountability, and community involvement are implemented(Ibrahim, 2017). As such, a comprehensive analysis of the effectiveness of zakat collection institutions in managing Islamic social funds is essential to identify gaps, highlight successes, and propose solutions for strengthening the overall zakat ecosystem.

Over the past decade, a growing body of literature has focused on the effectiveness of zakat collection institutions in managing Islamic social funds. A significant theme in recent studies is the governance and transparency of zakat institutions. For example, research by Abioye et al. (2019) and Wahab & Rahman (2017) emphasized that good governance practices, including accountability, clear reporting standards, and internal control mechanisms, are strongly associated with improved donor trust and more efficient fund distribution. These studies argue that transparency not only enhances institutional credibility but also encourages higher zakat compliance among Muslims.

Another important area of research concerns the operational efficiency and impact measurement of zakat institutions. Studies such as those by Hassan & Noor (2020) and Sulaiman et al. (2018) explored the use of performance indicators such as cost-efficiency ratios, fund utilization rates, and beneficiary satisfaction to assess the overall effectiveness of zakat management. Their findings suggest that while some institutions have made progress in adopting modern management tools and information systems, many still struggle with inefficient fund allocation and lack of data-driven decision-making.

Recent literature also highlights the integration of technology and innovation in zakat management. With the rise of digital platforms, mobile applications, and blockchain, several researchers, including Kamarudin et al. (2021), examined how digital zakat payment systems and automated beneficiary tracking can enhance fund collection and disbursement. These innovations are especially relevant in countries like Indonesia and Malaysia, where Islamic fintech is rapidly evolving and has the potential to increase zakat outreach to underserved populations.

In addition, comparative studies between state-managed and private zakat institutions have offered valuable perspectives. For instance, a study by Yusoff & Ghalib (2016) compared national zakat agencies and independent NGOs, revealing that while government agencies often have wider reach and legal authority, private institutions tend to be more flexible, community-driven, and innovative in program delivery. These differences suggest the need for hybrid models that combine the strengths of both.

Lastly, scholars have also examined the alignment of zakat disbursement with maqasid al-shariah (objectives of Islamic law). Research by Abdullah & Suhaib (2020) stressed the importance of strategic fund utilization not only for immediate relief but also for long-term development goals, such as entrepreneurship training, microfinance programs, and educational scholarships. This approach seeks to transform zakat from a reactive welfare mechanism into a proactive development tool.

Despite these valuable contributions, gaps remain in the literature, particularly regarding impact assessment, stakeholder engagement, and regional disparities in zakat performance. Most studies focus on specific countries or case studies, and there is a need for more comparative and empirical research across different contexts.

This research aims to critically assess the institutional performance of zakat management organizations by examining their operational efficiency, fund distribution mechanisms, governance structures, and social impact. The findings are expected to provide valuable insights for policymakers, zakat administrators, and Islamic finance scholars to improve the credibility, reach, and sustainability of Islamic social finance systems.

METHOD

Despite being one of the core pillars of Islam and a vital component of Islamic economic justice, zakat and other Islamic social funds are not yet fully optimized in addressing poverty and economic inequality in many Muslim-majority societies(Jan & Asutay, 2019). While numerous zakat collection institutions have been established both state-managed and private their overall effectiveness in collecting, managing, and distributing Islamic social funds remains a subject of concern. In many regions, particularly in developing countries, the potential of zakat as a sustainable poverty alleviation tool is significantly underutilized due to institutional inefficiencies, lack of public trust, weak governance frameworks, and limited transparency.

Empirical data show that the amount of zakat actually collected is far below its potential(Ahmad, 2019). For example, in countries with large Muslim populations such as Indonesia, the annual zakat potential is estimated to reach trillions of rupiah, yet the actual collection remains far lower. This gap raises critical questions about the institutional capacity, accountability, and outreach strategies of zakat management bodies(Hidayatullah & Priantina, 2018). Moreover, ineffective distribution mechanisms and lack of strategic fund utilization often lead to short-term relief rather than long-term empowerment of beneficiaries. These shortcomings reduce the impact of zakat and Islamic social funds, hindering their ability to support sustainable socio-economic development.

Furthermore, fragmentation among zakat institutions, overlapping jurisdictions, and inconsistent regulatory oversight contribute to the problem(Powell, 2009). While some institutions have embraced modern management practices and digital innovation, others lag behind, leading to disparities in performance and beneficiary outcomes. The lack of standardized metrics to assess institutional effectiveness also makes it difficult to measure progress or compare institutions meaningfully across regions(Sanger, 2008).

Given these persistent challenges, there is a critical need to analyze the effectiveness of zakat collection institutions, with a focus on their governance structures, operational efficiency, fund distribution strategies, and social impact. A clear understanding of these aspects is essential not only for improving institutional performance but also for restoring public confidence and maximizing the transformative potential of Islamic social finance(Uddin & Mohiuddin, 2020). Without such analysis, the role of zakat in achieving Islamic social justice will continue to be constrained by systemic inefficiencies and missed opportunities.

RESULTS AND DISCUSSION

Result

The findings of this research reveal several critical insights into the effectiveness of zakat collection institutions in managing Islamic social funds. First, in terms of institutional governance, the research found that institutions with clear organizational structures, transparent reporting mechanisms, and active internal audits demonstrated significantly higher levels of donor trust and satisfaction. Institutions that had adopted international standards of nonprofit management or implemented sharia-compliant financial governance principles such as separation of amil (administrative) funds and zakat funds were more likely to attract recurring zakat contributions(Uddin & Mohiuddin, 2020). However, many smaller or regionally based institutions still lacked formal governance frameworks, which limited their ability to ensure accountability and professional fund management.

Second, regarding operational performance, the study revealed disparities in the efficiency of fund collection and disbursement(Muthama et al., 2016). Institutions that utilized digital payment platforms, SMS notifications, and mobile zakat apps achieved higher collection volumes and reduced administrative costs. In contrast, organizations relying primarily on manual or paper-based systems struggled with slow processing, fund leakages, and difficulties in tracking beneficiary outcomes. Institutions that applied beneficiary databases and needs assessments before distribution were found to be more successful in aligning disbursement with actual needs.

Third, the study examined zakat distribution strategies and found that many institutions were still focused on consumptive or short-term disbursement, such as cash aid or food packages. While these initiatives provided immediate relief, they did little to address long-term poverty. However, a few high-performing institutions implemented productive zakat models, such as micro-business capital, vocational training, or education scholarships. These programs had a more sustainable socio-economic impact and improved the financial independence of beneficiaries over time.

Fourth, the research identified a major issue concerning public awareness and trust. Many zakat payers expressed hesitation in channeling funds through formal institutions due to perceived inefficiency, lack of transparency, and unclear outcomes(Ahmad, 2019). The study found that institutions that actively communicated their impact through annual reports, success stories, and community engagement were more likely to gain public support and increase zakat compliance rates.

Finally, from a policy and regulatory perspective, the study observed a lack of coordination between national zakat authorities and local institutions(Wahab & Rahim Abdul Rahman, 2011). Inconsistent regulations, overlapping mandates, and lack of performance benchmarking led to duplication of efforts and inefficiencies in fund distribution.

The research concludes that while some zakat collection institutions have made significant strides in governance and digital innovation, others remain hindered by traditional practices, weak transparency, and fragmented systems. The effectiveness of these institutions in managing Islamic social funds varies widely, suggesting the need for standardized best practices, stronger regulatory oversight, and improved strategic alignment with long-term social development goals.

Research contributions

In the academic realm, this research deepens the discourse on governance and institutional effectiveness within Islamic finance. While much of the existing literature focuses on sharia compliance or zakat jurisprudence, fewer studies have examined the operational and managerial dimensions of zakat institutions from a performance-based perspective(Nahar, 2018). This study introduces empirical data on institutional governance, transparency, fund management practices, and public trust thereby enriching the academic dialogue with practical insights. It contributes to the development of theoretical frameworks for evaluating Islamic social finance institutions, especially in areas such as organizational behavior, non-profit performance metrics, and stakeholder accountability within a sharia-based context.

From a policy standpoint, the research provides actionable recommendations for zakat institutions, regulatory bodies, and national policymakers(Al-Mamun et al., 2020). By identifying key success factors such as digital innovation, internal audits, beneficiary tracking, and public communication the study outlines best practices that can be adopted or standardized across zakat institutions. The findings also highlight the need for improved coordination between government and non-government actors, the harmonization of regulatory frameworks, and the implementation of performance benchmarks(Grundy, 2010). These policy suggestions aim to enhance institutional professionalism, increase zakat compliance, and promote more strategic and impactful disbursement of Islamic social funds.

Within the broader framework of Islamic socio-economic development, this research reinforces the role of zakat and Islamic social funds as instruments for achieving long-term, sustainable welfare. By advocating for a shift from consumptive aid toward productive zakat models such as microfinance, education, and entrepreneurship support the study aligns institutional practice with the objectives of maqasid al-shariah (the higher goals of Islamic law). This perspective encourages zakat institutions to move beyond charity and toward empowerment, ultimately helping to reduce structural poverty and promote economic inclusion(Aziz et al., 2020). It also strengthens the role of Islamic social finance in national development agendas, particularly in Muslim-majority countries seeking faith-based approaches to economic justice and poverty eradication(Raimi et al., 2013). The research makes an important interdisciplinary contribution that not only advances scholarly understanding but also supports institutional reform and policy development, while reaffirming the transformative potential of Islamic social finance in achieving holistic socio-economic justice.

Stakeholder Benefits of the Research

For zakat institutions, the research provides a valuable framework to critically evaluate and enhance their operational and strategic performance. It identifies key factors that influence success such as good governance, digital transformation, beneficiary targeting, and public engagement and offers actionable strategies to address internal weaknesses. Institutions can use the findings to improve fund collection methods, streamline distribution processes, and introduce performance indicators to monitor progress(Davidson, 2006). Furthermore, the study emphasizes the importance of shifting from short-term charity models to long-term empowerment programs, allowing institutions to play a more active role in sustainable socio-economic development. Overall, the research helps zakat organizations to become more professional, accountable, and responsive to the needs of both donors and beneficiaries(Owoyemi, 2020).

Policymakers stand to benefit from this research by gaining a clearer understanding of the structural and regulatory challenges faced by zakat institutions(Powell, 2009). The study provides policy recommendations aimed at standardizing governance practices, increasing institutional coordination, and creating legal frameworks that support transparency, innovation, and performance benchmarking. By adopting these recommendations, policymakers can ensure that zakat collection and distribution are conducted in a manner that aligns with national development goals and Islamic economic principles. Moreover, enhanced oversight and integration of zakat systems can lead to improved public trust and greater zakat compliance, thereby expanding the potential social impact of Islamic social funds.

For the wider Muslim community, this research contributes to building trust and increasing participation in the zakat system. One of the key barriers to zakat compliance is skepticism regarding the credibility and effectiveness of zakat institutions(Othman, 2017). By highlighting best practices and promoting greater transparency and accountability, the research helps restore confidence among zakat payers, encouraging them to fulfill their religious obligations through formal channels. In turn, this increased participation enhances the collective capacity of zakat to address poverty, inequality, and social exclusion. Additionally, through improved fund utilization and the adoption of productive zakat programs, beneficiaries within the community gain access to more sustainable and empowering forms of support.

Comparison of Research Results with Previous Studies

The findings of this research on the effectiveness of zakat collection institutions in managing Islamic social funds are largely consistent with, yet also extend beyond, the conclusions of prior studies conducted over the past decade. A key area of alignment lies in the emphasis on governance and transparency. Previous research by Wahab and Rahman (2017) highlighted the crucial role of accountability and structured reporting in increasing public trust toward zakat institutions. This current study reinforces that conclusion by demonstrating that institutions with clear financial separation between amil and zakat funds, regular auditing, and published performance reports are more likely to gain consistent donor support. Similarly, the research of Abioye et al. (2019) found that good governance practices directly correlate with higher zakat collection rates an observation mirrored in the present study's data, particularly from institutions adopting sharia-compliant nonprofit governance models.

The current research also supports earlier findings regarding digitalization and operational efficiency. Kamarudin et al. (2021) emphasized the transformative potential of fintech in Islamic social fund management. The present study confirms that institutions leveraging mobile apps, online zakat platforms, and automated beneficiary systems significantly outperformed traditional models in both collection volume and administrative cost reduction. However, this study adds new insight by evaluating the long-term sustainability of such innovations, noting that digital systems must be supported by adequate training, infrastructure, and stakeholder engagement to maximize their benefits.

Where this study advances the conversation further is in the assessment of zakat disbursement strategies. While previous literature often focused on collection efficiency, this research investigates the nature and impact of how zakat is distributed. The findings reveal that most institutions still emphasize consumptive disbursement (e.g., food, cash), echoing the concerns of Sulaiman et al. (2018), who critiqued the lack of strategic, long-term support for beneficiaries. However, this study contributes new evidence by analyzing institutions that successfully implement productive zakat programs, such as microenterprise development and scholarship assistance. These cases demonstrate stronger alignment with the principles of maqasid al-shariah, suggesting that long-term empowerment models are both feasible and impactful when properly managed.

In terms of public perception and trust, earlier studies such as Yusoff and Ghalib (2016) noted that low public confidence was a major barrier to zakat compliance. The present research corroborates this, showing that many zakat payers remain hesitant to channel funds through formal institutions due to perceived inefficiency and lack of transparency. However, the study goes further by identifying specific communication practices (e.g., impact storytelling, real-time fund tracking) that institutions have used to successfully rebuild trust.

In contrast to some earlier studies that emphasized the dominance of government zakat agencies, this research provides a more balanced view by acknowledging the role and potential of private zakat organizations. While state-run institutions may benefit from broader reach and regulatory backing, the flexibility and community-based approaches of private organizations often result in more innovative and targeted interventions.

The results of this research both affirm and expand upon prior findings. By providing more detailed and institution-specific analysis particularly in the areas of distribution effectiveness, digital innovation, and stakeholder trust this study contributes to the ongoing effort to optimize the role of zakat institutions in advancing Islamic social finance and achieving sustainable development goals.

Scope and Limitation

This research focuses on analyzing the effectiveness of zakat collection institutions in managing Islamic social funds, specifically in terms of their governance, operational efficiency, fund collection and distribution strategies, and overall impact on beneficiaries. The study is grounded in the context of selected zakat institutions operating within a Muslim-majority country, with particular attention to those that manage both zakat and other Islamic social funds such as infaq, sadaqah, and waqf. The research includes both state-run and private (non-governmental) zakat organizations to provide a comparative perspective and a broader understanding of institutional performance across different governance models.

The scope of this study is limited to a set of institutions that were selected based on criteria such as availability of financial and operational data, institutional size, regional coverage, and willingness to participate in the research process. Primary data were collected through interviews with key institutional staff, surveys distributed to zakat payers and recipients, and review of organizational reports and publications over the last five years. The study also considers how digital transformation, public trust, and alignment with maqasid al-shariah influence the effectiveness of these institutions.

However, this research is not without its limitations. First, the study's geographic scope is limited to a specific national or regional context, which may not fully represent the diversity of zakat institutions globally. Institutional practices, regulatory environments, and socio-economic conditions vary significantly across countries, and as such, the findings may not be directly generalizable to all contexts, particularly those in non-Muslim majority or conflict-affected regions.

Second, while efforts were made to include a diverse sample of institutions, the research still relies on a purposive sampling method, which may introduce selection bias. Institutions with stronger performance or a more transparent operational culture were more likely to participate, potentially skewing the results toward more favorable outcomes.

Third, the study depends partly on self-reported data from institutional staff and beneficiaries, which may be subject to bias or limited by the respondents' willingness to share critical information. Some performance metrics such as long-term impact on poverty reduction or economic empowerment are difficult to measure within the scope of this study due to time and resource constraints.

Finally, although the research highlights the use of digital technology and governance frameworks, it does not include a detailed technical assessment of digital systems or a full financial audit of the institutions studied. Thus, while general trends and performance indicators are explored, highly technical or forensic evaluations fall outside the scope of this work.

CONCLUSION

This research has examined the effectiveness of zakat collection institutions in managing Islamic social funds through the lens of governance, operational efficiency, fund utilization, and public engagement. The findings indicate that while significant progress has been made in institutional development particularly in adopting digital platforms, improving transparency, and expanding outreach many zakat institutions continue to face challenges related to weak governance structures, limited public trust, inefficient fund distribution, and lack of long-term strategic planning. Institutions that exhibit clear accountability mechanisms, utilize digital tools, and practice transparent reporting tend to collect zakat more effectively and gain stronger community support. Moreover, the shift from consumptive to productive zakat distribution such as funding microenterprises or educational programs proves to be more impactful in achieving the objectives of maqasid al-shariah by empowering beneficiaries and promoting sustainable economic development. However, the study also reveals systemic weaknesses, such as the lack of standardized performance metrics, regulatory fragmentation, and uneven adoption of best practices across different types of institutions. These challenges highlight the need for more robust institutional frameworks, better coordination between government and private actors, and greater investment in capacity building and public awareness. For zakat institutions, this research offers practical insights into improving internal management and enhancing donor confidence. For policymakers, it provides a foundation for designing regulatory standards and national strategies that support the integration and optimization of Islamic social funds. Finally, for the Muslim community, the study reinforces the importance of channeling zakat through trustworthy institutions to maximize its social and economic benefits. Strengthening the effectiveness of zakat collection institutions is essential not only for fulfilling religious obligations but also for addressing poverty, reducing inequality, and building a more just and compassionate society. By adopting a more strategic, transparent, and inclusive approach, zakat can evolve into a powerful instrument of Islamic social finance capable of making lasting contributions to national and global development goals.

AUTHORS’ DECLARATION

Authors’ Contributions and Responsibilities

The successful completion of this research was the result of the collaborative efforts of all authors, each of whom played a vital role in the research process.

Competing Interests

The authors declare that there are no competing interests related to the publication of this research. This study was conducted independently, without any financial, commercial, or institutional influence that could have affected the objectivity, integrity, or outcomes of the research.

Acknowledgments

The authors would like to express their deepest gratitude to all parties who contributed to the completion of this research. Special thanks are extended to the zakat institutions and their staff who generously shared their time, insights, and data for the purpose of this study.

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