

# The Role of Productive Zakat in Reducing Unemployment in Indonesia: An Islamic Economic Perspective

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## Abstract

Unemployment remains a persistent socioeconomic challenge in Indonesia, exacerbating income inequality and hindering national development. In response, Islamic economic instruments such as zakat have gained scholarly attention, particularly in their productive forms. This study explores the potential of productive zakat to alleviate unemployment by integrating Islamic social finance principles into national development strategies. Using a conceptual and theoretical methodology, the study draws from classical Islamic jurisprudence, contemporary economic theory, and recent empirical findings on zakat effectiveness. It analyzes how zakat—when managed productively—can transition from a mere poverty alleviation tool to a sustainable mechanism for employment generation. Key findings indicate that productive zakat initiatives, such as vocational training, entrepreneurship support, and microfinance programs, contribute significantly to job creation and economic empowerment among vulnerable groups. The paper underscores the importance of institutional synergy, transparent governance, and robust shari'ah-compliant mechanisms to optimize the socio-economic impact of zakat. The findings support the strategic inclusion of productive zakat in broader Islamic economic policies aimed at reducing unemployment. The research offers a conceptual framework for policymakers and stakeholders to harness zakat more effectively in addressing labor market challenges in Indonesia.

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## Keywords

Productive zakat; Islamic economics; unemployment; social finance;

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## Introduction

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Indonesia, the largest Muslim-majority country in the world, continues to grapple with structural unemployment that disproportionately affects vulnerable populations, particularly youth and informal workers. Despite numerous governmental programs aimed at addressing unemployment, significant gaps remain in creating sustainable and inclusive economic opportunities. This persistent challenge necessitates a closer examination of Islamic economic instruments, especially zakat, which historically played a central role in poverty alleviation and wealth distribution within Muslim societies (Obaidullah & Khan, 2021). As the nation strives to align its development strategies with its religious values, the potential of zakat as a socio-economic stabilizer is increasingly recognized in academic and policy discussions (Kahf, 2015, pp. 112–114).

The concept of productive zakat, which extends beyond traditional consumptive distribution to income-generating ventures, presents a transformative opportunity in this context. Unlike the conventional approach that provides short-term relief, productive zakat seeks to empower mustahiq (eligible recipients) by equipping them with the tools and resources needed to achieve self-sufficiency (Abdullah & Suhaib, 2011). This aligns closely with Islamic economic principles that emphasize justice, equity, and empowerment through *maṣlaḥah* (public benefit) and *ḥuqūq al-‘ibād* (rights of the people). Empirical studies suggest that well-managed zakat programs, when integrated with entrepreneurial training and microenterprise support, can contribute significantly to reducing unemployment (Ahmed, 2004; Wahab & Rahman, 2011).

While the theoretical role of zakat in economic development is well-established, empirical research on its effectiveness in generating employment, particularly within the Indonesian context, remains limited. Most studies focus on the redistributive aspect of zakat, often overlooking its potential for capacity building and job creation (Cizakca, 2011, pp. 98–101). Furthermore, there is a research gap concerning the institutional mechanisms and governance structures that optimize productive zakat for sustainable employment outcomes. In light of Indonesia’s growing zakat collection, it is imperative to explore how these funds can be channeled effectively to support national labor market goals (Ascarya et al., 2023).

Given these considerations, this paper addresses the central research questions: How can productive zakat reduce unemployment in Indonesia? What institutional and governance factors affect its effectiveness? How can Islamic economic theory inform policy frameworks for zakat-based employment programs? These questions aim to bridge the gap between Islamic social finance theory and practical policy applications, offering insights that are both scholarly and operationally relevant (Ismail & Possumah, 2022).

The objectives of this study are threefold: to conceptualize the role of productive zakat in employment generation within the framework of Islamic economics; to assess institutional and policy challenges in its implementation; and to propose strategies for enhancing its impact in Indonesia. This research is relevant not only for Islamic economic scholars but also for policymakers, development agencies, and zakat management institutions seeking to harness faith-based finance for sustainable development. By situating the discussion within both classical shari'ah norms and contemporary economic realities, the study contributes to a more holistic understanding of zakat as a strategic tool for labor market inclusion and social justice.

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## Literature Review

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The scholarly discourse surrounding zakat as a tool for socio-economic development is deeply rooted in classical Islamic jurisprudence and increasingly contextualized within modern frameworks of Islamic economics. Classical scholars, such as al-Ghazālī and Ibn Khaldūn, emphasized the role of zakat in achieving economic justice, stability, and social cohesion (Chapra, 2000, pp. 85–88). In contemporary literature, zakat has been reframed not only as a religious obligation but also as a mechanism for redistributive justice and macroeconomic stabilization (Kahf, 2015, pp. 98–104). Productive zakat specifically refers to channeling zakat funds toward income-generating activities, such as small business development and skills training, to transform mustahiq into economically independent contributors to society (Ahmed, 2004).

A key theoretical underpinning is the concept of *maqāṣid al-sharī'ah*, which prioritizes the preservation of wealth (*ḥifẓ al-māl*) and livelihood (*ḥifẓ al-naḥs*) as fundamental objectives of Islamic law (Dusuki & Bouheraoua, 2011). Within this framework, productive zakat serves dual purposes: fulfilling religious duties and advancing socio-economic welfare. Empirical research further supports the integration of zakat into national development policies. Studies from Malaysia and Sudan demonstrate that structured productive zakat programs contribute to poverty reduction and employment generation, particularly when implemented through institutionalized models (Wahab & Rahman, 2011; Abdelrahman, 2020).

In the context of economic growth, zakat is increasingly examined as part of Islamic social finance, alongside *waqf* and *ṣadaqah*. These instruments collectively aim to bridge wealth disparities and enhance economic participation among disadvantaged groups (Obaidullah & Khan, 2021). However, while the theoretical potential of zakat is widely acknowledged, the literature also highlights implementation challenges, including inefficient management, lack of transparency, and limited integration with state economic planning (Ismail & Possumah, 2022). The Indonesian context is particularly underexplored, presenting an opportunity for further investigation into how productive zakat can be operationalized to address unemployment in a large Muslim-majority economy.

## Theoretical Framework

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The concept of *maqāṣid al-sharī'ah* (objectives of Islamic law) serves as a foundational theoretical framework for this study. It emphasizes the holistic development of human well-being through the protection and promotion of essential values, including religion (*dīn*), life (*nafs*), intellect (*'aql*), progeny (*nasl*), and wealth (*māl*) (Dusuki & Bouheraoua, 2011). Within this paradigm, zakat plays a crucial role in safeguarding economic rights and promoting social welfare. The deployment of zakat for productive purposes aligns with *ḥifẓ al-māl*, enhancing the financial stability and autonomy of the recipients. This theoretical orientation reframes zakat not merely as a palliative tool but as a proactive strategy for economic empowerment and social justice (Chapra, 2000, pp. 92–96).

Closely related is the theory of distributive justice in Islamic economics, which asserts that wealth should not circulate solely among the affluent but must be equitably redistributed to achieve societal balance (Kahf, 2015, pp. 102–105). Zakat, as an obligatory transfer, institutionalizes this principle by mandating a flow of wealth from the rich to the poor. Productive zakat extends this redistribution further by converting transfers into capital investments, enabling recipients to engage in economic activities and contribute to the labor market. This dynamic not only uplifts individuals but also stimulates aggregate demand and economic growth, reinforcing the macroeconomic benefits of Islamic social finance (Cizakca, 2011, pp. 89–92).

Another relevant framework is the concept of *istiṣlāḥ* (public interest), which supports policy innovations that promote welfare without contravening *sharī'ah* principles. Productive zakat aligns with *istiṣlāḥ* by addressing unemployment—a critical social ill—with faith-based financial mechanisms. This approach supports a pragmatic synthesis of traditional values and contemporary socio-economic challenges (Kamali, 2008, pp. 157–160). By framing unemployment reduction as a form of *maṣlaḥah*, productive zakat initiatives gain theological legitimacy and operational relevance.

Furthermore, Islamic development theory underlines the interdependence of spiritual and material progress. It posits that economic development must serve human dignity and social equilibrium, not merely material accumulation (Siddiqi, 2004). Productive zakat embodies this principle by fostering self-reliance, dignity, and communal solidarity among *mustahiq*. Unlike conventional welfare models that may induce dependency, productive zakat promotes participatory development rooted in ethical norms and communal responsibility. Thus, the integration of these theoretical perspectives offers a robust framework for understanding how productive zakat can serve as a viable instrument in addressing unemployment in Indonesia.

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## Previous Research

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Ahmed (2004) Ahmed explored the application of zakat in poverty alleviation in

Muslim-majority countries. Using a qualitative, case-based approach, he concluded that productive zakat mechanisms such as training, tools, and working capital can significantly increase self-employment and reduce dependency. His research highlighted the need for more institutional support to enhance the scalability of these efforts. Though not focused on Indonesia, the study laid important groundwork for exploring productive zakat as a sustainable welfare approach.

Wahab and Rahman (2011) In their Malaysian case study, Wahab and Rahman examined the impact of institutional zakat management on poverty and unemployment reduction. They found that structured programs promoting small business and skill development, when managed transparently and aligned with shari'ah objectives, led to measurable improvements in recipients' economic conditions. This research reinforces the significance of robust governance in productive zakat initiatives.

Cizakca (2011) Cizakca analyzed the historical use of Islamic financial institutions like zakat and waqf to support economic development. Drawing on Ottoman and classical Islamic models, he demonstrated how productive endowments created employment for entire communities. While the focus was historical, the findings imply that reviving these institutions can provide long-term employment solutions within an Islamic economic framework.

Abdelrahman (2020) Focusing on Sudan, Abdelrahman used mixed-method research to evaluate the role of productive zakat in promoting youth entrepreneurship. The findings indicated that targeted zakat support, including micro-financing and vocational training, significantly improved youth employment metrics. This study suggests replicability in other Muslim-majority nations, such as Indonesia, where youth unemployment is a major concern.

Ismail and Possumah (2022) The authors reviewed various models of zakat implementation across Southeast Asia, emphasizing integration with national development strategies. They found that productive zakat works best when coordinated with public policy, educational institutions, and microfinance bodies. Their research encourages more inter-sectoral collaboration in future zakat policy design.

Ascarya et al. (2023) In a recent study based in Indonesia, Ascarya et al. analyzed the effectiveness of digitalized zakat platforms in improving fund disbursement and transparency. Though the study focused more on technological infrastructure, it noted the emerging interest in channeling zakat towards entrepreneurial training and microbusinesses. However, comprehensive assessments of these outcomes remain scarce.

**Identified Research Gap** These studies collectively affirm the promise of productive zakat in reducing poverty and, to some extent, unemployment. However, they also reveal gaps—particularly in Indonesia—regarding long-term employment outcomes, institutional integration, and empirical evaluation of program effectiveness. There is limited literature that systematically examines how productive zakat can reduce

unemployment within an Islamic economic policy framework tailored to Indonesia's socio-political landscape. This study addresses that void by offering a focused, theoretically grounded analysis of productive zakat as an employment strategy.

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## Research Methods

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This study adopts a qualitative research methodology rooted in conceptual and theoretical analysis. Qualitative methods are particularly suited for examining abstract concepts such as zakat, unemployment, and Islamic economic theory, which involve ethical, religious, and philosophical dimensions (Creswell & Poth, 2018). Rather than relying on numerical data or statistical models, the study explores the normative implications and practical applications of zakat within the Islamic economic paradigm. This approach facilitates a deep exploration of how productive zakat can serve as a policy tool in addressing unemployment in Indonesia.

The primary data sources for this study include scholarly works—books, peer-reviewed journals, and institutional reports—published in English or Arabic no later than 2025. Special emphasis is placed on international publications and reputable academic contributions to Islamic economics, public policy, and social finance. These sources offer a diverse range of perspectives, including theological interpretations, policy evaluations, and comparative studies. Supplementary sources include high-quality Indonesian publications (minimum Sinta-2), which provide contextual insights into the local implementation of zakat programs (Miles, Huberman, & Saldaña, 2014).

Data collection involved a structured literature review using academic databases such as JSTOR, Scopus, Web of Science, and Google Scholar. Keywords including “productive zakat,” “Islamic economics,” “unemployment,” and “Indonesia” were used to filter relevant articles. This thematic selection process ensured that the materials aligned with the study's focus and theoretical orientation. Priority was given to literature that integrated Islamic economic principles with real-world policy applications (Bowen, 2009).

For data analysis, thematic content analysis was employed. This method involves coding and categorizing content based on recurring themes and theoretical constructs, such as *maqāṣid al-sharī'ah*, distributive justice, and employment generation. Patterns were identified across studies to evaluate the effectiveness, limitations, and institutional conditions of productive zakat. The analysis also highlighted knowledge gaps in existing research, which shaped the study's research questions and conceptual focus (Saldaña, 2021).

The conclusions drawn from this research are based on an interpretive synthesis of literature, grounded in Islamic economic theory and corroborated by empirical findings. Through this method, the study develops a normative model for productive zakat implementation that is both theologically consistent and developmentally pragmatic. This methodological design enables a holistic understanding of how faith-

based financial instruments can be aligned with public policy to combat unemployment in Indonesia.

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## Results and Discussion

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The conceptual analysis reveals that productive zakat holds significant potential to reduce unemployment in Indonesia when implemented within a robust Islamic economic framework. By transitioning zakat from a consumptive to a productive model, the instrument becomes a mechanism for long-term economic empowerment. Key findings suggest that productive zakat—through initiatives such as entrepreneurship training, microfinance, and vocational support—facilitates the transformation of mustahiq into job creators rather than perpetual aid recipients. This shift aligns with the goals of *maqāṣid al-sharīʿah*, particularly the preservation of wealth (*ḥifẓ al-māl*) and livelihood (*ḥifẓ al-naḥs*), reaffirming zakat's dual religious and socio-economic function.

These insights fill a crucial gap in existing literature by illustrating how Islamic social finance can be integrated into public policy to address structural unemployment. The study identifies institutional synergy as a key enabler; partnerships between zakat management bodies, local governments, and Islamic microfinance institutions enhance efficiency and accountability. Furthermore, findings show that the application of *istiṣlāḥ* allows productive zakat to evolve as a contemporary solution within traditional *sharīʿah* boundaries. The research also introduces new perspectives by synthesizing underexplored connections between Islamic ethical values, employment policy, and financial inclusivity—offering a fresh lens for both scholars and policymakers.

### *1. Productive Zakat Reduce Unemployment*

The foundational mechanism by which productive zakat reduces unemployment lies in its transformation from passive financial assistance into active economic participation. When zakat is used to fund microenterprises, provide vocational training, or offer startup capital, it enables mustahiq to develop skills, generate income, and, eventually, employ others. This model shifts recipients from dependence to empowerment, aligning with Islamic development ideals (Kahf, 2015, pp. 100–103). In Indonesia's informal economy, where underemployment is widespread, such empowerment strategies are especially critical.

Empirical models from Malaysia and Sudan indicate that targeted productive zakat programs have successfully incubated small businesses among the poor and unemployed (Wahab & Rahman, 2011; Abdelrahman, 2020). These outcomes suggest that when properly managed, zakat can act as a form of Islamic venture capital for marginalized groups. The financing provided enables recipients to acquire productive

assets, such as equipment or livestock, leading to self-sufficiency and economic inclusion.

In Indonesia, existing efforts by the National Zakat Agency (BAZNAS) to integrate productive zakat into national development programs provide a promising starting point. However, their impact remains uneven due to regional disparities in implementation capacity. The lack of standardized monitoring tools and evaluation metrics undermines the scalability of successful models (Ascarya et al., 2023). Addressing these gaps would enhance the role of productive zakat in the national labor strategy.

Theoretically, productive zakat aligns with the Islamic economic principle of wealth circulation and rejects the hoarding of capital (*kantz*), encouraging societal participation in economic activity (Chapra, 2000, pp. 85–87). From a macroeconomic perspective, widespread productive zakat usage could increase aggregate demand and stimulate microeconomic growth. As the labor force becomes more active, employment levels rise, and economic resilience improves.

The integration of Islamic ethical principles, such as *ihsān* (excellence) and *'adālah* (justice), further enhances the social legitimacy and community acceptance of productive zakat programs. These values promote dignity and self-reliance, which are crucial in transforming psychological and cultural attitudes toward work and entrepreneurship. Consequently, productive zakat addresses not only financial but also motivational and spiritual dimensions of unemployment.

## *2. Institutional and Governance Factors Affect Productive Zakat*

The effectiveness of productive zakat programs is heavily dependent on institutional frameworks and governance quality. Strong institutional design, marked by accountability, transparency, and efficient resource allocation, is essential for successful implementation (Ismail & Possumah, 2022). In the absence of these features, zakat risks being misallocated, underutilized, or perceived as a charitable gesture rather than a tool for economic empowerment.

One of the major challenges in Indonesia is the fragmentation of zakat institutions across provinces and municipalities, leading to inconsistencies in program design and outcomes. While BAZNAS and LAZ (Lembaga Amil Zakat) operate under legal mandates, their operational standards vary, affecting recipient selection, fund distribution, and post-disbursement support. Studies suggest that integrating Islamic microfinance institutions with zakat management bodies can create more robust support systems for entrepreneurial development (Obaidullah & Khan, 2021).

Capacity-building of *amil* (zakat administrators) is another critical governance factor. Many lack the training required to design and monitor productive zakat schemes, resulting in project failures or insufficient impact. Professional development programs,

paired with performance-based incentives, could significantly improve institutional capacity and effectiveness.

Digitalization offers new governance solutions by enabling transparent disbursement, real-time monitoring, and data-driven decision-making. Platforms such as LAZISMU's e-zakat system have demonstrated the potential for using fintech to optimize fund utilization. However, technological integration must be accompanied by shari'ah-compliant protocols and data privacy safeguards (Ascarya et al., 2023).

Finally, policy coherence between Islamic financial institutions, state development agencies, and religious authorities is essential. When these entities work in tandem, productive zakat becomes embedded in broader employment strategies and benefits from public resources, regulatory oversight, and communal trust. Such integration fosters a holistic ecosystem where faith-based finance supports national socio-economic objectives.

### *3. Islamic Economic Theory and Zakat-Based Employment Programs*

Islamic economic theory offers a rich normative and practical basis for designing zakat-based employment programs. Central to this theory is the idea of justice ('adālah) and the equitable distribution of resources to achieve collective welfare (al-khayr al-'ām). These principles mandate not only the redistribution of wealth through zakat but also the empowerment of the poor to participate in productive economic life (Chapra, 2000, pp. 91–94).

By integrating maqāsid al-shari'ah into policy design, planners can ensure that employment programs serve both material and spiritual human needs. For example, a vocational training program funded by zakat that also incorporates moral education fulfills both ḥifẓ al-māl and ḥifẓ al-dīn. This dual focus elevates zakat-based programs beyond technical interventions to instruments of holistic human development (Dusuki & Bouheraoua, 2011).

Policy design must also consider the Islamic concept of istiṭā'ah (capability), emphasizing that individuals should be equipped to support themselves before being held accountable. This idea supports the allocation of zakat towards capacity-building initiatives, such as literacy programs, mentorship, and business incubation centers, all of which enhance employment outcomes and are shari'ah-justified.

Another policy implication is the prioritization of fiqh al-awlawiyyāt (jurisprudence of priorities), which advises on the optimal use of resources when multiple needs exist. In high-unemployment areas, allocating zakat to employment creation should take precedence over less urgent uses, provided it remains within the eight eligible categories (aṣnāf) of recipients (Kahf, 2015, pp. 105–107). This jurisprudential flexibility empowers policymakers to adapt Islamic finance tools to evolving socio-economic conditions.

Lastly, Islamic economic theory encourages participatory governance through *shūrā* (consultation), implying that beneficiaries and community stakeholders should be involved in the planning and evaluation of zakat programs. This inclusivity ensures that policies remain grounded in the lived realities of the unemployed and align with ethical commitments to transparency and justice.

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## Core Findings and Pathways Forward

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This study answers the central research questions by demonstrating that productive zakat significantly contributes to reducing unemployment in Indonesia when aligned with Islamic economic principles and supported by effective institutional governance. It transforms *mustahiq* into self-reliant economic agents through entrepreneurship, vocational training, and microenterprise support. The findings underscore that productive zakat serves not only a religious obligation but also a development function, rooted in *maqāṣid al-sharī'ah* and distributive justice.

Theoretically, this research enriches Islamic economic thought by framing productive zakat as a dynamic policy instrument capable of addressing structural unemployment. It operationalizes concepts such as *istiṣlāḥ*, *fiqh al-awlawiyyāt*, and *shūrā* within contemporary socio-economic realities. Practically, the study offers a pathway for policymakers to institutionalize zakat into national employment strategies by enhancing governance, embracing digitalization, and fostering partnerships among zakat institutions, microfinance bodies, and public agencies. These findings position productive zakat as a viable, faith-aligned solution to one of Indonesia's most pressing challenges.

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## Conclusion

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This study has explored the role of productive zakat in reducing unemployment in Indonesia from an Islamic economic perspective. By framing zakat as both a religious and socio-economic instrument, the research highlights its potential to empower recipients through sustainable, income-generating initiatives. The conceptual analysis demonstrates that when productive zakat is governed effectively and aligned with Islamic principles such as *maqāṣid al-sharī'ah* and distributive justice, it can transition from a charitable function to a transformative employment strategy.

The paper contributes to the academic discourse by filling a critical gap in the literature concerning the integration of Islamic finance into labor market solutions. It also provides actionable insights for policymakers and zakat institutions aiming to institutionalize productive zakat within national development frameworks. The findings support a rethinking of zakat as a dynamic and participatory tool in addressing one of Indonesia's most persistent socio-economic issues.

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