UNIVERSITI MALAYA
ACADEMY OF ISLAMIC STUDIES

International Journal of Shariah in Economics and Governance (IJSEG)

e-ISSN: XXXX-YYYY
Issue: Vol. 1 No. 1
Page: 47-62

REVISITING GOOD GOVERNANCE IN ZAKAT MANAGEMENT: A HOLISTIC FRAMEWORK FOR COLLECTION, DISTRIBUTION, AND SOCIAL DEVELOPMENT

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Received: January 20, 2026 Revised: April 20, 2026 Published: June 15, 2026
DOI/URL: https://ejournal.um.edu.my/index.php/ijseg/article/view/72279/20164

ABSTRACT

This study assesses the role of good governance in enhancing the effectiveness of *zakat* management as a mechanism for promoting socioeconomic serenity and welfare, particularly during periods of financial uncertainty. Based on Islamic governance ideologies, the study argues that effective *zakat* administration contributes to equitable wealth distribution, poverty alleviation, and sustainable economic development. Good governance in *zakat* management encompasses transparency, accountability, efficiency, and adherence to Shariah principles, ensuring that *zakat* institutions fulfil their social and economic objectives effectively. From an Islamic perspective, governance covers beyond administrative efficiency to the realisation of justice, public welfare, and ethical responsibility. The study further highlights the role of state authorities and *zakat* institutions in safeguarding societal well-being through sound economic management and the systematic distribution of *zakat* resources. Employing a qualitative research design, the study utilises library-based research of primary Islamic sources and relevant scholarly literature. The findings suggest that integrating good governance principles into zakat management strengthens institutional credibility, reduces inefficiencies, and enhances *zakat's* capacity as an instrument of social protection and economic resilience. The study contributes to the growing body of literature on Islamic social finance by offering a holistic governance-oriented framework to enhance the effectiveness and sustainability of *zakat* institutions.

Keywords: Good Governance, *Zakat* Management, Economic Growth, Social Development

1. INTRODUCTION

Zakat is one of the fundamental pillars of Islam and serves as a vital instrument for wealth redistribution, poverty alleviation, and social welfare enhancement. As a compulsory form of almsgiving, *zakat* aims to promote economic justice by transferring wealth from financially qualified Muslims to entitled beneficiaries (*Asnaf*), thereby reducing socioeconomic inequalities and advancing social cohesion. Apart from its religious obligation, zakat is a key element of the Islamic social finance ecosystem, alongside *Waqf*, *Sadaqah*, and Islamic microfinance, contributing to comprehensive growth, sustainable development, and economic resilience[4][5]. Contemporary scholars increasingly recognise *zakat* as a strategic mechanism for addressing poverty, financial exclusion, and disparity while supporting the attainment of broader development objectives, including the Sustainable Development Goals (SDGs).

The promising institutionalization of zakat management within Muslim-majority countries has transformed zakat from a predominantly individual religious practice into a structured socioeconomic

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institution. Countries such as Malaysia, Indonesia, Saudi Arabia, and Pakistan have established formal zakat authorities and regulatory frameworks to improve the efficiency of collection and the effectiveness of distribution. Recent studies indicate that professionally managed zakat institutions can significantly contribute to poverty reduction, human capital development, entrepreneurship support, healthcare provision, and community empowerment[6][7][8][9]. Furthermore, the increasing adoption of digital technologies, fintech platforms, and integrated payment systems has expanded the reach and efficiency of zakat administration, enabling institutions to mobilize resources more effectively and respond to emerging social challenges[10][11][12].

Despite these developments, governance effectiveness remains a major challenge for many zakat institutions. The existing literature highlights persistent issues related to transparency, accountability, operational efficiency, regulatory compliance, and public trust[13][14]. Weak governance structures may result in inefficient collection mechanisms, distribution interruptions, resource misallocation, administrative inefficiencies, and weakened stakeholder confidence. These limitations can undermine the developmental impact of zakat and restrain its potential as an instrument of socioeconomic transformation. Subsequently, scholars and policymakers have underscored the importance of strengthening governance frameworks to enhance institutional credibility, improve service delivery, and maximize social impact[15].

Good governance generally refers to the processes, structures, and mechanisms through which institutions exercise authority and manage resources in a transparent, accountable, participatory, equitable, and effective manner[16]. Within the Islamic framework, however, governance extends beyond administrative efficiency to encompass ethical responsibility, justice (*Adl*), trustworthiness (*Amanah*), consultation (*Shura*), and public welfare (*Maslahah*)[17]. These principles establish a holistic governance model that integrates organisational performance with spiritual accountability and social responsibility[18][19].

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Accordingly, effective zakat governance should not only improve operational outcomes but also ensure compliance with Shariah principles and the broader objectives of Islamic social justice.

Although prior studies have examined specific aspects of zakat governance, such as accountability, transparency, and institutional efficiency, relatively few have developed a comprehensive framework that integrates conventional governance principles with Islamic governance values. This study addresses this gap by revisiting the concept of good governance in zakat management and proposing a holistic framework that links governance mechanisms to collection efficiency, distribution effectiveness, and socioeconomic development. Specifically, the study aims to (1) examine the significance of good governance principles in zakat administration, (2) explore the role of governance in enhancing zakat collection and distribution effectiveness, and (3) develop a governance-oriented framework that strengthens the contribution of zakat towards social development, poverty alleviation, and economic resilience based on shariah principles.

2. LITERATURE REVIEW

2.1. Zakat as an Instrument of Islamic Social Finance

Zakat is one of the most significant redistributive instruments in Islam and a cornerstone of the Islamic social finance ecosystem. As one of the five pillars of Islam, zakat is a mandatory financial obligation imposed on qualified Muslims to facilitate wealth redistribution, alleviate poverty, and promote socioeconomic justice. The institution of zakat reflects the Islamic principle that wealth is a trust from Allah (SWT) and should distribute throughout society rather than remain concentrated among a privileged group. According to[20], zakat functions as an institutional mechanism that promotes wealth circulation, reduces economic inequalities, and strengthens social harmony. Through its redistributive role, zakat supports vulnerable groups and contributes to a more equitable allocation of resources.

From an economic perspective, zakat serves both social and developmental objectives. Unlike voluntary charitable donations, zakat operates within a structured framework that identifies specific categories of beneficiaries (*Asnaf*) and prescribes clear rules for collection and distribution. This institutionalized approach enables zakat to function as a sustainable mechanism for poverty alleviation, income redistribution, and social protection[21]. The Qur'an identifies eight categories of entitled recipients (Qur'an 9:60), ensuring that zakat addresses diverse dimensions of socioeconomic vulnerability.

Recent literature highlights the growing importance of zakat as a strategic tool for inclusive and sustainable development. Effective zakat management contributes not only to poverty alleviation but also to financial inclusion, human capital development, and economic empowerment[22]. Productive zakat initiatives that provide business capital, vocational training, educational assistance, and healthcare support have demonstrated considerable potential in transforming beneficiaries into economically self-sufficient individuals while promoting sustainable socioeconomic development[23][24].

The increasing prominence of Islamic social finance has also elevated the role of zakat in achieving broader development objectives. Zakat is increasingly recognised as a valuable instrument for supporting the Sustainable Development Goals (SDGs), particularly those related to poverty eradication, quality education, health, reduced inequalities, and decent work opportunities. Empirical studies further indicate

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that efficient zakat distribution improves household welfare, enhances income-generating capacity, and promotes long-term socioeconomic development[25][26][27].

The COVID-19 pandemic further demonstrated the importance of zakat institutions as social protection mechanisms. During the crisis, zakat organisations expanded emergency relief programmes, healthcare assistance, food security initiatives, debt relief schemes, and livelihood support interventions to protect vulnerable households and mitigate the socioeconomic consequences of the pandemic. These responses highlighted the adaptability of zakat as an instrument of social safety, economic resilience, and crisis management[28][29][30].

Despite its substantial potential, the effectiveness of zakat largely depends on governance quality. Transparency, accountability, efficiency, and public trust are widely recognised as key determinants of zakat performance[31][32]. Moreover, recent technological advancements, including digital payment systems, fintech applications, and integrated beneficiary databases, have enhanced collection efficiency, distribution transparency, and institutional accountability[33].

Contemporary literature increasingly acknowledges zakat as more than a religious duty; it is widely regarded as a strategic component of Islamic social finance that plays a significant role in alleviating poverty, fostering economic empowerment, enhancing social inclusion, and supporting sustainable development. However, realizing its full potential requires robust governance frameworks that align institutional practices with both Islamic principles and contemporary standards of accountability.

2.2. Islamic Governance Theory and Zakat Management

Islamic governance is founded on a comprehensive set of ethical, legal, and institutional principles derived from the Qur'an, Sunnah, and Islamic jurisprudence (*fiqh*). Unlike conventional governance frameworks that primarily emphasise transparency, accountability, efficiency, and stakeholder interests, Islamic governance integrates both worldly and spiritual dimensions of accountability. It recognises that individuals and institutions are accountable not only to society but ultimately to Allah (SWT) for their actions and

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International Journal of Shariah in Economics and Governance (IJSEG)
e-ISSN: XXXX-YYYY
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decisions[34,35]. Consequently, governance in Islam extends beyond regulatory compliance and organisational performance to encompass moral responsibility, social justice, and public welfare.

The foundation of Islamic governance is based in the concept of *Tawhid* (the unity of Allah), which requires all economic and social activities to be conducted in accordance with divine guidance. In the context of zakat management, Islamic governance ensures that zakat institutions fulfill their religious obligations while addressing contemporary socioeconomic challenges such as poverty, inequality, and financial exclusion[36].

A central principle of Islamic governance is *Amanah* (trustworthiness), which refers to the fiduciary responsibility of managing resources with integrity and accountability. Zakat administrators act as trustees of funds contributed by *Muzakki* and are expected to ensure transparency and professionalism in collection and distribution activities. Research indicates that trustworthiness and accountability enhance public confidence and encourage zakat compliance[37,38].

Another key principle is *Adl* (justice), which emphasises fairness, equity, and impartiality in decision-making and resource allocation. In zakat administration, justice is achieved through the equitable distribution of funds to eligible beneficiaries (*Asnaf*), thereby reducing socioeconomic disparities and promoting social inclusion[39] (The principle of *shura* (consultation) promotes participatory decision-making and stakeholder engagement. Consultation among policymakers, Shariah scholars, administrators, donors, and beneficiaries enhances institutional legitimacy, transparency, and responsiveness to community needs[40]. Islamic governance also incorporates *Maslahah* (public interest), which prioritizes societal welfare and the prevention of harm. In contemporary zakat management, this principle encourages institutions to move beyond short-term charitable assistance towards sustainable initiatives such as entrepreneurship support, education, healthcare, and economic empowerment programmes[41].

These underline principles are integrated under *Maqasid al-Shariah* (the objectives of Islamic law), which aim to preserve religion, life, intellect, wealth, and lineage[42]. Maqasid provides a comprehensive framework for evaluating zakat institutions based on both financial performance and social impact, including poverty reduction, human development, and community welfare[43,44]. Together, *Amanah*, *Adl*, *Shura*, *Maslahah*, and *Maqasid al-Shariah* provide a holistic governance framework that distinguishes Islamic governance from conventional models. By establishing these principles into governance structures and operational practices, zakat institutions can strengthen transparency, accountability, public trust, and institutional effectiveness while maximizing their contribution to sustainable socioeconomic development.

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2.3. Concept of Good Governance in Conventional and Islamic Perspectives

The concept of good governance emerged prominently within public administration and development literature as a framework for enhancing institutional effectiveness, accountability, and sustainable development. According to the World Bank[45], good governance encompasses several key principles such as transparency, accountability, participation, responsiveness, effectiveness, efficiency, and adherence to the rule of law. These principles are envisioned to ensure that institutions achieve public resources dutifully, deliver effective services, and maintain public trust and legitimacy. Contemporary governance literature further emphasises that good governance is essential for achieving sustainable development outcomes, reducing corruption, strengthening institutional performance, and promoting social inclusion. Furthermore, good governance contributes to the efficient allocation of resources, strengthens public trust, and enhances the capacity of institutions to address complex social and economic challenges.

In recent years, the concept of governance has emerged beyond administrative efficiency to include stakeholder engagement, ethical leadership, institutional resilience, and sustainability. Effective governance systems facilitate informed decision-making, strengthen accountability mechanisms, and improve organisational credibility among stakeholders. Within nonprofit and social finance institutions, governance quality is increasingly recognised as a critical determinant of institutional legitimacy, resource mobilization, and long-term sustainability.

From an Islamic perspective, governance is founded upon a comprehensive ethical and moral framework derived from the Qur'an, Sunnah, and Islamic jurisprudence. Islamic governance encompasses beyond conventional managerial practices by integrating spiritual accountability and social responsibility into organisational decision-making. Central to this framework are the principles of *Amanah* (trustworthiness), *Adl* (justice), *Shura* (consultation), *Ihsan* (excellence), and *Maslahah* (public interest), which collectively guide institutional conduct and resource management[46][47].

The principle of *Amanah* requires individuals and institutions to manage entrusted resources with integrity, honesty, and responsibility. *Adl* emphasises fairness and equitable treatment in decision-making and resource allocation, while *shura* promotes participatory governance through consultation and stakeholder involvement. Similarly, *Ihsan* encourages excellence and continuous improvement in organisational performance, whereas *Maslahah* prioritizes public welfare and societal well-being. These principles collectively ensure that governance serves not only institutional objectives but also broader social and developmental goals[48].

Recent studies in Islamic social finance suggest that integrating Islamic governance principles into institutional structures enhances transparency, accountability, stakeholder trust, and organisational effectiveness[49][50]. In the context of zakat institutions, good governance is particularly important because it influences public confidence, compliance behaviour, collection efficiency, and distribution effectiveness. Consequently, the integration of conventional governance mechanisms with Islamic ethical values provides a holistic framework for ensuring that zakat institutions fulfill their socioeconomic and religious objectives while contributing to sustainable development and social justice.

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2.4. Governance Challenges in Zakat Institutions

Zakat administration across many Muslim-majority countries, zakat institutions continue to face a range of governance challenges that may deter their effectiveness and socioeconomic impact. Previous studies have identified several persistent issues, including inadequate transparency, weak accountability mechanisms, fragmented regulatory frameworks, inefficient collection and distribution systems, and limited public confidence in zakat institutions[51][52]. These challenges can undermine institutional credibility, reduce operational efficiency, and ultimately constrain the ability of zakat institutions to fulfill their social and developmental objectives.

The most critical challenges are the lack of transparency in the management and reporting of zakat funds. Donors increasingly demand clear information regarding fund collection, allocation procedures, administrative expenses, and beneficiary outcomes. Inadequate disclosure practices may create information asymmetry between zakat institutions and stakeholders, leading to skepticism and reduced willingness to contribute through formal channels[53]. Similarly, weak accountability mechanisms may expose institutions to risks of inefficiency, mismanagement, and misuse of resources, thereby affecting public perceptions of institutional integrity.

Public trust plays an important role in influencing zakat fulfilment and participation. Empirical evidence suggests that trust in zakat institutions is significantly shaped by perceptions of transparency, accountability, governance quality, and service effectiveness[54][55]. When zakat payers perceive institutions as trustworthy and professionally managed, they are more likely to fulfill their zakat obligations through official channels. Conversely, governance deficiencies may encourage individuals to distribute zakat independently, thereby reducing institutional collection capacity and limiting coordinated welfare interventions.

The studies further emphasise that governance quality directly affects both collection performance and distribution effectiveness. Strong governance frameworks enhance stakeholder confidence, improve resource mobilization, strengthen beneficiary targeting, and ensure equitable distribution of zakat funds[56]. Therefore, improving governance practices remains essential for enhancing institutional legitimacy, maximizing socioeconomic impact, and sustainability of zakat institutions.

2.5. Good Governance and Zakat Effectiveness

The existing literature consistently demonstrates that governance mechanisms play a significant role in enhancing the effectiveness and sustainability of zakat institutions. Effective governance strengthens institutional performance through improved monitoring systems, efficient resource allocation, stakeholder engagement, and enhanced organisational accountability. By establishing clear governance structures and operational procedures, zakat institutions can improve decision-making processes, minimize agency problems, and ensure that collected funds are managed in accordance with both regulatory requirements

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and Shariah principles[57]. Consequently, governance quality has become a key determinant of institutional credibility, operational efficiency, and social impact.

Empirical studies suggest that well-governed zakat institutions tend to achieve higher collection rates due to increased public confidence and trust among zakat payers. Transparency in financial reporting, accountability in fund management, and effective communication with stakeholders encourage greater compliance and participation through formal zakat channels[58]. At the distribution level, governance mechanisms facilitate more accurate beneficiary identification, equitable resource allocation, and improved monitoring of welfare programmes. These practices help ensure that zakat funds reach eligible recipients efficiently and generate meaningful socioeconomic outcomes, including poverty alleviation, financial inclusion, and community empowerment[59].

Islamic social finance further highlights the importance of governance in promoting institutional resilience and long-term sustainability. Strong governance frameworks support the adoption of innovative technologies, enhance risk management practices, and improve coordination among stakeholders, thereby increasing the overall effectiveness of zakat administration[60][61]. Moreover, governance contributes to reducing administrative inefficiencies, preventing resource misallocation, and strengthening institutional legitimacy.

Recent body of literature examines governance dimensions such as transparency, accountability, efficiency, and trust in isolation. There are a paucity research and limited understanding that how this governance components interact within a unified framework grounded in Islamic governance principles. Consequently, there remains a need for a holistic governance framework that integrates both conventional and Islamic governance dimensions to better explain how governance collectively influences zakat collection efficiency, distribution effectiveness, and broader social development outcomes.

3. METHODOLOGY

This study employs a qualitative research design based on a conceptual and theoretical analysis to develop a holistic governance framework for zakat management. A qualitative approach is particularly suitable for examining complex governance concepts, Islamic principles, and institutional practices that cannot be adequately captured through quantitative methods alone. The study seeks to synthesize and integrate existing knowledge on good governance, Islamic governance theory, and zakat management in order to provide a comprehensive understanding of how governance mechanisms contribute to the effectiveness of zakat collection, distribution, and socioeconomic development.

The research design serves as a systematic framework that guides the identification, evaluation, and interpretation of relevant literature in accordance with the study's objectives[62][63]. Through this approach, the study critically examines existing theoretical and empirical contributions to identify key governance

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dimensions, recurring themes, and research gaps within the zakat management literature. The integration of these perspectives facilitates the development of a governance-oriented framework that links transparency, accountability, efficiency, and Shariah compliance with institutional performance and social outcomes.

However, the study data were collected from both primary and secondary sources. Primary sources include the Quranic verses, Hadith of the Prophet (SWS), classical Islamic jurisprudence literature, and official zakat regulations. The secondary data were collected from various sources, including peer-reviewed journal articles, conference proceedings, books, book chapters, institutional reports, and policy documents related to governance, zakat administration, and Islamic social finance. The collected materials were analyzed using thematic content analysis. The analysis focused on identifying periodic governance principles, institutional practices, and governance mechanisms relevant to zakat management. The themes were subsequently synthesized into a holistic governance framework.

The study employed a qualitative thematic analysis to examine and synthesize the existing literature on zakat governance, Islamic governance principles, and institutional practices in zakat collection and distribution. Thematic analysis was selected because it facilitates the identification, categorization, and interpretation of recurring themes, concepts, and governance dimensions within a diverse body of scholarly and policy-related literature. Through an iterative coding process, key themes such as transparency, accountability, efficiency, Shariah compliance, public trust, and socioeconomic welfare were identified and subsequently integrated into a holistic governance framework for zakat management.

Ethical considerations were rigorously observed throughout the research process. As the study relied exclusively on secondary data obtained from peer-reviewed journal articles, books, policy reports, and official publications, no human participants were involved. Nevertheless, academic integrity was maintained through accurate citation, proper acknowledgment of all sources, and adherence to APA referencing standards. The analysis was conducted objectively to avoid bias, selective interpretation, or misrepresentation of findings. Furthermore, transparency in the methodological procedures enhances the reliability, credibility, and replicability of the study, thereby ensuring scholarly rigor and methodological integrity.

3.1. Proposed Research Framework

The framework demonstrates how Islamic governance principles underpin governance dimensions of transparency, accountability, efficiency and effectiveness, and Shariah compliance, which collectively enhance zakat collection and distribution effectiveness, leading to poverty alleviation, social development, and economic resilience.

Figure 1. Proposed Holistic Governance Framework for Zakat Management

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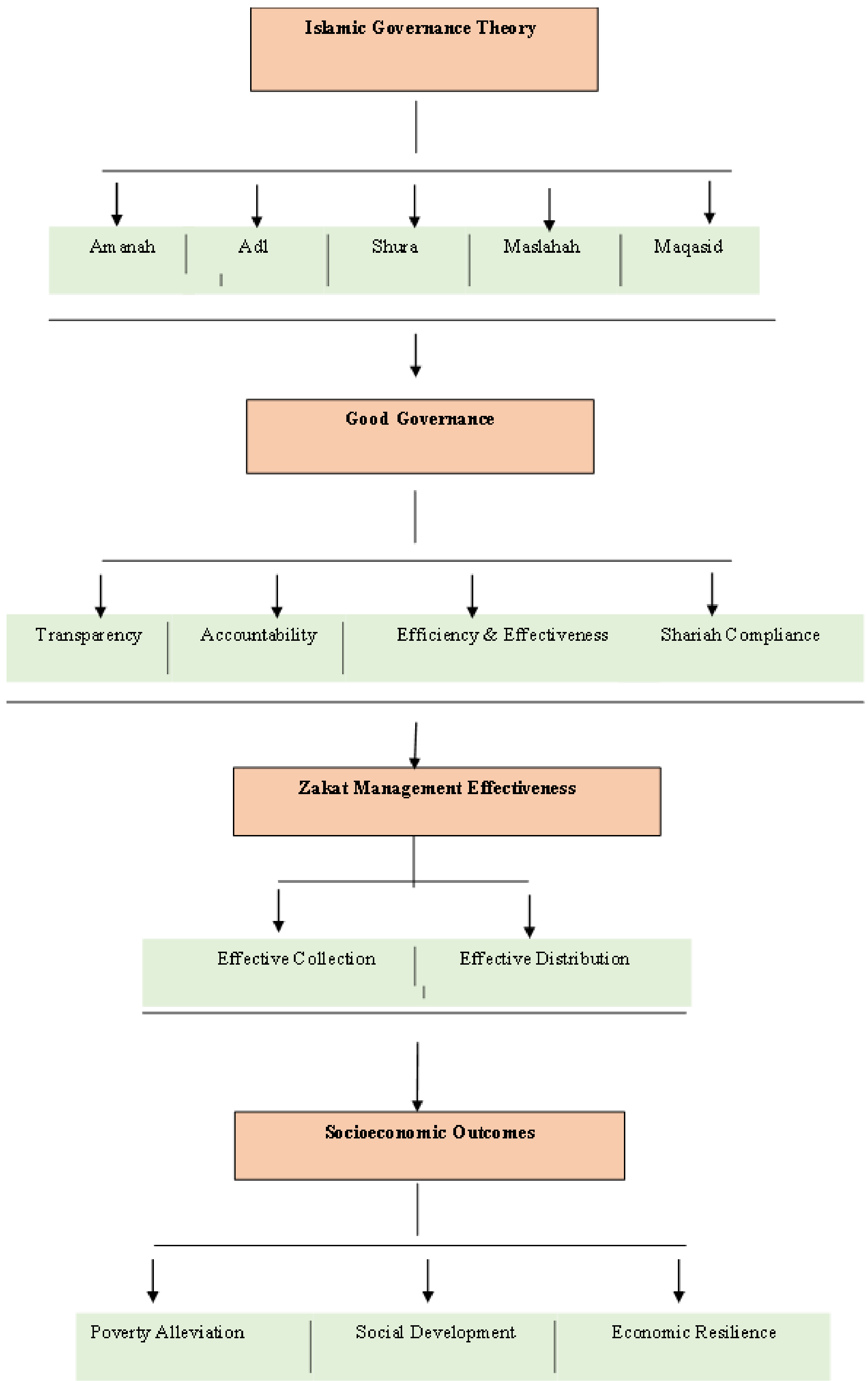

(*Source: authors*)

4. FINDINGS AND DISCUSSION

4.1. Transparency as a Foundation of Public Trust and Effective Zakat Management

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The analysis reveals that transparency is a fundamental pillar of effective zakat governance and a critical determinant of institutional performance. Transparency refers to the extent to which zakat institutions openly disclose relevant information regarding fund collection, financial management, distribution procedures, administrative expenditures, and beneficiary outcomes. As zakat institutions act as custodians of public funds, transparent practices are essential for demonstrating accountability and ensuring that resources are managed in accordance with both Shariah principles and stakeholders' expectations[64].

Transparent reporting practices, comprehensive financial disclosures, and accessible information regarding zakat distribution enhance stakeholder confidence and strengthen institutional legitimacy. When zakat payers are provided with clear and timely information about how their contributions are collected, managed, and distributed, they are more likely to perceive the institution as trustworthy and professionally managed. Previous studies have found that transparency significantly influences public trust, donor satisfaction, and willingness to channel zakat through formal institutions rather than distributing it individually[65][66].

Furthermore, transparency contributes to improved governance by reducing information asymmetry between zakat institutions and stakeholders. Open disclosure mechanisms enable donors, beneficiaries, regulators, and the wider community to monitor institutional activities, thereby reducing opportunities for inefficiency, mismanagement, and misuse of funds. In this regard, transparency serves as an important mechanism for enhancing accountability and reinforcing ethical conduct within zakat administration[67].

Recent developments in digital technology have further strengthened transparency in zakat management. The adoption of online reporting systems, digital payment platforms, and integrated management information systems enables institutions to provide real-time information on collection and distribution activities. Such innovations not only improve operational efficiency but also enhance public confidence and participation[68]. Therefore, transparency should be regarded as a strategic governance mechanism that promotes trust, improves collection performance, and ultimately enhances the social and economic impact of zakat institutions.

4.2. Accountability and Institutional Credibility

Accountability constitutes a central component of good governance and plays a crucial role in enhancing the credibility, legitimacy, and effectiveness of zakat institutions. In the context of zakat management, accountability refers to the obligation of institutions to responsibly manage, report, and justify the collection and distribution of zakat funds in accordance with both legal requirements and Shariah principles. As zakat institutions serve as trustees (*amanah*) of public resources, they are expected to demonstrate a high level of responsibility, integrity, and transparency in fulfilling their mandates.

Effective accountability mechanisms ensure that zakat funds are utilized efficiently and distributed to eligible beneficiaries (*asnaf*) in a fair and timely manner. Such mechanisms include robust internal control systems, independent financial and Shariah audits, performance monitoring, and regular reporting

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64 Abdullah, N., & Sapiei, N. S. (2018). Do trust and transparency matter in zakat institutions? *Journal of Islamic Accounting and Business Research, 9*(4), 531–550.

65 Abdullah, N., & Sapiei, N. S. (2018). Do trust and transparency matter in zakat institutions? *Journal of Islamic Accounting and Business Research, 9*(4), 531–550.

66 Wahab, N. A., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research, 2*(1), 43–62.

67 Saad, R. A. J., Aziz, N. M. A., & Sawandi, N. (2014). Islamic accountability framework in zakat funds management. *Procedia - Social and Behavioral Sciences, 164*, 508–515.

68 Mohsin, M. I. A., Ismail, A. G., & Haneef, M. A. (2024). Contemporary developments in zakat and Islamic social finance: Governance, sustainability, and social impact. *ISRA International Journal of Islamic Finance, 16*(2), 215–233.

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practices. These governance tools facilitate oversight of institutional activities, reduce information asymmetries, and strengthen compliance with established regulations and ethical standards[69]. Moreover, accountability practices provide stakeholders with assurance that zakat resources are managed prudently and aligned with the intended objectives of poverty alleviation, social welfare, and economic empowerment.

Previous studies suggest that strong accountability frameworks significantly enhance institutional credibility and public trust. When zakat institutions consistently demonstrate responsible stewardship of funds, stakeholders are more likely to perceive them as reliable and trustworthy, thereby increasing willingness to channel zakat contributions through formal institutions[70]. Conversely, weak accountability structures may create opportunities for inefficiency, corruption, mismanagement, and resource misuse, which can undermine public confidence and reduce collection performance.

Recent developments in governance practices emphasise the importance of integrating financial accountability with Shariah accountability. Beyond demonstrating financial efficiency, zakat institutions must ensure that all operational activities comply with Islamic ethical principles and legal rulings. This dual accountability framework strengthens institutional legitimacy and reinforces the social mission of zakat institutions[71]. Therefore, accountability should be regarded as a strategic governance mechanism that enhances institutional credibility, promotes stakeholder trust, and contributes to the long-term sustainability and effectiveness of zakat management.

4.3. Efficiency and Effectiveness in Resource Allocation

Efficiency and effectiveness in resource allocation are essential elements of good governance that determine the capacity of zakat institutions to achieve their socioeconomic objectives. Efficient management practices enable zakat institutions to maximize social impact while minimizing administrative and operational costs, thereby ensuring that a greater proportion of collected funds reaches eligible beneficiaries (*Asnaf*). In the context of zakat administration, efficiency refers to the optimal use of resources in the collection, management, and distribution processes, whereas effectiveness concerns the extent to which zakat programmes achieve intended outcomes, such as poverty alleviation, social welfare enhancement, and economic empowerment[72].

The literature suggests that institutions with strong governance structures are better positioned to allocate resources strategically and respond effectively to beneficiaries' needs. Effective resource allocation requires accurate beneficiary identification, systematic needs assessment, and continuous monitoring of programme outcomes. These practices help ensure that zakat assistance is distributed fairly, promptly, and in accordance with Shariah guidelines, thereby maximizing its developmental impact[73]. Furthermore, efficient allocation mechanisms reduce duplication of assistance, minimize leakages, and improve the overall sustainability of zakat programmes.

Recent technological advancements have significantly enhanced the efficiency of zakat management. The adoption of digital payment platforms, integrated beneficiary databases, data analytics, and performance monitoring systems has improved both collection and distribution processes. Digital

[69] Saad, R. A. J., Aziz, N. M. A., & Sawandi, N. (2014). Islamic accountability framework in zakat funds management. *Procedia - Social and Behavioral Sciences, 164*, 508–515.
[70] Abdullah, N., & Sapiei, N. S. (2018). Do trust and transparency matter in zakat institutions? *Journal of Islamic Accounting and Business Research, 9*(4), 531–550.
[71] Mohsin, M. I. A., Ismail, A. G., & Haneef, M. A. (2024). Contemporary developments in zakat and Islamic social finance: Governance, sustainability, and social impact. *ISRA International Journal of Islamic Finance, 16*(2), 215–233.
[72] Hassan, M. K., & Noor, A. H. M. (2022). Zakat institutions and sustainable development: Challenges and opportunities. *Journal of Islamic Accounting and Business Research, 13*(4), 567–584.
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technologies facilitate real-time transaction tracking, strengthen record-keeping practices, and support evidence-based decision-making, enabling zakat institutions to operate more effectively and transparently[74]. In addition, integrated information systems help institutions identify deserving beneficiaries more accurately and monitor the effectiveness of welfare interventions over time.

Previous studies indicate that efficient and effective resource allocation contributes directly to improved institutional performance, enhanced stakeholder satisfaction, and stronger public confidence in zakat institutions[75]. Consequently, governance mechanisms that promote operational efficiency and outcome effectiveness are critical for maximizing the social and economic benefits of zakat and ensuring its role as a sustainable instrument of Islamic social finance.

4.4. Shariah Compliance and Social Justice

Shariah compliance represents a distinctive and fundamental dimension of governance within zakat institutions, differentiating Islamic governance from conventional governance frameworks. While conventional governance systems primarily emphasise accountability, transparency, efficiency, and regulatory compliance, Islamic governance requires that all institutional activities conform to the principles, values, and objectives prescribed by Shariah[76]. In the context of zakat management, Shariah compliance ensures that zakat funds are collected, administered, and distributed in accordance with Islamic legal rulings and ethical standards, thereby preserving the religious integrity and social purpose of zakat.

Compliance with Shariah principles is essential for ensuring that zakat fulfils its intended objectives of social justice, poverty alleviation, wealth redistribution, and community welfare. The institution of zakat is designed to reduce socioeconomic disparities by transferring resources from those with financial capacity to eligible beneficiaries (*Asnaf*), thereby promoting equitable wealth distribution and social solidarity. Consequently, zakat institutions must ensure that beneficiaries are selected in accordance with Shariah guidelines and that funds are used for permissible and socially beneficial purposes[77]. Failure to adhere to these principles may compromise the legitimacy of zakat programmes and diminish public confidence in institutional governance.

The concept of social justice (*Adl*) occupies a central position within Islamic governance and is closely linked to Shariah compliance. By effectively implementing Shariah principles, zakat institutions contribute to the realization of justice, fairness, and human dignity in society. Furthermore, Shariah compliance aligns zakat administration with the broader objectives of *Maqasid al-Shariah*, particularly the protection of wealth, life, and social welfare[78]. Recent studies suggest that institutions demonstrating strong Shariah governance frameworks enjoy higher levels of stakeholder trust, institutional legitimacy, and public support[79].

Therefore, Shariah compliance should be viewed not merely as a regulatory requirement but as a strategic governance mechanism that enhances institutional credibility, strengthens stakeholder confidence, and ensures that zakat achieves its broader developmental and social justice objectives.

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74 Ali, M., Hassan, M. K., & Hudaefi, F. A. (2024). Digital transformation and the future of zakat management: Opportunities and challenges for Islamic social finance institutions. *International Journal of Islamic and Middle Eastern Finance and Management, 17*(1), 45–67.

75 Hassan, M. K., & Noor, A. H. M. (2022). Zakat institutions and sustainable development: Challenges and opportunities. *Journal of Islamic Accounting and Business Research, 13*(4), 567–584.

76 Choudhury, M. A., & Hoque, M. Z. (2006). Corporate governance in Islamic perspective. *Corporate Governance, 6*(2), 116–128.

77 Chapra, M. U. (2008). *The Islamic vision of development in the light of Maqasid al-Shariah*. Islamic Research and Training Institute.

78 Auda, J. (2008). *Maqasid al-Shariah as philosophy of Islamic law: A systems approach*. International Institute of Islamic Thought.

79 Hassan, M. K., & Noor, A. H. M. (2022). Zakat institutions and sustainable development: Challenges and opportunities. *Journal of Islamic Accounting and Business Research, 13*(4), 567–584.

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4.5. Towards Sustainable Social Development

The findings suggest that governance-oriented zakat management contributes significantly to broader developmental outcomes that extend beyond the traditional objective of poverty alleviation. While the primary function of zakat is to provide financial assistance to eligible beneficiaries (*Asnaf*), effective governance enables zakat institutions to transform collected funds into sustainable development initiatives that address the root causes of poverty and socioeconomic vulnerability. By integrating transparency, accountability, efficiency, and Shariah compliance into their operational frameworks, zakat institutions can enhance their capacity to generate long-term social and economic benefits for individuals and communities[80].

Contemporary zakat institutions increasingly adopt a developmental approach that emphasises empowerment rather than short-term welfare assistance. Through well-governed programmes, zakat funds can be utilized to support entrepreneurship development, vocational training, microenterprise financing, educational scholarships, healthcare services, and community development projects. These initiatives help beneficiaries improve their productive capacities, generate sustainable income, and achieve greater economic self-sufficiency[81]. As a result, zakat serves not only as a mechanism for immediate relief but also as a catalyst for social mobility and inclusive economic growth.

Recent studies highlight the important role of zakat in advancing sustainable development objectives, particularly those related to poverty eradication, quality education, health and well-being, reduced inequalities, and decent work opportunities. Moreover, effective zakat governance strengthens institutional resilience and enables organisations to respond more effectively to economic disruptions and humanitarian crises. The COVID-19 pandemic demonstrated that well-managed zakat institutions played a critical role in providing emergency assistance, healthcare support, and livelihood protection to vulnerable populations[82].

Therefore, governance-oriented zakat management should be viewed as a strategic instrument for sustainable social development. By combining Islamic ethical principles with sound governance practices, zakat institutions can enhance social welfare, strengthen community resilience, promote economic empowerment, and contribute meaningfully to long-term socioeconomic development.

5. CONCLUSION

This study revisited the concept of good governance in zakat management by developing a holistic framework that integrates transparency, accountability, efficiency, and Shariah compliance within the administration of zakat institutions. The analysis demonstrates that governance is not merely an administrative mechanism but a strategic foundation that determines the effectiveness, credibility, and sustainability of zakat management. Effective governance enhances the collection and distribution of zakat funds, strengthens public trust, improves institutional legitimacy, and ensures that zakat fulfils its intended objectives of poverty alleviation, social justice, and socioeconomic development.

The study further highlights that governance within zakat institutions should extend beyond conventional managerial practices and be firmly grounded in Islamic governance principles such as *Amanah* (trustworthiness), *Adl* (justice), *Shura* (consultation), *Maslahah* (public interest), and *Maqasid al-Shariah* (objectives of Islamic law). These principles provide a comprehensive ethical and institutional framework that aligns operational efficiency with social responsibility and spiritual accountability. By integrating these

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governance dimensions, zakat institutions can improve their capacity to address contemporary socioeconomic challenges while contributing to sustainable development and community resilience.

The proposed framework also demonstrates that governance-oriented zakat management can yield broader developmental outcomes beyond direct financial assistance. Well-governed zakat institutions can support entrepreneurship development, education, healthcare, social inclusion, and economic empowerment initiatives, thereby transforming zakat into a sustainable instrument of Islamic social finance and human development.

Policy Implications

The findings of this study provide several important policy implications for policymakers, regulators, and zakat administrators. First, governments and regulatory authorities should establish comprehensive governance guidelines that emphasise transparency, accountability, performance evaluation, and Shariah compliance across zakat institutions. Standardized governance frameworks can enhance consistency, strengthen oversight mechanisms, and improve institutional effectiveness. Second, zakat institutions should invest in digital transformation initiatives, including integrated management information systems, digital payment platforms, and real-time reporting mechanisms. Such technological innovations can improve operational efficiency, enhance transparency, and facilitate better monitoring of collection and distribution activities. Third, policymakers should encourage the adoption of outcome-based zakat programmes that focus on long-term socioeconomic empowerment rather than short-term financial assistance. Productive zakat initiatives that support entrepreneurship, vocational training, education, and healthcare services can significantly contribute to sustainable poverty reduction and community development. Finally, continuous governance training should be provided to zakat administrators, board members, and Shariah advisors to strengthen institutional capacity and promote best governance practices across the zakat sector.

Research Limitations

Without a doubt, this study contributes to current research and the literature; however, it is subject to several limitations. First, the study adopts a conceptual, qualitative approach, primarily based on secondary data and literature analysis. Consequently, the proposed framework has not been empirically validated using primary data from zakat institutions or stakeholders. Second, the study focuses on developing a general governance framework without examining the specific institutional, legal, and cultural contexts of individual countries. Differences in regulatory structures, governance practices, and levels of institutional development may influence the applicability of the proposed framework across jurisdictions. Third, the study concentrates on governance dimensions at the institutional level and does not explicitly assess the perceptions and experiences of key stakeholders, including zakat payers, beneficiaries, regulators, and administrators. These perspectives may provide additional insights into governance effectiveness and institutional performance.

Future Research Directions

Future research should empirically test the proposed governance framework using quantitative, qualitative, or mixed-method approaches. Survey-based studies involving zakat contributors, beneficiaries, and institutional administrators could provide valuable evidence on the relationships among governance quality, public trust, zakat compliance, and institutional performance. Comparative cross-country studies examining zakat governance models in Malaysia, Indonesia, Saudi Arabia, Pakistan, and other Muslim-majority countries would also contribute to a deeper understanding of best governance practices and institutional effectiveness. Such studies may identify contextual factors that influence the successful implementation of governance mechanisms.

In addition, future research could investigate the role of emerging technologies, including financial technology (FinTech), blockchain, artificial intelligence, and digital governance systems, in enhancing

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transparency, accountability, and efficiency within zakat institutions. Exploring the integration of technology-driven governance with Islamic ethical principles may provide valuable insights for modernizing zakat administration. Finally, future studies may develop and validate a comprehensive governance index for zakat institutions that integrates conventional governance indicators with Islamic governance principles. Such an index could serve as a practical tool for benchmarking institutional performance, evaluating governance quality, and guiding policy reforms to strengthen the effectiveness and sustainability of zakat management.

Acknowledgement

The authors would like to express their sincere appreciation to the scholars and researchers whose contributions to the fields of Islamic governance, zakat management, and Islamic social finance have provided valuable theoretical and empirical foundations for this study. The authors also acknowledge the institutions, academic publishers, and research organisations that have made relevant scholarly resources accessible, thereby facilitating the completion of this research. This study received no specific funding from any public, commercial, or not-for-profit funding agency.

The authors further acknowledge the use of artificial intelligence (AI)-assisted tools, including ChatGPT and Grammarly, during the preparation of this manuscript. These tools were utilized solely to support language refinement, grammar checking, and improvements in writing clarity and readability. All intellectual content, conceptual development, interpretation of findings, and final editorial decisions remain the sole responsibility of the authors. The authors have carefully reviewed and verified the accuracy, originality, and integrity of the manuscript in accordance with established academic and publication ethics standards.