

## Strengthening Zakat Management in Afghanistan: Lessons from Indonesia and Malaysia Legal Frameworks

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**Abstract.** *This research aims to explore the implementation of zakat management models from Indonesia and Malaysia in Afghanistan to enhance zakat effectiveness. The study employs a comparative analysis of successful practices in both countries, focusing on their applicability to Afghanistan's context. Findings indicate that adopting elements from Indonesia's community participation and Malaysia's centralized approach can improve transparency and efficiency in zakat management. The research concludes that Afghanistan must develop a comprehensive legal framework, establish a national zakat authority, and raise public awareness to overcome existing challenges. By integrating these strategies, Afghanistan can maximize zakat's potential to reduce poverty and promote social justice.*

**Keywords:** *strengthening zakat management; legal framework; Afghanistan; Indonesia; Malaysia*

**Abstrak.** *Penelitian ini bertujuan untuk mengeksplorasi implementasi model manajemen zakat dari Indonesia dan Malaysia di Afghanistan untuk meningkatkan efektivitas zakat. Studi ini menggunakan analisis komparatif dari praktik-praktik sukses di kedua negara, dengan fokus pada aplikabilitasnya terhadap konteks Afghanistan. Temuan menunjukkan bahwa mengadopsi elemen partisipasi masyarakat dari Indonesia dan pendekatan terpusat dari Malaysia dapat meningkatkan transparansi dan efisiensi dalam manajemen zakat. Penelitian ini menyimpulkan bahwa Afghanistan harus mengembangkan kerangka hukum yang komprehensif, mendirikan otoritas zakat nasional, dan meningkatkan kesadaran masyarakat untuk mengatasi tantangan yang ada. Dengan mengintegrasikan strategi-strategi ini, Afghanistan dapat memaksimalkan potensi zakat untuk mengurangi kemiskinan dan mempromosikan keadilan sosial.*

**Kata kunci:** *penguatan pengelolaan zakat; kerangka hukum; Afghanistan; Indonesia; Malaysia*

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## Introduction

Zakat, as a fundamental pillar of Islam, serves as a vital mechanism for wealth redistribution and social solidarity among Muslim communities. In Afghanistan, however, the management of zakat faces significant challenges due to the absence of a comprehensive legal framework. This lack of structure has resulted in uncoordinated distribution, limited transparency, and inequitable allocation of zakat resources, ultimately undermining public trust and the socio-economic impact of zakat. The current system relies heavily on individual interpretations and practices, leading to a fragmented approach that fails to address the pressing needs of the impoverished population (M. Khan & Malik, 2023). Islam's concern is evident through the obligation of zakat, which is considered one of the pillars of Islam. Wealthy Muslims are required to contribute a portion of their wealth and income for the benefit of the poor and needy in society. The philosophy of zakat revolves around achieving social justice and promoting solidarity and mutual support among individuals in the community. Zakat is not just a financial obligation; it is a humanitarian message that reflects the values of sacrifice, mercy, and compassion.

The primary issues affecting zakat management in Afghanistan include the absence of a strong legal framework, lack of institutional infrastructure, and insufficient public awareness regarding the importance of zakat. These challenges hinder effective collection and distribution, resulting in inequitable access to zakat resources and diminished trust in the system.

The management of zakat in Afghanistan faces significant challenges, including the absence of a comprehensive legal framework, uncoordinated distribution, and a lack of transparency. In this context, Indonesia and Malaysia offer proven effective zakat management models, employing different approaches: Indonesia adopts a decentralized system that involves community participation, while Malaysia implements a centralized system managed by government institutions. Both models demonstrate how zakat can be efficiently managed to achieve social and economic objectives (Fakoor et al., 2019).

The management of zakat in Muslim-majority countries has become an important topic of discussion in academic literature. Generally, two main approaches have been applied: the decentralized model, as seen in Indonesia, which involves active community participation through non-governmental organizations (NGOs) and local zakat institutions, and the centralized model, as implemented in Malaysia, which relies on government institutions to manage the collection and distribution of zakat centrally (S. Ahmad et al., 2019).

Proponents of the decentralized model often argue that this approach allows for greater flexibility, enhances community participation, and provides solutions that are more aligned with local needs. In the context of Indonesia, this approach has facilitated the establishment of close relationships between zakat institutions and the community, increasing public trust and leveraging modern technology for efficient management (Muqorobin, 2020). However, critics argue that the decentralized model often lacks efficiency in ensuring equitable distribution and consistency in management across regions.

Conversely, the centralized model, as applied in Malaysia, offers higher efficiency and better oversight of zakat distribution. This system is designed to ensure that zakat funds are allocated according to sustainable development priorities, such as education, health, and economic empowerment (Othman & Muda, 2022). Nevertheless, this approach also faces criticism, particularly regarding the potential for low local community engagement and the risk of bureaucracy stifling innovation.

In the context of Afghanistan, where the current zakat management system is fragmented and poorly structured, the key question is which model is more suitable for implementation. Is Malaysia's centralized approach, which emphasizes efficiency and strict control, or Indonesia's decentralized approach, which focuses on community participation and local adaptation, more relevant to Afghanistan's social, cultural, and political conditions? This debate serves as a foundation for further exploration of the best ways to develop a legal and institutional framework that can enhance the effectiveness of zakat management in Afghanistan.

The formulation of this research is driven by the need to explore the legal framework surrounding zakat in Afghanistan and its implications for the effectiveness of zakat management. The primary questions guiding this study include: What are the existing challenges in zakat management in Afghanistan? How can the successful zakat management models from Indonesia and Malaysia be adapted to improve the Afghan context? What specific elements from these models can be integrated into Afghanistan's legal framework to enhance zakat effectiveness? (Riani et al., 2024).

This research holds significant importance as it aims to contribute to the development of scientific knowledge in the field of zakat management. By providing practical models and insights derived from the experiences of Indonesia and Malaysia, the study seeks to guide policymakers and stakeholders in Afghanistan towards achieving sustainable development and fostering social justice.

The objective of this study is to provide a comprehensive analysis of zakat management in Afghanistan, drawing insights from the successful experiences of Indonesia and Malaysia. By contextualizing these best practices, the research aims to propose a tailored legal framework that addresses Afghanistan's unique cultural, social, and political landscape. This approach will not only enhance the effectiveness and fairness of zakat distribution but also contribute to poverty alleviation and social justice in the country (Muqorobin, 2020).

By learning from the robust legal frameworks and successful practices of Indonesia and Malaysia, Afghanistan can develop a zakat system that addresses its unique challenges, ultimately benefiting the community and promoting economic development.

In summary, the challenges of zakat management in Afghanistan are multifaceted and deeply rooted in the country's socio-political realities. By learning from the robust legal frameworks and successful practices of Indonesia and Malaysia, Afghanistan can develop a more effective zakat system that maximizes its potential to uplift communities and foster sustainable development.

## Methods

This research employs a juridical legal analysis to critically examine the existing legal framework of Afghanistan's zakat system. The analysis focuses on identifying the gaps and inefficiencies within the current regulations governing zakat collection and distribution in Afghanistan, which currently lacks a comprehensive and centralized legal structure.

Following this, a comparative legal analysis is conducted to evaluate the zakat legal frameworks of Indonesia and Malaysia. This involves a detailed examination of the laws and regulations that underpin zakat management in these countries, including their institutional arrangements, mechanisms for collection and distribution, and principles of transparency and accountability.

The study aims to identify best practices and effective models from Indonesia and Malaysia that can be adapted to the Afghan context. By contextualizing these successful frameworks, the research seeks to propose a tailored zakat legal framework for Afghanistan that addresses its unique socio-political and cultural landscape. This approach will not only enhance the effectiveness and fairness of zakat distribution but also foster public trust and engagement in the zakat system, ultimately contributing to poverty alleviation and social justice in Afghanistan.

## Results and Discussion

### Zakat: A Legal Framework Perspective

Zakat, as an obligatory financial contribution in Islam, serves as a mechanism for wealth redistribution and social solidarity. Its implementation varies across Muslim-majority countries, reflecting distinct legal frameworks and institutional arrangements. In Indonesia and Malaysia, zakat is not merely a religious act but is institutionalized through comprehensive legal systems that govern its collection, distribution, and utilization (Muqorobin, 2020).

In Indonesia, Law No. 38 of 1999 and its subsequent amendments provide a dual framework, integrating government-managed agencies (BAZNAS) and community-based institutions (LAZ). This legal structure emphasizes transparency and accountability, ensuring that zakat serves its intended beneficiaries effectively (Nurhasanah, 2023).

Conversely, Malaysia adopts a more centralized approach, with state-specific enactments regulating zakat under the jurisdiction of Islamic Religious Councils. These laws standardize collection and distribution, aligning zakat management with broader development goals such as education, health, and economic empowerment (Ibrahim et al., 2017).

Both systems draw on Islamic jurisprudence (Sharia), which defines zakat as the obligation to allocate a portion of wealth to designated recipients (asnaf). However, their legal interpretations and administrative executions differ significantly. Indonesia leverages community participation within its legal framework, while Malaysia's centralized system ensures uniformity and regulatory oversight (Tamr & Aqila, 2020).

This comparative analysis highlights how the legal frameworks in both countries operationalize zakat's objectives, demonstrating the interplay between Sharia principles and modern state governance. Such insights provide a foundation for tailoring zakat laws to the unique socio-political contexts of other Muslim-majority nations, including Afghanistan.

### The Importance of Effective Zakat Management in Afghanistan

Afghanistan is one of the Islamic countries with approximately 99% of its population being Muslims. Despite all the difficulties and obstacles that Afghanistan has faced throughout history, the Afghan people have remained faithful and committed to Islam and its religious obligations to the best of their ability. Among these religious obligations is Zakat, which is imposed on wealthy individuals who meet the conditions for paying Zakat (Boumedien, 2013).

Despite the existence of a ministry called the Ministry of Hajj and Al Awqaf in Afghanistan, which is supposed to be responsible for the education and implementation of religious affairs, no official body has been established so far to collect and distribute Zakat in a practical manner. Individuals distribute their obligatory Zakat to the deserving recipients individually, following Islamic guidelines. In some areas in recent years, some charitable organizations like the Reform Association have provided a platform for people to distribute their Zakat through these institutions.

Similarly, the organization of Zakat in the previous regime has not witnessed any notable official intervention, except for the period between 1997, where a draft Zakat regulation was approved under the supervision of the Afghan Ministry of Justice led by Mullah Nooruddin Turabi, titled “The Rule on Collection and Distribution of Tithe and Zakat,” and was published in the official gazette, but it has not been implemented until now (Rasmi, 1967).

According to a report by Sputnik agency, citing media sources, the Taliban government announced (25th January 2022) through a press release that the decision to establish a body for collecting tithe and Zakat was discussed in a meeting of the Taliban Cabinet, and necessary decisions were made regarding it. However, this decision has not been implemented so far, and Zakat collection has continued to be done individually as it was before.

### **Challenges of Zakat Management in Afghanistan**

The management of zakat in Afghanistan faces numerous challenges stemming from the country's unique socio-economic and political context. Widespread poverty, ongoing conflicts, and a fragmented governance structure significantly impede the establishment of an effective zakat system. Additionally, the absence of a strong legal framework exacerbates these issues. While religious institutions like the Ministry of Hajj and Awqaf play a nominal role, there is no dedicated regulatory body or comprehensive legislation to oversee zakat collection and distribution. This gap reflects the need to tailor zakat management strategies to Afghanistan's local realities, addressing its specific socio-political complexities, cultural practices, and community structures. Engaging local communities, strengthening institutional capacity, and fostering trust through grassroots initiatives are critical for overcoming these challenges and ensuring that zakat fulfills its potential as a tool for poverty alleviation and social justice in Afghanistan (Hammas, 2023).

The regulation of zakat in Afghanistan is a key element influencing the effectiveness of its management. Currently, Afghanistan lacks a strong and centralized legal framework for managing zakat. Although the Ministry of Hajj and Religious Affairs in Afghanistan is responsible for religious affairs, there is no official body specifically tasked with systematically collecting and distributing zakat. Most zakat is distributed individually by the Muzakki to zakat recipients based on local interpretations of Islamic law (Mahomed, 2022).

Specific Weaknesses in Afghanistan's Zakat Regulation: Firstly, Absence of a Comprehensive Legal Framework, the only proposed regulation is the draft rule for the collection and distribution of zakat in 1997 under the Afghan Ministry of Justice. However, this regulation has never been implemented to date. The lack of applicable laws results in zakat management proceeding without clear and formal legal guidance (Rasmi, 1967). Secondly, Lack of Supervision and Transparency, since zakat distribution is done individually, there is almost no supervision over its distribution. This increases the risk of injustice in distribution and potential misuse of zakat (Fatony et al., 2024). Thirdly, Lack of Institutional Infrastructure, Afghanistan does not have a national zakat body capable of effectively coordinating the collection and distribution of zakat, similar to BAZNAS in Indonesia or the Zakat Collection Center in Malaysia. The absence of such infrastructure hinders the efficiency of zakat management (Mohamad & Muhamad Sori, 2023). The last, Lack of Public Awareness and Education, public understanding of the importance of zakat as a socio-economic instrument is often limited to individual obligations, rather than as an organized tool for social development (Masruki et al., 2021).

The General Authority for Zakat and Charity in Afghanistan faces significant challenges in effectively collecting and distributing zakat. Widespread poverty, ongoing conflicts, and security issues hinder access to eligible recipients, particularly in remote or unsafe areas. Limited resources and a large number of beneficiaries further complicate the fair and transparent allocation of zakat, increasing the risk of favoritism and mismanagement (Masruki et al., 2021).

Consequently, there is a pressing need to strengthen the management structures and processes to ensure the proper and equitable distribution of zakat. Another vital challenge involves building capacity and providing continuous training for zakat employees and practitioners. Many individuals involved in zakat management may lack adequate understanding and skills in handling the complexities of zakat collection and distribution. Offering regular training and educational programs can empower them with the necessary expertise and knowledge, ultimately leading to more efficient and proficient zakat management.



Furthermore, a crucial aspect of addressing the challenges is to enhance awareness and education about the importance and legitimacy of zakat within Afghan society. Despite being a fundamental tenet of Islam, there might be a lack of widespread knowledge and understanding about zakat's significance and its potential to uplift communities. By fostering awareness and encouraging active participation in giving zakat, the system can garner greater support and generate more substantial resources for the benefit of those in need (Mohammadi et al., 2023).

To overcome these existing challenges, Afghanistan can draw valuable lessons from the experiences of Indonesia and Malaysia in zakat management. These countries have successfully implemented zakat systems, incorporating effective models and principles. By studying and adapting these successful approaches to suit Afghanistan's unique context, the country can make significant strides in improving zakat management and addressing the challenges it faces.

The absence of a comprehensive legal framework in Afghanistan exacerbates the inefficiencies in zakat management, including uncoordinated distribution, lack of transparency, and inequitable allocation of zakat resources. These regulatory weaknesses not only undermine public trust but also limit the socio-economic impact of zakat (F. Khan & Haneef, 2022). This paper presents 17 SDGs into the six dimensions —i.e., Social, Human Capital, Economic, Sustainable Lifestyle, Environmental, and Institutional. From the discussions of the dimensions from Islamic perspective, some key findings are: Islam lays emphasis on human capital development (SDG 3 and 4). Learning from the robust legal frameworks of Indonesia and Malaysia, where laws govern zakat collection, distribution, and oversight, Afghanistan can address these gaps. Adopting tailored elements from these systems could serve as a foundational step toward achieving effective zakat governance.

### **The Relationship Between Regulatory Weaknesses and Zakat Management Issues: Uneven Distribution**

The irregularity in zakat management leads to disparities in distribution. Many deserving recipients do not receive zakat, while in some areas, distribution can be excessive. Limited Socio-Economic Impact, zakat managed without proper regulation fails to achieve long-term social and economic development goals such as poverty alleviation or community economic empowerment. Decreased Public Trust, the lack of transparency can reduce public trust in zakat management, ultimately impacting the potential for zakat collection (Mokodenseho et al., 2024).



In conclusion, the challenges of zakat system in Afghanistan are multifaceted and deeply rooted in the country's social and political realities. To overcome these hurdles, it is essential to strengthen management structures, provide continuous training, raise awareness, and learn from the experiences of other successful zakat systems. Through concerted efforts and commitment, Afghanistan can enhance its zakat management and effectively contribute to alleviating poverty and promoting social welfare within the nation (Fakoor et al., 2019).

In Afghanistan, there is currently no national or private organization responsible for the collection and distribution of zakat and *al-'ushur*. Instead, individuals distribute zakat to the poor based on the Hanafi Jurisprudence fatwa from local Islamic scholars. According to Hanafi rulings, zakat is not applicable to essential life necessities such as food, drink, clothing, housing, or vehicles, regardless of their value. It is only due on wealth that is not immediately needed and is expected to grow (Rahim & Ahmad, 2023):

Zakat is applicable to gold and silver when their value exceeds a specified amount (*niṣāb*) and has been held for a complete lunar year (354 days). The *niṣāb* for gold is approximately 85 grams, and for silver, it is nearly 595 grams. If a Muslim possesses this amount for a year, they must pay zakat at a minimum rate of 2.5%. According to Hanafi jurisprudence, zakat is also required on gold and silver jewelry, except for personal ornaments used by women (Nasih & Alwan, 1986).

Zakat on current assets like cash, banknotes and coins is equal to its value by gold (85 grams pure gold) at the time zakat becomes obligation, according to the current rates of the country in which the donor of zakat is living (Ameen & Aziz, 2023). If the currency has been possessed for one lunar year, 2.5% of its value must be paid as zakat. For example, if one gr of pure gold at the time zakat becomes due is worth, \$25, the Nisab of the currency will be as follows: 25 (price of one gr of gold, unstable) x85 (number of grs, which is stable) = \$2125 is the minimum exemption limit (*niṣāb*).

Commercial commodities are all those properties which are owned with the objective of investing them in business. They generally include assets, such as real assets, and commodities, such as consumer goods and foodstuffs. commercial assets which have been possessed by and individual for one complete lunar year, should be estimated according to the current market value on the day zakat becomes due. If the commercial commodities reach the *niṣāb*, (2.5%) of their value must be paid as zakat.

The Qur'an instructs believers to give from their good earnings and agricultural produce. Zakat or *al-'ushur* is applicable only to specific types of agricultural products that meet the *niṣāb* threshold. The amount of zakat payable varies based on the costs and efforts involved in irrigation. For agricultural products irrigated by rain or natural springs, the zakat rate is 10%, while for those irrigated by carried water, it is 5% (Al-Kalib, 2018). Also, according to Hanafi jurisprudence, zakat or *al-'ushur* is obligatory not only on legumes, but also on vegetables and fruits, even though there is no set amount for zakat or *al-'ushur* on vegetables, zakat must be paid on both small and large crops.

Zakat on livestock, such as cows, camels, goats and sheep are liable if the animals graze on pasture and the owner does not face a lot of difficulties to supply them with grass. If he supplies them with grass all or most of the year, zakat is not due on them. Details about the zakat of livestock are available in the books of Fiqh (Karim & Ali, 2022). Zakat is distributed to the specified categories designated by Allah in His holy Quran in Surat Al-Tawbah.

It includes the following categories: the poor, the needy, those who work to collect and distribute zakat, those whose hearts are to be reconciled (new Muslims and potential allies), freeing slaves, those in debt, for the cause of Allah, and the wayfarer (traveler in need). Zakat on money, and they are the eight types mentioned in Surat Al-Tawbah. However, the poor and the needy are the first types, because what is meant is to enrich them with it on the day of the feast (Fakhri & Yasin, 2023).

In Afghanistan, *zakat al-fitr* is traditionally paid by rural residents to mosque Mullahs and by urban dwellers directly to the poor, typically amounting to approximately two kilograms of wheat or its equivalent value (Al-Kalib, 2018). Historically, zakat, including *zakat al-fitr* and *al-'ushur* on agricultural products, was distributed individually without government oversight. However, recent reports indicate that the Taliban has begun formal collection of zakat, particularly on commercial properties and agricultural produce, in various provinces such as Kunduz, Bamyān, Daikandi, and Helmand.

### **The Indonesian Model of Zakat Management**

Indonesia is considered one of the largest Muslim countries in terms of population density, and the significant increase in the country's population has led to the exacerbation of economic problems. As a response to this, on November 23, 2011, the National Zakat Agency issued an Indonesian law regulating the

collection and distribution of zakat, known as Law No. 23 of 2011. This law encompasses all aspects of the work of institutions involved in Zakat collection and distribution.

The management of zakat institutions in Indonesia has witnessed various developments and has gone through many stages, from primitive methods during the colonial and pre-colonial eras to the current stage. The early emergence of awareness regarding the development of zakat institutions has significantly contributed to the accumulation of Indonesia's experience in this field, making it a rich and distinctive experience among Islamic countries worldwide (Al-Din, 2021).

The organization of zakat in Indonesia has undergone significant evolution through three key stages. Initially, from 1945 to 1967, zakat management was primarily community-driven, with the Ministry of Religious Affairs overseeing activities without formal legal frameworks (Mustofa & Syarif, 2022). During the new stage (1968–1998), the government strengthened zakat management by establishing the Zakat Board and a structured hierarchy for its organization at national, provincial, and regional levels (Tahir, 2015). The reform stage, starting in 1999, marked a critical turning point with the enactment of the “Zakat Management Law” (Law No. 38 of 1999). This law formalized the dual role of government and community in zakat management, supported by Decision No. 581 of 1999, which outlined operational procedures. These developments culminated in a comprehensive legal framework aimed at enhancing transparency, efficiency, and accountability in zakat collection and distribution to benefit those in need (Tahir, 2015).

The Indonesian zakat management model is recognized for its transparency, stakeholder integration, sustainability, and social impact. Governed by a comprehensive legal framework, including Law No. 38 of 1999, the system operates through two main institutions: the National Zakat Agency (BAZNAS), established by the government, and Local Zakat Organizations (LAZ), initiated by the community with government endorsement (Al-Bahr & Al-Din, 2019). These institutions collectively handle zakat collection, distribution, and investment in accordance with Islamic law (Amin & Yulianto, 2023).

Key roles of BAZNAS include strategic planning, implementation, supervision, and transparent reporting (Widjaja & Ismail, 2022). The agency ensures fair and effective zakat utilization by addressing the specific needs of recipients while maintaining public trust through rigorous oversight and detailed accountability

reports. This integrated approach positions Indonesia's zakat system as a robust model for fostering poverty alleviation and promoting social welfare (Ismail, 2012).

The task of collecting and collecting Zakat in the Republic of Indonesia is undertaken by both the National Zakat Agency (BAZNAS) and Zakat Institutions (LAZ).

In the context of zakat collection, the zakat payer calculates their zakat obligation based on their own wealth. In cases where the payer is unable to calculate zakat, they can seek assistance from BAZNAS (National Zakat Agency). BAZNAS or LAZ (Zakat Institutions) should provide proof of payment (receipt) for each zakat payment, and the zakat payer uses that receipt for tax deduction purposes. There are several methods of zakat collection employed by BAZNAS and LAZ, which can be divided into two types: direct collection and electronic collection methods (Jamil & Aziz, 2023)

Direct zakat collection enables interaction between payers and zakat officers, offering flexibility through visits to BAZNAS or LAZ offices at locations like mosques and shopping centers. It primarily involves *zakat al-fitr* collected during Ramadan. Alternatively, officers can visit payers by appointment, with communication facilitated via phone, email, or other channels. Zakat payments can also be made through bank transfers to designated BAZNAS or LAZ accounts (Fikri & Mahmud, 2022).

These diverse approaches to direct collection aim to cater to the diverse needs and preferences of zakat payers. By offering a range of options for personal interaction and payment, BAZNAS and LAZ endeavor to streamline the process of zakat collection, making it more accessible and efficient for contributors across Indonesia. Through these efforts, the institutions seek to uphold the principles of Islamic charity and social welfare, ensuring that zakat is collected and utilized in a manner that positively impacts the lives of those in need (Ismail, 2012).

In the realm of zakat collection, a variety of strategies have been devised to streamline the process. These methods encompass the following: firstly, the establishment of Zakat Collection Units (UPZ) by BAZNAS (National Zakat Agency) plays a pivotal role in facilitating the collection of zakat. These collection units are strategically set up at different administrative levels, encompassing the national, village, and neighborhood tiers. Secondly, to further enhance the efficiency of zakat payments, collection booths are deployed. These booths are

thoughtfully equipped with modern financial institution amenities, ensuring a seamless transaction experience for zakat contributors.

The booths provide a comfortable waiting area, necessary stationery for zakat calculations, and secure storage for collected funds. Dedicated zakat officers operate these booths during specified hours to assist and address inquiries. Additionally, BAZNAS manages 22 bank accounts with government and private banks, allowing zakat payers to transfer contributions directly, streamlining the payment process and enhancing collection efficiency. These strategies make zakat collection more organized and accessible, promoting community participation in charitable giving (Al-Bahr & Al-Din, 2019).

The indirect method of zakat payment leverages electronic networks, offering multiple options for convenience. Payments can be made via the BAZNAS website, mobile applications like Gopay and Kitabisa.com, or e-commerce platforms such as Lazada and Shopee. Social media platforms like Oy Indonesia and Line (Zaki) also support zakat payments. Additionally, online payment channels, including Doku Wallet and Internet Banking, provide secure and efficient methods for fulfilling zakat obligations (Al-Bahr & Al-Din, 2019).

Moreover, ATMs offer yet another straightforward approach for fulfilling Zakat obligations. Various ATMs, such as those of Bank Rakyat Indonesia Syariah (BRI Syariah), Bank Muamalat, Bank Sinarmas, Bank Tabungan Negara Syariah (BTN Syariah), Bank Mandiri, and others, enable individuals to make their zakat payments conveniently. By embracing these diverse electronic methods, individuals can efficiently fulfill their zakat obligations, fostering a more accessible and streamlined process for contributing to charitable causes (Al-Bahr & Al-Din, 2019).

Indonesian Law No. 23 of 2011 governs the distribution and utilization of Zakat, highlighting several key articles. Article 25 mandates that zakat be distributed to eligible recipients in accordance with Islamic law. Article 26 emphasizes prioritization in distribution, ensuring justice and consideration of local zakat needs. Article 27 allows for zakat to be used in productive initiatives aimed at alleviating poverty and improving the welfare of the Indonesian Muslim community. Collectively, these provisions underscore the necessity of adhering to Islamic principles in zakat distribution, prioritizing recipient needs, ensuring fairness, and promoting productive uses of zakat to enhance community welfare (Muqorobin, 2020).

From the previous laws, we can observe that the principle of distribution and utilization of zakat is based on Islamic Sharia. Zakat is distributed to the eight

eligible categories as mentioned in the Holy Quran, Surah At-Tawbah, Verse 60. The distribution is carried out according to prioritization, fairness, and justice.

Zakat encompasses two distinct forms of distribution: *zakat al-fitr* (Fitrana) and zakat on wealth, each serving specific purposes:

The distribution of *zakat al-fitr*, managed by BAZNAS and LAZ, utilizes mosque funds or dedicated units to provide assistance on the last day of Ramadan, primarily to the poor, needy, widows, and orphans, often in the form of staple foods. Meanwhile, zakat on wealth, regulated by BAZNAS, follows Quranic guidelines (Surah At-Tawbah, Verse 60) and adheres to principles such as trustworthiness, sustainability, and integration (Maulana & Ismail, 2022).

By adhering to these principles and regulations, BAZNAS ensures that zakat on wealth is distributed to those who are rightfully entitled to receive it, thereby upholding the sacred Islamic practice of contributing to the welfare of the less privileged members of society. It can be analyzed that the Indonesian model of zakat management is founded on a comprehensive framework of principles and components, which collectively contribute to the achievement of effective and transparent zakat management. A closer examination of this model reveals some key elements.

One of the main pillars of the zakat management model in Indonesia is the encouragement of community participation and involvement. To support this, local zakat committees are formed, consisting of members of the local community and religious institutions. Their main tasks include identifying the needs of zakat recipients, providing guidance on zakat utilization, and monitoring the implementation of zakat-related programs. At the national level, the National Zakat Council serves as the main regulatory authority responsible for developing policies and making strategic decisions related to zakat management throughout the country. To ensure the efficient implementation of policies and programs, special administrative units are formed with different functions, including zakat collection, management of collections, distribution of zakat funds, and supervision of projects funded by zakat (Prasetyo & Aziz, 2023).

The Indonesian zakat management model emphasizes innovation and technology, utilizing advanced electronic systems and digital platforms to streamline zakat collection and distribution. This approach enhances efficiency, transparency, and community engagement, supporting the model's collaborative framework. By integrating these principles, Indonesia aims to achieve the broader objectives of zakat, including improving the welfare of eligible recipients.

### **The Malaysian Model of Zakat Management Zakat Institutions in Malaysia**

Since Malaysia's independence in 1957, zakat collection and disbursement have been overseen by the Sultan of each state. The Islamic Religious Management Law of 1960 formalized this, placing zakat under the Baitul Mal institution (M. Ahmad, 2005). In the early 1990s, zakat institutions became independent, and in the late 1990s, the Islamic Affairs Council of the Federal Territory of Kuala Lumpur established "Taqwa" to manage zakat collection through the "Pusat Pungutan Zakat" (Zakat Collection Center) (Manaf & Ahmad, 2022). Disbursement remains under the Islamic Affairs Council, with this model later expanding to states like Selangor and Sarawak. However, in Kelantan, Terengganu, Johor, Perlis, and Pahang, zakat is still managed by Baitul Mal under the Islamic Affairs Council (Noor, 2005). Based on the above, we can conclude that there is a variation among the states in the collection of zakat funds.

The Malaysian experience is considered a successful model for zakat collection at the international level. If we trace the path of the Malaysian zakat system, we find that it consists of three different systems. Some states are responsible for both the collection and distribution of zakat, while in other states, the collection is handled by the state and the distribution is managed by the State Zakat Council. In some cases, both the collection and distribution of zakat fall under the authority of the State Islamic Affairs Council (Qadir & Abdali, 2015).

Zakat management in Malaysia provides various methods for zakat payment, including direct payment at zakat offices, banking institutions, and modern electronic means (Nadzri, 2012). Traditional options, such as zakat payment at offices and banks, are complemented by salary deduction programs like the "Blessing Program," which automatically deducts zakat from employees' salaries (Minatari, 2018). Modern payment methods include online banking, SMS, phone banking, and ATMs, allowing convenient and accessible zakat contributions for individuals across the country. These methods reflect Malaysia's commitment to enhancing zakat collection efficiency through technological integration and collaboration with financial institutions (Minatari, 2018).

Zakat distribution in Malaysia goes beyond simply handing over amounts to eligible recipients and concluding the distribution process. Zakat authorities and management in all Malaysian states implement diverse and multiple programs and plans to ensure the success of the distribution process. This is especially true when it comes to distributing amounts in the form of beneficial loans targeted for investment. Such endeavors require monitoring and supervision of the zakat



beneficiary to guarantee effective management and utilization of these funds (Nadzri, 2012).

Malaysia has implemented various programs to enhance zakat distribution, notably the “Nation Development through Various Categories of Zakat” initiative by the Zakat Authority of Selangor. This program employs advanced technology to ensure all eligible categories receive zakat. It is organized into divisions focusing on specific developmental programs. Distribution methods include direct transfers from the treasury to beneficiaries and indirect methods through agreements with companies and institutions responsible for distributing zakat across different categories (Mahirak, 2019).

It consists of multiple committees that focus on providing continuous food aid, financial assistance, festive and occasion-related aid, emergency assistance to citizens, medical aid, and other forms of social support.

The Zakat Authority provides individuals who wish to invest with capital ranging from 500 to 5,000 Ringgit, intended for the poor and needy. This capital is given without any repayment obligation to the Zakat Authority. The authority strives to ensure the success of new investments by supporting entrepreneurs, and facilitating the sale and marketing of their products.

Financial assistance is provided to the poor and needy for university education within and outside Malaysia. The assistance also extends to students of religious schools, encouraging the memorization of the Quran and supporting outstanding students. This division includes various committees responsible for covering the costs of educational requirements, including clothing, tools, transportation, and daily expenses (Mahirak, 2019).

The Malaysian model of zakat management is built upon a cohesive framework of principles and components that collectively contribute to its effectiveness and transparency. Within this model, several key principles and components have been identified to underscore its success: Firstly, an independent authority is established to oversee and administer zakat management in Malaysia. This independent body assumes the responsibility of ensuring that zakat funds are managed efficiently and in accordance with established guidelines. Secondly, precise legislation and regulations are put in place to govern the entire zakat management process within the country. These laws serve as a robust foundation, outlining the necessary protocols and procedures for the effective management of zakat (Othman & Muda, 2022).

An essential aspect of the Malaysian model lies in its efficient system for zakat collection. The authority facilitates multiple means and mechanisms for zakat

donation and collection, including bank transfers, electronic donations, and the involvement of zakat agents. This multifaceted approach enables a seamless and convenient process for contributors to fulfill their zakat obligations. Moreover, the Malaysian model emphasizes fair distribution of zakat, achieved through specific criteria and principles. Thorough assessments of the needs of potential recipients are conducted, ensuring that zakat is distributed to those who meet the conditions outlined in Malaysian legislation. Transparency and meticulous monitoring are integral components of zakat management in Malaysia. The system ensures complete transparency in the usage of zakat funds, and the meticulous monitoring of their allocation and disbursement. Annual reports are published, providing comprehensive details on zakat collection and distribution, showcasing the results and social impact of zakat-funded programs (Al Haq & Abd. Wahab, 2017).

These fundamental principles and components form the bedrock of the Malaysian model of zakat management. Their successful implementation fosters effectiveness and transparency, enabling the model to serve as an exemplar for other countries seeking to enhance their zakat management practices. By adopting and adapting these principles, countries can work towards achieving greater effectiveness and transparency in zakat management, ultimately benefiting those in need and propelling community development (Nugraha & Fadhilah, 2023), (Sukriah & Nasution, 2023).

Indonesian Model

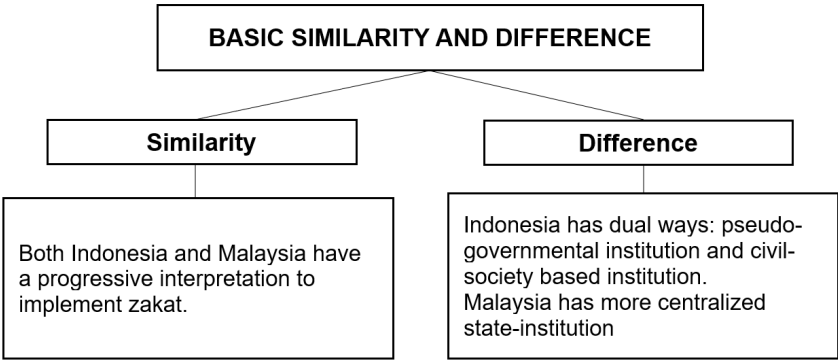
Dimension	Infrastructure/Method	Basic Implementation
Foundation	Legal Basis	Based on Islamic law strengthened by Law No. 23 of 2011 concerning the Management of zakat.
	Approach	An integrative approach that combines the roles of governmental institutions (BAZNAS) and community organizations (LAZ).
Core Principles	Transparency	Transparency in the management of funds.
	Justice	Justice in the distribution of zakat in accordance with sharia.
	Socio-Economic Development	A focus on socio-economic development through productive utilization of zakat.
Organization Structure	BAZNAS	BAZNAS (National Zakat Agency): Regulates policies and oversight at the national level.

Dimension	Infrastructure/Method	Basic Implementation
Collection and Distribution Mechanic	LAZ	LAZ (Zakat Management Institutions): Managed by the community with government approval.
	Hierarchical Structure	A hierarchical structure involving zakat collection units down to the local level (village/sub-district).
	Collection Methods: Direct	Through BAZNAS/LAZ offices, booths in mosques, government institutions, or shopping centers.
	Collection Methods: Electronic	Bank transfers, online applications, e-commerce, SMS, and ATMs.
	Annual Report	BAZNAS is responsible for preparing an annual report on the collection and distribution of zakat.
Evaluation and Monitoring System	Digital Technology	The use of digital technology to ensure transparency and efficiency.

Malaysian Model

Dimension	Infrastructure/Method	Basic Implementation
Foundation	Legal Basis	Based on Islamic law and local legislation, with regulations established by the Islamic Management Law in each state.
	Local Authority	Each local government has the authority over the collection and distribution of zakat.
Core Principles	Efficiency and Transparency	Efficiency and transparency in the management of zakat.
	Need Assessment	Zakat distribution is based on an assessment of the needs of beneficiaries.
	Socio-Economic Development	Utilization of zakat for sustainable socio-economic development.
Organization Structure	Institutional Responsibility	State Zakat Institutions are responsible for the management of zakat.
	Management Model	<ul style="list-style-type: none"><li>- Some states manage zakat centrally through a Religious Council.</li><li>- Others divide roles between collection by state zakat institutions and distribution by the Islamic Religious Council.</li></ul>

Dimension	Infrastructure/Method	Basic Implementation
Collection and Distribution Mechanic	Collection Methods	Through zakat offices, salary deduction schemes, bank transfers, SMS, and ATMs.
	Zakat Distribution	<ul style="list-style-type: none"><li>- Emphasizes both direct and indirect assistance.</li><li>- Categorized into social support, education, health, and economic assistance.</li></ul>
Evaluation and Monitoring System	Annual Report	Each institution publishes an annual report to ensure transparency.
	Oversight	Oversight is conducted by independent bodies and through internal audits.



**Applying Indonesian and Malaysian Models in Afghanistan**

The economic success stories of Southeast Asia find their reflections in the Indonesian and Malaysian models. Indonesia’s economic and developmental pattern, as well as Malaysia’s, have proven successful in their respective countries. However, when these models are applied in other countries, including Afghanistan, they encounter specific experiences and challenges.

One of the prominent challenges is the cultural and social differences between countries. The Indonesian and Malaysian models rely on local cultural factors and unique economic features specific to each nation. Adapting these factors to a completely different cultural environment, such as Afghanistan, may not be straightforward (Nurhasanah, 2016).

Afghanistan, as a predominantly Muslim country, faces significant challenges in effective zakat management. Given its complex social, economic, and political

conditions, establishing a structured zakat system is crucial for poverty alleviation and achieving social justice. In this context, Indonesia and Malaysia offer valuable lessons through their proven zakat systems, despite employing different approaches: decentralization in Indonesia and a centralized system in Malaysia.

**The Role of the State and Civil Society Participation.** Indonesia's zakat model is based on collaboration between the government and civil society. The National Zakat Agency (BAZNAS) and Zakat Institutions (LAZ) manage the collection and distribution of zakat with high transparency and accountability. This system utilizes modern technology for zakat collection through online applications, bank transfers, and physical kiosks. Decentralization allows for a flexible approach and broad community participation, facilitating the management of local needs and building public trust.

On the other hand, Malaysia implements a centralized system through state zakat authorities, such as the Zakat Collection Center (PPZ). This system offers uniform zakat management with strict supervision and directed distribution to sustainable development sectors, such as education, health, and economic empowerment. This approach ensures efficiency and reduces disparities in zakat distribution.

**Contextualization for Afghanistan.** Afghanistan can learn from both models by adopting a hybrid approach that combines the strengths of Indonesia's and Malaysia's systems. Establishing a centralized national zakat body, similar to Malaysia's, can provide better oversight and structured management. At the same time, adopting community participation as seen in Indonesia can enhance ownership and local community involvement.

However, implementation must be adapted to Afghanistan's unique context. Challenges such as the lack of a strong legal framework, limited infrastructure, and low literacy levels require special attention. Government support, international cooperation, and training for zakat practitioners are key to success. By integrating principles of transparency, accountability, and social justice from both models, Afghanistan can build an effective zakat system to drive economic development, reduce poverty, and improve social welfare.

Indonesia and Malaysia provide valuable examples of zakat management. Indonesia's model, guided by Law No. 23 of 2011, integrates government and civil society through BAZNAS and LAZ, emphasizing transparency and technological innovation. Malaysia's centralized model focuses on structured distribution and sustainable development in areas like education and healthcare. For Afghanistan,

a hybrid approach combining Malaysia's centralized framework with Indonesia's community participation could address oversight challenges and institutional weaknesses effectively.

### **Justification for Adopting Lessons from the Indonesian and Malaysian Models**

Indonesia has a robust legal framework through Law Number 23 of 2011 on Zakat Management. This law integrates zakat management between the government and society through institutions like BAZNAS and LAZ. The use of technology in zakat collection and distribution enhances transparency and boosts public trust. Malaysia employs a centralized system with zakat management under government control through institutions like the Zakat Collection Center (PPZ). This system ensures structured distribution and the use of zakat for sustainable development programs such as education, health, and economic empowerment.

By learning from these two countries, Afghanistan can develop a legal framework that aligns with its cultural and social context. Adopting a centralized model like Malaysia's, combined with community participation as seen in Indonesia, could be an effective initial step. Establishing a national zakat body supported by legal regulations will be key in addressing institutional and supervisory issues.

The implementation of Indonesia and Malaysia's economic models in Afghanistan requires a well-considered approach that takes into account the country's cultural, political, and security context. With careful adaptation and proper resource allocation, Afghanistan can achieve its economic and developmental goals, particularly in zakat management.

### **Conclusions**

Afghanistan is still trying to build a centralized and solid legal framework of zakat while consolidating state infrastructure. It moves and develops gradually after a long trial to cope with fragile social situation. This research emphasizes the importance of effective zakat management in Afghanistan, by adopting lessons from successful models in Indonesia and Malaysia. The study shows that good zakat management plays a crucial role in achieving social justice and sustainable development. The Indonesian model, which emphasizes community participation and transparency, as well as the centralized and structured Malaysian model, offer approaches that can be adapted for the Afghan context.

However, the implementation of these models in Afghanistan must take into account the unique challenges faced by the country, including weak legal

frameworks, limited infrastructure, and low levels of literacy. Therefore, it is important to develop appropriate legal frameworks, establish a national zakat authority, and increase public awareness of the importance of zakat.

Key recommendations include strengthening transparency and accountability in zakat management, as well as investing in training programs to enhance understanding of proper zakat practices. With these steps, Afghanistan can build an effective zakat system that not only reduces poverty but also enhances overall social welfare.

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