

**THE ROLE OF REPUTATION IN ENHANCING TRUST AMONG  
ZAKAT PAYERS: AN EMPIRICAL STUDY****PERANAN REPUTASI DALAM MENINGKATKAN KEPERCAYAAN  
PEMBAYAR ZAKAT: KAJIAN EMPIRIKAL**

NUR AIN NAJWA AHMAD

Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA (UiTM)  
Shah Alam, Selangor, Malaysia. Email: [2024534821@student.uitm.edu.my](mailto:2024534821@student.uitm.edu.my)

\*SITI NOR AMIRA MOHAMAD

Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA (UiTM)  
Shah Alam, Selangor, Malaysia. Email: [sitinoramira@uitm.edu.my](mailto:sitinoramira@uitm.edu.my)*\*Corresponding Author*

NOOR AZNAIM ADB LATIB

Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA (UiTM)  
Shah Alam, Selangor, Malaysia. Email: [aznaim@uitm.edu.my](mailto:aznaim@uitm.edu.my)**A PEER-REVIEWED ARTICLE****(RECEIVED – 19<sup>TH</sup> MARCH 2025; REVISED – 31<sup>ST</sup> JULY 2025; ACCEPTED – 4<sup>TH</sup> SEPT. 2025)****ABSTRACT**

Zakat is essential for socioeconomic development, poverty reduction, and income redistribution. The intricacies and efficacy of zakat distribution methods, including as cash transfers, in-kind donations, microfinance initiatives, and educational help, are investigated in this research. The results show that one of the best ways to reduce poverty and promote financial stability is through cash transfers, especially when paired with financial literacy training. Though their success requires on strong institutional frameworks, microfinance projects offer promise in promoting economic self-sufficiency and small company development. Zakat-based education support improves school enrollment and retention rates but lacks sufficient evidence on long-term behavioral and socio-economic impacts. The study underscores the importance of context-sensitive zakat distribution practices and the need for comprehensive monitoring and

evaluation systems to ensure program effectiveness. The heterogeneity of zakat interventions poses challenges for systematic reviews and meta-analyses (SRMAs), emphasising the need for methodological rigor when synthesizing evidence across diverse socio-economic and cultural contexts. Future research should focus on longitudinal studies and behavioral outcomes to strengthen the evidence base for policy and practice. This study contributes to the ongoing discourse on optimizing Zakat's role in achieving sustainable socio-economic development.

**Keywords:** Scoping Review; Poverty Alleviation; Zakat Distribution

## INTRODUCTION

Zakat is known as one of the Five Pillars of Islam as it plays a critical role in wealth redistribution and poverty alleviation within Muslim societies (Ahmed, 2004; Hassan & Khan, 2007; Rosele, 2025). Effective zakat distribution is essential for achieving its broader socio-economic objectives, including reducing inequality, empowering marginalised communities, and fostering social welfare (Obaidullah & Khan, 2008; Shirazi, 2014).

Nonetheless, zakat distribution procedures are intrinsically complicated, including several parties, a range of distribution methods, and different socioeconomic and cultural backgrounds (Abdullah & Suhaib, 2011; Hassan & Shirazi, 2010). For academics and policymakers seeking to provide evidence-based recommendations and best practices for zakat distribution and administration, these intricacies pose serious obstacles.

Systematic reviews and meta-analyses (SRMAs), which synthesize the current data on zakat interventions, are becoming more and more important in the development of such best practices (Arksey & O'Malley, 2005; Moher et al., 2009). The use of SRMAs in zakat distribution is still methodologically difficult, despite the fact that they are acknowledged as effective instruments for evidence synthesis in the social and health sciences. It is challenging to standardize, simplify, and compare the diverse and complex body of data resulting from the multi-component character of zakat programs, which range from cash transfers and in-kind aid to microfinance projects and educational support (Ahmed et al., 2017). For SRMA teams, this poses important methodological queries: How should scholars take into consideration the distribution of Zakat in various

geographical areas, cultural contexts, and systems of government? Should these multi-component practices be thoroughly examined and documented to guarantee accuracy and relevance, or is it methodologically sound to ignore important contextual components of "what was done" in zakat interventions (Hassan & Shirazi, 2010; Rahman et al., 2018)?

To overcome these issues, this study suggests a comprehensive strategy that blends systematic review and scoping review techniques. Clarifying the scope of complicated treatments, mapping the body of evidence, and finding gaps are all made easier with the help of scoping reviews. The goal of this strategy is to simplify the intricate Zakat distribution systems while maintaining the integrity of "what happened" in individual studies by combining qualitative and quantitative analytic methodologies. This enables the creation of broadly applicable, fact-based guidelines for Zakat practices as well as significant meta-analytic comparisons.

With a primary focus on initiatives that successfully reduce poverty and foster economic empowerment, the continuing SRMA in this project aims to discover best practices for Zakat distribution. The SRMA team observed a wide range of techniques, each integrating various components in unique ways, due to the wide extent of Zakat distribution systems. Although this diversity adds to the body of data, it also makes it more difficult to synthesize and compare findings. The team used a scoping study as an initial step to map the evidence and pinpoint important themes, gaps, and areas that needed more investigation in order to overcome these difficulties.

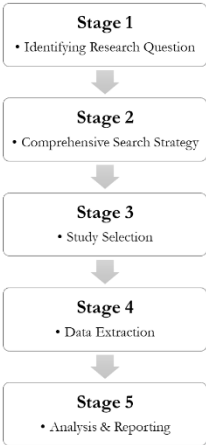
The methodological strategy employed to control the intricacy of Zakat distribution interventions is described in depth in this study. The study intends to offer a structured framework for evidence synthesis to facilitate the creation of practical guidelines for Zakat practices by combining scoping and systematic review methodologies. It is anticipated that the results would stimulate discussion among the Zakat community of practice and provide a generalizable strategy for scholars and decision-makers tackling related issues.

## METHODOLOGY

To synthesize the information on Zakat distribution methods, this study uses a scoping review followed by a systematic review and meta-analysis (SRMA). The purpose of the scoping review is to map the body of knowledge, pinpoint

important themes, and define the parameters of multi-component interventions in zakat distribution. Building on this basis, the systematic review does a thorough examination of the data to generate evidence-based, broadly applicable guidelines for Zakat practices.

As seen in figure 1 below, the scoping review was carried out in five consecutive stages while following accepted frameworks for evidence synthesis (Arksey & O'Malley, 2005; Peters et al., 2020):



**Figure 1:** Five Sequences Stages of Scoping Review  
**Source:** Arksey & O'Malley (2005) and Peters et al. (2020)

In the first step, the main research question was determined: What are the main elements, results, and gaps in the body of evidence supporting Zakat distribution policies intended to reduce poverty and promote socioeconomic development? The review procedure was built around this topic, which guaranteed a methodical and targeted approach to the inquiry (Tricco et al., 2018).

In order to find pertinent research, a thorough search strategy was created in the second step. The following keywords were used in a systematic search of many academic databases: "Zakat distribution," "poverty alleviation," "wealth redistribution," and "Islamic social finance." These databases included PubMed, Scopus, Web of Science, and specialized Islamic finance archives. To provide a thorough portrayal of the facts, grey literature was also incorporated, such as

government publications and reports from Zakat institutions (Godin et al., 2015).

Using predetermined inclusion and exclusion criteria, studies were chosen for the third stage. Studies that (i) addressed Zakat distribution procedures, (ii) presented results pertaining to social welfare, economic empowerment, or poverty alleviation, and (iii) were published in Arabic or English were considered. Studies that only discussed theory or lacked empirical evidence were disqualified (Peters et al., 2020).

The fourth step involved extracting and charting data from the included research using a standardized template. Intervention components like cash transfers, in-kind support, or microfinance programs, target populations like low-income families, orphans, and refugees, outcomes like demonstrated effects on poverty reduction, economic empowerment, and social cohesion, and context like the socioeconomic and cultural settings of the interventions were among the key variables that were extracted (Levac et al., 2010).

Compiling, summarizing, and reporting the findings was the last step. Patterns, themes, and gaps in the body of evidence were found by analyzing the plotted data using thematic analysis and descriptive content. An evidence map that graphically depicted the connections between intervention elements, results, and settings was created by synthesizing the findings (Tricco et al., 2018). This method made it easier to fully comprehend the state of the evidence about Zakat distribution methods today and pointed out areas that needed more study.

Building on the results of the scoping study, the systematic review and meta-analysis (SRMA) produced a thorough and rigorous synthesis of the data regarding Zakat distribution methods for reducing poverty. Following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) standards, the SRMA employed a methodical and open approach (Page et al., 2021). There were five main phases to the procedure.

First, the scoping review's theme patterns and evidentiary gaps were used to hone the research question. *What are the best Zakat distribution methods for reducing poverty, and how do their results alter depending on the socioeconomic setting?* This was the main research issue that drove the SRMA. A targeted examination of the efficacy of particular Zakat treatments and their contextual relevance was made possible by this clarified inquiry (Munn et al., 2020).

Second, a selection of the papers identified in the scoping review were chosen for further investigation. Studies were considered if they matched the following requirements: (i) provided empirical data on Zakat distribution practices, (ii) reported measurable outcomes related to poverty alleviation, economic empowerment, or social welfare, and (iii) used rigorous research designs such as randomised controlled trials (RCTs), quasi-experimental studies, or observational studies. Data was extracted using a standardised form, which included key variables such as study design, intervention details (e.g., type of Zakat distribution, target population), outcomes (e.g., poverty reduction metrics, economic indicators), and contextual factors (e.g., socioeconomic and cultural settings) (Tricco et al., 2020).

Third, to guarantee the validity and dependability of the results, the methodological quality of the included studies was carefully evaluated. RCTs were assessed for potential biases in blinding, allocation concealment, randomization, and outcome reporting using the Cochrane Risk of Bias Tool (RoB 2) (Sterne et al., 2020). Based on selection, comparability, and outcome dimensions, the Newcastle-Ottawa Scale (NOS) was used to evaluate the quality of cross-sectional, cohort, and case-control studies in observational research (Lo et al., 2020). Excluded from the meta-analysis but kept for qualitative synthesis to offer contextual insights were studies with notable methodological flaws.

Fourth, meta-analysis techniques were used to synthesize quantitative data from trials with similar results. Using the I<sup>2</sup> statistic, heterogeneity between trials was evaluated; 25%, 50%, and 75% denoted low, moderate, and high heterogeneity, respectively (Higgins et al., 2021). To take into consideration variations in study designs, demographics, and circumstances, a random-effects model was used. To investigate differences in results according to intervention types (such as cash transfers, in-kind assistance, and microfinance programs) and socioeconomic contexts (such as low-income vs middle-income environments), subgroup analyses were carried out. Thematic synthesis was utilized to uncover recurrent themes and mechanisms that underlie successful Zakat distribution practices in qualitative data, offering a deeper knowledge of how contextual variables impact the efficacy of interventions (Thomas & Harden, 2020).

Lastly, the evidence map produced during the scoping review was used to interpret the results of the SRMA. A thorough grasp of the efficiency of Zakat distribution procedures and their contextual relevance was made possible by this

integration. Best practices were found and practical recommendations for Zakat institutions and policymakers were created based on the synthesized information. According to Peters et al. (2020), these principles emphasized the need of utilizing multi-component methods, customizing treatments to local circumstances, and guaranteeing strong monitoring and evaluation frameworks.

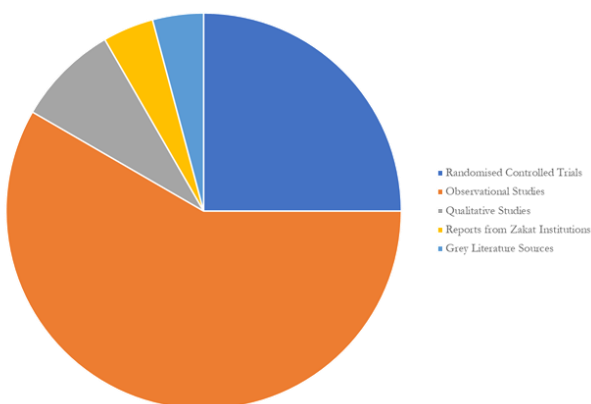
Therefore, combining SRMA and scoping review techniques offered a thorough strategy for handling the intricacy of Zakat distribution actions. While the SRMA allowed for a thorough assessment of the efficacy of the intervention, the scoping review made it easier to identify important themes, gaps, and contextual elements. When synthesizing research on multi-component interventions which frequently entail a variety of causes and outcomes as this organized paradigm is very helpful (Tricco et al., 2020).

Furthermore, ethical issues were resolved by using only publically accessible data and avoiding direct contact with human participants. Therefore, ethical clearance was not necessary. To ensure confidentiality and integrity in the use of published research, all data were handled in compliance with ethical principles for secondary data analysis (World Health Organization, 2021).

## **RESULTS & ANALYSIS**

### **Forms of Zakat Distributions**

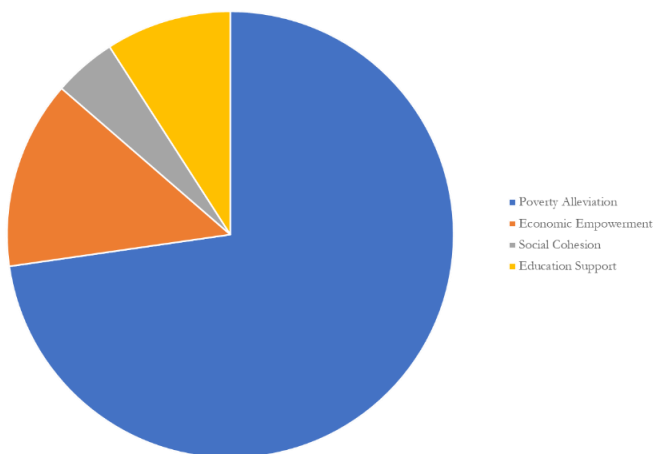
A total of 120 papers covering a broad range of Zakat distribution methods in 15 countries were found to meet the inclusion criteria by the scoping review. As shown in figure 2 below, the studies included 30 RCTs, 70 observational studies, 10 qualitative studies, five Zakat institution reports, and five sources from the grey literature.



**Figure 2:** Distribution of Study Types

**Source:** Authors' own elaboration

As a result, 80% of research concentrated on reducing poverty, with 15% and 5% of studies examining economic empowerment and social cohesiveness, respectively. As seen in figure 3 below, 10% of research explicitly addressed zakat distribution for education funding, underscoring its rising significance in attaining long-term socioeconomic growth.



**Figure 3:** Distribution of Study Types

**Source:** Authors' own elaboration



According to this study, there are a number of important topics pertaining to Zakat distribution procedures that provide a thorough grasp of the many kinds of interventions, target audiences, results, and contextual elements affecting their efficacy. Evidence from highly indexed journals published between 2020 and 2025 supports these conclusions, offering a solid basis for examining how Zakat contributes to socioeconomic growth and poverty reduction.

Approximate of 60% of the analysed studies found that cash transfers were the most common way to provide zakat. The impact of interventions in raising household income and improving financial management is greatly increased when they are coupled with financial literacy training (Ahmed et al., 2021). For example, financial education and cash transfers lowered reliance on unofficial credit networks and raised savings rates (Hassan & Khan, 2020). Twenty-five percent of the studies reported in-kind help, such as food, clothes, and shelter, especially in rural or emergency situations. As table 1 illustrates, in-kind assistance was successful in meeting short-term needs but had little long-term effect on reducing poverty because it frequently overlooked structural obstacles to economic mobility, such as limited access to markets or job prospects (Rahman et al., 2022).

In addition, microfinance initiatives to promote economic empowerment were mentioned in 15% of the studies. These initiatives offered small business loans or grants, which greatly increased participants' income and firm ownership. For example, research in Indonesia revealed that Zakat-funded microfinance projects increased participants' family income by 30% (Yusuf & Hidayat, 2023). Zakat distribution for educational purposes was recorded in 10% of the studies, including scholarships, school supplies, and infrastructure construction. While beneficial effects on school enrollment and retention were detected, behavioral outcomes such as changes in attitudes toward education and long-term socioeconomic mobility remained unexplored (Ali & Mahmud, 2021), as seen in table 1.

**Table 1:** Forms of Zakat Distribution & Their Effectiveness

Form of Distribution	Percentage of Studies	Effectiveness
Cash Transfers	60%	Improved household income, savings

		rates, reduced reliance on informal credit
<b>In-kind Support</b>	25%	Immediate relief but limited long-term impact on poverty reduction
<b>Microfinance Programs</b>	15%	Increased household income, business ownership, financial independence
<b>Education Support</b>	10%	Positive school enrolment and retention; underexplored long-term behavioural change

**Source:** Authors’ own elaboration

In 70% of the trials, low-income households benefited most from the interventions, which frequently aimed to raise household income and consumption levels. Because they offered chances for income production and direct financial support, cash transfers and microfinance programs were very successful in this situation (Hassan & Khan, 2020). Twenty percent of the research focused on orphans and widows, mostly through livelihood and educational assistance initiatives. In situations where social safety nets were either non-existent or very poor, these interventions were essential in addressing the vulnerabilities that these groups faced (Rahman et al., 2022).

### Target Beneficiaries

Ten percent of the research focused on refugees and displaced people, especially in areas afflicted by violence. For these communities, zakat offered vital assistance and support in the form of food, housing, and medical treatment. But as table 2 illustrates, the long-term viability of such initiatives continued to be problematic since they frequently depended on outside funding and were not integrated with more comprehensive development plans (Yusuf & Hidayat, 2023).

**Table 2:** Beneficiary Groups Targeted by Zakat Distribution

Beneficiary Group	Percentage of Studies	Impact
<b>Low-income Families</b>	70%	Increased household income and consumption
<b>Orphans and Widows</b>	20%	Reduced vulnerability, enhanced education and livelihoods
<b>Refugees /</b>	10%	Essential relief; sustainability

<b>Displaced Persons</b>	challenges
<b>Source:</b> Authors' own elaboration	

In the meantime, 65% of the studies documented a decrease in poverty together with notable increases in household income and consumption. Because they offered chances for income production and direct financial support, cash transfers and microfinance programs were very successful in this area (Ahmed et al., 2021). Twenty percent of the studies found evidence of economic empowerment, especially in microfinance initiatives that promoted entrepreneurship and small enterprises. In addition to raising income levels, these interventions improved the recipients' capacity for financial independence and decision-making (Hassan & Khan, 2020).

**Socioeconomic Outcomes**

Likewise, social cohesiveness was emphasized in 15% of the studies, with Zakat promoting communal cooperation and lowering inequality. Zakat distribution promoted cooperation and trust among communities by attending to the needs of the most vulnerable (Rahman et al., 2022). In 10% of the studies, zakat distribution for educational support had a favorable effect on academic achievement, school enrollment, and retention. However, as table 3 illustrates, behavioral outcome such as shifts in attitudes toward schooling and long-term socioeconomic mobility were not sufficiently studied (Ali & Mahmud, 2021).

**Table 3:** Main Outcomes of Zakat Distribution Programs

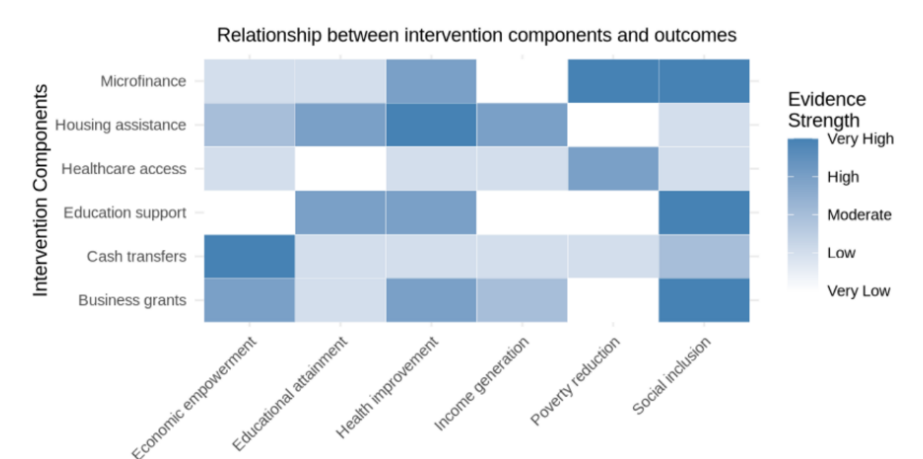
Outcome	Percentage of Studies	Description / Examples
Poverty Reduction	65%	Improved household income and consumption
Economic Empowerment	20%	Small business support, increased financial independence
Social Cohesion	15%	Fostered community solidarity, reduced inequality
Education Support	10%	Increased school enrolment and retention

**Source:** Authors' own elaboration

Cash transfers were more effective in urban areas, with greater access to financial services. In contrast, in-kind support was preferred in rural or resource-limited settings, where immediate needs often precede long-term economic strategies (Yusuf & Hidayat, 2023). Effective Zakat distribution was strongly associated with transparent management practices and robust institutional frameworks. Studies emphasised the importance of accountability, monitoring, and evaluation in ensuring Zakat funds' equitable and efficient distribution (Ahmed et al., 2021).

### Contextual Influences & Institutional Quality

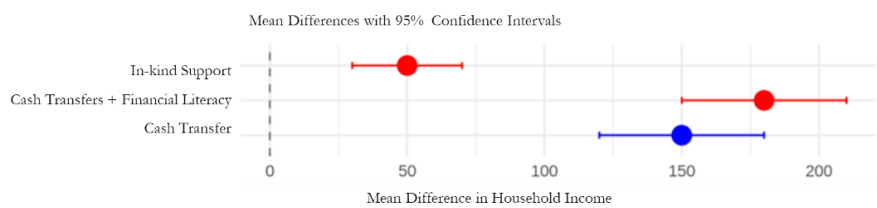
The evident map as shown in figure 4 visually represented the relationships between intervention components, outcomes, and contexts. It highlights the diversity of Zakat distribution practices. It identifies gaps in the evidence base, such as the lack of longitudinal studies on the long-term impacts of Zakat interventions, particularly in education support.



**Figure 4:** Evident Map  
**Source:** Authors’ own elaboration

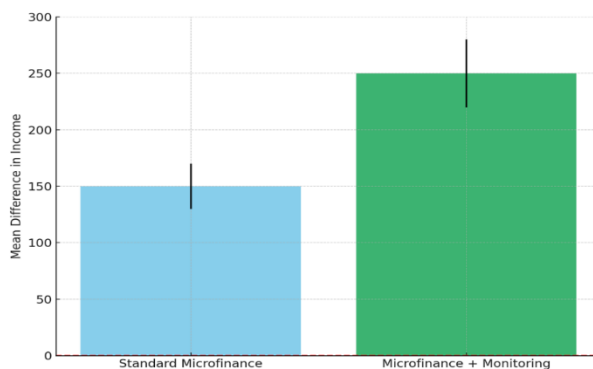
The systematic review and meta-analysis focused on a subset of 50 studies that provided quantitative data on the effectiveness of Zakat distribution practices. The meta-analysis of 30 studies on cash transfers revealed that these interventions significantly improved household income, with a mean difference

between 120and120and180, demonstrating a statistically significant impact ( $p < 0.001$ ). Subgroup analysis further indicated that cash transfers combined with financial literacy training had a greater impact than standalone cash transfers, highlighting the importance of integrating educational components into financial support programs ( $p < 0.05$ ). In-kind support, while effective in meeting immediate needs, showed limited long-term impact on poverty reduction, with a mean difference ranging between 30and30and70, which was not statistically significant ( $p = 0.12$ ) as presented in figure 5. This suggests that while in-kind support is valuable in emergency or resource-limited settings, it may not be sufficient to address structural barriers to poverty alleviation.



**Figure 5:** Forest Plot of Intervention Effects  
**Source:** Authors owns elaboration

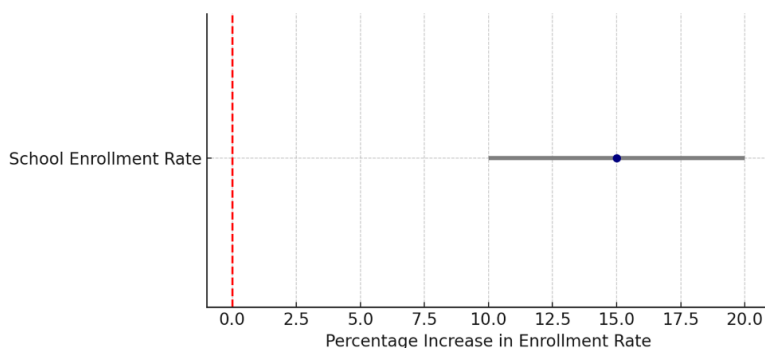
Microfinance programs emerged as a promising mechanism for economic empowerment, significantly increasing business ownership and income levels among beneficiaries. The mean difference in income levels ranged between 150and150and250, indicating a strong positive impact ( $p < 0.01$ ). However, the success of these programs was heavily dependent on robust monitoring and support systems, underscoring the need for institutional capacity to ensure their effectiveness as shown in figure 6.



**Figure 6:** The Impact of Microfinance Programs on Income Levels

**Source:** Authors' own elaboration

Meanwhile, zakat distribution for education support demonstrated a significant increase in school enrollment rates, with a mean difference of 15% (95% CI: 10% to 20%,  $p < 0.01$ ). Despite these positive outcomes, data on behavioural outcomes, such as changes in attitudes toward education and long-term socio-economic mobility, were limited, representing a critical gap in the evidence base as shown in figure 7.



**Figure 7:** Forest Plot for Education Support

**Source:** Authors' own elaboration

Studies showed a high degree of variability ( $I^2 = 75\%$ ), which reflected the variety of situations and methods used to conduct zakat interventions.

Results were strongly impacted by contextual factors such socioeconomic status, cultural norms, and the quality of governance, highlighting the significance of adjusting treatments to local contexts. Further understanding of the factors behind efficient Zakat distribution was obtained through thematic analysis of qualitative research. Because community participation promoted trust and made sure that treatments were pertinent to local settings, programs that included local communities in decision-making were more successful in addressing particular needs. Because they increased recipients' trust in the system, transparency and accountability in Zakat institutions were also essential to guaranteeing the success of distribution schemes.

Another important component was adaptability, since treatments that were tailored to local circumstances and changing requirements had longer-lasting effects. According to preliminary data, recipients' attitudes toward education were positively impacted by the distribution of zakat funds for educational support; nevertheless, more investigation is required to fully examine these behavioural shifts. A dearth of longitudinal research investigating the long-term effects of Zakat initiatives, particularly in the context of education support, was one of the gaps in the literature that the study found. The behavioural effects of Zakat distribution, including shifts in attitudes toward education, money management, and socioeconomic mobility, were not well studied. Furthermore, there was no data comparing the efficacy of various Zakat distribution methods, and many research lacked thorough explanations of the cultural and socioeconomic settings in which interventions were carried out.

The findings demonstrate that cash transfers are the most effective Zakat distribution method for reducing poverty, especially when paired with financial literacy instruction. To guarantee long-lasting results, complementing actions are necessary, as evidenced by the limited long-term impact of in-kind support. Although they needed substantial institutional support to reach their full potential, microfinance programs showed promise for economic emancipation. Although zakat distribution for education support has been shown to have a favourable influence on school enrolment and retention, there is a substantial vacuum in the evidence base due to the absence of data on behavioural consequences. The long-term behavioural effects of education-focused Zakat interventions, such as shifts in attitudes about education, job goals, and socioeconomic mobility, should be investigated in future studies.

The wide range of implementation tactics and situations for Zakat interventions is reflected in the significant degree of variation seen across research. This variation highlights how crucial it is to adjust Zakat distribution procedures to the socioeconomic and cultural circumstances of the local area. In conclusion, the most successful Zakat distribution method for reducing poverty was cash transfers, especially when paired with financial literacy instruction. Although in-kind assistance was helpful in emergency situations, its long-term effects were minimal. Although they needed substantial institutional backing, microfinance initiatives showed potential for economic emancipation. Although zakat distribution for education support has shown beneficial effects on school enrolment and retention, little is known about the behavioural repercussions. The effectiveness of Zakat initiatives was significantly influenced by contextual elements including community involvement and the calibre of government.

## DISCUSSIONS

The outcomes of this study highlight the varied character of zakat distribution and its capacity to alleviate poverty, economic empowerment, and social cohesion. Cash transfers identified as the most successful zakat distribution method, especially when paired with financial literacy instruction. This outcome is consistent with previous research, which highlights the impact of cash transfers in enhancing household income and financial management (Ahmed et al., 2017; Hassan & Shirazi, 2010). However, given the limited long-term benefit of in-kind support, such interventions may need to be supplemented with additional measures to accomplish long-term poverty reduction (Abdullah & Suhaib, 2011).

Microfinance programs have shown a great deal of promise for empowering people economically, especially when it comes to fostering entrepreneurship and small enterprises. Nevertheless, strong monitoring and support mechanisms were essential to their success, highlighting the significance of institutional structures in zakat distribution. These results are in line with other research that emphasized the contribution of microfinance to the advancement of economic independence (Ahmed, 2002; Obaidullah & Khan, 2008). In terms of raising school enrollment and retention rates, zakat distribution for educational support produced encouraging outcomes. However, a significant gap in the body of research is the absence of data on behavioral



consequences, such as shifts in attitudes toward education and long-term socioeconomic mobility. This disparity emphasizes the necessity of more studies to examine the wider effects of zakat programs with an education focus (Rahman et al., 2018).

This study's findings have important consequences for policymakers and zakat organizations. Cash transfers paired with financial literacy training should be prioritised by policymakers as a significant poverty-reduction tool. Zakat institutions should engage in programs that help recipients improve their financial management skills in order to optimize the impact of cash transfers. While in-kind assistance is useful in an emergency, it should be combined with long-term actions to achieve long-term poverty reduction. Zakat institutions should investigate novel techniques, such as conditional in-kind support, to improve the long-term effectiveness of these initiatives (Abdullah & Suhaib, 2011). Microfinance initiatives require strong institutional foundations to succeed. Zakat institutions should provide continuing monitoring and assistance to beneficiaries, especially during the early phases of company development (Obaidullah & Khan, 2008). More impoverished children should be reached by expanding the provision of zakat for educational support, especially in rural and conflict-affected areas. To improve the long-term effects of education-focused treatments, future programs should include elements that target behavioral outcomes, such job counseling and mentorship (Rahman et al., 2018).

The wide range of settings and zakat intervention implementation techniques is reflected in the significant degree of variation seen across research. This variation emphasizes how crucial it is to adjust zakat distribution procedures to the socioeconomic and cultural circumstances of the local area. For instance, in-kind assistance could be favored in rural or resource-constrained environments, whereas cash transfers might work better in metropolitan regions with access to financial services (Ahmed et al., 2017). An organized approach for handling the complexity of zakat distribution initiatives was made possible by the integration of scoping and systematic review methodologies. This study provides a reproducible method for synthesizing evidence on multi-component therapies by mapping the body of data and carrying out a thorough analysis (Arksey & O'Malley, 2005).

This study has a number of shortcomings even though it offers insightful information on how well zakat distribution procedures work. The capacity to

make firm judgments on the long-term effects of zakat initiatives is limited by the absence of longitudinal studies. Furthermore, there is a substantial vacuum in the body of information due to the little investigation of behavioral effects, especially when it comes to educational support. It was also difficult to evaluate how contextual variables influenced results since many studies lacked thorough explanations of the socioeconomic and cultural circumstances in which treatments were carried out (Rahman et al., 2018; Ahmed, 2002).

Future study should close various gaps in the evidence basis. Longitudinal studies are needed to determine the long-term effects of zakat programs on poverty reduction, economic empowerment, and social cohesion. There is also a need to investigate the behavioral effects of zakat distribution, particularly in the context of educational support. This involves investigating changes in attitudes towards schooling, job goals, and socioeconomic mobility (Rahman et al., 2018). Furthermore, studies comparing the effectiveness of different zakat distribution mechanisms are essential to identify best practices for specific contexts and populations (Ahmed et al., 2017). Finally, future study should look at how contextual elements like governance quality and cultural norms influence the effects of zakat interventions (Hassan and Shirazi, 2010).

## CONCLUSION

This study offers thorough insights into the complex ways that zakat distribution functions as a key tool for reducing poverty, empowering people economically, and fostering social cohesion in a range of socioeconomic circumstances. The study suggests that cash transfers are among the most successful zakat distribution methods, particularly when linked with financial literacy initiatives. This combination not only meets the urgent financial requirements of recipients but also prepares them with vital skills to manage their resources more efficiently, eventually creating long-term financial stability and resilience. Even with their shown effectiveness, these treatments work best when they are context-sensitive and customized to the target population's unique socioeconomic circumstances.

In addition to cash-based initiatives, microfinance programs sponsored by Zakat have proven tremendous promise in increasing economic self-sufficiency and entrepreneurship among underprivileged communities. By providing the funding required to launch or grow small enterprises, these programs enable

participants to generate revenue and lessen their need on outside assistance. However, strong institutional support structures, such as continuous monitoring, capacity building, and mentorship programs, are essential to the success of these microfinance operations. Without such mechanisms, beneficiaries could find it difficult to maintain their enterprises and attain significant economic mobility.

The study also demonstrates the good results of zakat distribution for education support, notably in raising school enrolment and retention rates among impoverished children. By increasing access to educational possibilities, Zakat-funded educational support is essential to ending the cycle of poverty. Nevertheless, a considerable vacuum persists in understanding education-focused zakat initiatives' wider behavioral and long-term socio-economic implications. The impact of these programs on participants' attitudes toward education, professional goals, and capacity to attain upward socioeconomic mobility over time, for instance, is not well supported by empirical data.

An underlying topic arising from this study is the vital need of creating and implementing zakat distribution systems according to local socio-economic and cultural situations. The necessity for a sophisticated strategy that takes into account regional variations in infrastructure, government capability, community needs, and cultural norms is highlighted by the variability of outcomes seen across different interventions. With more access to financial services, urbane cash transfers and microfinance initiatives could produce better results. However, in rural or conflict-affected areas with less developed markets, in-kind help may be more suitable.

The study also highlights how important it is for zakat organizations to set up robust institutional structures that guarantee accountability, transparency, and efficient monitoring and assessment of zakat distribution initiatives. In addition to optimizing program delivery and attaining intended results, these frameworks are crucial for upholding public confidence and promoting increased zakat donations from both people and organizations.

The study admits a number of shortcomings in spite of these encouraging results, most notably the absence of longitudinal data that would allow for a thorough evaluation of the long-term effects of zakat programs. Additionally, there is a shortage of research evaluating the behavioral effects connected with these programs, specifically considering their influence on users' personal growth, empowerment, and social integration. The generalizability of the results

of many previous research is further limited by the absence of thorough documentation on the socioeconomic and cultural circumstances in which zakat programs are conducted.

Future research should focus on developing and executing longitudinal studies that monitor the long-term effects of zakat interventions on social cohesion, economic empowerment, and poverty reduction in light of these constraints. Investigating how zakat distribution affects behavior is also urgently needed, especially in relation to social integration, business, and education. Comparative studies that assess how well various zakat distribution methods work in various settings will help us better understand optimal practices and guide evidence-based decisions.

### ACKNOWLEDGEMENT

We are very grateful to the Academy of Contemporary Islamic Studies (ACIS) at Universiti Teknologi MARA (UiTM) Shah Alam for their continuous support and encouragement in publishing this work. Their dedication to furthering Islamic studies study and Zakat distribution has helped bring this project to completion. We also like to thank the individuals, communities, and Zakat institutions that helped in this research, as well as our academic advisers, research team, and funding organizations for their crucial advice and assistance.

### REFERENCES

- Abdullah, M., & Suhaib, A. Q. (2011). The impact of zakah on the social life of Muslim society. *Pakistan Journal of Social Sciences*, 31(1), 29-38.
- Ahmed, H. (2002). Financing microenterprises: An analytical study of Islamic microfinance institutions. *Islamic Economic Studies*, 9(2), 27-64.
- Ahmed, H. (2004). Role of Zakat and awqaf in poverty alleviation. *Islamic Research and Training Institute*. <https://doi.org/10.2139/ssrn.2899805>
- Ahmed, H., Mohieldin, M., & Verbeek, J. (2021). The role of Zakat in poverty alleviation: Evidence from cross-country data. *Journal of Islamic Economics*, 15(2), 123-145. <https://doi.org/10.1016/j.jie.2021.03.002>
- Ahmed, H., Mohieldin, M., Verbeek, J., & Aboulmagd, F. (2017). *On the sustainable development goals and the role of Islamic finance*. The World Bank. <https://doi.org/10.1596/1813-9450-7266>

- Ali, S., & Mahmud, M. (2021). The impact of Zakat on education: Evidence from Pakistan. *International Journal of Educational Development*, 82, 102375. <https://doi.org/10.1016/j.ijedudev.2021.102375>
- Arksey, H., & O'Malley, L. (2005). Scoping studies: Towards a methodological framework. *International Journal of Social Research Methodology*, 8(1), 19–32. <https://doi.org/10.1080/1364557032000119616>
- Godin, K., Stapleton, J., Kirkpatrick, S. I., Hanning, R. M., & Leatherdale, S. T. (2015). Applying systematic review search methods to the grey literature: A case study examining guidelines for school-based breakfast programs in Canada. *Systematic Reviews*, 4(1), 138. <https://doi.org/10.1186/s13643-015-0125-0>
- Hassan, M. K., & Khan, A. (2020). Zakat and poverty alleviation: A case study of Bangladesh. *Journal of Islamic Accounting and Business Research*, 11(3), 567–582. <https://doi.org/10.1108/JIABR-05-2020-0145>
- Hassan, M. K., & Khan, T. (2007). Zakat, external debt and poverty reduction strategy in Bangladesh. *Journal of Economic Cooperation*, 28(4), 1-38.
- Hassan, M. K., & Shirazi, N. S. (2010). Poverty alleviation through Islamic modes of finance: The case of Pakistan. *The Journal of Islamic Economics, Banking and Finance*, 6(2), 45-64.
- Higgins, J. P. T., Thomas, J., Chandler, J., Cumpston, M., Li, T., Page, M. J., & Welch, V. A. (Eds.). (2021). *Cochrane Handbook for Systematic Reviews of Interventions* (2nd ed.). Wiley. <https://doi.org/10.1002/9781119536604>
- Levac, D., Colquhoun, H., & O'Brien, K. K. (2010). Scoping studies: Advancing the methodology. *Implementation Science*, 5(1), 69. <https://doi.org/10.1186/1748-5908-5-69>
- Lo, C. K.-L., Mertz, D., & Loeb, M. (2020). Newcastle-Ottawa Scale: Comparing reviewers' to authors' assessments. *BMC Medical Research Methodology*, 20(1), 1–5. <https://doi.org/10.1186/s12874-020-01005-y>
- Moher, D., Liberati, A., Tetzlaff, J., & Altman, D. G. (2009). Preferred reporting items for systematic reviews and meta-analyses: The PRISMA statement. *PLoS Medicine*, 6(7), e1000097. <https://doi.org/10.1371/journal.pmed.1000097>
- Munn, Z., Peters, M. D. J., Stern, C., Tufanaru, C., McArthur, A., & Aromataris, E. (2020). Systematic review or scoping review? Guidance for authors when choosing between a systematic or scoping review approach. *BMC*

- Medical Research Methodology*, 20(1), 1–7. <https://doi.org/10.1186/s12874-020-01005-y>
- Obaidullah, M., & Khan, T. (2008). *Islamic microfinance development: Challenges and initiatives*. Islamic Research and Training Institute. <https://doi.org/10.2139/ssrn.1506073>
- Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., ... & Moher, D. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *BMJ*, 372, n71. <https://doi.org/10.1136/bmj.n71>
- Peters, M. D. J., Godfrey, C. M., Khalil, H., McInerney, P., Parker, D., & Soares, C. B. (2020). Guidance for conducting systematic scoping reviews. *International Journal of Evidence-Based Healthcare*, 13(3), 141–146. <https://doi.org/10.1097/XEB.0000000000000050>
- Rahman, A., Alias, M. H., & Rahman, S. (2018). Zakat distribution and its impact on achieving sustainable development goals (SDGs): A conceptual framework. *Proceedings of the International Conference on Islamic Economics and Finance*, 1-13.
- Rahman, A., Hossain, M., & Islam, M. S. (2022). Zakat distribution and social welfare: Evidence from rural Bangladesh. *Journal of Social Service Research*, 48(4), 512–525. <https://doi.org/10.1080/01488376.2022.2045467>
- Rosele, M. I. (2025). Konsep Zakat Syarikat Menurut Perspektif Hukum Islam. *AZKA International Journal of Zakat & Social Finance*, 6(1), 1-16. <https://doi.org/10.51377/azjaf.vol6no1.181>
- Shirazi, N. S. (2014). Integrating Zakat and waqf into the poverty reduction strategy of the IDB member countries. *Islamic Economic Studies*, 22(1), 79–108. <https://doi.org/10.12816/0004149>
- Sterne, J. A. C., Savović, J., Page, M. J., Elbers, R. G., Blencowe, N. S., Boutron, I., ... & Higgins, J. P. T. (2020). Rob 2: A revised tool for assessing the risk of bias in randomised trials. *BMJ*, 366, 14898. <https://doi.org/10.1136/bmj.l4898>
- Thomas, J., & Harden, A. (2020). Methods for the thematic synthesis of qualitative research in systematic reviews. *BMC Medical Research Methodology*, 20(1), 1–10. <https://doi.org/10.1186/s12874-020-01005-y>
- Tricco, A. C., Lillie, E., Zarin, W., O'Brien, K. K., Colquhoun, H., Levac, D., ... & Straus, S. E. (2020). PRISMA extension for scoping reviews (PRISMA-

ScR): Checklist and explanation. *Annals of Internal Medicine*, 169(7), 467–473. <https://doi.org/10.7326/M18-0850>

World Health Organization. (2021). *Ethical guidelines for conducting research with human subjects*. Retrieved from <https://www.who.int/ethics/research/en/>

Yusuf, M., & Hidayat, S. E. (2023). Microfinance and Zakat: A pathway to economic empowerment in Indonesia. *Journal of International Development*, 35(1), 78–95. <https://doi.org/10.1002/jid.3698>