



The determinants of effective zakat management in waqf and trust commission Zanzibar

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Abstract

This study examines the determinants of effective of zakat management in Waqf and trust commission Zanzibar. The researcher has mainly employed quantitative research approach with appropriate method of analysis for this study. The sample size for this study consists of 152 respondents using simple random sampling technique and survey questionnaire was used as data collection instrument. To achieve reliable results, descriptive statistical techniques and regression analysis techniques were used to analyse the collected data from relevant respondents. The study has revealed that more than 60 percent of the total respondents have agreed and strongly agreed that, Zakat knowledge, decentralization and corporatization have an impact on effective Zakat management at Waqf and Trust Commission Zanzibar. Also, the result from regression analysis showed that two predictors (Zakat decentralization and Zakat knowledge) had a significant contribution on the outcome variable (effective zakat management) while one predictor variable that is Zakat Corporatization did not show any significant result. The study concluded that the impact of zakat decentralization and zakat knowledge on effective zakat management Waqf and Trust Commission Zanzibar was in a positive direction. Finally, the study recommended that the concept of decentralization on Zakat management and administration could be implemented and started from the mosque.

Keywords: zakat, zakat management, determinants, decentralization, zakat knowledge

Introduction

In the context of East African Coast including Mombasa (Kenya) zakat is featured as the major tool of Islamic wealth redistribution that routinely collects designated amounts of public money from zakat payers (Mkuu, *et al.*, 2017). Also, channels same to identified beneficiaries in accordance with the principles of the shari'ah since its introduction in 1735, this institution significantly contributed to the socio-economic welfare of the general public especially Muslims (Takril and Othman, 2020). In 2008 Yahya did a research on Financing social infrastructure and addressing poverty through wakf endowments: experience from Kenya and Tanzania. In his study, he asserts that, in the context of East Africa, from its early development in the great Swahili city-states, the institution of waqf has survived successive waves of imperial occupation by the Portuguese, the Omanis and the British (Zadjuli and Shofawati, 2020) [30]. According to him, waqf endowments have been a viable means of enriching people's lives, providing safety nets and supporting social infrastructures for the poor in these areas (Mustafa *et al.*, 2020) [22].

In Tanzania the *Amil Zakat* Institution is one of the Islamic products to deal with poverty, which was formed to help people work (Umar *et al.*, 2021) [28]. Distribution is part of zakat management that provides benefits to the community. Mohd Ali, *et al* (2013) suggest that future research focuses on a model of targeting accuracy in giving zakat so that it can reduce poverty. In addition, Zakat institution is also recommended to implement a management system on the Waqf and trusty commission, because with good management the distribution process runs effectively (Mkuu and Yusof, 2020) [20]. No less important, for zakat to be distributed effectively, collaboration is needed.

In Zanzibar, institution of Zakat is characterized by a number of distinctive features such as being social, independent, and not controlled/centralized in the hands of the federal government but state governments (Weiss, 2020) [29]. The existence of the system of Zakat and Charity is to ensure that wealth will be equitably distributed in the Islamic economy and that the wealth should not be in the hands of a few greedy individuals (Lubis and Azizah, 2018) [15]. Islam guarantees the provision of basic needs: food, clothing, shelter, education, and healthcare to all. It has its own built-in mechanism to promote an equitable income and wealth distribution by eliminating the concentration of wealth in a few hands through the Zakat and Charity system, the laws of inheritance and bequest, abolition of interest, prohibition of earning of wealth through haram means, and prohibition of hoarding and speculation (Yusoff, 2011).

Statement of the Problem

In Zanzibar, the history of waqf is as old as the introduction of Islam in the Islands by Arabs. At the very beginning, the purposes of waqf were influenced by the emerging needs of the community, building and

administration of mosques, learning Islamic Studies Centers (madrasas) and neighborhoods. This shows that waqf was well known in Zanzibar as an institution of the Shari'ah which allows for the dedication of property in support of human welfare and charitable objects of the Zanzibari community (Mikai and Onagun, 2020) [18]. Since 1905, waqf administration in Zanzibar has been through different stages and levels, through which several amendments were done and acts were enacted. Therefore, since the establishment of the Act No 2 of 2007, the waqf properties in Zanzibar are under the supervision of the government-controlled and supervised institution called "Waqf and Trust Commission" (WTC). This institution has its own corps of administrators, lawyers, accountants and engineers which can develop policy and manage the asset portfolio.

Unfortunately, there is the lack of efficient management in waqf and trust commission and is a very common problem facing Zakat institutions. The observations have shown that different countries acknowledge the mismanagement and misuse of the waqf assets and/or institutions. Despite the government taken various strategies to improve Zakat institution on the managing of waqf, still there is insufficient known technique of managing waqf in Zanzibar, therefore this study tend to answer the following questions;

1. What are the impact of Zakat knowledge on effective Zakat management at Waqf and Trust Commission Zanzibar?
2. What are the impact of decentralization on effective Zakat management at Waqf and Trust Commission Zanzibar?
3. What are the impact of corporatization on the effective Zakat management at Waqf and Trust Commission Zanzibar?

Literature Review

1. Islamic accountability framework in the zakat funds management

According to Saad *et al.*, (2014) [5] explained that, Islamic accountability theoretical foundation underpins the relationship between human and one's Creator, Allah, and other mankind. The proposed Islamic accountability framework explained on zakat fund management. Hence, accountability relationships in the zakat fund management involve various parties such as the zakat institution (which manages the zakat fund), zakat payers and recipients and what is unique and fundamental is that each party are (ultimately) accountable to Allah. Focusing on the accountability of the zakat institution that has direct responsibility in managing zakat fund is accountable to various parties including the zakat recipients and zakat payers. To both zakat payers and recipients, the zakat institution in general is accountable to efficiently manage the zakat fund so that the objectives of zakat collection (from the zakat payers) and zakat distribution (to the recipients) can be achieved. The ways of managing zakat (as part of ways to discharge responsibilities) of the zakat institutions should be in line with what have been stated in Quran and Sunnah. Then, the accountability duty of the zakat institutions will be discharged mainly by providing explanations or accounts on how the zakat institutions are fulfilling its responsibility in managing zakat to relevant parties like the zakat payers (and ultimately to Allah). Thus, this frame is going to be used in this study since it is one among the objective of this study.

2. Empirical Literature Review

This part reviews some of the recent empirical studies done by other scholars in the area under study and their findings.

Husin *et al.*, (2022) [10] conducted study on the determinants of effective Zakat Distribution in Selangor Higher Education Institutions. This research was carried out based on quantitative methodology using a survey questionnaire on a sample of 206 students currently studying in Selangor. The students are the recipients of full assistance from the zakat institution in Selangor. This study employs SPSS software Version 26 to test hypotheses. All the chosen independent variables are significantly correlated with the zakat distribution. Somehow, the findings of multiple regressions showed that only good amil and recipient satisfaction significantly affect zakat distribution. The t-value of good amil is 4.731, and at the t-value of the recipient, satisfaction is 3.620. However, zakat knowledge does not influence the effective zakat distribution (p-value .054).

Ghazali & Ibrahim (2022) [7] conducted study on the intention determinant factors of Muzakki to pay zakat during covid 19 pandemic 2020 in Wilayah Persekutuan. Population of the study is the 2020 PPZ MAIWP zakat payers and it divided into four sub groups which are: (i) New Zakat Payers, (ii) Zakat payers in 2020 who pay more than 2019, (iii) Zakat payers who have not paid zakat for 5 years or more and pay back in 2020, and (iv) Consistent zakat payers for a minimum period of 10 years. The samples of the study are 400 zakat payers selected based on stratified random sampling technique. The research instrument is questionnaires. Correlation analysis was used to measure the relationship of quotation performance factors with the intention to pay zakat. The findings showed that the score mean of each factor are either very high or high, indicating very high or high influenced level of each factor towards intention to pay zakat by the respondents. There is also positive relationship between the factors and the intention to pay zakat.

Kasri & Yuniar (2021) [14] deal with the determinants of digital zakat payments: lessons from Indonesian experience. This study used the extended unified theory of acceptance and use of technology as the theoretical framework, where zakat literacy is added to the model's main components (i.e. performance expectancy, effort expectancy, facilitating condition and social influence). Primary data was collected through an online survey involving 223 Indonesian Muslims who have used various online channels to pay zakat and analyzed by using

structural equation modeling as the empirical approach. The findings indicate that performance expectancy, effort expectancy, facilitating condition and zakat literacy significantly affect the intention to use an online platform to pay zakat in Indonesia. However, social influence is found to be insignificant in this study. The study used a relatively small sample size compared to the Indonesian population's size. Thus, the results must be interpreted with the sample observed.

Al-Ayubi & Possumah (2018)^[1] is examining the efficiency of zakat management: Indonesian zakat institutions experiences. This study is employing the Data Envelopment Analysis (DEA) technique; this study proposes a solution to improving the efficiency of IZI. The input variables of this study are the number of amil, the number of volunteers, the number of offices, socialization costs, personnel costs, and operational costs. The output variables of this study include the amount of zakat collected, the distribution of consumptive zakat, the distribution of productive zakat, the number of muzakki and the number of mustahiq. The results indicate that between 2010-2013 IZI Mass technical efficiency were higher than IZI Non-Mass on average. In 2014, IZI Non-Mass exceeded IZI Mass technical efficiency. IZI Mass pure technical efficiency had an upward trend during 2011-2013, but then declined during 2014-2016. However, IZI Non-Mass pure technical efficiency experienced an upward trend during 2011-2012, then slightly decreased in 2013. Although the efficiency increased in 2014-2015, there was a subsequent decrease in 2016. After a period of fluctuation during 2011-2013, the scale efficiency of IZI Mass decreased in 2014 and stabilized in 2015-2016.

Rachman & Salam (2018)^[23] deal with the reinforcement of zakat management through financial technology systems. The integrated zakat management system has been developed and needs innovations to be developed; several amil zakat institutions have utilized fintech as a more optimal services device in zakat management. This means that the fintech-based management of zakat will continue to grow and grow well, on both the market and consumer sides (especially for the aspect of demand), so it needs regulation, standardization and effort to guarantee the management of zakat using fintech media. This paper will offer concepts for the innovation, reinforcement, strategy, and legality regarding a technology-based management system for zakat, funded by the government or a relevant authority.

Kurniawan (2018) is discussing the determinants of Efficiency of Zakat Institutions in Indonesia: Two-Stage Data Envelopment Analysis Approach. This research is descriptive quantitative research. Samples in this study are six National Zakat Management Organizations with research period from 2012-2016. The analysis technique used is two-stage data envelopment analysis. In the first stage, is using DEA to measure OPZ efficiency level with production approach and assumption of output-oriented CRS and VRS. The input variables used are amil salary, operational costs, and socialization costs, the output variables used are collected funds and funds disbursed. Second stage, using tobit regression model to see the factors that affect OPZ efficiency. Based on the results of DEA, during the period of 2012-2016 OPZ efficiency experienced a positive trend. In general, there had been an increase in OPZ performance efficiency from 2012 to 2016. BNUIS BNI became the most efficient OPZ compared to other OPZ. Based on the results of Tobit regression, the total of human resources has a significant negative effect on the level of efficiency, transparency and OPZ type significantly positive, while the zakat payment system and ACR ratio do not affect the efficiency level of OPZ.

Moh'd, Mohammad & Saiti (2017)^[21] conducted study on the Role of Waqf and Trust Commission (WTC) in Zanzibar: Problems and Prospects. This institution offered many notable public services that are today financed by the state or the government, such as education, health care, national security, transportation facilities, the basic infrastructure, food, shelter and jobs. Generally, waqf institutions of Muslim countries like Madina, Turkey (during Othman Empire), Algeria (under French occupation), Egypt, Palestine, Jerusalem, Iraq and Tunisia had a remarkable contribution. Meanwhile, this role did not exempt Zanzibar since 1800s. The significant contribution by the waqf in Zanzibar is considerable as well. However, this institution in the Islands has been facing several problems and as well as the problem of funding the waqf and Trust Commission. This paper, therefore, examines the problems of waqf Institutions and proposes some suggestions to how to address them

Farouk, Idris & Saad (2017) deal with the challenges of zakat management: a case of Kano state, Nigeria. The paper is to conceptually examine the challenges in the generation and effective utilization of Zakat in Kano state, Nigeria. From the literature reviewed the challenges of Zakat in Kano include the in ineffective government administrative machinery as well as the unilateral decisions being taken at individual level. It is therefore recommended that Kano state government should give more attention to the Zakat management through the established government organ to organize, coordinate create awareness among the Islamic scholars the traditional leaders, the wealthy individuals as well as the society in general. It is also suggested that researchers should further empirically investigate the phenomenon to discover more alternatives for better Zakat management

Methodology

The quantitative research design was employed in this study, meanwhile it allows the researcher to explore, explain a phenomenon, and interpret data statistically in a broader and easy ways. This study was conducted at the Waqf and trust Commission Office in Zanzibar and Micheweni District in Pemba. The reason of choosing Micheweni District is that, this district has the large percent of the population who live under basic needs and live under poverty line compared to other District of Pemba and insufficient of Socio- economic welfare. The target population for this study comprised employees of Waqf and trust Commission Zanzibar and employed and unemployed people who live at Micheweni District who were beneficiaries of Zakat fund. The study employed

probability sampling techniques. This enabled the researcher to choose the respondents who provided necessary information, hence simple random sampling was used to select the respondents for questionnaire survey. Furthermore, the study used 152 respondents to provide information about the determinants of effectiveness of zakat management in waqf and trust commission in Zanzibar. The sample size selected was very appropriate because it enabled the researcher to collect the required data quickly and accurately. The study respondents comprised both gender male and female, both of them was selected for questionnaire survey. The sample size of this study focused 152 respondents from Waqf and Trust Commission and the community in study Area (Micheweni). The self-administered questionnaire was used because it enabled the researcher to collect data from relatively large sample, limited the biasness from the interviewer and protects the privacy of respondents. The questionnaire contained themes related to the effectiveness of zakat management in waqf and trust commission in Zanzibar. The regression was then used to evaluate the degree of relationship between the independent and the dependent variable where multiple linear regressions used. The main purpose of multiple linear regression analysis includes: prediction, explanation and theory building. The following model was used in this study

$$EZM = \beta_0 + \beta_1ZK + \beta_2ZD + \beta_3ZC + e$$

EZM:	Represents the dependent variable which is Effective Zakat Management
β_0 :	Represents a constant factor or the intercept
β_1, β_2 and β_3 :	Coefficients of independent variables
ZK:	Represents an independent variable, Zakat Knowledge
ZD:	Represents an independent variable, Zakat Decentralization
ZC:	Represents an independent variable, Zakat Corporatization
e:	Represents an error term

Study Findings

1. Demographic Profile of the Respondents

The following table below shows the result of demographic profile of the respondents

Table 1: Demographic of the respondents

Variables	Category	Frequency	Percentage
Age	21-30	5	3.3
	31-40	35	23.0
	41-50	87	57.2
	51-60	21	13.8
	61 above	4	2.6
Marital status	Married	83	54.6
	Single	44	28.9
	Widow	14	9.2
	Divorced	11	7.2
Educational level	A 'Level	4	2.6
	Certificate	8	5.3
	Diploma	89	58.6
	Bachelor degree	45	29.6
	Post graduates	6	3.9
Gender	Male	88	57.9
	Female	64	42.1

The table 1 indicates that, 5 respondents equal to (3.3%) ranges from 21 – 30, 35 (23.0%) ranges from 31 – 40, 87 (57.2%) ranges from 41 – 50, 21 (13.8%) ranges from 51 – 60 and those who were 61 above were 4 respondents equal to (2.6%). Therefore, the analysis revealed that respondents were dominated by the large number of age groups of 41 to 50. This is a good age of main power in every activity in any country. Also, the results show that 83 respondents made (54.6%) were married, 44 (28.9%) were single, 14 (9.1%) were widow and those who were divorced were 11 (7.2%). This is indicated that, most of the respondents who were involved in answering this question in this study were married since, covered more than 50% of the total respondents. This is due to the fact that Zanzibar tradition most of youth got married in earlier ages. Thus why most of respondents involved in a different activity are rarely have got married. Furthermore, the table 1 shows that a total of 152 respondents who were involved in this study, 4 respondents equal to (2.6%) were having A' level education, 8 (5.3%) were in a certificate level, 89 (58.6%) were having diploma education, 45 (29.6%) were having bachelor degree and 6 respondents (3.9%) were having post graduate education. Therefore, the results of the study indicated that, most of the respondents involved in this study were having diploma levels of education, since, it they cover by more than 50%. Finally, the table 1 shows that, total of 152 respondents equal to 100% were asked in this question. 88 respondents equal to (57.9%) were male and 64 respondents equal to (42.1%)

were female. These results clearly indicated that the most respondents who were participated in this study question were male, since Males is a group, which is most, participated in different activities rather than female.

2. Findings from regression analysis

Multiple regression analysis was used to see the impact of Zakat knowledge, zakat decentralization and zakat corporatization on effective zakat management. Therefore, the findings of the study through multiple regression analyses were first preceded by the model summary which showed the overall influence of the study objective. Therefore, the findings were illustrated in table 2 below.

Table 2: Model Summary

R	R Square	Adjusted R Square	R Square Change	F Change	Sig. F Change
.644 ^a	.415	.403	.415	34.947	0.000
a. Predictors: (Constant), Zakat Corporatization, Zakat Knowledge, Zakat Decentralization					
b. Dependent Variable: Effective Zakat Management					

The results of standard multiple regression as displayed in Table 2 above indicated that the independent variables Zakat Corporatization, Zakat Knowledge, Zakat Decentralization accounted for 42% of the variability in Effective zakat management at Waqf and Trust Commission Zanzibar ($R^2 = 0.415$). The adjusted R square value was 0.403. Therefore, these findings substantiate that only 42% of variability in Effective zakat management could be explained by factors like variables Zakat Corporatization, Zakat Knowledge, Zakat Decentralization. The remaining 58% of variability depends on other unexplained factors.

Apart from the table 4.19 above, the following Table 3 below displays the coefficients' columns for the standard multiple regression conducted.

Table 3: Coefficients Table for Zakat Corporatization, Zakat Knowledge, Zakat Decentralization on Effective zakat management.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.734	.402		4.315	.000
	Zakat decentralization	.479	.076	.548	6.276	.000
	Zakat knowledge	.269	.112	.204	2.405	.017
	Zakat Corporatization	-.167	.100	-.123	-1.667	.098

Dependent Variable: Effective zakat management

Source: Research Field, 2022

From the Table 3 above, at the 0.05 level of confidence, the study has revealed that two predictors (Zakat decentralization and Zakat knowledge) had a significant contribution on the outcome variable (effective zakat management). In other words, the results of predictor variables as seen in Table 4.20 above are as follow: - Zakat decentralization ($\beta = 0.548$, $t = 6.276$, $p < 0.05$), Zakat knowledge ($\beta = 0.204$, $t = 2.405$, $p < 0.05$). Conversely, one predictor variable that is Zakat Corporatization did not show any significant result ($\beta = -0.123$, $t = -1.667$, $p > 0.05$ (0.098).

Fundamentally, the impact of zakat decentralization and zakat knowledge on effective zakat management Waqf and Trust Commission Zanzibar was in a positive direction. This situation indicates that the increase of scores in these predictor variables results in the increase of scores in the outcome variable (Hair *et al.*, 2010, Pallant, 2016). Also, the finding implies the more the knowledge of zakat you have will lead to improve the effective zakat management of waqf and trust commission Zanzibar.

The findings are similar with the results found in the study done by Husin *et al.*, (2022)^[10] conducted study on the determinants of effective Zakat distribution in Selangor Higher Education Institutions. The findings of multiple regressions showed that only good amil and recipient satisfaction significantly affect zakat distribution. The t-value of good amil is 4.731, and at the t-value of the recipient, satisfaction is 3.620. However, zakat knowledge does not influence the effective zakat distribution (p-value .054). Also, Ghazali & Ibrahim (2022)^[7] conducted study on the intention determinant factors of Muzakki to pay zakat during covid 19 pandemic 2020 in Wilayah Persekutuan. The findings showed that the score mean of each factor are either very high or high, indicating very high or high influenced level of each factor towards intention to pay zakat by the respondents. There is also positive relationship between the factors and the intention to pay zakat.

Conclusion

The study determines the effectiveness of zakat management in waqf and trust commission; on the basis of the four research questions, findings obtained and evidence presented it is concluded that, Zakat knowledge is very effective on Zakat management in waqf and trust commission since there is good knowledge and understand of Sources of zakat whereby more than 70% of the total respondents agreed. Also the impact of zakat

decentralization and zakat knowledge on effective zakat management Waqf and Trust Commission Zanzibar was in a positive direction. This situation indicates that the increase of scores in these predictor variables results in the increase of scores in the outcome variable

Recommendations of the Study

To examine the effectiveness of zakat management in waqf and trust commission, the researcher recommended the following suggestions based on the finding of this study. The government of Zanzibar should take the special measure to emphasis different companies to invest in our country. This may help many youth to get employment opportunities in tourism sectors. The Government should make sure that, the role of the mosque should be expanded and intensified because many problems that arise in the community from the economic, political and social perspectives are due to the basic issue that majority of Muslims are far away from the mosque. It should be noted that revitalizing the mosque is very important to foster the spirit of goodwill amongst Muslims regardless of economic status or political and social backgrounds.

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