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Right, Not Reward: A Doctrinal Boundary for Managerial Tools in Zakat Governance

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ABSTRACT

Purpose – This conceptual study examines the doctrinal limits of managerial practices in zakat governance by distinguishing managerial tools that facilitate the delivery of divinely mandated rights from those that redefine eligibility for zakat recipients. It addresses the growing adoption of nonprofit management practices in Islamic social finance and their implications for Shariah compliance.

Design/methodology/approach – The study employs an integrative conceptual approach by drawing on the Qur'an, Sunnah, classical juristic scholarship across the four Sunni schools, contemporary fatwas of the International Islamic Fiqh Academy and the Indonesian Council of Ulama, and an integrative-critical review of zakat governance literature indexed in Scopus, Web of Science, and DOAJ (2013–2025).

Findings – The study classifies managerial practices into five categories: verification, administrative efficiency, needs-based sequencing, conditionality, and performance-based selection. It argues that only performance-based selection, in its strong form, conflicts with Shariah by transforming the fixed right of eligible beneficiaries into a reward for projected productivity. The findings further support severity-based prioritisation while rejecting productivity-based beneficiary selection and propose a governance framework consisting of six design principles and five testable propositions.

Originality/value – This study provides a jurisprudential framework that reconciles managerial effectiveness with doctrinal fidelity by distinguishing permissible administrative innovations from practices that alter zakat entitlement. It offers a practical governance model for Islamic social finance institutions seeking to improve efficiency without compromising Shariah principles.

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1. Introduction

The institutionalization of zakat over the past three decades has turned a private religious duty into one of the more visible instruments of poverty relief and social development in the Muslim world. Zakat is not a recent innovation. It was practiced from the earliest years of the community in Mecca and Medina, primarily to relieve the poor and those in immediate need (Qaradawi, 1999). What is new is the scale and the machinery. Where once a Muslim calculated the due on personal wealth and handed it to a needy neighbor or a local collector, today a national agency may process the contributions of millions of payers, publish audited accounts, and report annual collection figures against a formal target. Indonesia, the largest Muslim-majority country, illustrates the shift plainly: the national agency estimates the country's zakat potential at roughly 327 trillion rupiah a year, while realized collection through official channels reached about 33 trillion rupiah in 2023 and was targeted at 41 trillion for 2024 (VOI, 2024; Antara, 2024). The gap between potential and realization is itself the engine of reform, because it invites managers to ask how collection might be raised and how distribution might be made more effective.

Islam treats material want as a serious obstacle to a flourishing religious and social life. Poverty can make it difficult for a believer to discharge both worldly and devotional obligations, and the Qur'an is unsparing in its condemnation of neglect of the destitute; Surah Al-Muddaththir (74:38 to 45) names the failure to feed the poor among the causes that lead a soul to ruin. Zakat answers this concern not as optional charity but as an obligation with a fixed share and named beneficiaries. Many states have codified it. In Indonesia, the management of zakat is governed by Law No. 23 of 2011, which draws in part on the redistributive policies attributed to the caliph Umar bin Khattab (Aqbar and Iskandar, 2019). In Malaysia, the administration of zakat has been organized through the State Islamic Religious Councils and dedicated zakat institutions since the early twentieth century (Nadzri et al., 2012). Beyond these two, scholars have proposed zakat, waqf, and Islamic microfinance as an integrated response to entrenched poverty in settings as difficult as Nigeria (Dutsinma and Dansabo, 2017), and bibliometric mappings show the study of zakat and poverty growing into a distinct field over the last decade (Wahyuni and Wulandari, 2024). The forms differ, yet the direction of travel is common: from informal, trust-based giving toward formal, accountable, and increasingly professionalized institutions.

That professionalization carries a genuine promise and a hidden cost. The promise is credibility. Public trust in zakat bodies has long been fragile, and low trust depresses collection because a payer who doubts an institution will simply give directly to the poor, as jurists have discussed at length (Owoyemi, 2018). To rebuild confidence, zakat management organizations have imported the toolkit of the wider nonprofit sector: ISO certification, balanced scorecards, strict key performance indicators, digital payment rails, and, at the center of this article, merit-based systems for deciding who receives support and how success is judged. The hidden cost is conceptual. These tools were designed for organizations whose purpose is defined entirely in worldly terms, the creation of social value and economic wealth (Felicio et al., 2013), and they carry assumptions about worthiness, productivity, and return that do not obviously belong in an institution whose first purpose is worship.

It is important to state at the outset what a critique of merit systems is not. It is not a defence of inefficient administration. When funds arrive late, are duplicated across programs, are lost to overhead, or leak through fraud and weak controls, the rights of the mustahiq are violated as surely as when they are excluded by a productivity screen. Any argument that treated devotional fidelity and managerial competence as opposing forces would substitute one violation for another. The critique developed here is more precise. It is not against management as such, and not against measurement as such; it is against a specific slide, from managerial tools that verify and deliver a right into managerial tools that redefine who is entitled.

The dominant model that has emerged is often called, loosely, the merit-based system. In practice, this label covers several quite different families of tools: means-testing that verifies eligibility, unit-cost accounting that measures delivery efficiency, sequencing indices that prioritise among the eligible under scarcity, conditional transfers that attach behavioural requirements, and performance-based screening that selects claimants by projected productivity. These families are related but not identical, and section 2.3 develops a taxonomy that keeps them apart. The confusion produced by treating them as one is precisely what allows the doctrinally problematic uses to travel unnoticed on the credentials of the doctrinally innocuous ones. Rapid digitalization has accelerated the whole trend, reshaping both collection and distribution (Rasid et al., 2021). The turn to professional management is frequently praised for improving operational efficiency, and the praise is not baseless. Yet its most consequential form, the use of productivity screens as a gate on entitlement, has advanced with little critical scrutiny of its fit with the fundamental principles of zakat.

The tension can be stated simply. A performance-based selection rewards worthiness demonstrated through prospective output; zakat confers a right (haqq) fixed by God upon eight named categories (asnaf), a right that does not depend on the recipient's productivity. When an institution begins to prefer the beneficiary who promises the best measurable outcome, the elderly widow with no earning capacity or the person with severe disability may quietly fall outside the flagship programs, not because they lack need but because they lack merit in the system's terms. At that point, the instrument designed to protect the weakest starts to select for the strongest among the poor. Something similar occurs on the supply side. There is a widespread assumption that paying managers well and tying their pay to results secures their integrity. The record, discussed and documented in section 4.4 with explicit attention to the strength of the evidence, does not support the assumption in the strong form it is usually made.

This article therefore asks three connected questions. First, how is what is loosely called the merit system actually being applied in the current management of zakat, and which of its component tools cross the doctrinal boundary? Second, how far does it succeed on its own terms, that is, in raising collection and improving measured outcomes? Third, and most importantly, does its adoption erode the essence and meaning of zakat as an act of worship, and what governance framework would let institutions be at once well run and doctrinally coherent? The study pursues these questions through a conceptual critical analysis anchored in primary Islamic texts and classical juristic works, supported by a structured review of accredited literature and of documented cases drawn from several Muslim-majority countries; the review protocol is specified in section 3. Its novelty lies in three moves: it disaggregates the merit system into a taxonomy that separates legitimate from illegitimate uses; it engages contemporary jurisprudential debate on prioritisation, scarcity, and productive zakat rather than treating the tradition as monolithic; and it converts the resulting normative position into an operational governance framework with explicit propositions for empirical testing.

The remainder of the article proceeds as follows. Section two reviews the literature thematically, covering zakat as worship and its jurisprudential pluralism, the rise of zakat management organizations, a taxonomy of merit-related tools in social fund management, and donor satisfaction, trust, and multidimensional accountability, before positioning the contribution. Section three outlines the conceptual and review-based method, including the databases searched, the inclusion criteria applied, and the treatment of case evidence. Section four develops the critique across five axes and translates it into a design framework with testable propositions. Section five concludes by proposing boundary conditions under which managerial tools may serve rather than subvert the maqasid of zakat and by marking the limits of a conceptual study.

2. Literature Review & Hypothesis Development

2.1 Zakat as an Act of Worship and its Jurisprudential Pluralism

Islam has developed a wide repertoire of instruments for addressing welfare, including sadaqah, infaq, waqf, hibah, hadiyah, kafarat, fidyah, inheritance, and bequest. Zakat holds a distinct place within this repertoire because it is not merely encouraged but commanded, and because it is counted among the pillars of the faith. Constitutionally, in the language of Islamic law, it is an act of worship (ibadah) before it is anything else. The Qur'an ties it directly to prayer in numerous verses, and the classical consensus treats the obligatory zakat as standing alongside the obligatory prayer in the architecture of religious duty. To read zakat first as a fiscal transfer is therefore to begin at the wrong end. Its primary object, as derived from Qur'an 9:103, is the twofold purification (tazkiyah) of the giver's wealth and soul, enacted through the discharge of a divinely ordained right owed to eight specified categories of recipients (Qur'an 9:60).

The ontological foundation of zakat is thus spiritual and devotional, governed by revealed texts and by the higher objectives of the law (maqasid al-shari'ah). This foundation has practical consequences that are easy to miss when the institution is described only in economic terms. Because the payment is worship, the intention (niyyah) of the giver matters, and the act is directed first to God and only secondarily to the recipient. Because the entitlement of the recipient is a right rather than a favor, the transfer does not place the beneficiary under an obligation to the institution or the donor. And because the categories of recipients are fixed by revelation, the collector's discretion runs to verification and delivery, not to redefining who deserves. The economic effects of zakat are real and important, yet in the classical framing, they are consequences of worship rightly performed, not the point of the exercise.

The Islamic legal tradition is not monolithic on the operational questions that concern modern zakat administration, and a serious critique must engage that pluralism rather than presume a unified position. The four Sunni schools converge on the fixity of the eight asnaf as the outer boundary of eligibility, but they differ on discretion within it. The Shafi'i school has generally been read as requiring distribution across all present categories where feasible, whereas the Hanafi, Maliki, and Hanbali schools have permitted concentration within a single category on grounds of local need and administrative judgment (Al-Zuhayli, 2003; Qaradawi, 1999). The Maliki tradition affords the imam significant latitude to prioritise the most acute cases when funds are constrained. Contemporary institutional fatwas extend these classical accommodations. The International Islamic Fiqh Academy has endorsed the use of zakat for productive purposes on condition that the immediate consumptive needs of the poor are first secured (OIC-IIFA Resolution 15/1, 2004), and the Indonesian Council of Ulama (MUI) Fatwa No. 4/2003 permits productive zakat under conditions designed to preserve the entitlement of the poor. State regulations follow suit: Indonesia's Law No. 23/2011 and its implementing regulations recognise both consumptive and productive distribution, and Malaysia's state zakat institutions operate integrated schemes that combine cash relief with skills training (Nadzri et al., 2012). Kahf's (1999) influential reading of contemporary zakat economics likewise argues that productive uses are legitimate provided they do not displace the primary duty of relief to the destitute.

Two implications follow for the argument developed here. First, sequencing among eligible recipients is not always impermissible: the tradition and its contemporary voices recognise that scarcity can require choosing whom to serve first, and maqasid-based reasoning, particularly hifz al-nafs (preservation of life) and dignity, can justify prioritising the most acute survival need. What the tradition does not authorise is a criterion of sequencing that ranks the eligible by projected productivity or measurable return, because such a criterion converts a right into a reward. Second, productive zakat is not doctrinally suspect in itself; the consensus of contemporary fatwa councils treats it as a legitimate vehicle when the entitlement of the poor is preserved. The critique of the merit turn is therefore not a rejection of productive zakat but a claim about ordering: productive programs may be offered on top of a secured entitlement, but they may not function as the gate through which entitlement is decided.

A related jurisprudential question, sharpened by institutional zakat, concerns tamlik (transfer of ownership), delegated custody (wakalah), and the timing at which the mustahiq's ownership of the funds is legally effected. The Hanafi school has traditionally required direct tamlik to an individual recipient for the obligation to be discharged, which has generated a long-running debate on the permissibility of in-kind distribution, group-based programs, and productive investment vehicles that do not immediately place assets into personal ownership. The Maliki, Shafi'i, and Hanbali schools accept a wider range of delivery modalities, provided the recipient's benefit is genuine and identifiable. Contemporary fatwas, including OIC-IIFA Resolution 15/1 (2004) and MUI Fatwa No. 4/2003, have accommodated productive and in-kind distribution within limits designed to preserve the substantive entitlement of the poor. The timing of the transfer also matters: many contemporary jurists hold that the muzakki's obligation is discharged when the amil, acting as agent (wakil), receives the funds with the correct intention, while the mustahiq's ownership crystallises upon delivery or, in the case of productive schemes, when the benefit becomes actually accessible to the recipient. Two practical implications for the present argument follow. First, an institution that holds funds in wakalah custody is a delivery agent, not an owner, and its discretion is bounded by that role; conditioning delivery on productive performance strains the wakalah relationship in ways that classical conditionality (for example, ensuring the wayfarer is genuinely stranded) does not. Second, the tamlik requirement need not forbid modern delivery vehicles, but it does forbid vehicles that effectively withhold ownership from the entitled while the institution keeps the funds working for its own metric of success. The critique developed in section 4 turns on this distinction between custody and ownership, not on a blanket refusal of institutional discretion.

Those economic effects are nonetheless substantial. Zakat aims to connect surplus and deficit members of the community, redistributing from muzakki to mustahiq and, over time, moving households from the deficit group into the surplus group (Mujiatun, 2018). When well administered, it can support productive activity through business capital for small entrepreneurs and vocational training, encouraging self-reliance rather than dependence (Baba et al., 2025). If wealthy Muslims deploy their wealth productively, the argument runs, both the effectiveness of zakat management and community productivity rise together (Saad and Farouk, 2019). Empirical work confirms that the effects can be measured: in West Java, zakat distribution reduced both material and spiritual poverty and narrowed income inequality, though the magnitude varied by the gender of the household head (Ayuniyyah et al., 2022). None of this is in dispute here. The point of emphasis is one of ordering. Growth and productivity are welcome fruits; they are not the root. When an institution inverts the order and treats measurable economic return as the criterion of the act, it has changed the nature of what it administers, even if the accounting looks impressive.

The eight categories deserve restating because they anchor the later argument. Qur'an 9:60 names the poor (fuqara), the needy (masakin), those employed to administer the funds (amilin), those whose hearts are to be reconciled (muallaf), the freeing of captives (riqab), those in debt (gharimin), those in the path of God (fi sabilillah), and the wayfarer (ibn sabil). Firdaus et al. (2021) read poverty in this scheme as the inability to meet minimum standards of basic need, food and non-food alike. What is striking about the list from a management standpoint is that entitlement follows status and need rather than contribution or promise. The debtor is entitled because indebted, the wayfarer because stranded, the poor because poor. Nowhere does the text condition the right on the recipient's likelihood of becoming productive, and this silence is not an oversight to be corrected by modern technique but a structural feature of the institution.

The category of the amil is especially relevant to any discussion of merit and remuneration, because the collector is himself a named beneficiary. Operating costs are drawn from the collected funds, and the amil is recognized as a legitimate recipient, though the appropriate share has been debated and is sometimes obscured by weak transparency (Lubis et al., 2019). Zaroni (2020), studying professional amil management at a Kalimantan institution, found that good practice was framed less in corporate terms than in terms of service to God and stewardship, with justice, honesty, trust, diligence, and communication drawn from prophetic character. This matters for the present argument because it shows that the tradition already contains a rich account of professional conduct, one grounded in devotion rather than in incentive design. The question is not whether zakat administration should be competent; the tradition insists that it should. The question is whether competence is best secured by importing a merit logic built for a different purpose.

Zakat also differs sharply from charity and from ordinary social donations, and the difference is not merely one of degree. Charity is voluntary, open-ended in amount, and unrestricted in beneficiary; the giver may choose whom to help and how much to give. Zakat is obligatory, fixed at the familiar 2.5 percent of qualifying wealth for most categories, bounded by the nisab threshold and the hawl period, and limited to a defined list of beneficiaries. A gift expresses the donor's generosity; zakat discharges a debt owed to God and, through God, to those the law designates. Two well-known non-Islamic literatures on gift and altruistic transfer, Mauss (1990) on gift and Titmuss (1970) on blood donation, are sometimes invoked in discussions of zakat, and they should be handled with care. What is transferable from these accounts is a mechanism, the observation that imposing a market or performance grammar on a transfer that was previously governed by a symbolic or moral grammar can crowd out the very motive that gave the transfer its worth, and this crowding-out logic is genuinely relevant to what happens when merit indicators are laid over zakat distribution. What is not transferable is the underlying legal structure. Zakat is not a gift: it is an obligation whose amount, timing, recipients, and purpose are legally specified; its beneficiaries are named by revelation rather than chosen by the giver; and the transfer effects a specific legal ownership (tamlik) in the recipient. The Mauss and Titmuss analogies therefore serve here as a limited illustration of a crowding-out risk, not as the doctrinal grounding of the argument, which rests on the fiqh reconstruction developed in the preceding paragraphs.

2.2 The Institutionalisation of Zakat and Zakat Management Organizations

Given the weight zakat carries for Muslims, many states with large Muslim populations have created dedicated bodies to collect, hold, and distribute it, on the reasoning that centralized administration can optimize distribution more effectively than scattered individual giving. The performance of such bodies is commonly assessed along four dimensions: Sharia compliance, together with legality and institutional standing; managerial performance; financial performance; and the performance of the utilization programs themselves (Hakim et al., 2022). Efforts to quantify that performance now range from efficiency frontiers estimated using data envelopment analysis (Ryandono et al., 2023) to balanced scorecard and composite index approaches designed specifically for Islamic social finance institutions (Hudaefi et al., 2025). Sharia governance in particular, measured by the size and activity of boards and supervisory councils, has been found to positively affect the organizational performance of Indonesian zakat bodies (Zakiy et al., 2023). The very existence of this four-part scorecard signals the arrival of managerial thinking, and there is nothing objectionable about wanting a zakat body to be lawful, well-run, solvent, and effective. The difficulty begins when the managerial dimensions quietly reweight the others, so that measurable program output starts to stand in for, rather than serve, Sharia fidelity.

Comparative work identifies several administrative approaches to zakat, including centralized, decentralized, distributed, delegated, coordinated, supervised, isolated, and integrated arrangements. Indonesia, Egypt, China, Japan, South Korea, and Libya have operated variants of the delegated model, in which a central authority assigns specific tasks to other bodies while retaining ultimate responsibility. This arrangement spreads the workload but can strain trust when accountability blurs (Lubis et al., 2019). The institutional landscape is therefore plural, and the design choices are consequential. A more centralized system can standardize practice and reporting; a more distributed one can stay closer to local knowledge of who is genuinely in need. Merit-related tools interact differently with each configuration, but in every configuration, they raise the same underlying question of what counts as success. In Indonesia, the number of zakat management organizations has grown quickly and, by several accounts, improved in quality, with digitalization and merit systems presented as levers for further gains (Hakim et al., 2022). The country recognizes two institutional types. The first is the government-established national agency, BAZNAS, whose leadership brings together scholars, professionals, community figures, and officials. The second is community-established, whether by a mass organization or a legal entity, operating as an Amil Zakat Institution under Law No. 23 of 2011. The macro figures give a sense of scale and of the distance still to travel: against an estimated national potential near 327 trillion rupiah, realized collection stood at roughly 33 trillion in 2023, with the agency targeting 41 trillion for 2024 and higher figures thereafter (VOI, 2024; Antara, 2024; Nashirudin et al., 2025). Zakat has also been linked to the Sustainable Development Goals, with scholarship and research-support programs showing positive educational effects (Said et al., 2023); a systematic review of the wider field concludes that zakat, waqf, and allied instruments can contribute to eleven of the seventeen goals (Dirie et al., 2024).

The growth of these organizations has shifted the moral weight of accountability. A modern zakat body is answerable not only to payers and recipients but also to the state and the wider community, and this broader accountability is precisely what drives the search for demonstrable results. It also helps explain why the sector has borrowed so freely from mainstream nonprofit management. Nonprofit social organizations are designed to address societal problems, often stepping into roles the state cannot or will not fill. They mobilize society through their effects on employment and social development while seeking to create both social value and economic wealth (Felicio et al., 2013). Because these bodies pursue objectives that overlap with the outward aims of zakat, such as poverty relief, social uplift, and human development, their techniques seem like a natural fit. Nonprofits also advance their missions by collaborating with organizations that share their goals or hold useful resources (Lee and Nowell, 2014), and zakat institutions have followed suit.

Yet the fit is looser than it appears, and the sector's own commentators have noticed the friction. Compared with the wider nonprofit field, zakat management organizations have often retained a conservative administrative culture, effective and even aggressive in collection but slow and inept in distribution (Salleh, 2014). Many institutions struggle to identify potential muzakki, whether individuals or corporations, and lack the human resources, technology, and managerial capacity to select recipients effectively. Digitalization is frequently offered as the remedy. Converting physical processes to digital ones and integrating every stage of management on digital platforms promise greater transparency, efficiency, and reach (Rafiki et al., 2024; Nashirudin et al., 2025). The promise is real, and the pandemic accelerated its realization as payments moved to QRIS and other digital rails (Ninglasari and Muhammad, 2021). A substantial recent literature examines what pulls payers onto these platforms, from perceived ease, security, and literacy (Kasri and Yuniar, 2021; Mutmainah, 2024) to the cross-country spread of zakatech during the pandemic (Bin-Nashwan et al., 2023) and, more speculatively, to blockchain-based collection (Afifah et al., 2025). Digitalization, though, is a carrier as much as a cure. It makes measurement cheap and ubiquitous, and cheap measurement is what allows a merit logic to spread from collection, where it is relatively benign, into distribution, where it is not.

A further strand of the literature concerns leadership and human resources in faith-based organizations, and it is here that the contrast between two governance philosophies sharpens. One philosophy imports professional, incentive-based human resource management from the corporate and nonprofit mainstream; the other roots professional conduct in religious vocation and prophetic character, as Zaroni (2020) documented. The literature on faith-based nonprofit leadership suggests that these are not simply two routes to the same destination. Incentive-based systems assume that behavior follows reward, and they design pay and promotion to steer it. Vocation-based systems assume that behavior follows formation and accountability before God, and they invest in character and community oversight. The two can coexist, but when they conflict, as when a bonus rewards a distribution pattern that the maqasid would question, one logic must yield to the other. Which one yields is the central governance choice, and much current practice yields, by default, to the incentive.

2.3 A Taxonomy of Merit-Related Tools in Social Fund Management

A merit system, in its generic form, is a component of human resource and organizational management in which qualifications, competencies, and performance drive decisions about selection, reward, and resource allocation. Applied to social fund management, the logic shifts from personnel to beneficiaries. Efficiency, productivity, and economic worthiness become criteria for determining who receives assistance, and measurable output becomes the test of whether a program has worked. The appeal is understandable. Faced with low public trust, zakat bodies have sought to present transparent, accountable, professionally managed operations, and a growing number of donors prefer institutions that can demonstrate clear objectives and mechanisms. Contemporary practice is no longer content to rest on the reputed trustworthiness of an individual or a body; it demands evidence, and merit-related tools are the machinery for producing it.

Yet the phrase 'merit system' bundles together instruments that differ sharply in their doctrinal implications, and any responsible critique must disaggregate them. The following taxonomy separates five families of tools that zakat organizations now deploy, ordered from the least to the most consequential for the devotional ontology of zakat.

First, verification instruments confirm that a claimant actually belongs to an asnaf category. Means-testing, household surveys, integration with national poverty registries such as Indonesia's DTKS, and biometric identity checks fall here. These instruments operationalise the classical duty of tahaqquq (verification of eligibility) and, when accurate and proportionate, strengthen rather than compromise faithful distribution. There is no doctrinal objection to knowing more precisely who the poor are.

Second, administrative-efficiency instruments concern the cost, speed, and reliability of delivery once entitlement is established. Digital payment rails, integrated case-management systems, unit-cost accounting for logistics, and audit trails all belong to this family. They are indifferent to who receives; they govern how well what has been decided is executed. There is no doctrinal objection to reducing the fraction of a rupiah lost to overhead or to shortening the time from collection to distribution. On the contrary, inefficient administration itself violates the rights of the mustahiq by delaying or diminishing what they are owed.

Third, sequencing and prioritisation instruments allocate scarce funds among eligible claimants when demand exceeds supply. Composite need indices, urgency triage, geographic targeting, and vulnerability rankings sit here. Classical fiqh and contemporary fatwas both accommodate sequencing under scarcity, provided the criterion is severity of need rather than projected return (Al-Zuhayli, 2003; OIC-IIFA Resolution 15/1, 2004). This family lies on a knife-edge: its legitimacy depends on the criterion chosen. Sequencing by acuity of survival need is defensible on maqasid grounds; sequencing by projected productivity is not.

Fourth, conditionality instruments attach behavioural requirements to receipt of funds, such as attendance at training, participation in savings groups, or compliance with a business plan. These are more troubling because they treat a right as a conditional grant, though a restricted use, in which conditions are voluntary add-ons attached to optional programs rather than gates on the base entitlement, can be reconciled with the tradition.

Fifth, performance-based selection instruments screen claimants ex ante by projected productivity or expected social return, admitting those who promise the best measurable outcome and excluding those who do not. This is the family that generates the deepest tension with the devotional ontology of zakat, because it converts a right fixed by revelation into an award earned by prospective performance. Direct primary documentation of productivity gates in zakat distribution is uneven, since institutions rarely publish full selection matrices, but partial evidence is available in the design of several flagship productive programs. The BAZNAS Zakat Community Development (ZCD) framework organises beneficiaries around productive cluster targets and reports outcomes primarily through graduation and empowerment indices (BAZNAS, 2023). Large Amil Zakat Institutions such as Dompet Dhuafa and Rumah Zakat publish empowerment scorecards in which beneficiaries are selected against criteria that include productive age, commitment to a business plan, and prospective self-sufficiency (Rumah Zakat, 2023; Dompet Dhuafa, 2023). Micro-finance-oriented schemes typically require a feasible enterprise proposal as a condition of entry. None of these programs is a pure productivity gate on the entitlement itself, and each institution runs parallel consumptive programs. The concern, and the reason the taxonomy matters, is that where productive programs absorb the majority of distribution and screen on prospective return, the effect at the aggregate level is a de facto productivity weighting of who receives well and who receives residually. Family five is also the family whose adoption has advanced with the least critical scrutiny, precisely because it borrows the vocabulary of stewardship from the wider nonprofit field.

The taxonomy matters for what follows. The critique advanced in this article is calibrated against these families rather than levelled at 'managerial thinking' as a whole. Verification and administrative efficiency are welcomed; sequencing and prioritisation are permitted under a needs-based criterion; conditionality is admitted only in a restricted and voluntary form; performance-based selection, in the strong sense of using productivity as the gate on entitlement, is rejected. The confusion produced by treating these tools as a single 'merit system' is what allows the doctrinally problematic uses to travel unnoticed on the credentials of the doctrinally innocuous ones. When section 4 speaks of the merit turn, it refers principally to the third-through-fifth families as they are actually operating in many contemporary institutions, not to verification and delivery.

Output-based key performance indicators focus the problem sharply. When an institution is judged, internally or by donors, on how many mustahiq it converts into muzakki, on a poverty-alleviation rate, or on a graduation statistic, the rational response is to select candidates most likely to graduate. Amil are then pushed, by the incentive structure rather than by any bad faith, to choose the best prospects so that the annual report reads well. The pattern is familiar in development practice, where it has been called creaming or cherry-picking: providers facing outcome targets favour clients who are easier to help and avoid those who are harder to help, so that headline numbers improve while the neediest are left further behind. In a zakat context, the effect is not merely inefficient or unfair in a worldly sense; where it operates as a performance-based selection gate, it is a redirection of a divinely fixed right away from those the text names toward those the metric prefers.

Efficiency auditing tightens the same screw when it treats every disbursement as owing a clear social return on investment. Expenditure that cannot readily be monetised, such as comfort for the dying, support for a household that will never be self-sufficient, and subsistence for the permanently incapacitated, appears as poor value and drifts to the margins of the budget. Commodification follows: poverty is rendered as a quantity to be reduced at least cost, and the poor become units in an optimisation problem. Amartya Sen's argument that development is properly understood as the expansion of human freedoms and capabilities, not the maximisation of a single monetised indicator, is the needed corrective (Sen, 1999; Nussbaum, 2011). On this view, a person's entitlement cannot be reduced to their projected contribution to an output measure, and a system that does so mistakes the accountant's convenience for the purpose of the enterprise.

Paternalism is the human face of the same logic. Because the institution believes it owns the outcome, it feels entitled to manage the recipient's life in detail, impose conditions, monitor compliance, and withdraw support when behavior deviates from the program's design. Conditional cash transfers, whatever their merits in secular social policy, carry this intrusive quality into a domain where, theologically, the funds were never the institution's to condition. The amil is a conduit, not an owner; the wealth is described in the tradition as a right of the poor held in the hands of the collector. To require the poor to perform to a secular standard of merit before releasing what is already theirs by revelation can wound their dignity as fellow servants of God, and it inverts the relationship the institution is supposed to embody.

2.4 Donor Satisfaction, Trust, and Multidimensional Accountability

The turn to merit-related tools is often justified by appeal to the muzakki, whose satisfaction and continued giving the institution must secure. The determinants of that satisfaction are reasonably well understood. Transparency, ease of access, and clear reporting on how funds are distributed all raise satisfaction and, with it, the willingness to give again (Ma'ruf et al., 2025). Trust sits at the centre of the relationship, and managerial accountability is one of its main sources; a payer who can see credible accounts and coherent programs is more likely to route zakat through an institution than to give directly. Studies of technology adoption arrive at the same conclusion from another direction, finding that trust and religiosity, more than perceived usefulness, determine whether payers embrace an institution's digital channels (Usman et al., 2022; Muflih, 2023). The wider scholarship on philanthropy catalogues many mechanisms behind charitable giving, among them solicitation, cost, reputation, and psychological benefit (Bekkers and Wiepking, 2011), yet zakat sits only partly within that frame, since its obligation precedes all of them. On its own terms, then, the case for professional management is strong, and it would be a mistake to dismiss it. Low trust is not a minor inconvenience but a first-order constraint on the whole system, since a distrusted institution simply loses its funds to the informal channel.

There is, however, an ambiguity in muzakki satisfaction that the efficiency case tends to overlook. A payer may be satisfied for two quite different reasons. The first is material and technological: the app worked, the receipt arrived, and the annual report was glossy and full of numbers. The second is devotional: the payer believes, on reasonable grounds, that a genuine religious obligation has been validly discharged and that the funds reached those with a real right to them. These two sources of satisfaction can diverge. An institution can score highly on the first while doing poorly on the second, delivering a frictionless payment experience wrapped around a distribution process that has quietly abandoned the hardest cases. If satisfaction surveys capture mainly the technological dimension, as they often do, they will reward exactly the managerial features that create the theological problem, and the feedback loop will pull the institution further from its purpose while appearing to confirm its success.

Results-based reporting deepens this hazard. Because program-success narratives, themselves shaped by output-based indicators, are what most visibly move donors, institutions have a strong incentive to report the graduation rates and success stories that the merit logic produces, and a weak incentive to report the steady, unglamorous maintenance of the permanently dependent. Over time, reporting shapes programming: what gets measured and celebrated gets funded and expanded. The muzakki, receiving a stream of uplifting outcomes, may never learn that the elderly and the severely disabled have been quietly deprioritized, and so cannot register dissatisfaction with a pattern they cannot see. Accountability that flows only through curated outcomes is therefore not fully accountability at all; it is a selective mirror that reflects the institution's strengths and hides the costs of its selection rules.

What is needed, then, is not less accountability but a richer, multidimensional conception of it. Building on the dual structure recognised in the literature on faith-based and endowment institutions (Ainol-Basirah and Siti-Nabiha, 2023), a workable accountability model for zakat should report simultaneously across at least five dimensions: coverage of hard-to-serve entitled beneficiaries; dignity in the recipient experience; timeliness and reliability of delivery; Sharia compliance in selection and use; and productive outcomes where they legitimately apply. No single dimension is permitted to dominate the dashboard, and reporting formats should make tradeoffs visible rather than hiding them behind a headline number. Horizontal accountability to donors, recipients, regulators, and the public is necessary and is what the managerial toolkit supplies. Vertical accountability to God, which the tradition places first, is what the toolkit cannot capture and tends to crowd out of view. The practical challenge is to keep the horizontal from silencing the vertical. Section 4.6 converts this dual accountability into concrete design principles and proxies that an institution can implement and a researcher can audit.

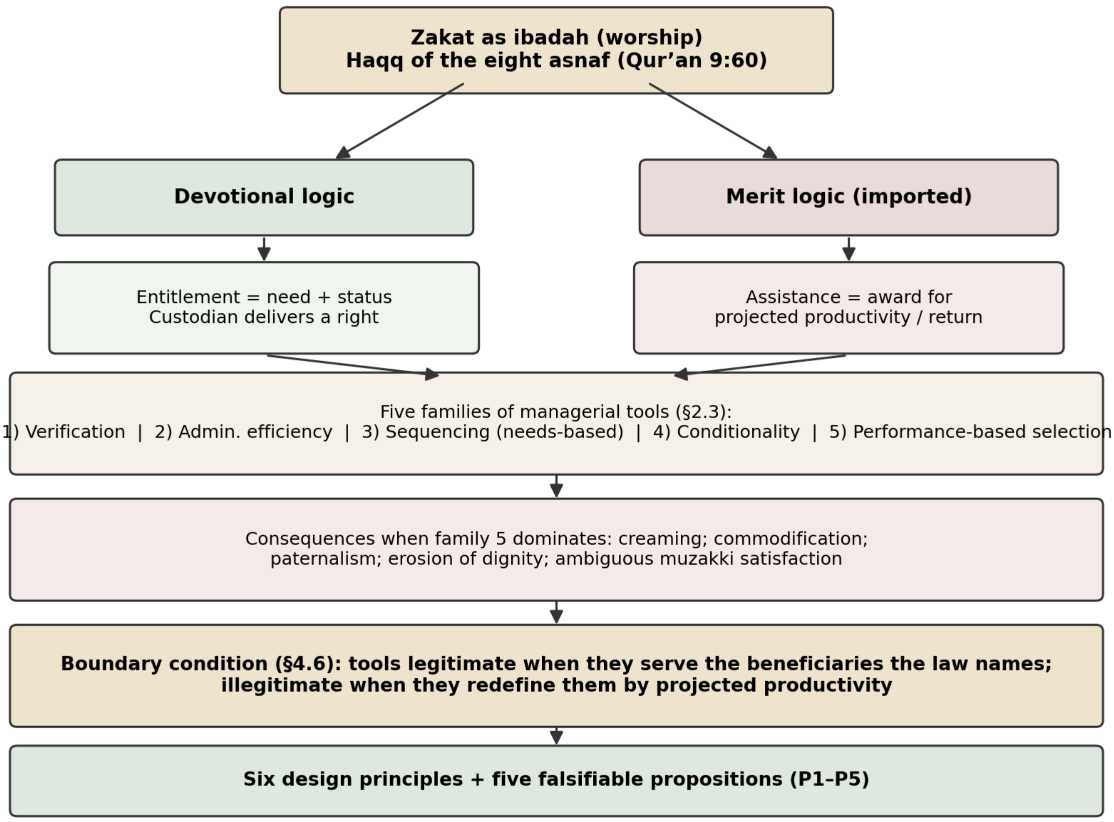
2.5 Positioning of the Contribution

Three bodies of work converge in this study, having not been brought together before. The first is the fiqh and maqasid literature on zakat as worship, which establishes its devotional ontology, its fixed beneficiaries, and its logic of right rather than reward, while also containing significant internal pluralism on questions of prioritisation and productive use. The second is the governance and performance literature on zakat management organizations, which documents the sector's adoption of professional, digital, and merit-based tools and largely evaluates that adoption in terms of efficiency, trust, and collection. The third is the broader critical literature on nonprofit management and development practice, which has long worried about creaming, commodification, and the crowding out of intrinsic motives by market logics. Each literature is substantial; the space between them is nearly empty. Governance scholars tend to take the desirability of managerial reform for granted, while fiqh scholars tend not to engage with the operational details of scorecards and key performance indicators.

This article occupies that space. Its contribution is threefold. First, it disaggregates what is loosely called the merit system into a taxonomy that separates verification, administrative efficiency, sequencing, conditionality, and performance-based selection, and it identifies precisely which of these cross the doctrinal boundary. Second, it engages contemporary jurisprudential debate on prioritisation, productive zakat, and scarcity, showing that the tradition is not monolithic and that institutional discretion has real but bounded room. Third, it translates the resulting normative position into an operational governance framework with explicit design principles and a set of propositions written in falsifiable form so that empirical researchers can test them. Where an efficiency reading sees a graduation-rate target as a sign of seriousness, the worship reading sees a mechanism that redirects a fixed right toward the most improvable poor; the framework proposed here specifies how the two readings can be reconciled in practice.

The study also offers a normative proposal, developed in section 4.6, that distinguishes legitimate from illegitimate uses of managerial technique by a single high-level criterion: whether the tool serves the beneficiaries the law names or redefines them. Figure 1 summarises the argument, tracing the divergence of the two logics from their shared devotional root, the resulting tension and consequences, and the boundary condition that points toward a coherent management model.

Figure 1. Conceptual framework: the tension between the devotional and merit logics of zakat allocation, and the boundary condition proposed to reconcile them.



3. Methodology

The study is a conceptual, library-based enquiry combining (a) a critical fiqh-based reconstruction of the devotional ontology of zakat and (b) an integrative-critical review of the recent scholarly and institutional literature on zakat governance. Following the typology of Grant and Booth (2009), the review is best characterised as integrative-critical rather than a full PRISMA-compliant systematic review: it aims to synthesise heterogeneous sources across fiqh, governance, and development-practice literatures under a normative question, not to estimate an effect size or catalogue an exhaustive population of studies. This positioning is stated at the outset so that the procedures below are read as measures of transparency and reproducibility appropriate to an integrative-critical review, not as claims of systematic-review completeness. The first strategy is a critical analysis of primary Islamic sources aimed at reconstructing the devotional ontology of zakat and its logic of entitlement. Foundational texts were selected on established criteria: the Qur'anic loci that fix the purpose and beneficiaries of zakat (Surah Al-Tawbah 9:60 and 9:103) and the prophetic traditions cited by consensus in the standard collections. Classical juristic reference was anchored in the four Sunni schools as represented in Al-Zuhayli's comparative Fiqh al-Islami wa Adillatuhu (2003) and Qaradawi's Fiqh al-Zakah (1999), both selected for canonical status and comparative scope. Contemporary institutional positions were drawn from named fatwas of the International Islamic Fiqh Academy (OIC-IIFA) and the Indonesian Council of Ulama (MUI), on the criterion that they carry cross-jurisdictional weight and are publicly documented. The reconstruction is not exegetically novel; it is a synthesis intended to state what kind of institution zakat is with sufficient clarity to permit assessment of the managerial practices under review.

The second strategy identified sources through four bibliographic databases, Scopus, Web of Science, the Directory of Open Access Journals (DOAJ), and Google Scholar, searched between 3 and 17 July 2025. The Boolean search combined ("zakat" OR "zakah") AND ("management" OR "institution" OR "amil" OR "governance" OR "performance" OR "accountability" OR "productive zakat" OR "merit"), restricted to peer-reviewed publications in English or Indonesian issued between January 2013 and July 2025. The 2013 lower bound reflects the maturation of the Indonesian regulatory framework under Law No. 23/2011 and the parallel intensification of the digital and merit turn. Inclusion criteria required that a source address either (a) the governance, digitalisation, or performance measurement of zakat institutions, (b) the determinants of muzakki trust or satisfaction, or (c) documented cases of managerial malfeasance or performance-based selection in Islamic social finance. Exclusion reasons included use of the term 'zakat' only in passing, exclusively individual-level religiosity studies without institutional dimensions, and duplicate or non-peer-reviewed outputs. Table 1 reports the review flow with per-database counts and screening stages.

Table 1. Review flow for the integrative-critical literature review (databases searched 3–17 July 2025).

Stage	Scopus	Web of Science	DOAJ	Google Scholar	Total
Records returned by initial search	187	142	61	210 (top-ranked)	600
After deduplication	—	—	—	—	412
After title/abstract screening	—	—	—	—	124
Full-text assessed for eligibility	—	—	—	—	68
Excluded at full-text (reason: zakat only in passing / no institutional dimension / not peer-reviewed)	—	—	—	—	26

Retained in working corpus	—	—	—	—	42
Cited in final manuscript	—	—	—	—	42

Documented cases of misconduct by well-remunerated officials were treated conservatively. Only cases confirmed by at least two independent sources, one of which was an official regulatory finding, an audit report, or reporting by an established news outlet, were used to support factual claims about pattern. Cases known only through anecdotal report or single-source allegation were either excluded or, where they served an illustrative purpose, explicitly flagged as illustrative rather than as evidence of prevalence. Macro figures on national zakat collection and potential were drawn from the National Amil Zakat Agency (BAZNAS) and cross-checked against traceable news reporting.

The article is explicit about three modes of evidence that its argument mobilises, and it marks them in the text so that the reader can trace which class of claim a given sentence is making. Illustrative evidence draws on individual cases to make an argument tangible; the reader is invited to accept it as an example rather than as proof of prevalence. Systematically documented evidence is drawn from peer-reviewed studies, official reports, and audit findings, and can support claims about pattern and frequency. Normative inference is reasoning from primary Islamic sources and their scholarly reception to conclusions about what zakat institutions ought to do; these claims carry the argumentative weight of the tradition invoked rather than the empirical weight of a dataset. Distinguishing the three modes is intended to make the argument auditable and to guard against the collapse of normative claims into empirical ones or vice versa.

Analytically, the article proceeds by contrast and internal critique. It sets the reconstructed logic of zakat as worship alongside the operative logic of merit-based social fund management, identifies where the two conflict, and traces each conflict to its practical manifestations in selection, reporting, and organizational behaviour. The method is interpretive rather than statistical, and its conclusions are accordingly framed as reasoned propositions and boundary conditions rather than as estimated effects. This design has a clear limitation, acknowledged at the outset and revisited in the conclusion: it can establish that a tension exists and specify its shape, and it can translate that tension into propositions written in falsifiable form (section 4.6), but it cannot itself measure how often the tension bites in practice, how large its welfare consequences are, or how recipients themselves experience it. Those questions require field data, and the propositions developed here are meant in part to make such data worth gathering.

4. Result and Discussion

The challenges facing zakat management begin with trust. Public confidence in zakat bodies has been persistently low, and institutions have responded by presenting their operations as transparent, accountable, and professionally run, on the reasonable belief that credibility drives collection. This is the soil in which merit-related tools have grown. Around the world, zakat management organizations have adopted secular management tools to raise their credibility, and the sector has seen a broad transition in the distribution model, away from a consumptive and charitable posture toward a productive and transformative one organized through mechanisms borrowed from social entrepreneurship. In the pursuit of efficiency, a critical issue has surfaced. When priority is granted on the basis of eligibility, competence, and prospective success, philosophical tension arises, because zakat was instituted to protect the economically weak, yet a productivity-weighted logic favours those who show the potential to produce quantifiable results.

Read within the Islamic framework, the strong form of the merit turn strains against the concept of haqq, the right of the eight asnaf. Zakat is an obligatory divine command, and the mustahiq's entitlement does not depend on productivity but on their standing of need before God. Read sociologically, the system tends toward the paternalistic and intrusive, casting the institution as arbiter of who qualifies against material standards and frequently failing to honour the dignity of those it judges. Read managerially, an excessive focus on the number of people lifted out of poverty invites a selective posture in which amil favour those judged easier to rehabilitate, so that the elderly, the severely disabled, and the chronically dependent are pushed away from flagship programs. Each reading points to the same fault line, and the following subsections trace it in turn, before section 4.6 converts the diagnosis into a design framework.

4.1 From Right (Haqq) to Award

The deepest change the merit turn brings is a shift in the grammar of entitlement, and the taxonomy of section 2.3 lets the shift be located precisely. Verification (family 1) and administrative efficiency (family 2) leave the grammar untouched. Sequencing among the eligible (family 3) leaves it untouched provided the criterion is severity of need. Conditionality (family 4) begins to strain it. Performance-based selection (family 5) breaks it. In the Islamic framework, zakat is a haqq, a right that God has assigned to eight categories, and the poor person's claim on the fund exists prior to and independent of any institution's judgment. In a strong merit framework, assistance becomes an award, a benefit conferred on those who satisfy criteria of efficiency and promise. The two grammars are fundamentally incompatible. A right is possessed; an award is granted. A right attaches to status and need; an award attaches to performance and desert. When an institution shifts from the first grammar to the second, it does not merely adjust its procedures; it reclassifies the beneficiary from rights-holder to candidate and itself from custodian to judge.

The practical casualty of this shift is the least productive among the poor. A destitute elderly person living alone, or someone with a severe psychiatric condition, has an unambiguous right under the classical categories, yet neither is likely to pass a merit screen built around productive age, physical capacity, and marketable skill. Such a person offers no graduation story and no measurable return, and so, in a system optimised for those outputs, drifts to the periphery. The tradition regards this person as among the most deserving; the metric regards them as among the least attractive. That inversion is not a marginal side effect but the direct and predictable consequence of substituting contributive worthiness for revealed entitlement as the operative criterion of distribution.

It is worth being precise about where the fault lies. The objection is not to verification, to sequencing under scarcity on the basis of severity of need, or to productive programs offered as an add-on to the entitlement of those who can benefit and choose to participate. The objection is to the further step in which projected productivity is used to rank the eligible against one another and to prefer the promising over the needy. At that step, the institution stops asking whether a person has a right and starts asking whether a person is a good investment, and the fund ceases to function as zakat in the sense the law intends.

4.2 Commodification of Poverty and Output-Based Indicators

Once distribution is governed by output-based indicators, poverty is transformed from a condition to be relieved into a quantity to be managed. The graduation rate, the number of mustahiq converted to muzakki, the cost per beneficiary lifted above a line: each of these turns the poor into units in an optimisation, and each rewards the institution for choosing the units that move most cheaply. This is the mechanism development scholars call creaming, and it operates here through ordinary incentives rather than ill will. An amil who is evaluated on graduation statistics, and whose institution's funding depends on reporting strong ones, will rationally select the candidates most likely to graduate. The bad outcome emerges from a good-faith response to the measure, which is precisely why the measure, not the amil, is the proper object of criticism.

The commodification runs deeper than selection because it changes what the institution can even see. A management system built around monetised returns renders visible only what can be monetised and invisible the goods that cannot. The dignity of a poor family that is fed for a month without any prospect of self-sufficiency, the relief of a debtor whose debt is simply discharged, the comfort of the terminally ill, none of these produce a return on investment that an efficiency audit can record, and so all of them appear, in the ledger, as weak performance. Sen's insistence that development is the expansion of capabilities and freedoms rather than the maximisation of a single indicator is the needed corrective (Sen, 1999; Nussbaum, 2011): the worth of a distribution cannot be collapsed into its measurable economic yield without discarding most of what makes it worthwhile.

To be fair, there is a serious argument on the other side, and it should be stated at its strongest. Proponents of a more merit-inflected practice, often younger professionals and muzakki, hold that zakat ought to do more than relieve immediate want, that it should break the cycle of poverty through structural transformation, and that accountability and demonstrable results are what keep payers engaged. Younger donors, in particular, show an appetite for innovative and productive instruments, as evidenced by millennial contributors' interest in vehicles such as cash waqf (Aldeen et al., 2022). Contemporary fatwa councils, as noted in section 2.1, have endorsed productive uses of zakat within limits (OIC-IIFA Resolution 15/1, 2004; MUI Fatwa No. 4/2003), and there is a defensible case that scarcity may permit sequencing by urgency of need or, more controversially, by expected marginal impact on those with immediate survival needs. On this view, a purely consumptive distribution that leaves recipients permanently dependent is itself a failure of stewardship, and productive, measured programs are the responsible modern form of an ancient duty.

The argument has force, and nothing in this article denies that zakat may rightly fund productive uplift where uplift is possible, nor that severity of need can legitimately shape the order in which the eligible are served under scarcity. The disagreement is narrower and sharper: productive transformation is a legitimate use of zakat for those who can be transformed, and severity-based sequencing is legitimate when funds truly cannot reach all at once, but neither can serve as the criterion of entitlement that determines who receives at all. That criterion, if allowed to become productivity or expected return, excludes the very people the law most wishes to protect, and it is here that the maqasid drawn upon by the same fatwa councils sets the limit. Prioritisation among the eligible is not always impermissible; ranking the eligible by projected productivity is.

The opposing camp, traditional scholars and humanitarian practitioners, presses exactly this point. Their concern is that if zakat is treated as a form of venture capital seeking high social returns, its character as a devotional practice of purification and as a guarantee of basic security for the marginalised will be compromised, and the institution will drift toward becoming a commercial microfinance operation that has lost its historical and spiritual meaning. The tension between the two camps is not resolvable by data alone, because it rests on a prior disagreement about what zakat is for. The position taken here is that both social security and productive uplift are legitimate functions, but that they must be ordered by the maqasid, with security for the entitled as the floor that no efficiency target may breach.

4.3 Paternalism and the Erosion of Dignity

Merit systems in their intrusive form tend to rest on a mistaken sense of ownership. An institution that measures its success by the outcomes it produces comes to feel that the funds are its own instrument, to be deployed and conditioned as its program design dictates. From that feeling flows an entitlement to manage the recipient's life in detail. Conditions are attached, compliance is monitored, and support is adjusted or withdrawn depending on whether the recipient performs as the program requires. In secular social policy, such conditionality is at least internally coherent, since the funds belong to the disbursing authority. In zakat, it rests on a category error, because the funds were never the institution's to condition in the first place.

Islamic theology casts the amil as a bridge rather than an owner. In the tradition's framing, zakat is God's property, entrusted for delivery to the mustahiq, and the collector's role is custodial and ministerial. Compelling the poor to conform to a secular standard of merit before releasing what is already theirs by revealed right is not only intrusive but also inverts the underlying relationship. It treats the rights-holder as a supplicant and the custodian as a patron, and in doing so, it can wound the dignity of recipients who, in the theological frame, are fellow servants of God with a claim that predates the institution. Dignity is not a soft consideration here; it is close to the centre of what distinguishes zakat, an act that purifies the giver and honours the receiver, from a transaction that ranks and disciplines its clients.

The pursuit of quantity for the sake of the annual report can also displace the intention that anchors the act. An institution under pressure to show impressive figures may gravitate toward programs that look impressive in the media, the populist and photogenic, rather than toward programs that address the sharpest and least visible needs. The most acute suffering is often the least marketable, including the isolated elderly, the mentally ill, and families whose situations will never generate a success story. A system tuned to visible results will underserve exactly these cases. When the operative motive shifts from discharging a duty before God to producing a compelling record for donors, the niyyah that gives zakat its devotional worth has been quietly relocated, and the institution has begun to worship the metric it was meant to be measured by.

4.4 The Integrity Paradox on the Supply Side

A central justification for importing merit-based human resource management into zakat bodies is that professional, well-paid, incentive-aligned managers will be more capable and more trustworthy than volunteers governed only by conscience. Capability, on the available evidence, often does improve. Trustworthiness is a distinct question, and the argument here is best made by keeping three separate claims apart. Claim (i): remuneration does not by itself guarantee integrity. This is the strongest claim in the argument and is supported by the recurring occurrence, in reasonably well-documented cases across fundraising and philanthropic organisations, of leaders on substantial salaries and performance incentives whose conduct was later found to breach the trust placed in them. Claim (ii): incentive systems can create gaming risks. This is a more tentative claim, drawn from the wider agency-theoretic and development-evaluation literature on outcome targets; it is empirically plausible in the zakat setting but has not been demonstrated with zakat-specific data. Claim (iii): faith-based formation may strengthen ethical conduct in the amil. This is a hypothetical rather than established causal claim, consistent with the tradition's own account (Zaroni, 2020) but requiring empirical corroboration through comparative studies of vocation-formed and incentive-managed amil cohorts. The argument here relies on claim (i); claims (ii) and (iii) are stated as hypotheses that motivate future research, not as findings.

The structural explanation for why claim (ii) is plausible, even where it is not yet demonstrated with zakat data, is that incentive-based governance ties a manager's reward to measured performance. The same mechanism that sharpens effort can, when misaligned, sharpen the incentive to manipulate the measures, to overstate results, to select beneficiaries who flatter the statistics, and, at the extreme, to divert funds while the reported numbers stay healthy. High-powered incentives will influence whatever they are attached to, for better or for worse. This does not establish that incentive systems produce more misconduct than vocational systems; it establishes that the strong version of the incentive-integrity thesis, which promises reliable honesty as a by-product of properly designed pay, understates the risk that the same design also creates.

The tradition's own account of professional conduct points elsewhere, and it is instructive precisely because it does not rely on incentive design. The professional amil described by Zaroni (2020) is formed by service to God and stewardship and is held to justice, honesty, trust, diligence, and communication, drawn from prophetic character, under the eye of a community that regards the funds as a sacred trust. Whether this formation actually secures more integrity, on average, than well-designed incentives is an empirical question the present study does not settle. The narrower and load-bearing point is that multidirectional accountability, before God, community, regulator, and recipient, and the character formation it presupposes, are legitimate substantive components of a governance model and cannot be displaced by remuneration design alone. A governance framework that leaves them out will keep encountering integrity failures that its instruments were not built to see.

4.5 The Ambiguity of Muzakki Satisfaction

Institutions defend the merit turn by pointing to satisfied donors, and donor satisfaction is real and measurable. The trouble is that it is also ambiguous, because it conflates two things that ought to be kept apart. A muzakki may be satisfied because the payment was easy, the interface elegant, the receipt instant, and the annual report full of confident numbers. A muzakki may instead, or also, be satisfied because they are persuaded that a genuine religious obligation has been validly discharged and that the funds reached those who truly hold the right. The first satisfaction is a judgment about service quality; the second is a judgment about religious and distributive fidelity. Institutions can excel at the first while failing at the second, and a payer who cannot see the distribution has no way to notice the failure.

This matters because satisfaction, once measured, becomes a target, and targets shape behaviour. If the surveys and dashboards capture mainly the technological and reporting dimensions of satisfaction, as they most readily do, the institution is rewarded for polishing exactly those features and receives no signal at all about the theological cost of its selection rules. The feedback loop then runs in a perverse direction: the more the institution optimises for measured satisfaction, the more it invests in the frictionless experience and the curated success story, and the less visible the deprioritised hard cases become. Satisfaction rises, collection rises, and the drift away from the maqasid accelerates under the cover of every indicator improving at once.

None of this argues against transparency or caring what donors think. It argues for a richer conception of accountability, developed in section 4.6, under which measurable donor-facing indicators do not silence the harder question of whether the fund is reaching the entitled.

4.6 Toward a Theologically Coherent and Operational Management Model

The critique developed here is not a counsel of despair about management, and it would be a poor conclusion to set professionalism against piety as if an institution had to choose one and forgo the other. The tradition itself demands competence, names the administrator among the beneficiaries, and treats the faithful delivery of the poor's right as a serious obligation that slack administration betrays. Inefficiency, in this frame, is not a neutral failing: when funds arrive late, are duplicated across programs, are lost to overhead, or leak through fraud, the rights of the mustahiq are violated as surely as when they are excluded by a productivity screen. Any framework that rejected efficiency as such would substitute one violation for another. The task, then, is to subordinate managerial technique to the maqasid without dispensing with it. A single high-level criterion can do most of the sorting. A managerial instrument is legitimate when it helps the institution identify and reach the beneficiaries the law names, and illegitimate when it reclassifies those beneficiaries by projected productivity or measurable return. Applied to the taxonomy of section 2.3, this criterion admits families one, two, and (under a needs-based criterion) three, admits family four only in a voluntary and additional form, and excludes family five in its strong sense.

A high-level criterion is not by itself an operational framework, however, and translating the boundary condition into practice requires design principles that a zakat institution can implement and that a regulator or researcher can audit. Six such principles follow, together with concrete proxies that make them observable.

First, separation of entitlement from program design. The most important principle separates two decisions that the merit system fuses. Entitlement, the answer to the question 'is this person owed under the classical categories', is determined by need and status alone. Program allocation, the answer to the question 'through which vehicle does the institution serve this person', may then legitimately vary, offering cash relief to some, integrated packages to others, and productive uplift to still others. Productive programs become a service built on top of a right rather than a filter placed in front of it. A concrete proxy is the presence, in an institution's standard operating procedure, of an entitlement determination that is documented, made independently of any productivity assessment, and auditable against the classical categories.

Second, minimum protection floors for non-productive beneficiaries. For those who cannot participate in productive programs, the elderly without kin, the severely disabled, the chronically ill, and other permanently dependent categories, an institution should commit a defined share of distribution to consumptive support at a level sufficient for basic subsistence. This floor is a doctrinal guarantee, not a residual: it is the first claim on the fund, not what is left after the flagship programs have taken their share. The jurisprudential grounding of a fixed institutional percentage is not uniform across schools. The Shafi'i tradition has historically required distribution across all present categories of the eight asnaf, which supports the idea of ring-fencing shares by category; the Maliki, Hanbali, and, on many readings, Hanafi traditions permit the imam or the administering institution to concentrate on categories of most acute need under local conditions, which supports the idea of a needs-based protection floor even where strict per-category shares are not enforced. Under the maqasid al-shari'ah, hifz al-nafs (preservation of life) provides an additional basis for reserving a minimum for those whose survival depends on consumptive support. A concrete proxy, expressed neutrally with respect to school, is the ex ante ring-fencing of a specified minimum percentage of annual distribution for consumptive support to non-productive entitled beneficiaries, published in the institution's annual policy and audited against actual disbursement. Institutions in strict Shafi'i jurisdictions may prefer to express this floor as a share of the fuqara and masakin categories; those in more discretion-permitting jurisdictions may frame it as an aggregate need-based protection commitment. Either framing preserves the doctrinal guarantee.

Third, safeguards against creaming. Because output-based indicators create a rational incentive to select the most improvable, institutions should adopt explicit safeguards that break the link between staff evaluation and beneficiary graduation rates. Options include random assignment of eligible claimants within program pools, risk-adjusted outcome metrics that reward the institution for serving harder cases, independent audit of selection decisions against the classical categories, and the removal of graduation-rate targets from individual amil performance evaluation. A concrete proxy is an annual selection audit report published alongside financial statements.

Fourth, multidimensional accountability. A single dashboard indicator will inevitably reweight the others. A workable accountability model reports simultaneously across at least five dimensions: coverage of hard-to-serve entitled beneficiaries, dignity in the recipient experience, timeliness of delivery, Sharia compliance in selection and use, and productive outcomes where they apply. No single dimension is permitted to dominate, and reporting formats should show tradeoffs rather than hide them. A concrete proxy is a public dashboard that reports the five dimensions side by side, without a headline composite score that would restore the dominance of any single measure.

Fifth, vertical alongside horizontal accountability. Managerial reporting to donors and regulators, the horizontal dimension, should be paired with vertical measures that speak to the institution's answerability to God through faithful delivery of the right. Concrete proxies include external Sharia audit of selection criteria, publication of the share of distribution reaching non-productive entitled recipients, and community-led review by scholars and mustahiq representatives independent of institutional management.

Sixth, conditionality kept voluntary and additional. Where behavioural conditions are used, they must be attached to optional programs a beneficiary chooses to enter, never to the base entitlement. A widow who declines a training offer should receive her share unchanged. A concrete proxy is an explicit policy, published and audited, that no distribution to a verified mustahiq may be withheld or reduced on grounds of non-participation in a productive program.

These six principles are offered as a design framework for practitioners and as testable propositions for empirical researchers. To make the testable content explicit, five propositions can be stated in a form that permits falsification and that specifies the actors from whom evidence would be gathered.

P1. Institutions that operationally separate entitlement screening from program selection distribute a higher share of funds to hard-to-serve entitled beneficiaries than institutions that fuse the two decisions. (Evidence source: amil records, regulator returns.)

P2. Ceteris paribus, the introduction of graduation-rate targets in staff evaluation is associated with a decline in the share of distribution reaching beneficiaries with low projected productivity, including the elderly, the disabled, and the chronically ill. (Evidence source: amil records, longitudinal institutional data.)

P3. Muzakki whose institutional reporting includes coverage of hard-to-serve entitled beneficiaries report satisfaction that is more devotionally grounded, measured by perceived fidelity to Sharia, and less technologically grounded, measured by perceived interface quality, than muzakki whose reporting emphasises graduation statistics. (Evidence source: muzakki surveys with validated multi-item scales.)

P4. Mustahiq who receive support under a design that separates entitlement from program selection report higher perceived dignity and lower perceived stigma than those screened through a merit index. (Evidence source: mustahiq interviews and standardised dignity and stigma instruments.)

P5. Institutions that adopt multidimensional accountability with a minimum protection floor do not exhibit systematically lower measured collection or muzakki retention than institutions optimised on a single output metric. This proposition addresses a common objection that the framework will depress collection; falsifying it would strengthen the pragmatic case for the framework. (Evidence source: cross-institutional collection and retention data, regulatory returns.)

Because several proposition terms carry operational ambiguity that could impede empirical testing, Table 2 sets out working definitions and the elements an empirical study would need to specify. Terms are defined so that a researcher can implement them; the specification is deliberately conservative, and alternative operationalisations are permissible provided they preserve the underlying construct.

Table 2. Operationalisation of the five propositions.

Construct	Working definition	Indicators / Measurement	Unit of analysis / Comparison	Key confounders
Hard-to-serve entitled beneficiary	A verified mustahiq with low projected productivity (elderly, severely disabled, chronically ill, single caregiver of dependents, or otherwise permanently or long-term unable to enter productive programs).	Categorical flag in institutional beneficiary records; independently verified against national poverty registry (DTKS) attributes.	Unit: beneficiary record. Compare share among total entitled recipients across institutions or over time.	Regional cost-of-living differences; institutional program mix; data completeness of beneficiary records.
Devotionally grounded satisfaction	Muzakki satisfaction reflecting perceived fidelity of the institution to Sharia rules of distribution and to reaching the entitled.	Validated multi-item scale (four items minimum) on perceived Sharia compliance and perceived coverage of the poorest; discriminant validity checked against	Unit: individual muzakki. Compare across institutions with different reporting styles (coverage-inclusive vs. graduation-focused).	Religiosity level; income; prior donation experience; social desirability bias.

		technological satisfaction.		
Technologically grounded satisfaction	Muzakki satisfaction reflecting service quality, interface ease, payment reliability, and quality of transactional reporting.	Validated multi-item scale (four items minimum) on interface usability, receipt clarity, and dashboard aesthetics.	Unit: individual muzakki. Same comparison base as above.	Digital literacy; device type; onboarding channel.
Minimum protection floor	An ex ante commitment (published policy) that a defined minimum share of annual distribution is reserved for consumptive support to non-productive entitled beneficiaries.	Binary indicator (policy present / absent); continuous indicator (declared percentage); realised indicator (actual disbursement share).	Unit: institution-year. Compare institutions with vs. without a formal floor; also within-institution before/after adoption.	Institution size; regulatory environment; aggregate collection variability.
Merit index	A composite scoring instrument that ranks eligible claimants by projected productivity or expected social return and determines admission to the primary distribution program.	Presence of a scoring rubric in SOPs; percentage of program admissions conditioned on the score; weight of productivity-related items in the rubric.	Unit: institution-program. Compare programs with vs. without productivity weighting; compare across weights.	Program type (relief vs. empowerment); local poverty profile; scoring rubric transparency.

Data for these propositions would need to be gathered from four distinct sources: amil records on selection and distribution, muzakki surveys distinguishing devotional from technological satisfaction, mustahiq interviews attending to dignity and stigma, and regulatory returns on collection and coverage. Regulatory bodies, including BAZNAS in Indonesia and the state zakat institutions in Malaysia, are natural partners for such research because they hold cross-institutional data that individual studies cannot access. The design of a full empirical program is beyond the scope of a conceptual article, but the propositions are stated in a form that would permit falsification, which is the discipline a normative critique owes to the empirical work that must eventually test it. Whether the framework can be operationalised at scale and whether recipients experience it as more dignifying are questions this conceptual study poses but cannot answer, and it is to make such questions worth asking that the propositions have been sharpened rather than softened.

5. Conclusion and Suggestion

Zakat entered the modern institutional age carrying a meaning that its new machinery is not always equipped to hold. It is, before anything else, an act of worship, discharged as a right (haqq) owed to eight categories fixed by revelation. The managerial tools that zakat management organisations have imported from the mainstream nonprofit sector are not a single logic, and treating them as such has obscured a distinction that matters. Verification and administrative efficiency serve faithful delivery and are welcome; sequencing among the eligible under scarcity is permitted where the criterion is severity of need; conditionality is admitted where it is voluntary and additional; performance-based selection, in the strong sense of using projected productivity as the gate on entitlement, cannot be reconciled with the devotional ontology of zakat. The doctrinal boundary, as the revised title of this article signals, is between right and reward, not between management and worship.

The evidence assembled here is conceptual rather than statistical, yet, treated with the care set out in the method, it is sufficient to establish the shape of the problem with some confidence. On the distribution side, output-based indicators used as selection gates reward choosing the most improvable poor and push the least productive entitled toward the margins, a redirection of a divinely fixed right that no gain in measured efficiency can justify. On the supply side, the strong version of the belief that generous, incentive-aligned pay secures integrity is contradicted by documented cases of well-remunerated leaders who betrayed their trust, and the tradition's own model locates integrity in formation and accountability before God rather than in the calibration of a bonus. On the donor side, satisfaction turns out to fuse a devotional judgment with a technological one, and institutions that optimise for the measurable version risk drifting from the maqasid while every indicator reassures them that all is well. Each of these findings has been engaged with the strongest counterarguments the tradition and its contemporary interpreters supply, including the legitimacy of productive zakat and of severity-based sequencing under scarcity.

What follows is not a rejection of accountability, professionalism, or digital capability, each of which the tradition can embrace and, in some form, requires. Nor is it a rejection of efficiency, since inefficient administration itself violates the rights of the mustahiq. What follows is an order of priority translated into a design framework. Managerial tools belong in zakat as servants of its higher objectives, and section 4.6 has proposed six principles by which institutions can build this ordering into their operations: separation of entitlement from program design; minimum protection floors for non-productive beneficiaries; safeguards against creaming; multidimensional accountability across coverage, dignity, timeliness, Sharia compliance, and productive outcomes; vertical alongside horizontal accountability; and conditionality kept voluntary and additional. Five propositions written in falsifiable form invite the empirical work that must follow. Entitlement decided by the classical categories, productive uplift offered as an additional service rather than imposed as a condition, and accountability rebuilt to make the coverage of the hardest cases visible: these would let an institution be at once well run and doctrinally coherent, and would spare it the quiet substitution of the approval of payers for the approval of God.

The limits of a library-based study should be stated plainly, since honesty about them is part of the argument's own logic. This article can show that a tension exists between the strong form of the merit logic and the devotional ontology of zakat, specify where the tension bites, engage the jurisprudential counterarguments, and convert the resulting position into a governance framework with falsifiable propositions. It cannot say how often institutions actually cross the line from verifying need to ranking by promise, how large the welfare cost of that crossing is for those left behind, or how recipients themselves experience the difference between being received as a rights-holder and being processed as a candidate. Those questions call for field research, in-depth interviews with amil, leaders, muzakki, and, above all, mustahiq, careful study of selection records, and collaboration with regulatory bodies that hold cross-institutional data. It is to make such research worth doing that the propositions here have been sharpened rather than softened. The worry that animates the whole is easy to state and hard to dismiss. An institution can raise more money every year, satisfy more donors every year, and report better numbers every year, and still, without ever intending it, cease to do the thing that zakat was given to do.

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