



ZAKAT DONORS' DISTRIBUTIVE PREFERENCES IN BANGLADESH: IMMEDIATE RELIEF VERSUS STRATEGIC EMPOWERMENT

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ABSTRACT

Despite the growing institutional shift toward productive Zakat models in Southeast Asia, the distributive preferences of individual donors in transitional economies like Bangladesh remain under-researched. This study examines whether donors prioritize "Immediate Relief" (consumptive aid) or "Strategic Benefits" (long-term productive empowerment). Utilizing a quantitative cross-sectional survey of 78 Zakat donors in Bangladesh, the data were analyzed using Paired Samples T-tests, One-Way ANOVA, and Simple Linear Regression. The findings reveal a statistically significant preference for Strategic Benefits ($M=4.28$) over Immediate Relief ($M=3.93$). Perceived effectiveness of human capital investment ($M=4.15$) was also found more strategic.. Furthermore, institutional trust was identified as a critical predictor of strategic intention ($R^2=0.174$, $p < .001$). Demographic analysis showed that donors with general education backgrounds and those in professional sectors (Service and Business) prefer strategic models more than those in agriculture or purely religious education. The study concludes that while donors favor long-term empowerment, building institutional trust is essential to transitioning Zakat from an emergency stop-gap to a sustainable tool for poverty alleviation in Bangladesh.

KEYWORDS

Zakat Distribution, Productive Zakat, Donor Psychology, Poverty Alleviation, Strategic Philanthropy, Institutional Trust, Bangladesh, Islamic Social Finance.

INTRODUCTION

Despite the Quran proclaiming the limited beneficiaries of Zakat, research on the strategic distribution of Zakat continues to increase its maximum utility. Therefore, Zakat distribution models vary significantly across different regions and contexts. Scholars of Malaysia and Indonesia have conducted many studies addressing many socio-economic models and their

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challenges. Alias et al. (2024) developed a conceptual model for zakat distribution in healthcare services aiming to improve access to medical care for the asnaf (needy) of Malaysia. Apart from conceptual models, in Indonesia, several models have been implemented to enhance the effectiveness of zakat in poverty alleviation. An example is the BAZIS in Pulosari, which employs methods such as in-kind capital provision, non-financial mudharabah, and al-qard al-hasan, where capital is given without the expectation of repayment (Mochlasin, 2018). This is a productive zakat model which involves providing capital or resources to mustahiq (zakat recipients) to develop entrepreneurship and self-sufficiency.

In terms of methods and models, the CIBEST (Center for Islamic Business and Economic Studies) model in Kendari City increased the number of prosperous households and reduce poverty by planning, organizing, and implementing productive zakat (Abu & Mongkito, 2023). This model justified the recipients by their spirituality and other indicators. In West Sumatera, the POSCAC (plan, organize, staff, coordinate, actuate, control) is management-based model. They mainly collect and distribute zakat (Fahlefi et al., 2019).

The LAZISNU Kebumen model in Indonesia is different. LAZISNU is an Indonesian acronym for Lembaga Amil Zakat, Infak, dan Sedekah Nahdlatul Ulama. They neither collect nor distribute zakat as consumptive purpose rather they combine consumptive and productive purpose through management. For example, this model transforms mustahiq into muzaki (zakat payers) by business development and entrepreneurial training (Lestari & Sari'ah, 2025).

Like the models of Indonesia and Malaysia, in Bangladesh, an alternative model of unstructured distribution of zakat is proposed by Rahman et al. (2023). They suggested that zakat funds will be managed by local community who then distribute the fund among the local needy people. According to them, this method is effective because micro level monitoring is possible. These diverse models are evidence that the Zakat is a potential tool for socio-economic development. These models of Indonesia, Malaysia and Bangladesh show us a way of proper utilization of zakat by giving assets to the needy (i.e. direct donation) as well as by giving educational support, training and necessary capital for production (i.e. indirect and strategic donation). Both methods are established and supervised by a group of national Ulama so the higher objective of Allah Swt is not violated in Zakat management.

LITERATURE REVIEW

We raised a question whether Zakat-based organizations are performing better. Firdaus et al. (2019) conducted a Study in Semarang City and analyzed secondary data of several Zakat Management Organizations (OPZ) which are operating at both national and regional levels. With the help of Data Envelopment Analysis (DEA) method they found that in some cases regional organizations are performing better than national level organization. One of the indicators of performance is economic change of a mustahiq. The reason of better performance is as they argue that local organizations are more able to supervise and monitor. The conclusion of these researchers is to support local zakat organizations.

Giving Zakat for Entrepreneurship Support

Zakat, a fundamental pillar of Islam. Zakat can be distributed in many ways. Similarly, poverty alleviated requires various strategic strategies. An entrepreneur innovates ideas, produces and sell in market. He or she takes risk, needs capital, technological support, proper training and so many things. To fulfill these significant resources of needy people Zakat may be spent. Research indicates that zakat can be effectively utilized to fund entrepreneurship and small business development (Aisyah et al., 2024; Sutrisno et al., 2021). Also, Firmansyah et al. (2024) documented that mustahik's skills and spirit were enhanced by long training and support. That is why, these authors called the project of Probolinggo Regency as productive

zakat fund. Like the Indonesian context mentioned in Najma (2017), in Bangladesh, zakat institutions fund some entrepreneurship programs. Appropriate guidance may transform mustahik (zakat recipients) into successful entrepreneurs. These programs include economic incentives, education, training, and business financing, such as qardhul hasan (benevolent loans), to support the entrepreneurial journey of mustahik.

Zakat must be distributed appropriately after it has been collected. Supporting microenterprise owners and providing digital training for CEOs of e-commerce platforms are two examples of ways to empower the mustahiqs in lieu of traditional help. Zakat organizations ought to encourage digital marketing initiatives and offer focused instruction on e-commerce and digital tools (Hidayat & Azka, 2024).

Community Development Programs by Zakat Fund

Community development through zakat is a multifaceted approach that leverages zakat funds to empower economically disadvantaged groups. In Indonesia, the Zakat Community Development program, primarily managed by BAZNAS (Badan Amil Zakat Nasional). It spends money in the welfare of mustahik through various sectors such as economic, educational, health, and humanitarian programs (Sugianto et al., 2025; Kartika & Idrus, 2024).

The program's impact is evident in several regions. Creative industries and small and medium enterprises (SMEs) were all established for increasing the economic independence of mustahik by helping (Susilawati et al., 2019; Felita & Muhtadi, 2023). In Sukaraja District, Susilawati et al. (2019) reported that the Zakat based programs have funded to those projects which have multiplied effect such as funds in home industries, animal husbandry, and agricultural businesses, thereby promoting economic self-reliance.

Another local community support through livestock financing and training was recorded by Zunaidi et al. (2024) which mentioned prosperous Village Livestock Program in Kediri City. This has set an example that zakat can be utilized to empower disadvantaged. Despite these successes, to ensure transparency is the highest challenges and considered as structural and institutional weaknesses. That's why CEO of an Indonesian project 'Nagari Balai Baiak Malai' invited all stakeholders to maintain transparency in zakat fund management (Hidayati et al., 2025).

Giving Zakat to NGOs

Apart from individual distribution, non-profit organizations provide essential services such as education and healthcare to the people who really need it. The role of zakat in these sectors is well-documented across various contexts of south east Muslim dominant countries. Fikriyah and Ridwan (2018) documented that in Indonesia, for instance, zakat organizations like LAZs have been implementing zakat distribution in education and healthcare too.

Similarly, in Malaysia, zakat institutions with many challenges, have been providing financial assistance for education and healthcare (Ahmad et al., 2025). Other non profit organizations are funding in many projects which are eligible for Zakat such as humanitarian and emergency aid, skill training, livelihood support, orphan and child welfare, debt relief, support for stranded travelers etc.

Zakat Distributive Practices in Bangladesh

Zakat distribution in Bangladesh is characterized by a mix of traditional and innovative methods. Although many non-profit organizations in Bangladesh collect zakat, there are also several government institutions that collect zakat. However, most of them become active mainly during the month of Ramadan and collect zakat at that time (Rahman, 2024).

There is a need to conduct research on the level of public trust and satisfaction regarding such institutions. There are various risks and problems—such as mismanagement, unplanned initiatives, providing training or loans without proper capacity assessment, and

similar issues. If these NGO and non-profit organizations become more cautious and systematic in addressing such matters, the trust of zakat donors will increase.

Uddin and Okur (2023) observed that many donors in Bangladesh fail to properly assess the actual needs of *mustahiq* and instead distribute food and clothing. This conventional practice has been criticized for not utilizing the full potential of zakat. There is no effective alternative to a collective approach, which can be efficiently managed by non-profit organizations, or by government institutions where applicable. At the same time, there is a growing recognition of the need for reform, with calls for more proportional distribution strategies that align with the maqashid sharia, such as education and social assistance (Setiyadi et al., 2025).

RESEARCH GAP

While literature explores the institutional success of productive Zakat in Southeast Asia, we found a significant research gap remains regarding the behavioral intentions and distributive preferences of individual donors, particularly in Bangladesh. Following are the three research gaps identified based on the literature review.

The Individual vs. Institutional Gap: Existing studies focus on how institutions *manage* funds, but there is little data on whether donors *prefer* these strategic models over traditional immediate relief.

The Trust-Preference Link: There is a lack of empirical evidence on whether a donor's lack of trust in institutions is the primary barrier preventing the shift from direct cash aid to long-term human capital investment .

The Demographic Influence: It remains unclear how educational backgrounds and occupations dictate the "Utility Perception" of Zakat—whether more educated donors are significantly more likely to support "self-reliance" models over "emergency" models.

RESEARCH QUESTIONS

RQ1: What is the prevailing distributive preference among Zakat donors: Immediate Relief (short-term consumptive aid) or Strategic Benefits (long-term productive empowerment)?

RQ2: How do Zakat donors perceive the effectiveness of strategic distribution models in achieving long-term poverty alleviation, and how do these perceptions vary across different educational and occupational backgrounds?

RQ3: How does the level of trust in Zakat organizations influence a donor's intention to redirect their Zakat from direct cash assistance toward institutionalized strategic programs?

RQ4: How does the willingness to support income-generating Zakat initiatives vary based on education level and occupation?

RESEARCH METHODOLOGY

Research Design

This study employs a quantitative research design using a descriptive and correlational approach to investigate the relationship between donor demographics, institutional trust, and the preference for strategic versus immediate relief. This design is appropriate as closed-ended questions were used for data collection. In this study, the researchers examined patterns, compares group means (e.g., across different education levels), and establishes statistical relationships between trust and donor intention, as well as among other independent and dependent variables.

Sample and Sampling Technique

The target population for this study consists of Muslim Zakat donors in Bangladesh who contribute either individually or through institutions. Given the difficulty of accessing a complete list of all Zakat payers, a non-probability convenience sampling is utilized. The

study aimed for a sample size of approximately 100 participants to ensure statistical power for inferential analysis. Data was collected through both online platforms and physical distribution (See questionnaire in Appendix).

Research Instrument

The instrument for data collection was a structured, self-administered questionnaire developed based on the existing literature on Zakat management and donor behavior. The instrument is divided into six sections:

1. Section A collects demographic data and current Zakat habits;
2. Sections B and C measure preferences for immediate relief versus strategic benefits;
3. Section D assesses perceived effectiveness;
4. Section E evaluates institutional trust; and
5. Section F gauges future donor intentions.

Each of above sections has 3 to 4 statements which were rated by the participants based on a 5-point Likert Scale, ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). Likert scale can transform subjective opinion into measurable data.

DATA ANALYSIS TECHNIQUE

The collected data were analyzed using Paired Samples T-Test, One Way ANOVA and Linear Regression. Besides Descriptive statistics (frequencies, percentages, means, and standard deviations) were also used. Table 1 explains the names of analysis and corresponding independent and dependent variables.

Table 1: Name of Data Analysis Techniques According to RQs

RQ No.	Name of Variables	Name of Analysis
RQ1	Immediate Relief Preference (Sec B) vs. Strategic Benefits Preference (Sec C)	Paired Samples T-test
RQ2	Perceived Effectiveness of Strategic Zakat (Items D9, D10, D11)	Descriptive Statistics
RQ3	Institutional Trust (Sec E)	Simple Linear Regression
RQ4	Education Level and Occupation (Sec A)	One-Way ANOVA

RESULTS OF THE STUDY

Descriptive Results

Descriptives include gender, educational background, occupational identities of the respondents. Among them, males are 61 (78.21%) and Females are 17 (21.79%). The largest participant group is aged 35–44, followed by those in the 25–34 and 45–54 age groups. Over half of the donors have a general education background, while a significant portion (32%) has received both Madrasah and general education. Participants were from general education background (55.13%) and 32.05% were educated in Madrasah & General educational institutions. We found only 12.82% were from Madrasahs. When the respondents were asked about their frequency of Zakat payment in a given year, half of them mentioned that they pay Zakat multiple times a year, while approximately 42% pay it once a year. Nearly half of the participants prefer distributing Zakat through NGOs or organizations, while about a quarter give directly to individuals.

Results of the First Research Question

The first research question was to examine the distributive preference among Zakat donors: Immediate Relief (short-term consumptive aid) or Strategic Benefits (long-term productive

empowerment). To address Research Question 1 (RQ1), a Paired Samples T-test (statistical comparison) was conducted between immediate relief and strategic benefit.

Table 2: Paired Samples T-Test comparing Consumptive vs. Productive Models

Construct		Mean Score	Std. Deviation	t-value	Sig. (2-tailed)
Strategic Benefits (Productive)	Benefits	4.28	0.58	2.482	.018
Immediate Relief (Consumptive)	Relief	3.93	0.45		

In the analysis, statistical significance was found in mean difference ($t = 2.48$, $p < 0.05 = 0.018$), indicating that donors significantly favor strategic benefits over immediate relief when distributing zakat.

Results of the Second Research Question

The second research question was to measure how do Zakat donors perceive the effectiveness of strategic distribution models in achieving long-term poverty alleviation, and how do these perceptions vary across different educational and occupational backgrounds. To answer Research Question 2 (RQ2), we compare the Perceived Effectiveness of Strategic Zakat (High, Moderate, or Low) against the donors' Education Level and Occupation (Table 3 and 4). The "Effectiveness Level" was calculated by taking the average of Perceived Effectiveness of Strategic Zakat scale. An average score of 4.0 or higher is categorized as 'High Effectiveness,' 3.0–3.99 as 'Moderate,' and below 3.0 as 'Low.'

Table 3: Education Level vs. Perceived Effectiveness

Education Level	High Effectiveness	Moderate Effectiveness	Low Effectiveness	Total
General Education	32	9	2	43
Both (Madrasah & General)	20	4	1	25
Madrasah Education	1	6	3	10
Total	53	19	6	78

Donors with General Education or a Mixed (Both) background overwhelmingly perceive strategic Zakat as highly effective (over 70% in both groups). Conversely, respondents with a purely Madrasah education background tend to view the effectiveness as 'Moderate,' suggesting they may prioritize traditional consumptive distribution more than those from general academic backgrounds.

Table 4: Occupation vs. Perceived Effectiveness

Occupation	High Effectiveness	Moderate Effectiveness	Low Effectiveness	Total
Service	18	4	0	22
Business	17	2	1	20
Self-employed	9	3	0	12
Agriculture	3	8	5	16
Other	6	2	0	8
Total	53	19	6	78

According to Table 4, respondents in the Service and Business sectors show the strongest preference in strategic Zakat, with almost no respondents in these groups viewing it as “Low Effectiveness.” Although, the Agriculture sector displays a different trend, where a majority perceive the effectiveness as “Moderate” or “Low,” indicating that donors in rural/farming contexts may still rely heavily on the immediate relief model.

Results of Third Research Question

The third research question was to measure the impact of trust in Zakat organizations on donors’ intention to donate their Zakat toward institutionalized strategic programs. To answer this question, Simple Linear Regression was employed. In this analysis, independent variable included Institutional Trust while Dependent Variable included Donor Intention toward Strategic Redistribution.

Table 5: Model Summary: Regression Analysis of Trust and Donor Intention

Model	R	R ²	Adjusted R Square	Std. Error of the Estimate
1	.418	.174	.163	.520

The analysis revealed that Regression Model (R^2) = 0.174. This meant that Institutional Trust explained approximately 17.4% of the variance in Donor Intention. Regression Coefficient (beta): 0.505 ($p < 0.001$). (See model summary in Table 5). For every 1-unit increase in Trust, Donor Intention toward strategic Zakat increased by 0.505 units. According to this result, the hypothesis that trust influences intention was supported. As donors develop higher trust in the transparency and capability of Zakat organizations, they became significantly more willing to donate their funds to institutionalized, long-term development projects.

Results of Fourth Research Question

The last research question was to determine the impact of demographic factors—specifically education level and occupation—on the donors’ willingness to support self-reliant, income-generating Zakat initiatives. To answer this question, One-Way ANOVA (Analysis of Variance) was employed. Independent Variables were Education Level and Occupation and the Dependent Variable were Donor Intention toward Strategic Redistribution.

Table 6: Descriptives for Education Level (Section F Mean)

Education Level	N	Mean	Std. Deviation
General Education	43	4.029	0.501
Both (Madrasah & General)	25	3.980	0.489
Madrasah Education	10	3.175	0.472
Total	78	3.904	0.563

In the result, we found that, demographic factors were found to have a highly significant impact on a donor's willingness to support strategic initiatives. Difference among various education levels was significant $F = 12.398$, $p = < 0.0001$. Similarly, difference among various occupations were also significant $F = 6.164$, $p = < 0.0003$.

Table 7: ANOVA Results for Education Level

Source of Variation	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.131	2	3.066	12.583	.000
Within Groups	18.272	75	0.244		
Total	24.404	77			

The results indicate a highly significant difference in willingness to support strategic initiatives based on education level ($F(2, 75) = 12.583, p < .001$). Donors with General Education and Both (Madrasah & General) backgrounds showed significantly higher willingness ($M = 4.03$ and 3.98) compared to those from purely Madrasah Education backgrounds ($M = 3.18$).

Table 8: Descriptives for Occupation (Section F Mean)

Occupation	N	Mean	Std. Deviation
Service	22	4.159	0.521
Business	20	4.100	0.534
Self-employed	12	3.917	0.308
Other	8	3.594	0.597
Agriculture	16	3.453	0.485
Total	78	3.904	0.563

Table 9: ANOVA Results for Occupation

Source of Variation	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.224	4	1.556	6.249	.000
Within Groups	18.179	73	0.249		
Total	24.404	77			

A statistically significant difference was also found across occupational groups ($F(4, 73) = 6.249, p < .001$). Donors in Service and Business sectors demonstrated the highest intention to support strategic Zakat programs. In contrast, respondents of the Agriculture and Other sectors had lower mean scores. The response suggest a greater preference for traditional, non-strategic distribution methods in these groups.

DISCUSSION

This research fills a research gap in the literature regarding donor psychology and behavioral intentions. The findings of this study also offer a comprehensive understanding in Zakat distribution from the perspective of individual donors in Bangladesh.

The Shift from Consumptive to Productive Preferences

The results for RQ1 indicate a statistically significant preference for strategic benefits ($M=4.28$) over immediate relief ($M=3.93$). This suggests that while donors acknowledge the theological necessity of meeting urgent needs of giving food and medicine, they increasingly view Zakat as a tool for long-term socio-economic transformation. This results align with the “productive zakat” models of CIBEST in Indonesia and the LAZISNU Kebumen model. The preference for strategic benefits underscores a growing realization among donors that “unstructured distribution,” may alleviate poverty temporarily but fails to address its root causes. That is why, entrepreneurial training and self-sufficiency to transform *mustahiq* (recipients) into *muzaki* (payers) are necessary.

Perceived Effectiveness and the Logic of Sustainability

The analysis of RQ2 further reinforces this shift, showing that donors perceive strategic Zakat as highly effective ($M=4.01$). Specifically, the belief that investing in human capital benefits society ($M=4.15$) suggests that donors are adopting a *Maqāshid Sharia*-based view. This type of view is similar to the integrated models implemented in Indonesia and Malaysia. By favoring education and skill development, donors are moving toward a “social business” insight where Zakat ensures economic independence.

Trust as the Gatekeeper of Strategic Redistribution

One of the most significant findings in this study (RQ3) is the role of institutional trust. The regression analysis ($R^2=0.174$, beta=0.505) confirms that trust is a significant predictor of a donor's intention to give zakat for strategical purpose. This implies that even if a donor believes in the *concept* of productive Zakat, they may still choose to distribute funds directly to individuals if they do not trust institutions to manage the funds transparently.

This reflects the challenges identified in the literature regarding Indonesian organization BAZNAS (Badan Amil Zakat Nasional), where structural and institutional weaknesses is the barrier. In Bangladesh, where government institutions for Zakat are not widely accepted and private management is also unstructured, the “trust deficit factor” remains the primary barrier to institutionalization. As noted in the literature, the introduction of E-Zakat schemes could be essential in building this trust by enhancing transparency and accountability. Those who wish to remain sustainable in this field should begin with a small project and gradually take steps to build transparency. This approach provides a faster path to becoming a large Zakat-based organization.

Demographic Influence and Policy Implications

The ANOVA results for RQ4 reveal difference between the donor perception of General Educated graduates ($M=4.03$) and Madrasah Educated graduates ($M=3.18$). This difference suggests that the curriculum and exposure in general academic streams may help a more modern, utility-based understanding of Zakat.

Furthermore, the higher willingness of Business and Service professionals to support self-reliant initiatives ($M=4.10$ and 4.16) indicates that those familiar with capital investment and ROI (Return on Investment) concepts are more likely to support “productive” Zakat.

Conclusion of Discussion

This research confirms that Zakat donors in Bangladesh are ready for a transition from traditional consumptive aid to strategic empowerment models. However, the realization of this potential is contingent upon two factors: Building Institutional Trust and Demographic-Specific Education. By aligning Zakat distribution with Sustainable Development Goals (SDGs)—as seen in the Zakat Community Development (ZCD) programs in Southeast Asia—Bangladesh can leverage its vast Zakat potential to create a self-reliant society, moving beyond the “emergency stop-gap” model to a sustainable “social-upliftment” model.

Appendix: Survey Instrument on Zakat Donors' Distributive Preferences

Section A: Background Information

1. Gender

Male Female Other

2. Age group

Below 25 25–34 35–44 45–54 55+

3. Education level

No formal education Primary Secondary Higher Secondary Graduate+

4. Occupation

Business Service Agriculture Self-employed Other

5. Frequency of Zakat payment

Once a year Multiple times a year

6. Mode of Zakat distribution

Direct to individuals

- Through mosque / committee
- Through NGO / organization

Section B: Preference for Immediate Relief

1. I prefer my Zakat to be used for immediate needs such as food, clothing, or medicine.
2. Providing instant financial help is the best use of Zakat.
3. Zakat should prioritize emergency and short-term assistance.
4. I feel more satisfied when my Zakat directly helps someone meet immediate needs.

Section C: Preference for Strategic / Long-Term Benefits

5. I prefer my Zakat to be used for education and skills development.
6. Using Zakat for income-generating activities is better than giving cash only.
7. Strategic use of Zakat can reduce poverty in the long run.
8. I support using Zakat to help recipients become self-reliant.

Section D: Perceived Effectiveness of Strategic Zakat

9. Strategic Zakat distribution creates more long-term social impact than consumptive aid.
10. Investing Zakat in human capital benefits society as a whole.
11. Strategic Zakat use allows funds to be used repeatedly through increased productivity.

Section E: Trust in Zakat Institutions

12. I trust Zakat institutions to manage funds transparently.
13. I believe Zakat organizations can properly implement strategic programs.
14. My trust in Zakat institutions influences how I prefer my Zakat to be used.

Section F: Donor Intention toward Strategic Redistribution

15. I am willing to donate Zakat for long-term development programs.
16. I would support Zakat programs focused on training and entrepreneurship.
17. I am comfortable if my Zakat is not given as immediate cash assistance.
18. I intend to continue supporting strategic Zakat initiatives in the future.

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