

## IMPACT OF ZAKAT DISTRIBUTION ON IMPROVING BENEFICIARIES' HOUSEHOLD INCOME IN ZANZIBAR: A CASE STUDY OF UNGUJA NORTH DISTRICT

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**Abstract:** *This study is examining the impact of Zakat distribution on improving beneficiaries' household income in Zanzibar: a case study of Unguja North District. Specifically, the study examines the accessibility to zakat for household at North District Unguja, assess the skills and knowledge of Amil (zakat collector and distributor) on improving beneficiaries' household income in Zanzibar and also examine the impact of amount of zakat distributed on improving beneficiaries' household income in Zanzibar. The researcher has mainly employed quantitative research approach with appropriate method of analysis for this study. The sample size for this study consists of 398 respondents and survey questionnaire was used as data collection instrument. To achieve credible study descriptive statistical techniques were used to analyses the collected data from relevant respondents. The study has revealed that over 60 percent of the total respondents in this study have accessibility to zakat. Also, the amount of zakat distributed in north district has a very major impact on improving the household income. Through the knowledge and skills of Amil the study revealed that they are key impact on the efficiency of zakat distribution as well as improving household income. The study concluded that majority of the respondents agreed that a well distribution of zakat amount it will lead to a well utilization of it. Finally, the study recommended that the responsible office should be more systematic and professional in tackling and handling any problem that arise from the recipients.*

**Keywords:** Amount of Zakat, Knowledge and Skills, Accessibility, Household Income

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### INTRODUCTION

From Islamic point of views, there are more than one meaning of the poor as established in the *Qur'an*, the authentic *hadith* and views of *Muslim* Scholars of different times. For instance, the holy *Qur'an* discusses two levels of poor people: The first level is of those individuals living at or below the poverty level defined as the poor (*al-fuqaraa*). The second level covers those who live very much below poverty line and who are defined as destitute (*al-masaakin*)

(*Surat At-Tawbah: 60*). Elsewhere, Islam treats poverty as social as well as ideological evil and also as one of the calamities that Allah has decreed should happen, either to a specific person or a family or a society (Al-An'aam 151 and Al-Isra' 31).

*"...Kill not your children because of poverty — we provide sustenance for you and for them" (6:151). And kill not your children for fear of poverty. We shall provide for them as well as for you. Surely, the killing of them is a great sin..." (17:31).*

(Al-An'aam 151 and Al-Isra' 31)

From the above, the conception of poverty is ingrained with ideological views and Godliness thinking as a way to nurture the correct conception of man and thoughtful attitude towards both God and religion. Furthermore, poverty is the biggest problem for economic development faced by Muslim countries. Islam requires prosperity for its people. The prosperity is not only the result of human work itself but there is God's intervention in it. Islam provides rules about how to look for good assets and recommends giving wealth to people who need it (the poor) (Ayuniyyah et al., 2018).

To improve the household income which means poverty alleviation, a several instruments (positive, preventive, and corrective measures) have been taken as well as suggested from time to time by various researchers (Ahmad et al., 2015). One among the instruments in Islam to overcome socioeconomic problems is zakat. In the Qur'an there are many verses which call for paying zakat and vice versa there are also verses that contain criticism for the rich but do not pay zakat. In the Qur'an, Allah says:

*"..But if they repent, establish prayer, and give zakah, then they are your brothers in religion; and We detail the verses for a people who know..."*

(*Surah At-Tawbah [9]: 11*)

This verse explains that prayer and zakat are required simultaneously. Both are not separated. This verse confirms that the condition of a person being a perfect Muslim and entering into the bonds of Islamic brotherhood is to have to pray and pay zakat. Of course, after repenting first (Afifi and Ika, 2010).

According to Mohd Ali, et al. (2015), allocation of the perfect amount of *zakat* distribution to eliminate poverty and offering the alternative *zakat* distribution model is the best way to reduce income inequality and to maximize the social welfare. The primary objective of *Zakat* is to meet the needs of the poor and to make a dent on their ever rising level of poverty (Hamad & Adeyemi, 2021). This mechanism of zakat is becoming increasingly linked to the developmental architecture that explores opportunity in the humanitarian sector. The statistics from the World Humanitarian Summit held at Istanbul in 2016 show that the Islamic finance industry's assets are presently estimated to be worth USD 2 trillion and are forecast to rise to USD 5 trillion by 2020 (WHS, 2016). This expectation can be possible whereby the total economy of *Muslim* countries is valued at USD 16.2 trillion, just behind the United States and the European Union.

**Table 1. Distribution of Zakat in Zanzibar According to the District in 2012**

SN	District	Beneficiaries		Amount
		Groups	People	
1.	Urban	27	8	40,370,000.00
2.	West	28	8	44,100,000.00
3.	Central	18	2	38,632,200.00
4.	South	25	1	36,200,000.00
5.	North 'A'	22	3	32,325,000.00
6.	North 'B'	14	2	26,300,000.00
7.	Mkoani	16	3	30,010,000.00
8.	Chake Chake	8	5	30,370,000.00
9.	Wete	13	3	29,810,000.00
10.	Micheweni	10	0	22,500,000.00
11.	Wengineo	7	108	145,854,000.00
	<b>Total</b>	<b>188</b>	<b>143</b>	<b>476,471,200.00</b>

The potential contribution of *zakat* to support people living in crises is enormous. According to the IRTI's Islamic social finance report (2014), the improvement in *zakat* collection in *Muslims* countries, like Pakistan and Indonesia is duly acknowledged (IRTS, 2014). The report suggests that in Pakistan and India, the amount of *zakat* collected if well-disbursed and accounted for should be enough to improve the household income for both countries. Also in a study by Ali et al. (2015) on Kelantan, a state in Malaysia, regarding the effectiveness of *zakat* in reducing poverty; they show that *zakat* distribution reduces the vulnerability to, intensity of the incidence of poverty which led to income improvement of the society. Given that Zanzibar is a *Muslim* dominated semi-autonomous islands of Tanzania, implementation of effective *zakat* distribution is potential. Therefore, this study examines the impact of effective Zakat distribution on improving household income in Zanzibar. A case study of Unguja North District

### PROBLEM STATEMENT

Several issues that may be linked to the problem of poor household income in Zanzibar are; informal settlement is manifest in increased pollution, deforestation, flooding, waste of agricultural lands, and the like. According to Belghith et al. (2017), over 43.5 percent of the Zanzibar population live below the poverty line, and 44.3 percent of the Islands population below the age of 15. Several strategic plan for improving household income have been launched by the Revolutionary Government of Zanzibar. For example; Zanzibar Poverty Reduction Plan (ZPRP, 2002), Zanzibar Strategy for Growth and Reduction of Poverty I (2007 – 2010) Zanzibar Strategy for Growth and Reduction of Poverty II (2010 – 2016) and Zanzibar Strategy for Growth and Reduction of Poverty III (2016 – 2020). During the implementation of these strategies, many challenges were identified that hindered the mission and vision of the development agenda of 2020. Significantly, among the key challenges mentioned were declining per capita income, increasing rate of youth unemployment, and crime.

As such, it is time to now look for other alternatives on how to improve the household income in Zanzibar, and the suggested alternative by the researcher is *Zakat*. However, in Zanzibar even if 99 percent of the total population is Muslims, still emphases of *zakat* payment were in a low rate (WTC, 2021). Whereby, according to WAKF and trust Commission who are the one responsible for collecting and distributing Zakat donations in Zanzibar said that, they have not received *zakat* to distribute to the beneficiaries for almost ten years now since

2012. Also according to Hamad & Adeyemi (2021) if the amount of *zakat* is well collected and well-disbursed it should be enough to address the issue of poverty facing the country. Therefore, this study is governed by the following objectives;

- i) To determine the accessibility to zakat for household at North District Unguja
- ii) To examine the impact of amount of *zakat* distributed on improving beneficiaries' household income in North District Unguja.
- iii) To assess the skills and knowledge of *Amil* (*zakat* collector and distributor) on improving beneficiaries' household income in North District Unguja

### **The Theory Behind The Collection Of Zakat During The Time Of Prophet Muhammad**

The historical school of thought, in particular the Islamic school of law has shown that since time immemorial zakat used to be collected by the Islamic state. The payment of zakat became obligatory to the state after the Prophet established a government in Medina. The theory behind the obligatory nature of zakat at the establishment of a government, according to Yusuf Al Qaradawi was that the collection of zakat at that time became important in order to have the government function and cater for the welfare of its population. In that respect the collection of zakat by the state became important in order to ensure that wealth was distributed equitably as stipulated in the Qur'an, At- Tawbah Chapter 9 verse 60. The first group of recipients is the poor (*fuqara* in Arabic), those who are in material need. The second group of recipients, the needy (*masakin* in Arabic), is also similar. The theory behind having the first and second groups of zakat beneficiaries as the poor and needy is in the consideration that when the Prophet emigrated to Medina with his followers, they left behind all their belongings in Mecca and came to Medina empty handed. Thus, one of the reasons for collecting zakat was to distribute it to these groups so that they would be able to meet the basic necessities of life. Consequently, it was important to first cater for these groups, since the objective of zakat is to alleviate poverty. The third category of recipients is "those who collect them." This has been interpreted as an allocation to cover the cost of collecting and distributing alms. Historically, when zakat was collected by Muslim states as a tax, this category was used to justify state administrative costs. The fourth category of recipients is "those whose hearts are to be reconciled." It is not clear whether the hearts of this group are fully reconciled or in the process of reconciliation. Thus, one interpretation would include only members of the Muslim community (possibly recent converts). Another would include those who are sympathetic to Islam, but are not yet believers. This second interpretation when it comes to the distribution of zakat has been used to justify financial support for missionary activities and for potential converts. The fifth and sixth rightful recipients are captives (*al-riqab*) and debtors (*al-gharimin*). Although debtors may include those who are enslaved, it may include others who are burdened by debt. The seventh category of zakat recipients is "for the cause of Allah." Historically, this was used to support those who served as warriors for the defense of Islam. However, in the absence of a limiting hermeneutic in the fiqh literature, it could be used for a wide range of activities that support this broad purpose. The final category of recipients is the "wayfarers." This seems to justify expenditure of zakat monies to support travelers.

### **EMPIRICAL LITERATURE REVIEW**

This section discusses studies on what have been done by different authors concerning the impact of effective Zakat distribution on improving household income in Zanzibar. The

followings are some of them. Husin (2022) conducted study on the determinants of effective zakat distribution in higher education institutions in Selangor. This research was carried out based on quantitative methodology using a survey questionnaire on a sample of 206 students currently studying in Selangor. This study employs SPSS software Version 26 to test hypotheses. All the chosen independent variables are significantly correlated with the zakat distribution. The findings of multiple regression showed that only good amil and recipient satisfaction significantly affect zakat distribution. The t-value of good amil is 4.731, and at the t-value of the recipient, satisfaction is 3.620. However, zakat knowledge does not influence the effective zakat distribution (p-value .054).

Hamad & Adeyemi (2021), aim to examine the relationship that exists between voluntary and non-voluntary Islamic social finance (zakat, waqf and sadaqah) exclusion and sustainable livelihood assets (social capital, natural capital, physical capital, and human capital) among the household's head in Zanzibar. The survey questionnaire was distributed to the head of household with sample size of 287 and data were collected and analyzed based on both factor analysis and structural equation modeling using SPSS 23.0 and Amos 23.0 software. The results indicated that non-voluntary Islamic social finance exclusion factors impede financial inclusion of the poor in Zanzibar rather than voluntary Islamic social financial exclusion factors. This implies that non-voluntary Islamic social finance exclusion has great implication for the acquisition of the sustainable livelihood assets due to the combined effect of lack of awareness about Islamic social finance services on one hand and the cost associated to it on the other.

Harun & Ab Rahman (2021), this is an exploratory study and its main aim was to explore the *Zakah* distribution for the purpose of capital assistance at *Zakah* institutions in Malaysia. The information for this research was gathered through interviews conducted between July and September 2019. Generally, it is well known that *shariah* prescribed that *zakah* should be distributed to eight (8) groups of *asnaf*. In this paper identified that there are different mechanisms used in Malaysia to distribute *zakah*, such as financial support for living, education, medical, et cetera. One of the financial supports from *zakah* is to motivate the beneficiary of *zakah* by supplying *zakah* fund for business purposes. Also, the study explores the practice of capital assistance among *zakah* institutions in Malaysia and they found that, out of fourteen (14) states in Malaysia, only one state does not include *zakah* for business purposes, which is Sarawak or Tabung Baitulmal Sarawak.

Zulkifli et al. (2021), the author aims to assess the role of zakat in combating poverty among recipients. A questionnaire was distributed to 300 participants selected from the list of recipients who received assistance from *Zakat* institutions. A cluster random sampling has been utilized to select sampling from the target population. The data were analyzed using SPSS to provide descriptive analysis. The paper revealed that *zakah* has able to transform the recipient into a payer especially through education or business assistance. Proper management of *zakah* institution is seen as a powerful mechanism to facilitate community development and to strengthen the Muslim economy. Results show the importance of zakat in the effort to eradicate poverty and further able to improve the *asnaf*'s quality of life.

Ashiq & Mushtaq (2020), this paper aims to develop a conceptual model for integrating zakat funds with crowdfunding platform in India. Several methods were used by the authors to complete this study such as conceptualize the problem in zakat funds circularity, to put up the conceptual model of crowdfunding and integrate with *zakah* delivery mechanism and lastly,

provide the relevance of this particular model in the context of India. The findings of this research revealed that in order to bring transparency, there is a need to reform the zakat institutions. It supposed to reduce the socio-economic backwardness of Muslims through the use of *zakat* funds for productive purposes.

Abdul Rasool et al., (2020), conducted a study on enhancing household well-being through Zakat assistance. The main objective of this empirical paper was to determine the well-being status of zakat recipients in Selangor using one of the dimensions of maqasid al-Shari'ah that is wealth. The study employed a dataset derived from a survey consisting of 258 heads of households of needy *zakat* recipients in Selangor, the most populated state in Malaysia. The cross-section study employed the proportionate random sampling method across nine districts in Selangor. The paper presents the well-being of households proxied by selected variables representing the five dimensions of Maqasid al-Shari'ah using descriptive statistics, T- test, and Pearson correlation.

Ibrahim et al., (2020), conducted a study the effects of zakat distribution on income inequality and welfare aspects of the poor Muslim society in Malaysia. The population of the study is the poor and hardcore poor of the zakat recipients in Selangor. Exploring the cross-sectional micro level data of nine districts in Selangor, Malaysia. This study adopted Lorenz curve and Gini coefficient to represent positive measures of income inequality. Results of the Gini coefficient and Lorenz curve have proven effectiveness of *zakat* distribution in reducing income inequality of the society. Whilst the theory of *zakat* says that *zakat* distribution will improve income inequality and welfare of the society, findings of the normative measures in this research show otherwise. Results from the distribution simulation model proved the ability of zakat in narrowing down income inequality, reducing income loss and hence increasing the welfare of the society.

Fikhriah Takril & Faizah Othman (2020), this paper attempt to analyses the effectiveness of zakat collection and distribution of zakat counter at higher learning institutions. Lembaga Zakat Selangor (LZS) has taken initiative to further localize its collection and distribution by appointing higher learning institution as collection and distribution agency on behalf of LZS. Using Zakat Effectiveness Index (ZEIN) the findings show ineffectiveness of zakat collection and distribution at counter in higher learning institutions. LZS should revised the had kifayah used in determining the basic needs of the asnaf. It is also necessary for LZS to revise the portion of distribution for zakat counter in higher learning institutions to remain effective.

Choiriyah et al., (2020), this study is aims to empirically investigate the role of impactful zakat in poverty alleviation as indicated by the BAZNAS prosperity index (Indeks Kesejahteraan BAZNAS or IKB), at provincial level in Indonesia. This study covers annual data from 28 provinces in Indonesia for the years 2017 and 2018. Data analysis uses a panel-data approach, with three indicators of poverty – the poverty headcount ratio (P0), poverty gap index (P1), and poverty severity index (P2) – as dependent variables. The study finds that higher BAZNAS IKB, used as a sign of impactful *zakat*, significantly reduces P0 but has insignificant effect on P1 and P2. The results of this study imply that zakat managers should put emphasis on the poorest section of the poor population to enable improvements in poverty indicators through *zakat* utilization.

## METHODOLOGY

A quantitative research design was used to explain the nature of the phenomenon which fit into the explanatory design frame. The selection of the quantitative methods design has been made on the justifications that this study aimed at investigating the impact of zakat distribution on the improvement of household income. The study was conducted in Unguja Island at North A district. The main reason for selecting these districts is that these areas are where the largest number of poor people, who are potential beneficiaries of *Zakat* fund (ZHBS, 2016). The target populations for this study are member of households in North A district Unguja. The total population of North 'A' Unguja is 105,780 (RGoZ, 2017), which comprises both male and female. A simple random sampling technique was used because each member of the population has an equal chance of being selected as subject. A sample of 398 respondents was used and considered as appropriate for a study of this nature. A questionnaire survey was used in this study for data collection. The data collected in this study was analyzed by making use of descriptive statistics such as frequencies, mean and standard deviation. In achieving the data analysis exercise easily, the researcher uses a statistical package of social sciences (SPSS) software version 23 for data imputation.

## STUDY FINDINGS

### i. Demographic Profile of Respondents

This part gives brief account of that was concerned in this study. the part based on the characteristics of the respondents related to their, age, gender, marital status, educational level, occupational status and the discussion of each characteristic follows bellow.

**Table 2. Demographic Profile**

Variable	Categories	Frequency	Percent
Age	18-29	17	4.3
	30-39	25	6.3
	40-49	222	55.8
	50 above	134	33.7
Marital status	Married	228	57.3
	Divorced	115	38.9
	Single	15	3.8
Educational level	Degree above	5	1.3
	Diploma	4	1.0
	Professional certificate	7	1.8
	Secondary	101	25.4
Gender	Primary	168	42.2
	Informal	113	28.4
	Male	238	59.80
Occupational status	Female	160	40.20
	Private	192	48.20
	Self employed	90	22.6
Monthly income	Public	116	29.10
	100,000-250,000	234	58.8
	260,000-550,000	140	35.2
	560, 000 above	24	6.0

The summarized results from Table 2 indicates that, 17 respondents equal to (4.3%) ranges from 18– 29, 25 (6.3%) ranges from 30 – 39, 222 (55.8%) ranges from 40 – 49, 134 (33.7%)

ranges from 50 and above. Therefore, the analysis revealed that respondents were dominated by the large number of age groups of 40 to 49. This is because is a young energetic and is good age of main power in every activity in any country. Also, the table show that, 228 respondents made (57.3%) were married, 155 (38.9%) were divorced, and 15 (3.8%) were single. This is indicated that, most of the respondents who were involved in answering questions in this study were married since, covered more than 67.8% of the total respondents. This is reason why most of respondents in this study were married is according to the nature and culture of our country, it is a shame for the aged youth to get married late time. A total of 398 respondents who were involved in this study, 5 respondents equal to (1.3%) were having degree, 4 (1.0%) were having diploma, 7 (1.8%) were in a certificate level, 101 (25.4%) were having secondary education, 168 (42.2%) were having primary education and 113 respondents (28.4%) were having informal education. Therefore, the results of the study indicated that, most of the respondents involved in this study were having primary, secondary and informal education, since, it they cover by more than 60%. Furthermore, the findings above indicated that 238 respondents equal to (59.8%) were male and 160 respondents equal to (40.2%) were female. These results clearly indicated that the most respondents who were participated in this study question were male, since Males is a group which is most participated in different activities rather than female. In addition, the table 2 shows that, total of 250 respondents equal to 100% were asked in this question. 156 respondents equal to (62.4%) were government employee and 94 respondents equal to (37.6%) were private. These results clearly indicated that the most respondents who were participated in this study question were having government occupation. Finally, the table 2 summarized that, a total of 398 respondents who were involved in this study, 234 respondents equal to (58.8%) were having 100000-250000 monthly income level, 140 equals to (35.2%) were having 260000-550000 monthly income level, and 24 (6.0%) were having 560000 and above monthly income level. Therefore, the results of the study indicated that, most of the respondents involved in this study were having 100,000 to 250,000 income level since it presents almost 59 percent of the total population

## ii. To Determine the Accessibility to Zakat For Household at North District Unguja

In this specific objective, the accessibility to *zakat* for household at North District Unguja was described according to the study results. The respondents were supposed to select either agree, strongly agree, disagree, and strongly disagree or neutral. Table 3 Accessibility to zakat for household

Statements	SD		D		N		A		SA	
	F	%	F	%	F	%	F	%	F	%
Procedures to get Zakat are too complex and time consuming	4	1	5	1.3	16	4	219	55	154	<b>38.7</b>
There are very clear/specific eligibility criteria to receive zakat	4	1	5	1.3	21	5.3	159	39.9	209	<b>52.5</b>
I feel I can easily meet the eligibility criteria for zakat recipient	6	1.5	16	4	14	3.5	182	45.7	180	<b>45.2</b>
Zakat office is located near to my area	164	41.2	146	36.7	44	11.1	20	5.0	24	<b>6</b>



The summarized results from Table 43 indicated that, out of 398 respondents involved in this study, 154 equal to (38.7%) strongly agreed, 219 (55.0%) agreed, but 16 respondents equal to (4.0%) were neutral, those who disagreed were 5 equal to (1.3%) and those who strongly disagreed were 4 equal to (1.0%). Therefore, due to these results, the study clearly revealed that, procedures to get *Zakat* are too complex and time consuming since more than 50% of the total respondents agreed. Also, the summarized results from Table 3 indicated that, out of 398 respondents involved in this study, 209 equal to (52.5%) strongly agreed, 159 (39.9%) agreed, but 21 respondents equal to (5.3%) were neutral, those who disagreed were 5 equal to (1.3%) and those who strongly disagreed were 4 equal to (1.0%). Therefore, the findings of the study revealed that, there are very clear/specific eligibility criteria for receiving *zakat* fund, since a large group of the respondents about 52.5% of the total respondents were strongly agreed. Furthermore, the Table 3 indicated that, out of 398 respondents involved in this study, 180 equal to (45.2%) strongly agreed, 182 (45.7%) agreed, but 14 respondents equal to (3.5%) were neutral, those who disagreed were 16 equal to (4.0%) and those who strongly disagreed were 6 equal to (1.5%). Therefore, the findings of the study revealed that, it is easily to meet the eligibility criteria for *zakat* recipient because most of the respondents about 45.7% of the total respondents agreed. Moreover, the result from the table 3 indicated that, out of 398 respondents involved in this study, only 24 respondents equal to (6%) strongly agreed, 20 respondents equal to (5%) agreed and 44 respondents equal to (11.1%) were neutral. However, overwhelming number of the respondents 310 which is equal to (77.9%) were disagreed and strongly disagreed of the statement. This implied that the *zakat* office is not located at north district Unguja since most of the respondents about 77.9% of the total respondents were disagreed and strong disagreed.

These findings are consistence with several studies, among them are; Ahmad et al., (2015), support these results that *Zakat* is a mean of discharging social accountability and is obligatory to Muslims to provide a specific amount of their wealth to beneficiaries that meet certain conditions and requirements. The main aim of *zakat* is to improve the socio-economic status of the recipients and the nation as a whole. Wahid and Kader, (2010), support this study of examining the perceptions of *amil* and *zakat* recipients towards the proposed localization of *zakat* distribution and the role of the mosque. The study finds that *amil* has a very good response on that matter and majority of them support the proposed localization of *zakat* distribution through the mosque. Positive relationship is also found between perceived *zakat* localization and the role of the mosque.

### **iii. To examine the impact of amount of *zakat* distributed on improving beneficiaries' household income in Zanzibar**

In this specific objective, the impact of amount of *zakat* distributed on improving beneficiaries' household income in Zanzibar was described according to the study results. The respondents were supposed to select either agree, strongly agree, disagree, or neutral. The results were summarized in Table 4

**Table 4: Amount of zakat distributed on improving beneficiaries' household income**

Statements	SD		D		N		A		SA	
	F	%	F	%	F	%	F	%	F	%
Zakat amount assistance helped me become a successful entrepreneur	3	0.8	10	2.5	9	2.3	232	58.3	144	36.2
My income increased significantly after receiving a huge amount of Zakat	2	0.5	9	2.3	11	2.8	197	49.5	179	45.0
Zakat amount has contributed greatly help in improving the education of my family	5	1.3	6	1.5	6	1.5	217	54.5	164	41.2
Zakat amount have increased potential business / my job	2	0.5	6	1.5	6	1.5	228	57.3	156	39.2

The summarized results from Table 4 indicated that, out of 398 respondents involved in this study 144 equal to (36.2%) strongly agreed, 232 (58.3%) agreed, but 9 respondents equal to (2.3%) were neutral, those who disagreed were 10 equal to (2.5%) and those who strongly disagreed were 3 equal to (0.8%). Therefore, the findings of the study revealed that, *Zakat* amount assistance helped people become a successful entrepreneur since more than 50% of the total respondents agreed. Table 4 indicated that, out of 398 respondents involved in this study, 179 equal to (45.0%) strongly agreed, 197 (49.5%) agreed, but 11 respondents equal to (2.8%) were neutral, those who disagreed were 9 equal to (2.3%) and those who strongly disagreed were 2 equal to (0.5%). Therefore, the findings of the study revealed that, income increased significantly after receiving a huge amount of *Zakat*, this is because most of respondents about 49.5% there of the total respondents agreed. Furthermore, the results indicated that, out of 398 respondents involved in this study, 164 equal to (41.2%) strongly agreed, 217 (54.5%) agreed, but 6 respondents equal to (1.5%) were neutral, those who disagreed were 6 equal to (1.5%) and those who strongly disagreed were 5 equal to (1.3%). Therefore, the findings of the study revealed that, *Zakat* amount has contributed greatly help in improving the education of family because more than 50% of the total respondents agree. Moreover, Table 4 indicated that, out of 398 respondents involved in this study, 156 equal to (39.2%) strongly agreed, 228 (57.3%) agreed, but 6 respondents equal to (1.5%) were neutral, those who disagreed were 6 equal to (1.5%) and those who strongly disagreed were 2 equal to (0.5%). Therefore, the findings of the study revealed that, *Zakat* amount have increased potential business since more than 50% of the total respondents agreed. These findings are correlated with the following studies; Choiriyah et al., (2020), this study is aims to empirically investigate the role of impactful zakat in poverty alleviation in Indonesia. The study finds that higher BAZNAS IKB, used as a sign of impactful zakat, significantly reduces P0 but has insignificant effect on P1 and P2. The results of this study imply that zakat managers should put emphasis on the poorest section of the poor population to enable improvements in poverty indicators through zakat utilization. Also, the study of Fikhriah Takril & Faizah Othman (2020), this paper attempt to analyses the effectiveness of zakat collection and distribution of zakat counter at higher learning institutions. Lembaga *Zakat* Selangor (LZS) has taken initiative to further localize its collection and distribution by appointing higher learning institution as collection and distribution agency on behalf of LZS.

**iv. To assess the skills and knowledge of Amil (zakat collector and distributor) on improving beneficiaries' household income in Zanzibar**

In this specific objective, the skills and knowledge of *Amil* (*zakat* collector and distributor) on improving beneficiaries' household income in Zanzibar were described according to the study results. The respondents were supposed to select either agree, strongly agree, disagree, or neutral. The results were summarized in Table 5

**Table 5: Skills and knowledge of Amil**

Statements	SD		D		N		A		SA	
	F	%	F	%	F	%	F	%	F	%
There are effective mechanism for wealth collection and distribution	2	0.5	2	0.5	5	1.3	250	62.8	139	34.9
Zakat collectors and distributors consider a social obligation towards the Muslim Ummah	7	1.8	17	4.3	11	2.8	221	55.5	142	35.7
Normally Amils are assisting the poor, the needy and other low-income people in my place	4	1	4	1	10	2.5	169	42.4	211	53.0
The distribution of Zakat is performed under Islamic sharia'h as stipulated in the Quran	4	1	10	2.5	16	4	212	53.3	156	39.2

The summarized results from Table 5 indicated that, out of 398 respondents involved in this study, 139 equal to (34.9%) strongly agreed, 250 (62.8%) agreed, but 5 respondents equal to (1.3%) were neutral, those who disagreed were 2 equal to (0.5%) and those who strongly disagreed were 2 equal to (0.5%). Therefore, the findings of the study revealed that, there are the effective mechanism for wealth collection and distribution because more than 60% 75% of the total respondents agree. Also, the table 5 indicated that, out of 398 respondents involved in this study, 142 equal to (35.7%) strongly agreed, 221 (55.5%) agreed, but 11 respondents equal to (2.8%) were neutral, those who disagreed were 17 equal to (4.3%) and those who strongly disagreed were 7 equal to (1.8%). Therefore, the findings of the study revealed that, *Zakat* collectors and distributors consider a social obligation towards Muslims Ummah because more than 50% of the total respondents agreed. The results are summarized that, out of 398 respondents involved in this study, 211 equal to (53.0%) strongly agreed, 169 (42.5%) agreed, but 10 respondents equal to (2.5%) were neutral, those who disagreed were 4 equal to (1.0%) and those who strongly disagreed were 4 equal to (1.0%). Therefore, the findings of the study revealed that, *Amils* are assisting the poor, the needy and other low-income people in my place since more than 50% of the total respondents agreed. Moreover, the table 5 indicated that, out of 398 respondents involved in this study, 156 equal to (39.22%) strongly agreed, 212 (53.3%) agreed, but 16 respondents equal to (4.0%) were neutral, those who disagreed were 10 equal to (2.5%) and those who strongly disagreed were 4 equal to (1.0%). Therefore, the findings of the study revealed that, *Zakat* is performed under Islamic sharia'h as stipulated in the Quran since more than 50% of the total respondents agreed.

These results are consistency with Harun & Ab Rahman (2021), this is an exploratory study and its main aim was to explore the *Zakat* distribution for the purpose of capital assistance at *Zakat* institutions in Malaysia. In this paper identified that there are different

mechanisms used in Malaysia to distribute zakat, such as financial support for living, education, medical, et cetera. Zulkifli et al. (2021), supported these results that, the author aims to assess the role of zakat in combating poverty among recipients. The paper revealed that zakat has able to transform the recipient into a payer especially through education or business assistance. Proper management of zakat institution is seen as a powerful mechanism to facilitate community development and to strengthen the Muslim economy. Hamad & Adeyemi (2021), aim to examine the relationship that exists between voluntary and non-voluntary Islamic social finance (*zakat*, *waqf* and *sadaqah*) exclusion and sustainable livelihood assets (social capital, natural capital, physical capital, and human capital) among the household's head in Zanzibar.

## CONCLUSION

Through the accessibility to *zakat* for household the study concluded that, all *Zakat* is distributed fairly to recipients, since more than 50% of the total respondents agreed. Also, the findings of the study revealed that, there are very clear/specific eligibility criteria for receiving *zakat* fund, since a large group of the respondents about 52.5% of the total respondents were strongly agreed. Then, the findings of the study revealed that, the *Zakat* distributed is increasing over the years Because most of the respondents about 45.7% of the total respondents agreed. Also, the study concluded that, *Zakat* amount assistance helped people become a successful entrepreneur since more than 50% of the total respondents agreed. Also, the findings of the study revealed that, income increased significantly after receiving a huge amount of *Zakat*, this is because most of respondents about 49.5% there of the total respondents agreed.

## RECOMMENDATION OF THE STDY

The responsible authorities should provide the personnel skills in front of the counter. The personnel skills must be extended to the services in front of the office to give more satisfaction of zakat recipient when they deal with us. The personnel must be also active and effective when manage their assistance of zakat recipients. Then, the personnel must have experience before giving truth information to the zakat recipients. The responsible authority should provide the best services quality in the office that the management system in office should organize need to be more systematic and professional in tackling and handling any problem that arise from the recipients. Every year, making sure the quality service that undertaken by office in front of counter should be improve and develop for satisfaction to the zakat recipient.

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