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RECONSTRUCTING MUSTAHIQ VERIFICATION IN ZAKAT GOVERNANCE: 'AMIL ACCOUNTABILITY, SHARIAH COMPLIANCE, AND DISTRIBUTIVE JUSTICE

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Abstract: Digitalization has transformed zakat administration, yet inaccurate *mustahiq* identification remains a governance challenge due to fraudulent claims, incomplete disclosure, and inconsistent screening. Existing zakat scholarship emphasizes efficiency, transparency, accountability, and digitalization, but largely treats beneficiary verification as an operational procedure rather than a mechanism of delegated *'amil* authority and distributive justice. This study develops the Integrated Mustahiq Verification Governance Framework (IMVGF) by examining how verification can connect institutional authority, governance controls, Shariah compliance, and socioeconomic outcomes. Using normative-doctrinal legal research and qualitative content analysis, the study examines Islamic legal sources, Malaysian zakat governance materials, scholarly literature, and documented screening practices. The analysis identifies a seven-stage verification chain and four recurrent risk clusters concerning identity, documentation, household resources, and emergency claims. IMVGF conceptualizes verification as accountability infrastructure that operationalizes *amanah*, safeguards *hifẓ al-mal*, and strengthens distributive legitimacy. The framework recommends interoperable data verification, risk-based field investigation, reasoned committee decisions, appeal safeguards, and continuous *'amil* training.
Keywords: zakat governance; *mustahiq* verification; *'amil* accountability; distributive justice; *maqasid al-Shariah*

Abstrak: Digitalisasi telah mentransformasi administrasi zakat, tetapi identifikasi *mustahiq* yang akurat tetap menjadi persoalan tata kelola akibat klaim palsu, informasi yang tidak lengkap, dan penyaringan yang tidak konsisten. Kajian zakat selama ini menekankan efisiensi, transparansi, akuntabilitas, dan digitalisasi, tetapi cenderung menempatkan verifikasi penerima sebagai prosedur operasional, bukan sebagai mekanisme pelaksanaan kewenangan *'amil* dan perlindungan keadilan distributif. Penelitian ini mengembangkan *Integrated Mustahiq Verification Governance Framework* (IMVGF) dengan menganalisis hubungan antara kewenangan kelembagaan, pengendalian tata kelola, kepatuhan syariah, dan capaian sosial-ekonomi. Penelitian menggunakan metode yuridis normatif-doktrinal dan analisis isi kualitatif terhadap sumber hukum Islam, dokumen tata kelola zakat Malaysia, literatur ilmiah, dan praktik penyaringan terdokumentasi. Analisis menemukan tujuh tahap verifikasi dan empat kelompok risiko utama: identitas, dokumen, sumber daya rumah tangga, dan klaim darurat. IMVGF menempatkan verifikasi sebagai infrastruktur akuntabilitas yang mengoperasionalkan *amanah*, melindungi *hifẓ al-māl*, dan memperkuat legitimasi distribusi.
Kata kunci: tata kelola zakat; verifikasi *mustahiq*; akuntabilitas *'amil*; keadilan distributif; *maqāṣid al-shari'ah*

INTRODUCTION

Zakat governance now operates within a contradictory institutional environment. Digital applications, online payments, and data-driven administration promise faster and wider access, yet the same expansion increases the volume and complexity of eligibility decisions and creates new opportunities for misrepresentation. Recent mapping of the zakat literature confirms growing attention to governance and institutional modernization, while Malaysian institutions display uneven levels of technological adoption.[1] The critical issue is therefore no longer whether zakat institutions should modernize, but whether modernization is accompanied by verification controls capable of distinguishing a genuinely eligible mustahiq from an applicant who strategically exploits incomplete information.

The issue is urgent because an erroneous eligibility decision has a double distributional cost. A false positive transfers zakat to a person who is not entitled to it, while a false negative denies assistance to a lawful beneficiary whose need may be immediate. Both outcomes can weaken public trust, distort institutional performance, and compromise the amanah attached to zakat assets. The classical insistence that zakat be directed to prescribed recipient categories is therefore not separable from contemporary questions of accountability and procedural accuracy.[2] In settings where funds are finite and needs are heterogeneous, verification is a rights-protection function rather than merely a bureaucratic prerequisite.[3]

At the global level, research has tended to approach zakat through three broad lenses: institutional efficiency and governance, accountability and public confidence, and social or developmental impact.[4] Adjacent governance scholarship adds that accountability requires actors to explain and justify decisions, while nonprofit accountability depends on mechanisms that make organizational conduct reviewable rather than simply visible.[5] Yet these literatures rarely enter the decision room where beneficiary status is actually produced. The micro-process by which information is tested, inconsistencies are resolved, and eligibility becomes an institutional decision remains conceptually underdeveloped.

The Malaysian literature provides a richer operational context but displays a similar gap. Studies have examined financial management, localization, state-level distribution, and the benefits of placing decision-making closer to communities.[6] More recent work emphasizes

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[1] Muneer M. Alshater et al., "What Do We Know about Zakat Literature? A Bibliometric Review," *Journal of Islamic Accounting and Business Research* 12, no. 4 (2021): 544–63, https://doi.org/10.1108/JIABR-07-2020-0208.

[2] Yusuf al-Qaradawi, *Fiqh Al-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of the Qur'an and Sunnah*, trans. Monzer Kahf (Scientific Publishing Centre, King Abdulaziz University, 1999). Wahbah al-Zuhayli, *Financial Transactions in Islamic Jurisprudence*, vol. 1 (Dar al-Fikr, 2002).

[3] Norazlina Abd Wahab and Abdul Rahim Abdul Rahman, "A Framework to Analyse the Efficiency and Governance of Zakat Institutions," *Journal of Islamic Accounting and Business Research* 2, no. 1 (2011): 43–62, https://doi.org/10.1108/17590811111129508.

[4] Norazlina Abd Wahab and Abdul Rahim Abdul Rahman, "A Framework to Analyse the Efficiency and Governance of Zakat Institutions," *Journal of Islamic Accounting and Business Research* 2, no. 1 (2011): 43–62, https://doi.org/10.1108/17590811111129508.

[5] Mark Bovens, "Analysing and Assessing Accountability: A Conceptual Framework," *European Law Journal* 13, no. 4 (2007): 447–68, https://doi.org/10.1111/j.1468-0386.2007.00378.x.

[6] P. M. F. F. Ag Omar et al., "Efficiency of Financial Management and Zakat Distribution: A Study at the Sabah Islamic Religious Council," *Jurnal Syariah* 25, no. 3 (2017): 415–52.

digital transformation, while project-based research has documented screening practices and concrete cases of fraudulent zakat applications.[7] What is missing is an integrated explanation of how these practices constitute governance. Verification is mentioned, but its relationship to delegated 'amil authority, information asymmetry, fraud prevention, consistency, and maqasid al-Shariah has not been sufficiently theorized.[8]

This article addresses that gap through two research questions. First, how do the roles and responsibilities of 'amil translate into a defensible sequence for determining mustahiq eligibility under contemporary zakat administration? Second, how can the principal verification controls be integrated into a governance framework that explains their contribution to transparency, accountability, integrity, distributive accuracy, public trust, and Shariah objectives? The questions deliberately shift attention from aggregate institutional performance to the decision architecture that produces distribution outcomes.[9]

Theoretically, the inquiry sits at the intersection of Islamic public authority, institutional accountability, and information asymmetry. Qur'an 9:60 establishes the normative boundary of zakat recipients, while classical discussions of 'amil place collection and distribution within an authorized institutional function rather than a purely private act.[10] Contemporary maqasid reasoning further requires legal and administrative arrangements to be assessed by the purposes they protect, including wealth, dignity, justice, and social welfare.[11] Agency theory is useful at the operational level because applicants possess private information that the institution must test before allocating resources.[12]

Accordingly, the objective of this study is to reconceptualize mustahiq verification as an internal governance mechanism and to formulate an Integrated Mustahiq Verification Governance Framework (IMVGF). The study does not attempt to estimate the prevalence of fraud or rank Malaysian zakat institutions. Instead, it identifies the legal and institutional logic of verification, reconstructs the principal control points from documentary evidence, and explains how those controls convert the authority of 'amil into accountable distribution decisions.

The article makes three contributions. Conceptually, it moves beneficiary verification from the margins of zakat administration to the center of governance analysis. Analytically, it links documented fraud patterns to specific control failures and shows why a layered verification

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[7] Aqil Alexander Rosli Amran et al., "Advancements in Digital Transformation among Malaysian Zakat Institutions," *Journal of Awqaf, Zakat and Hajj* 3, no. 2 (2025): 101–28, https://doi.org/10.65404/JAWHAR.302006.

[8] Mahdi Syahbandir et al., "State and Islamic Law: A Study of Legal Politics on Zakat as a Tax Deduction in Aceh," *AHKAM : Jurnal Ilmu Syariah* 22, no. 1 (2022), https://doi.org/10.15408/ajis.v22i1.26200.

[9] Khamim Khamim et al., "Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia," *Journal of Islamic Law* 6, no. 1 (2025): 112–34, https://doi.org/10.24260/jil.v6i1.3679.

[10] Abu al-Hasan Ali ibn Muhammad al-Mawardi, *Al-Ahkam al-Sultaniyyah*, 2nd ed. (Matba'ah Mustafa al-Halabi, 1966).

[11] Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (International Institute of Islamic Thought, 2008).

[12] Michael C. Jensen and William H. Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure," *Journal of Financial Economics* 3, no. 4 (1976): 305–60, https://doi.org/10.1016/0304-405X(76)90026-X.

chain is preferable to a single documentary test. Normatively, it connects institutional accountability with hifz al-mal and distributive justice, while also recognizing that verification itself must be proportionate, timely, and procedurally fair. The resulting framework offers a testable architecture for future empirical research and a practical basis for standard-setting across zakat authorities.

LITERATURE REVIEW

The literature on zakat governance has grown substantially, but its intellectual structure remains fragmented across economics, accounting, Islamic law, public administration, and social policy. Bibliometric evidence shows that governance, institutional performance, poverty alleviation, and compliance have become recurring themes, while accountability research remains relatively limited compared with the wider zakat field.[13] For analytical purposes, this literature can be reorganized around three connected questions: which factors shape trustworthy zakat governance, how distribution decisions are processed, and what impacts follow from those decisions. This factors-process-impact structure exposes a crucial omission. Studies often relate governance characteristics to institutional outcomes without opening the "black box" between an application for assistance and the final decision that classifies a person as eligible or ineligible. The gap matters because the legal category of mustahiq does not implement itself; it is translated through evidence, judgment, procedures, and organizational authority. A governance analysis therefore requires attention to the institutional mechanisms that transform normative eligibility criteria into repeatable and reviewable decisions.[14]

The first trend concerns FACTORS that enable or constrain zakat governance. Foundational work on Malaysian zakat institutions associates effective governance with institutional structures, efficiency, transparency, and accountable management.[15] Broader nonprofit and public-sector scholarship similarly treats accountability as a relationship in which an actor is obliged to explain conduct to a forum capable of questioning and judging it, and it distinguishes disclosure from deeper processes of evaluation and answerability.[16] In zakat administration, these factors acquire a specifically Islamic dimension because 'amil act under delegated religious and institutional authority. Classical juristic treatments locate 'amil within organized management of zakat, while contemporary studies stress professionalism and integrity in the role.[17] Information quality is another critical factor. The applicant knows

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[13] Muneer M. Alshater et al., "What Do We Know about Zakat Literature? A Bibliometric Review," *Journal of Islamic Accounting and Business Research* 12, no. 4 (2021): 544–63, https://doi.org/10.1108/JIABR-07-2020-0208.

[14] Hukmiah Husain et al., "Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between BAZNAS and the Ministry of Religion," *El-Usrah: Jurnal Hukum Keluarga* 7, no. 2 (2024): 462–79, https://doi.org/10.22373/ujhk.v7i2.24961.

[15] Abd Wahab and Abdul Rahman, "A Framework to Analyse the Efficiency and Governance of Zakat Institutions."

[16] Mark Bovens, "Analysing and Assessing Accountability: A Conceptual Framework," *European Law Journal* 13, no. 4 (2007): 447–68, https://doi.org/10.1111/j.1468-0386.2007.00378.x.

[17] Abu al-Hasan Ali ibn Muhammad al-Mawardi, *Al-Ahkam al-Sultaniyyah*, 2nd ed. (Matba'ah Mustafa al-Halabi, 1966).

household income, assets, dependents, marital circumstances, and informal support networks better than the institution. Agency theory predicts that such information asymmetry can enable opportunistic reporting when eligibility produces material benefits.[18] Digitalization can reduce transaction costs and improve audit trails, but technology does not remove asymmetry unless databases, identity checks, and verification responsibilities are institutionally integrated.[19]

The second trend addresses PROCESS: how zakat is distributed, how recipient categories are operationalized, and how decisions are localized. The Qur'anic allocation in 9:60 establishes the recipient categories, but juristic and administrative practice must determine how general categories such as poor and needy are applied to concrete households. Al-Qaradawi and al-Zuhayli emphasize that distribution is governed by substantive entitlements and purposes rather than by administrative convenience alone.[20] Malaysian scholarship has therefore explored localization as a way of bringing administrators closer to community knowledge, potentially improving identification and responsiveness.[21] Other studies examine financial-management efficiency and the distribution of zakat among the eight categories.[22] The most directly relevant documentary evidence comes from screening studies that describe application review, supporting-document checks, had kifayah assessment, investigation, and committee-based decisions.[23] These studies demonstrate that verification already exists as practice, yet it is usually narrated as a sequence of tasks. What remains insufficiently developed is a governance theory explaining why each stage exists, which risk it controls, and how stages should interact when evidence conflicts.[24]

The third trend concerns IMPACT. Zakat is commonly evaluated through poverty alleviation, social inclusion, empowerment, institutional trust, and alignment with maqasid al-Shariah or the Sustainable Development Goals. Studies in Indonesia show how zakat can be repositioned from a narrowly ritual frame toward broader muamalat and welfare objectives, and how targeted initiatives can support vulnerable groups or productive mustahiq.[25] Research also links zakat governance to sustainable development and emphasizes the need for effective

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[18] Michael C. Jensen and William H. Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure," *Journal of Financial Economics* 3, no. 4 (1976): 305–60, https://doi.org/10.1016/0304-405X(76)90026-X.

[19] Rosli Amran et al., "Advancements in Digital Transformation among Malaysian Zakat Institutions."

[20] Yusuf al-Qaradawi, *Fiqh Al-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of the Qur'an and Sunnah*, trans. Monzer Kahf (Scientific Publishing Centre, King Abdulaziz University, 1999).

[21] M. S. Salleh, "Localization of Zakat Distribution: A Theoretical Proposal," in *Zakat: Sharia, Economics & Law*, ed. A. G. Ismail and H. Muji Tahir (National University of Malaysia Publishers, 2006).

[22] P. M. F. F. Ag Omar et al., "Efficiency of Financial Management and Zakat Distribution: A Study at the Sabah Islamic Religious Council," *Jurnal Syariah* 25, no. 3 (2017): 415–52.

[23] Alias Azhar and Mohammad Azam Hussain, "The Methodology of Fatwa Istinbat in the State of Kedah: Analysis of Zakat Law Issues," *Journal of Critical Reviews* 7, no. 8 (2020): 1719–24.

[24] Deni Kamaludin Yusup et al., "The Effectiveness of Zakat Distribution at the National Zakat Agency," *Al-'Adalah* 18, no. 1 (2021): 55–76, https://doi.org/10.24042/adalah.v18i1.9912.

[25] Fakhruddin Fakhruddin et al., "From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqasid Al-Shari'ah," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 1 (2024): 495–517, https://doi.org/10.22373/sjhk.v8i1.19637.

systems if social objectives are to be realized.[26] These outcome-oriented studies are important, but they often assume that the intended beneficiary has been correctly identified. That assumption is analytically risky. The social impact of zakat depends not only on how much is collected or distributed, but also on the precision of targeting. If eligibility errors systematically divert funds or exclude lawful recipients, aggregate measures of efficiency can conceal distributive injustice. Verification accuracy is therefore an upstream condition for downstream impact, making it necessary to connect procedural integrity with socioeconomic performance.[27]

A critical evaluation of prior studies reveals four limitations. First, the literature is macro-biased: governance is frequently measured through organizational performance, reporting, efficiency, or payer perceptions rather than through individual distribution decisions.[28] Second, process studies are often descriptive and do not specify the control logic connecting risks to verification responses. Third, Islamic legal analysis and governance analysis frequently proceed in parallel: fiqh clarifies who may receive zakat, whereas management studies examine how institutions perform, but fewer studies explain how legal entitlement is operationalized through accountable organizational routines. Fourth, digital transformation is often framed as modernization, although online applications can simultaneously increase access and increase exposure to document manipulation, identity ambiguity, and high-volume decision pressure.[29] These limitations produce a conceptual blind spot around the accountability of classification itself. A rejected or approved application is not simply an output; it is an authoritative determination that should be evidence-based, consistent, reasoned, reviewable, and proportionate to the applicant's circumstances.[30]

This study therefore formulates its novelty around mustahiq verification as a distinct governance construct. The proposed IMVGF links four dimensions: an institutional governance foundation, a multi-stage verification mechanism, governance-quality effects, and Shariah-socioeconomic outcomes. The first dimension grounds 'amil authority in Islamic law, state or institutional authorization, standard operating procedures, and organizational accountability. The second converts eligibility into a chain of evidentiary controls rather than a single declaration. The third explains how those controls produce transparency, integrity, consistency, fraud prevention, targeting accuracy, and public trust. The fourth connects those qualities to hifz al-mal, fair distribution, poverty reduction, efficient zakat management, and

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[26] Mazroatus Saadah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 16, no. 2 (2021): 302–26, https://doi.org/10.19105/al-lhkam.v16i2.4990.

[27] Sucipto Sucipto et al., "Non-Compliance in the Distribution and Management of Zakat: An Islamic Legal Perspective," *Nurani: Jurnal Kajian Syari'ah Dan Masyarakat* 25, no. 2 (2025): 426–43, https://doi.org/10.19109/nurani.v25i2.27984.

[28] Ahmad Baehaqi et al., "Accountability in Zakat Institutions: A Bibliometric Analysis and Systematic Literature Review," *International Journal of Economics and Management* 19, no. 1 (2025): 43–56, https://doi.org/10.47836/ijeam.19.1.03.

[29] Aqil Alexander Rosli Amran et al., "Advancements in Digital Transformation among Malaysian Zakat Institutions," *Journal of Awqaf, Zakat and Hajj* 3, no. 2 (2025): 101–28, https://doi.org/10.65404/JAWHAR.302006.

[30] Ahmad Fathonih, "Zakat As An Alternative Revenue and Financing Resources for The State," *Al-'Adalah* 16, no. 1 (2019): 115–34, https://doi.org/10.24042/adalah.v16i1.3891.

maqasid al-Shariah. This formulation advances the literature by specifying a mechanism between governance inputs and social outcomes. It also introduces an important counterweight: strong verification must include procedural safeguards so that fraud control does not become excessive suspicion, arbitrary delay, or exclusion of applicants whose poverty is difficult to document. The research direction is thus dual improving detection while protecting legitimate access. This duality also supplies criteria for evaluating institutional design: a sound system should reduce preventable leakage without shifting the evidentiary burden so heavily onto poor applicants that lawful claims become practically inaccessible. It should also produce comparable reasons for comparable cases while allowing documented exceptions where household vulnerability cannot be captured by a fixed threshold. These criteria make verification quality empirically observable rather than merely aspirational.

METHOD

This study adopts a normative-doctrinal legal design combined with qualitative content analysis. Normative legal research is appropriate when the object of inquiry is the coherence, interpretation, and institutional implications of legal norms, principles, doctrines, and governance rules rather than the statistical behavior of a population.[31] The design was selected because the research questions concern the authority and responsibilities of 'amil, the normative basis of mustahiq determination, and the institutional architecture through which eligibility should be verified. The study is therefore analytical and framework-building, not an empirical prevalence study. Its claims about fraud patterns are limited to documented cases contained in the examined materials and are not generalized as incidence rates for Malaysia as a whole.

The unit of analysis is the "verification decision" as a legally and institutionally structured act. More specifically, the analysis examines propositions and procedures that answer six questions: who possesses authority to determine eligibility; what information is relevant; what evidence is required; which risks can distort the information; which institutional controls test the evidence; and what governance or Shariah consequence follows from the decision. The jurisdictional focus is Malaysia because zakat administration is institutionally developed but decentralized across states, creating a useful setting for examining common governance principles within heterogeneous administrative arrangements. The analysis nevertheless draws on Indonesian scholarship where it clarifies comparative zakat governance, maqasid-oriented administration, and normative legal method.[32]

The documentary corpus consists of three source categories. Primary normative materials include Qur'anic provisions on zakat, classical and contemporary fiqh al-zakah, and publicly available Malaysian institutional or fatwa materials relevant to zakat administration and Shariah

[31] Tunggul Ansari Setia Negara, "Normative Legal Research in Indonesia: Its Origins and Approaches," *Audito Comparative Law Journal* 4, no. 1 (2023): 1–9, https://doi.org/10.22219/aclj.v4i1.24855.

[32] Suparto Suparto et al., "Local Government Authority in the Field of Religion: A Study of Regional Regulation (Perda) on Zakat in Riau Province," *De Jure: Jurnal Hukum Dan Syar'iah* 14, no. 2 (2022): 244–61, https://doi.org/10.18860/j-fsh.v14i2.15322.

governance.[33] Secondary materials include peer-reviewed research on zakat governance, accountability, distribution, localization, digitalization, Islamic social finance, and normative legal methodology. A third evidentiary category consists of documented screening cases in the Universiti Utara Malaysia project report on zakat-recipient screening, which supplies the fraud scenarios analyzed in the Results section.[34] Contemporary literature was prioritized where it contributed directly to governance and digital developments, while classical sources were retained for legal concepts whose authority is not time-limited. Sources were included for relevance, traceability, and conceptual contribution; duplicates and bibliographic items that could not support a specific proposition were excluded from the revised synthesis.

Data collection followed a structured documentary extraction rather than a claim of exhaustive systematic review. Relevant materials from the original article corpus were re-screened, citation chains were checked for directly pertinent sources, and legal or institutional documents were organized in an extraction matrix. Each item was coded for: (1) source type and jurisdiction; (2) concept of 'amil authority; (3) mustahiq or asnaf eligibility; (4) evidence used in determination; (5) verification stage; (6) identified risk or failure mode; (7) governance principle; and (8) intended legal or socioeconomic outcome. This coding strategy prevents the literature review from becoming a catalogue of sources and permits direct comparison between fiqh principles, governance concepts, and operational practices. It also supports source triangulation: a proposed control was treated as analytically stronger when it could be justified across normative doctrine, institutional practice, and governance literature rather than from a single source category.[35]

Analysis proceeded in three stages using qualitative content-analysis logic.[36] First, deductive codes were derived from the research questions and the concepts of amanah, accountability, information asymmetry, hifz al-mal, and distributive justice. Second, inductive coding of the documented cases identified recurring risk patterns identity or status falsification, document manipulation, concealment of household resources, and abuse of emergency assistance and linked them to control responses such as document authentication, had kifayah assessment, field inquiry, database cross-checking, and committee review. Third, the coded relationships were iteratively synthesized into the IMVGF and tested for internal coherence by asking whether every proposed stage had a defined governance purpose and whether every claimed outcome could be traced back to a control mechanism. Because the evidence is documentary, the framework should be read as a theoretically grounded model requiring

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[33] Jabatan Kemajuan Islam Malaysia (JAKIM), "E-SMAF Fatwa Repository (Zakat Category)," 2025, https://www.islam.gov.my.

[34] Alias Azhar et al., *Screening and Selection Procedures for Zakat Recipients in Malaysia: Towards the Development of Best Practice Guidelines (S/O 14282)* (Universiti Utara Malaysia, 2021).

[35] Fakhruddin Fakhruddin et al., "From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqāṣid Al-Sharī'ah," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 1 (2024): 495–517, https://doi.org/10.22373/sjhk.v8i1.19637.

[36] Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology*, 4th ed. (SAGE, 2019).

empirical validation; this limitation is addressed explicitly in the Conclusion and future research agenda.

RESULTS

Verification Architecture and Documented Practice

The documentary analysis shows that mustahiq determination is best represented as a layered evidentiary process rather than a single eligibility test. Across the materials, seven recurrent control points can be reconstructed: application and disclosure; documentary screening; had kifayah or household-needs assessment; field investigation; database or inter-record cross-checking; committee evaluation; and a reasoned approval or rejection.[37] The sequence matters because each stage tests a different dimension of the applicant's claim. Documentary screening tests formal consistency, had kifayah converts household circumstances into a needs threshold, field investigation tests whether declared conditions correspond to lived conditions, and cross-checking tests whether the application conflicts with information held elsewhere. Committee review then transforms accumulated evidence into an institutional decision, reducing reliance on the unreviewed discretion of a single officer. The principal descriptive finding is therefore that verification is already structurally embedded in distribution practice; the governance problem lies in how consistently, transparently, and proportionately its layers are combined.

Restated in governance terms, the seven-stage chain functions as cumulative assurance. No single source of evidence is sufficiently reliable for all applicants. Identity documents may be genuine while household income is incompletely disclosed; a low declared income may be accurate while assets or spousal earnings remain hidden; and a plausible emergency narrative may be difficult to verify when normal field procedures are suspended. These conditions explain why a "one document, one decision" model is institutionally weak. Had kifayah is particularly significant because it shifts assessment away from gross income alone toward household need and dependency, but it still depends on accurate inputs. Field investigation and community-level knowledge can correct incomplete declarations, while database cross-checks can detect duplication or contradictory status information. The resulting architecture resembles an internal-control system: later stages do not merely repeat earlier checks but compensate for their specific blind spots.[38]

The documented fraud cases illustrate how this cumulative logic works in practice. The case set includes a livestock-assistance claim where field investigation found no actual farming activity; a COVID-19 business application supported by invalid documents; false widow or residence claims and intentionally overlapping applications; concealment of spouses' employment and household resources; fabricated health circumstances; and a forged medical stamp.[39] The cases do not establish frequency, but they are analytically valuable because they reveal distinct evidentiary vulnerabilities. In each example, rejection became defensible only after a control supplied information that the initial application did not. Table 1 reorganizes the cases around the verification failure and the corrective control rather than reproducing them as anecdotal misconduct. This reframing is central to the article's argument: the unit

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[37] Azhar and Hussain, "The Methodology of Fatwa Istinbat in the State of Kedah: Analysis of Zakat Law Issues," 2020.

[38] Hairunnizam Wahid and S. Ahmad, "Proposed Localization of Zakat Distribution in Malaysia: Are the Amils Ready?," *Jurnal Ekonomi Malaysia* 46, no. 2 (2012): 17–27.

[39] Alias Azhar and Mohammad Azam Hussain, "The Methodology of Fatwa Istinbat in the State of Kedah: Analysis of Zakat Law Issues," *Journal of Critical Reviews* 7, no. 8 (2020): 1719–24.

of concern is not the moral character of applicants but the institutional capacity to detect materially inconsistent information before scarce zakat funds are irreversibly distributed. The case synthesis also shows that corrective information frequently originates outside the applicant's initial file through a site visit, an original document, a family or community inquiry, or a cross-record comparison. This reinforces the need to design verification as evidence triangulation rather than as clerical completeness checking.[40]

Table 1. Documented verification failures and corrective controls[41]

Documented case pattern	Primary verification risk	Corrective control	Governance interpretation
Livestock assistance claim unsupported by actual farming activity	Unverified underlying activity	Field investigation/home visit	Claim rejected after the activity could not be substantiated
COVID-19 business application supported by invalid documents	Document authenticity	Request for originals/issuer verification	Claim rejected when authentic supporting evidence was not produced
False widow/residence status and intentional spousal overlap	Identity/status and duplication	Database and record cross-checking	Inconsistent or duplicated claims rejected; household need remains subject to had kifayah
Non-disclosure of spouses' employment and household resources	Incomplete household-resource disclosure	Household assessment and background inquiry	Eligibility reconsidered on the basis of actual household capacity
Fabricated health circumstances in emergency assistance	Emergency narrative verification	Communication/document cross-check and follow-up	Claim rejected after the asserted condition could not be verified
Forged medical stamp used in a medical-aid application	Document/issuer authenticity	Record flagging and future cross-checking	Claim rejected and information retained for subsequent verification

Source: Reorganized from documented cases in the UUM screening project report; cases are illustrative and not prevalence estimates.

Verification Vulnerabilities and Control Logic

Critical analysis of the case material identifies four risk factors behind inaccurate mustahiq classification. The first is identity and status asymmetry, where institutions cannot initially observe whether marital status, residence, dependency, or household composition is truthfully reported. The second is documentary authenticity risk, intensified when digital submission separates documents from face-to-face scrutiny. The third is resource-concealment risk, in which applicants disclose personal

[40] Mazroatus Saadah and Uswatun Hasanah, "The Common Goals of BAZNASâ€™ Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 16, no. 2 (2021): 302–26, https://doi.org/10.19105/al-lhkam.v16i2.4990.

[41] Azhar and Hussain, "The Methodology of Fatwa Istinbat in the State of Kedah: Analysis of Zakat Law Issues," 2020.

income but omit spousal earnings, assets, transfers, or other support that changes the household's actual need. The fourth is emergency-procedure risk: crisis programs may prioritize speed and remote access, reducing ordinary opportunities for physical verification. These factors are conceptually distinct from "fraud" as a legal conclusion. They describe conditions under which misclassification becomes more likely and therefore permit risk-based controls without presuming that every applicant is dishonest. This distinction is important for procedural fairness and for avoiding a governance culture that stigmatizes poverty.

The same finding can be restated as a problem of institutional information design. Applicant opportunism alone cannot explain misdistribution; risk becomes consequential when the institution lacks reliable ways to compare declarations with independent evidence. In agency terms, the applicant controls information that affects an allocation decision, while the 'amil institution bears responsibility for the resulting distribution.[42] In accountability terms, the quality of the decision depends on whether the officer can demonstrate what information was considered, why inconsistencies were resolved in a particular way, and which authorized forum approved the outcome.[43] This produces a second major finding: effective verification requires both substantive evidence and an auditable decision pathway. A technically accurate decision reached through undocumented discretion remains difficult to defend; conversely, a well-documented process based on weak evidence can create only procedural appearance. Governance quality requires the two to operate together.[44]

Table 2 summarizes the risk-control relationship derived from the analysis. The table shows that the controls are not interchangeable. Identity and status risks are most directly addressed through authentication and database cross-checks; documentary risks require original-document or issuer verification and persistent audit trails; concealed resources require household-based had kifayah assessment and, where justified, field inquiry; and emergency risks require expedited but not eliminated controls, for example post-disbursement review or higher scrutiny for anomalous claims. Committee evaluation operates across all categories by providing collective reasoning and a record of accountability. These control relationships also reveal the limit of digitalization. Technology can make cross-checks faster, but governance value depends on data interoperability, data quality, access authorization, and the ability of 'amil to interpret exceptions.[45] Thus, the critical finding is not "more technology," but better alignment between a particular risk and the verification control most capable of producing reliable evidence. A control matrix can therefore support managerial calibration: institutions can record which anomalies trigger which additional checks, monitor whether those checks change decisions, and identify controls that create delay without materially improving accuracy. Such evidence would allow verification intensity to be adjusted over time rather than fixed permanently by administrative habit.

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[42] Jensen and Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure," 1976.

[43] Bovens, "Analysing and Assessing Accountability: A Conceptual Framework," 2007.

[44] Muklisin Muklisin, "Strategi Pengelolaan Zakat Dalam Upaya Pengembangkan Usaha Produktif (Studi Kasus Pada BAZNAS Kabupaten Bungo)," *JURIS (Jurnal Ilmiah Syariah)* 17, no. 2 (2018): 205–14, https://doi.org/10.31958/juris.v17i2.1174.

[45] Amran et al., "Advancements in Digital Transformation among Malaysian Zakat Institutions."

Table 2. Risk-control matrix for mustahiq verification

Risk factor	Potential classification failure	Primary verification response	Governance value
Identity/status asymmetry	False marital, residence, dependency, or duplicate status	Identity authentication; database cross-check; household matching	Accuracy, consistency, fraud prevention
Document authenticity risk	Altered, invalid, or forged supporting records	Original/issuer verification; audit trail; anomaly flagging	Integrity, transparency, evidentiary reliability
Household-resource concealment	Undisclosed income, assets, spouses, or support	Had kifayah; household-level assessment; targeted field inquiry	Fairness, accurate targeting, hifz al-mal
Emergency-procedure risk	Expedited processes reduce ordinary physical checks	Risk-based escalation; remote verification; post-disbursement review	Timeliness with accountability
Decision-discretion risk	Different officers interpret similar evidence differently	Committee review; reasoned decisions; periodic calibration	Consistency, answerability, public trust

Integrated Mustahiq Verification Governance Framework

The transformative result of the synthesis is the Integrated Mustahiq Verification Governance Framework (IMVGF). The framework contains four interdependent dimensions. The Institutional Governance Foundation encompasses government or legally recognized authority, the 'amil institution, siyasah shar'iyyah, standard operating procedures and legal compliance, and organizational accountability.[46] The Mustahiq Verification Mechanism contains the seven-stage chain identified above. Governance Quality captures the institutional properties generated when those stages work coherently: transparency, accountability, integrity, fraud prevention, consistent decisions, accurate distribution, and public trust. Finally, Shariah and Socioeconomic Outcomes capture the purpose of the system: hifz al-mal, fair distribution, poverty reduction, efficient zakat management, and achievement of maqasid al-Shariah.[47] The key theoretical move is to place verification between authority and outcomes as the mechanism through which the former becomes the latter.[48]

In restated form, the IMVGF rejects two incomplete models of zakat governance. The first is an input-output model in which strong legal authority and large collections are assumed to produce good distribution. The second is a transparency-only model in which public reporting is treated as sufficient evidence of accountability. The framework instead argues that distributive legitimacy is generated at the decision level. 'Amil must have authority, but authority

[46] al-Mawardi, *Al-Ahkam al-Sultaniyyah*, 2nd ed. (Matba'ah Mustafa al-Halabi, 1966).
[47] Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (International Institute of Islamic Thought, 2008).
[48] Yulianti Muthmainnah et al., "Zakat Initiatives for Supporting Victims of Violence against Women and Children in Indonesia," *Ijtihad : Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 (2024): 331–57, https://doi.org/10.18326/ijtihad.v24i2.331-357.

must be operationalized through standardized evidence and review; digital systems may improve visibility, but the institution must still explain how an applicant was classified; and socioeconomic impact depends on whether scarce resources reach persons who satisfy the relevant Shariah and institutional criteria. This conception aligns with research showing that accountability requires more than disclosure and that zakat governance should be evaluated through both institutional quality and social purpose.[49] Figure 1 presents the resulting causal-governance logic as a vertical sequence rather than a list of disconnected good practices.

[49] Tabrez Ebrahim, "Islamic Intellectual Property," *Seton Hall Law Review*, ahead of print, 2024, https://doi.org/https://doi.org/10.60095/iqxu3842.

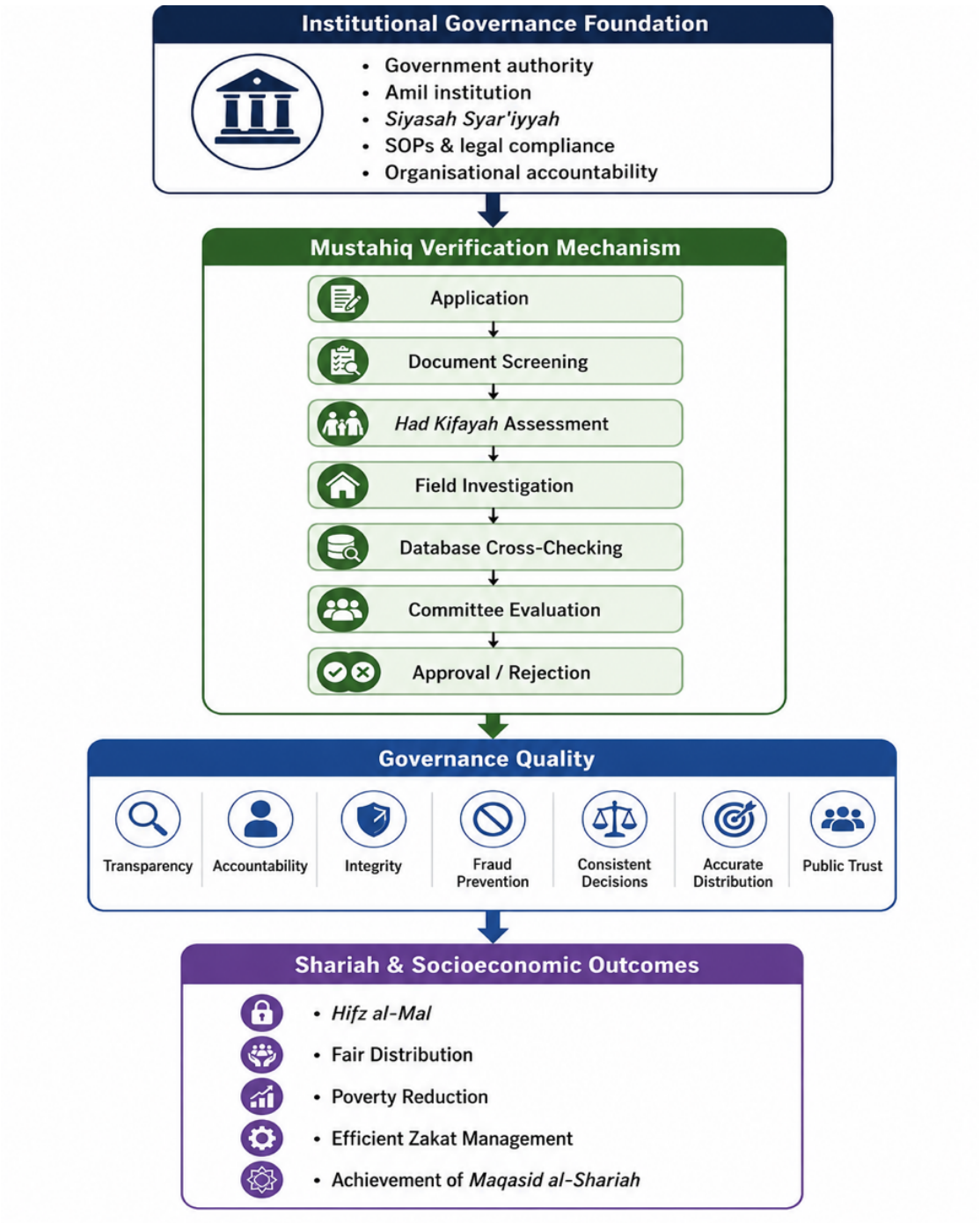

Figure 1. Integrated Mustahiq Verification Governance Framework (IMVGF)

The model also generates new implications that are not explicit in the source literature when each element is considered separately. First, verification quality should be assessed through both error directions: leakage to ineligible applicants and exclusion of legitimate mustahiq. Second, controls should be risk-based. Routine low-risk applications may be processed through lighter verification, whereas inconsistent, duplicated, unusually documented,

or high-value claims justify deeper inquiry. Third, every escalation should be documented and reviewable so that stronger fraud prevention does not become arbitrary delay. Fourth, interoperable databases should be governed by necessity, accuracy, role-based access, and data-minimization principles because beneficiary verification involves sensitive socioeconomic information. Fifth, committee decisions should record reasons in a concise form that supports internal audit and, where appropriate, applicant review or appeal. These implications transform the IMVGF from a descriptive flowchart into a governance model with measurable design propositions for future testing. For example, researchers can test whether database interoperability reduces duplicate claims, whether documented committee reasoning reduces inter-officer variation, and whether risk-based escalation shortens ordinary processing time without increasing post-distribution reversals. The framework therefore yields falsifiable propositions rather than only normative recommendations.

DISCUSSION

The principal finding is that mustahiq verification constitutes the missing middle of zakat governance. Existing scholarship has convincingly established the importance of efficiency, accountability, transparency, digitalization, and social impact, but these dimensions become meaningful only when institutions can defend the classification decisions through which distribution occurs.[50] The present analysis shows that a layered sequence of documentary, household, field, database, and committee controls reduces different forms of uncertainty and creates a record of institutional reasoning. The contribution is therefore not the discovery that verification occurs; the original materials already document screening practices.[51] The contribution is the theoretical recoding of those practices as accountability infrastructure. This perspective explains why verification affects several outcomes simultaneously: it protects zakat assets, improves targeting, supports consistent decision-making, and provides a basis for explaining decisions to internal overseers, applicants, payers, and the wider public. This decision-level perspective also offers a more precise basis for audit because reviewers can test whether evidence, reasons, and authorization align at the point where entitlement is converted into payment.

The Malaysian context is particularly important for interpreting this result. Zakat governance is shaped by state-level religious authority and institutional variation, so criteria, administrative capacity, technological maturity, and local socioeconomic conditions are not perfectly uniform. Localization scholarship has long argued that proximity can improve knowledge of community need and reduce the informational distance between administrators and beneficiaries.[52] The IMVGF does not require institutional uniformity in every threshold or form. Instead, it identifies a common governance grammar: authorized 'amil, clear criteria,

[50] Abd Wahab and Abdul Rahman, "A Framework to Analyse the Efficiency and Governance of Zakat Institutions."
[51] Azhar and Hussain, "The Methodology of Fatwa Istinbat in the State of Kedah: Analysis of Zakat Law Issues," 2020.
[52] Salleh, "Localization of Zakat Distribution: A Theoretical Proposal."

proportionate verification, independent or cross-source evidence where necessary, collective or reviewable decisions, and documented outcomes. This allows local had kifayah parameters and state-specific procedures to remain responsive to context while still being evaluated against shared principles of evidence quality and accountability. The framework therefore accommodates institutional diversity without treating diversity as a justification for opaque or inconsistent decision-making. In comparative terms, the framework is therefore modular: the thresholds may vary by state, but the obligation to justify how evidence supports an eligibility classification should remain stable.

Theoretically, the findings point to a form of institutional hybridity rather than a choice between "traditional" fiqh and "modern" governance. The authority of 'amil and the boundaries of recipient entitlement emerge from Islamic legal doctrine, while standard operating procedures, databases, audit trails, risk controls, and committee governance provide contemporary organizational technologies for discharging that authority.[53] Agency theory explains the informational problem but cannot by itself define the moral purpose of the allocation; maqasid al-Shariah explains the purpose but requires institutional mechanisms capable of realizing it.[54] The IMVGF joins these levels. Information asymmetry explains why verification is necessary, accountability theory explains why decisions must be answerable, and maqasid reasoning explains why accuracy matters beyond managerial efficiency. The synthesis thus reframes hifz al-mal not merely as protection against financial loss, but as protection of a socially earmarked resource from wrongful allocation and preventable exclusion. This hybrid interpretation also avoids reducing Islamic governance to symbolic compliance, because Shariah objectives are tied to observable institutional practices that can be reviewed, audited, and improved.

A further scientific insight is that the common opposition between "fast service" and "strict verification" is too crude. Verification can create harmful delay when every applicant is subjected to the same intensive process regardless of risk, but weak verification can also produce hidden delay by exhausting funds, creating appeals, generating reputational disputes, or forcing repeated investigation after irregularities are discovered. The better design principle is proportionality. Low-risk applications should move quickly through standardized digital and documentary checks, while anomalies should trigger targeted escalation. Emergency programs require modified controls rather than no controls. This insight also changes how institutional performance should be measured. Turnaround time should be interpreted alongside targeting accuracy, rework, reversal rates, applicant complaints, and documented reasons for escalation. In this way, efficiency is not defined as speed alone but as timely, evidence-based, and defensible allocation of zakat. A performance system built on this definition would reward institutions for resolving uncomplicated claims quickly while preserving resources for deeper investigation only where indicators of uncertainty or inconsistency are present.

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[53] al-Mawardi, *Al-Ahkam al-Sultaniyyah*, 2nd ed. (Matba'ah Mustafa al-Halabi, 1966).

[54] Jensen and Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure," 1976.

Compared with previous studies, the IMVGF narrows the analytical lens while broadening the causal explanation. The efficiency-governance framework of Abd Wahab and Abdul Rahman evaluates institutional performance at the organizational level, whereas this study identifies the verification decision as a micro-foundation of that performance.[55] Localization studies explain how proximity may improve responsiveness and information, while the present framework specifies where local knowledge enters primarily field investigation, household assessment, and contextual interpretation.[56] Digital-transformation research demonstrates uneven technological adoption and the potential of online systems, while the IMVGF clarifies that technology produces governance value only when attached to specific controls and accountability rules.[57] Finally, the bibliometric review of zakat accountability identifies a need to move beyond reporting-centered understandings.[58] Verification answers that call by locating accountability inside an allocative decision rather than only in ex post financial disclosure. This is a substantive shift in locus: accountability begins before money leaves the institution, not merely when annual reports explain what has already been distributed.

The implications are theoretical, practical, and policy-oriented. Theoretically, future models of zakat governance should include verification quality as an intervening construct between institutional capacity and distribution outcomes. Practically, zakat authorities should establish minimum verification standards, risk-based escalation rules, documented committee reasoning, periodic recalibration of had kifayah, interoperable but privacy-conscious data checks, and continuous competency training for 'amil. Policy should also recognize the rights dimension of verification: applicants need clear requirements, predictable timelines, and a channel to correct factual errors or seek review where rejection rests on disputed information. These safeguards are necessary because a governance system designed only to detect fraud may increase false exclusions and erode trust among the poor it is meant to serve. The strongest version of the IMVGF therefore combines control with due process: it asks not only whether the institution can detect an ineligible claim, but whether it can demonstrate that a legitimate claimant was treated fairly, consistently, and with dignity. Such a balanced architecture is also more likely to sustain public confidence because it makes both institutional vigilance and beneficiary protection visible parts of the same governance system.

CONCLUSION

This study repositions mustahiq verification from an administrative subroutine to a core mechanism of zakat governance. The synthesis shows that the legitimacy of distribution depends on a layered decision architecture in which applications are tested through documentary screening, had kifayah assessment, field investigation, database cross-checking,

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[55] Abd Wahab and Abdul Rahman, "A Framework to Analyse the Efficiency and Governance of Zakat Institutions."

[56] Faishal Agil Al Munawar Adam Wahid Pangaji, "A Reassessment of Ibn 'Abbās's Inheritance Views and Their Contemporary Legal Relevance in Indonesia," *Journal of Modern Islamic Studies and Civilization*, ahead of print, 2026, https://doi.org/10.59653/jmisc.v4i01.2092.

[57] Rosli Amran et al., "Advancements in Digital Transformation among Malaysian Zakat Institutions."

[58] Baehaqi et al., "Accountability in Zakat Institutions: A Bibliometric Analysis and Systematic Literature Review."

and collective evaluation before approval or rejection. Documented cases of identity manipulation, invalid or forged documents, concealed household resources, and fabricated emergency circumstances demonstrate why no single evidentiary source is sufficient. The scholarly contribution lies in linking these operational controls to a broader chain of institutional authority, governance quality, and maqasid-oriented outcomes. Through the Integrated Mustahiq Verification Governance Framework (IMVGF), the article explains how 'amil authority becomes accountable action: verification reduces information asymmetry, generates reviewable reasons, protects hifz al-mal, improves targeting, and strengthens the distributive legitimacy of zakat. It also corrects a common conceptual imbalance by treating wrongful exclusion of a legitimate beneficiary as a governance failure alongside leakage to an ineligible applicant.

Theoretically, the IMVGF connects three literatures that are usually discussed separately: Islamic legal authority and maqasid al-Shariah, organizational accountability, and information asymmetry. The framework suggests that institutional performance should not be inferred solely from collection ratios, reporting quality, digital adoption, or aggregate distribution figures; it should also be traced to the quality of the classification decisions through which beneficiaries are admitted or rejected. Methodologically, the study demonstrates the value of combining doctrinal analysis with qualitative coding of institutional procedures and documented cases to build a mechanism-based framework. That strength is also its principal limitation. The research does not measure fraud prevalence, inter-state differences, causal effects, or beneficiary experience, and the documented cases are illustrative rather than statistically representative. The IMVGF should therefore be treated as an analytically grounded model whose propositions require empirical testing, not as evidence that all Malaysian zakat institutions use identical procedures or face identical levels of risk. A further priority is to test the framework from the beneficiary side, because institutional accuracy cannot be fully assessed without examining accessibility, perceived procedural justice, and the consequences of documentary requirements for households with weak formal records.

For practice and policy, the immediate priority is to standardize the logic of verification without eliminating legitimate local variation. Zakat authorities should define minimum evidence requirements, apply risk-based rather than uniformly intensive scrutiny, strengthen interoperable cross-checks, document committee reasoning, protect sensitive beneficiary data, establish review or appeal pathways, and train 'amil in both investigative competence and ethical decision-making. Performance dashboards should report not only processing speed but also reversals, duplicate claims, post-distribution corrections, exclusion complaints, and other indicators that reveal verification quality. Future research should validate the IMVGF through multi-state interviews, process tracing, Delphi assessment, and quantitative modeling; compare applicant and 'amil perceptions of fairness; estimate false-positive and false-negative classification risks; and examine whether digital integration reduces leakage without creating new forms of exclusion. Cross-jurisdictional comparison with Indonesia, Brunei Darussalam, Pakistan, and other formal zakat systems would further test which elements of the framework

are universal and which must remain context-specific. Such work can move zakat governance research from broad institutional aspiration toward evidence-based design of the decisions that determine who actually receives zakat.

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