

THE ROLE OF ZAKAT IN SUPPORTING CRISIS-AFFECTED COMMUNITIES: A QUALITATIVE CASE STUDY

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Paper was presented at the 9th International Conference on Zakat (ICONZ)
9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

This paper examines the role of Zakat in strengthening the communities impacted by disasters by using a detailed case study of the Indonesian National Zakat Agency (BAZNAS) and considers the potential for a successful transfer of its operational paradigm to the complex environment of the Gaza Strip. The study, as a qualitative case study, takes a tripartite legal, institutional, and comparative analytic approach based on the official datasets from the publication BAZNAS untuk Negeri dan Dunia in addition to relevant international reports. Results indicate that the BAZNAS paradigm is characterized by strong Sharia governance and an extremely responsive emergency mechanism; therefore, the author proposes a tailored emergency Zakat framework to Gaza that brings together Sharia proliferation, organizational governance, and the socio-economic supportive systems. The research recognizes various limitations such as lack of granular field level data based on aid given to Gaza, lack of a centralized Zakat organization in Gaza to compare empirically and reliance on publicly available reports instead of the proprietary financial documents. The application of the Indonesian model on Gaza might possibly enhance the effectiveness of Zakat allocation thus providing a viable example when it comes to managing resources in crisis situations. The final aim of establishing such a model is to make the communities more resilient, and this will lead to a transition between short-term humanitarian assistance and prolonged recovery and development projects. Comparing the stability of operation of a national Zakat institution and the needs of a conflict zone, this study is the first attempt to design a specific, special emergency Zakat model to the situation in Gaza.

Keywords: Zakat, Disaster Response, BAZNAS, Gaza, Sustainable Development.

I. INTRODUCTION

Zakat is considered to be a critical Sharia-compliant economic tool for attaining societal balance, alleviation of poverty, and support for populations effected by natural catastrophe or strife. With the growth of the modern humanitarian crises- especially in the Muslim world, there is an imminent need to establish new paradigms of Zakat administration that can optimally manage the effects of emergencies through preventive strategies to avoid distributional inefficiency, unequal distribution, and sustainability of a community (Al-Qaradawi, 2001), (Abd, et al 1985).

Among the most developed and clear institutional models, the experience of the National Zakat Agency (BAZNAS), used in Indonesia (Republic of Indonesia, 2011), can be singled out (Mohammed, 2010, p90). It is defined by a strong legal system (Law No. 23/2011), a vast domestic organizational network and a governance system that contains transparency and oversight, and international multilateral expansion in assisting humanitarian issues, including those in Palestine and Gaza. The magazine, BAZNAS untuk Negeri dan Dunia, shows that the view of Zakat as at the global scale was adopted by the agency, as it devotes chapters to their humanitarian interventions in Palestine and Gaza, thus highlighting their broad scope of interventions on a global level (BAZNAS, 2025).

1. Problem Statement

Although Zakat played the role of the historical context of the Islamic world, there are numerous countries that experience humanitarian disasters such as Gaza, which are still at risk because of the lack of an integrated framework that could make Zakat an organized disaster relief system of action. Therefore, the analysis of the experience of BAZNAS becomes very important as the successful model that could be applied to Gaza (Schaeublin, 2012).

2. Research Gap

Even though the available literature has focused more on Zakat in the economic context, there is a significant lack of comparative literature contrasting stable economies, like Indonesia, and crisis-torn areas, like Gaza. Besides, the absence of the studies, which directly relate Zakat governance to emergency response systems, and the research that will include Sharia, institutional and humanitarian analysis, is obvious as well.

3. Research Objectives

- To analyze the BAZNAS model and indication of how the administration of Zakat effectively supports community's crisis.
- To compare the humanitarian needs of Gaza with functioning of BAZNAS and their alignment and disjuncture.
- To adapt the BAZNAS framework to Gaza's specific Sharia juridical principles and political processes.
- To propose an "Emergency Zakat" scheme in Gaza based on the Indonesian experience.

4. Research Questions

- How do the working processes of BAZNAS system direct Zakat distribution for disaster-affected communities?
- By what means can the humanitarian needs in Gaza be aligned with the functioning processes and systems of governance the BAZNAS model represents?
- How can the BAZNAS model be applied in the future in Gaza Strip case adapted to the Shariah and political regulatory?
- What is the overall structure suggested of an emergency Zakat model in Gaza, based on the Indonesian case of BAZNAS?

5. Significance of the Study

The study examines the functioning capacity of the BAZNAS model within the context of disaster response considering the compatibility of humanitarian needs of Gaza with the operations within the Sharia and political systems of Gaza and provides an emergency model of Zakat based on the Indonesian case. The relevance of the study is multifold, which includes an academic, humanitarian, jurisprudential and political facet. It academically provides a new model of comparative analysis; humanitarian-wise, it empowers the mechanics of action to Gaza; jurisprudentially, it boosts the exploitation of Maqasid al-Zakat to relief activism; politically it provides practical advice to policymakers.

II. LITERATURE REVIEW

The concept of Zakat in Shariah and its importance to communities affected by disasters

1. Zakat in the Holy Quran

The Holy Quran establishes an inbuilt connection between Zakat and social justice, and it is this point of view that Al-Qaradawi identifies this when he defines Zakat as a powerful tool of human unity (Al-Qaradawi, 1995). This is evident in the Almighty's saying:

(خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا)

(At-Tawbah: 103)

The relationship can be seen in the scriptural mandate which outlines three major dimensions that are pertinent to the present study namely: purification dimension (Tahhiriyah), developmental dimension (Tazkiyah) and socio-psychological dimension (Sakinah). Following this theological framework, these three dimensions have been clearly highlighted in the statement of its philosophy of Zakat by the National Board of Zakat (BAZNAS), which states that Zakat cleanses wealth and brings social peace by reinvesting wealth to the poor and needy (BAZNAS, 2025).

2. Zakat in the Prophetic Sunnah

A prophetic tradition offers a principle on understanding Zakat as a humanitarian act most probable as cited in one of the authentic hadiths of the Messenger of Allah (PBUH): *«إنما بُعِثْتُ رَحْمَةً»* (للعالمين) (رواه الحاكم وصححه الألباني)

based on the narrations of Al-Hakim, which was verified by Al-Albani. Based on this spiritual ethos, BAZNAS has incorporated prophetic connotations into the work operation of Zakat, which has made it an instrument of social mercy required to face poverty and handle the humanitarian shocks.

3. Ultimate goal of justice in the jurisprudence of Zakat

Justice represents the most important goal in jurisprudence and scholars have always affirmed that the higher purposes (Maqasid) of Zakat is a complex approach to social welfare. These are mainly aimed at minimizing need, empowering the poor and making sure that the beneficiaries are brought out of poverty and not held down. Also, Zakat contributes to the social level by redistributing wealth which, at the same time, acts as a shock absorber against the negative outcomes of consequences and, as a result, creates a stable and just social system.

Modern Zakat Management

1. Global Models of Zakat Management

The global Zakat management models fall into three broad categories, which are the mandatory model, the voluntary model, and the hybrid model. The Indonesian case falls into a regulated voluntary model-voluntary but regulated by the state-those functions being neither forced by the state but still regulated by the government. This framework is highly promising for the Gaza Strip, providing a workable framework for situations where no official Zakat system is binding (National Board of Zakat, 2025)

2. The state's role in managing Zakat

In the view of the role of the state in the administration of Zakat, it is established by various Islamic jurists that the state is the main duty bearer in terms of checking, gathering and giving out Zakat funds (Al-Mawardi, 1996). According to this jurisprudential position the administration of Zakat is best administered as a state-managed obligation, as opposed to that of a private initiative, assuming that the administrative capacity and power of the government in charge has the required capacity and strength to undertake this task effectively (Malik ibn Anas, Al-Mudawwana al-Kubr.) and (Ibn Taymiyyah, Majmu' al-Fatawa) . Consequently, the state is seen as the agent that is capable of organizing such affairs when there is an opportunity, therefore, making it the body concerned with systematic collection and distribution of Zakat to its deserving beneficiaries.

3. Sharia Governance for Zakat Associations The elements of Sharia governance include

Sustainable Sharia leadership in Zakat associations is based on a number of pillars, among which the main pillar is the fact that disbursement must strictly follow the eight categories of eligible Zakat recipients (asnaf) so as to maintain the religious sanctity of the funds. This form of governance is also enforced with a pledge of transparency and a strict Sharia control or supervision with the assistance of an effective data system in order to monitor and control resources effectively (National Board of Zakat, 2025). Extremely relevant in the country of Gaza Strip, a structured method of providing such assistance, the Indonesian National Board of Zakat (BAZNAS) demonstrates the alignment of these principles and the fact that such approach is urgently required in that country

where the environment of the humanitarian community remains disorganized, lacking a unified official Zakat system.

The Zakat contribution to disaster-affected communities

1. The role of Zakat in emergency response

Zakat is foreseen by the monograph BAZNAS untuk Negeri dan Dunia especially in the form of a separate chapter about the BAZNAS Tanggap Bencana (BTB) program. This program is the official emergency wing of BAZNAS, which coordinates rapid responses on a continuum of hazards, such as floods, earthquakes, fires, epidemics, and international humanitarian emergencies.

Zakat is also an essential tool in the context of disaster, and it has a number of essential features that enhance its effectiveness in coping with the disaster. First of all, it provides fast access to the most vulnerable groups, and in addition, the flexibility of the intervention is significant, which allows adapting to changing conditions. Besides, Zakat has an extensive supportive community infrastructure and tends to have fewer administrative spending compared to traditional systems. Jurisprudentially, it provides an opportunity to provide the allocation of resources that can be considered as urgent according to the certain juristic interpretations, which promotes the possibility to cover the necessity to feed, treat, and shelter people.

Previous Studies

1. Studies on the Impact of Zakat

The numerous studies conducted by different scholars have recorded the complex effects of Zakat on socioeconomic development. As an example, (Beik and Arsyanti, 2016) used CIBEST model to determine how effectively Zakat reduces poverty in Indonesia. In line with this, (Nasir and Nurzaman, 2018) also studied the institutional role of BAZNAS, in particular assessing the impact of its programmes on the development of villages. The transformative decision made by these funds is supported by a 2022 report by Pushkas Baznas, which examined the importance of Zakat in strengthening the economy.

2. Studies on Zakat and Emergencies

The analysis of literature dealing with the overlap of Zakat and emergency response reveals significant international research that records international best practices and institution frameworks. The most significant works are the UNICEF Zakat Models published in 2022 (UNICEF, 2022), and the World Zakat Forum Global Report (2020), which can be considered as the necessary sources to understand how Zakat can be used to help communities in crisis situations and humanitarian disasters.

3. Studies on Zakat and Palestine

The third type of literature review is devoted to the Zakat in the Palestinian context, which gives the necessary background information on the humanitarian situation. This part will integrate the reports provided by the United Nations Office of the Coordination of Humanitarian Affairs (OCHA) that would outline the level of destruction and immediate humanitarian requirements. It also contains works by Islamic Relief that provide useful information about the practical aspects of relief work and the economical state of affairs in the country. Moreover, the literature includes the studies, which are concentrated specifically on the economics of the Gaza Strip during the post-blockade period and examine the structural economic issues that require strong support infrastructures.

Research Gap

Although the literature on Zakat and its effects on poverty and development is rather extensive, and the research on the institutional experiences of BAZNAS and its overall humanitarian aid to Palestine remains broadly represented in scholarly literature, there is still a significant gap in the modern academic world. In particular, there is no empirical comparative research carried out to examine how the Indonesian BAZNAS model can be implemented and made to help the population in Gaza Strip which has already been affected by the disaster.

III. METHODOLOGY

Research Methodology

The paper adopts an Analytic-Comparative approach synthesizing a theoretical interpretation of Sharia texts on Zakat and empirical data in the field and official reports by the Indonesian National Board of Zakat (BAZNAS) and then applied to the humanitarian setting of the Gaza Strip. The study is based on three main methodological foundations. Firstly, it makes a Sharia-textual analysis, i.e. the study of the Holy Quran, Prophetic Sunnah, sources of Islamic jurisprudence (fiqh), and the maqasid (higher objectives) of Zakat. Second, it examines documentary facts, i.e. examining reports written by BAZNAS, in particular, (BAZNAS untuk Negeri dan Dunia, 2025). It gives an applied comparative analysis, which compares the management practices of Zakat in Indonesia with the emergency needs of the Gaza Strip in terms of relief.

Research Type

It is an analytical, interpretive and descriptive study. First, it is based on a Sharia analysis that comes up with jurisprudential rules and objectives on Zakat and has set its priorities in cases of emergency in states. It also includes an institutional analysis of BAZNAS model of Zakat administration as reflected in the official reports and utilizes comparative analysis as the means of identifying distinctions between the Indonesian practice and the Gaza one in regard to the financing of relief and supporting the community in case of disaster.

Data Sources

1. Primary Sources

To support the study, a solid group of primary sources is used, with the initial source being the Holy Quran, which in particular analyzes the verses related to the Zakat in Surah At-Tawbah (60), Surah Al-Baqarah (277), and Surah Al-Muzzammil (20). The Prophetic Sunnah, based on key narrations such as the hadith of Ibn Abbas, about the direction of the Prophet (peace be upon him) to send his farewell envoy, Musaabi bin Umair, and his companions to collect Zakat, and the hadith of Muadh bin Jabal where the divine command of charity is enacted: say to them Allah has obliged them a charity "فأعلمهم أن الله افترض عليهم صدقة". This legal study is also based on law authoritative works including Al-Mughni of ibn Qudamah, Al-Mudawwana Al-Kubra, Al-Amwal of Abu Ubaid and the latest Fiqh al-Zakah of Yusuf Al-Qaradawi.

2. Secondary Sources

The research makes use of a wide range of secondary sources, starting with the main official publication, BAZNAS untuk Negeri dan Dunia (2025), to supplement the primary data. This is supported by web-based official publications, namely, the National Zakat Index published by Puskas BAZNAS in the years 2023 and 2024, and the BAZNAS Financial Reports, in general, which deal with the fiscal year 2021-2024. The paper also takes into account the global perspectives by using the World Zakat Forum Reports and the UNICEF Zakat Practice Report (UNICEF, 2022) but also includes media coverage of the role of Zakat in COVID-19 relief by (The Jakarta Post, 2021) to bring the paper into the present contextualization.

3. Peer-Reviewed Scientific Studies

The research relies on major peer-reviewed scientific sources to support the frame of analysis, such as the article by Nasir and Nurzaman (Nasir, 2018) written in the International Journal of Zakat, which explores the implications of the Zakat programmes in rural development in the Indonesian setting. It further incorporates the results by Beik and Arsyianti (Beik, 2016) published in the Journal of Islamic Monetary Economics and Finance (JIMF), who used the CIBEST model to estimate the effects of Zakat in reducing poverty. Moreover, the study refers to the article by Ascarya (Ascarya, 2019) that was delivered at the IEF Conference in Jakarta and that dwells upon the crucial overlapping of Zakat administration and Islamic social finance.

Analysis Tools

The research methodology relies on three major tools of analysis.:

1. Sharia-Jurisprudential Analysis

The Sharia-jurisprudential question posed in this work seeks to rigorously establish the permissible limits in the disbursement of Zakat in the case of calamities basing on modern fiqh on emergencies (Fiqh al-Nawazil). Moreover, the research considers the duty of Zakat in the paradigm of the Maqasid al-Shari 3 in this case, the preservation of life (Hifz al-Nafs), preservation of wealth (Hifz al-Mal) and the overall achievement of social justice to determine how these superior aims can guide the distribution of relief resources.

2. Institutional Analysis

The institutional analysis used in this study will be based on the systematic review of the BAZNAS model, examining the pillars of its operations, such as Zakat collection, management, and distribution mechanisms. This evaluation goes down to a micro level analysis of particular emergency programs and in this context the BAZNAS Tanggap Bencana (BTB) program, and in the process examining how the organization is applying the tenets of transparency and good governance to assess the institutional integrity.

3. Comparative Analysis

The methodology used in the present study compares the following items:

Table 1. Comparative Analysis

Element	Situation in Gaza	BAZNAS Experience
Legal Framework	Absence of a unified Zakat institution	Law No. 23/2011
Economic Status	Blockade + War	Stable Environment
Institutional Capacity	Weak and fragmented infrastructure	Strong and advanced infrastructure
Funding Sources	Individual and International Donations	National + Business Sector

Source: by Author

Materials

1. Study Material

The main Materials used in the study are official statistics, published by BAZNAS during the 2018-2024 period, as the information to be analyzed using descriptive statistics and document analysis.

2. Research Sample

The sample of the research chosen in this paper is a heterogeneous group of operational and financial indicators, specifically emergency programmers and international aid ventures, and a focus on interventions aimed at Gaza. Besides, the sample includes the analysis of financial performance indicators included in the formal reports of BAZNAS, and the analysis of the social programmers in the areas of empowerment, relief, and health.

3. Study Limitations

The research paper recognizes a number of research limitations that put its study and findings in perspective. The first of these is that there is no specific data available on the volume of aid to Gaza that stands in the way of any quantitative measurement of relief effects. In addition, the absence of a centralized Zakat institution in Gaza to correspond to BAZNAS poses a major challenge towards the conduction of the exact institutional comparison. It is also based on published reports and publicly available documents, and no internal organizational data is available, which limits the depth of analysis. Lastly, the study identifies significant differences in legal framework and political setting in Indonesia and the Gaza that would influence the immediate applicability of specific regulatory frameworks.

4. Research Ethics

This research is based on ethical conduct regarding the prevailing guidelines of science to ensure that all the information gathered and used in the research is not misused. This research has a high scholarly integrity since all references and sources are cited and academically aligned with the APA conventions, yet at the same time, ensures the representation of religious and official information and the Sharia texts with high precision, preventing any distortion, manipulation, and fragmentation of the information presented in this research.

IV. RESULTS AND DISCUSSION

BAZNAS Strategy in Emergency Response

According to the data reported in the publication BAZNAS untuk Negeri dan Dunia it is stated that BAZNAS assumes an integrated institutional framework of responding to the crisis, which relies on a set of specialized operational units, the most notable of which is the Disaster Response Unit (BAZNAS Tanggap Bencana -BTB), the Health Services Complex (Rumah Sehat BAZNAS), and Microfinance Programs (BAZNAS Microfinance). The model is supported by various pillars, primarily strong institutional capacity by a special administrative and organizational design, and utilization of infrastructures and widespread collaborations with the local and international organizations to facilitate quick intervention. Also, the model emphasizes how the distribution of Zakat funds will occur in any emergency under the strict adherence to the eight Sharia-compliant categories of recipients (Asnaf), and at the same time focus on the immediate needs of the affected populations. As a result, it can be shown that a strong network of national and international collaborations that BAZNAS has created has enabled it to implement quick and successful interventions at both the domestic and international level, thus, indicating the level of maturity and effectiveness of its Zakat-based relief scheme.

Findings Related to Sharia Governance

A content analysis of Chapter Two and Chapter Three of the book, *BAZNAS untuk Negeri dan Dunia provides important insights into the quality of Sharia compliance, institutional governance in BAZNAS. The results indicate strong adherence to transparency and Sharia controls as seen in the integration of internal and external audit procedures and regular financial reporting. This system of governance rests on the philosophy of Triple Safety (Aman Tiga) which includes Sharia Safety (Aman Syari), Legal Safety (Aman Regulasi), and National Safety (Aman NKRI), thus making decisions and their institutional soundness legitimate. Furthermore, the comparative jurisprudence is the basis of distribution decisions, which involve a range of schools of thoughts to interpret the Zakat verses (إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ) (At-Tawbah: 60) and using such rules as treating general need as necessity and beneficiary priority. Although BAZNAS follows the default principle of local disbursement, it also recognizes the possibility of transferring Zakat to other countries in situations where it is needed more, or in situations where the interest prevails (Maslahah Rajaqih). In its contribution to the disaster-affected communities, the agency undertakes expert programs such as Humanitarian Housing Program (Rumah Layak Huni), Food and Emergency Programs, Health Services, and Microfinance projects to reconstruct the economy. This strategic direction can be justified by the official statistics that the aid provided to the disaster cases increased to about 35 percent in 2021-2024, which reflects a solid development in emergency humanitarian response by BAZNAS.

Projecting the BAZNAS Experience onto the Humanitarian Situation in Gaza

A comparative study shows that despite the important contextual similarities between Gaza and Indonesia namely, large Muslim communities dependent on humanitarian assistance, the reliance on Zakat and Sadaqah as central social solidarity practices, and the prevalence of poverty and

unemployment in vulnerable regions, there are inherent differences between the two that require certain customization. In stark contrast to the natural disaster situation in Indonesia, Gaza faces a prolonged condition of war with overly complex intervention needs, infrastructure damages of more than 60 per cent based on 2024 OCHA report and a crippled institutional capacity caused by blockade and funding limits. To combat this peculiar humanitarian fact, this study suggests a feasible model based on the high level of experience of the BAZNAS affairs, with the central idea of creating a new institution, a Gaza Emergency Unit, with the direct supervision of BAZNAS on the international level to manage unified, clear and well-managed relief operations. This model is built on the basis of creation of a special Sharia governance system based on the principle of the Jurisprudence of Priorities to maximize the effect, the principle of estimating needs by their degree, and the priority of the neediest to realize social justice. At the same time, it incorporates effective Indonesian experience, including Humanitarian Housing Program to rebuild the system, healthcare to overcome the systemic collapse, microfinance to restore the economy, and Emergency Response Program (BTB) to respond to short-term crises. The strategic impacts of using this model will eventually be seen in terms of improving the institution-level capacity of Gaza to be able to sustain its relief through the transfer of qualitative skills of the Zakat governance to resource efficiency and in enabling a vital shift in the society to a renewal of resources and development rather than relief.

General Discussion

1. Sharia Comparison

The findings indicate that the performance of BAZNAS distinctly attends to the Sharia principles that guide Zakat especially the most significant principle of Zakat, which is to reach its highest aim of relieving need among the poor and eliminating evil among the victims. The comparison also throws light of the fact that the humanitarian state in Gaza is one of the highest levels of need and thus it falls within the category of necessities or severe need where jurists allow the transfer of Zakat outside the country of origin in cases that there is an existing prevailing interest or urgent humanitarian need. Accordingly, the implementation of BAZNAS model in Gaza would support the Sharia goal to save lives and to safeguard the disaster-impacted populations.

2. Administrative Comparison

Administratively, BAZNAS stands out as a harmonized institutional framework based on transparency, administration, and various operation programs making it a model that can be replicated to Gaza with changes depending on the Gazan context. Additionally, much of the Indonesian projects like housing, health, and economic empowerment can be flexible in Gaza because there is resemblance of humanitarian requirements in both settings despite the difference in the extent of destruction and blockage.

V. CONCLUSION

After considering the experience of BAZNAS in Indonesia, trying to analyze its contribution to the disaster-affected communities, and comparing it to the humanitarian demands in the Gaza Strip, it is crucial to realize that Zakat is not just a financial act of worship. Instead, it is a social and economic system of governance that can bring structural change to the lives of the poor, as long as it is structured in the way of the Sharia rules and new institutional norms.

According to the data, the institution has managed to develop an integrated model that combines three main aspects: (1) Sharia governance, which implies the compliance of the institution with Sharia texts to implement the objectives (Maqasid) of Zakat to cleanse (Tahhir) and grow (Tazkiyah) and allocate resources based on Sharia priorities; (2) institutional governance, which requires the introduction of transparency, oversight, annual reporting, and professional standards in management and performance; and (3) emergency response through the use of the BAZNAS Tanggap

Bencana (BTB). This comparative study shows that the Gaza Strip, being a disaster-prone territory, with ongoing blockade and numerous wars, needs a similar format, which is the centrality of the data, a precise channel to emergency Zakat, a certified field committee, and an accurate Sharia and institutional government model. Moreover, the experience within the global context has indicated that the use of a similar model as the Indonesian could help to increase the utility of Zakat distributions, its effect, and transform Zakat into not a situational charity but a community empowerment instrument. In this regard, the study proves that Zakat is the strongest Islamic instrument to deal with poverty and crises in case implemented in conjunction with the modern governance, and the BAZNAS model is the most relevant experience in Asia to apply to Gaza, with necessary adjustments to the humanitarian and political context, as the combination of Zakat with field data, digital intelligence, and physical presence in a community is the most effective intervention.

Recommendations

1. Recommendations for Researchers and Scientific Institutions

To begin with, among researchers and academic institutions, there is an immediate need to compare Zakat bodies across nations to enable the construction of a single index of assessment of the quality of Zakat governance which is of primary concern with reference to Sharia compliant and institutional benchmarks. More so, there is a strong requirement to such field studies in Gaza, which measure the real scale of need among the populations at risk, determine space distribution of poverty and frailty, and review work-effectiveness of local Zakat and relief agencies. In addition, it can be recommended that Palestinian university and Indonesian university should combine their efforts to create an interdisciplinary center that will conduct research related to Zakat and Sharia governance, which would significantly improve the scholarly investigation and transfer of the knowledge in institutions.

2. Recommendations for the Zakat Foundation in Gaza

The Gaza-based Zakat institutions are encouraged to adopt the Triple Safety model utilized by BAZNAS that combines Sharia, regulatory and national safety measures to increase the trust, operational efficiency, and full adherence to the Sharia law and administrative standards. At the same time, it is necessary to establish a continuous-operating Emergency Operations Centre; a center that would coordinate and synchronize the operations of the field relief agencies, donors, and other auxiliary organizations and ensure the presence of comprehensive databases on the needs and resources availability. Besides, implementing a combined online system of Zakat collection, a variant of the BAZNAS Digital Fundraising system, is a prerequisite to expand the donor base and streamline transaction and tracking operations. Finally, institutional capacity enhancing should be attained by developing the competencies of the employees within Zakat institutions of Gaza by specialized training programmers which focus on project management, economic empowerment and the fundamental principles of governance and transparency.

3. Recommendations for BAZNAS

With regard to certain suggestions on the BAZNAS, it can be recommended that the agency publish specialized, carefully documented reports, which describe its interventions in Gaza, thus leaving accessible empirical materials to scholars and policymakers who are involved in the investigation of Zakat administration in crisis situations. Also, this research recommends the growth of scholarship programmers to Palestinian scholars to study Zakat jurisprudence and resource management, which is a significant step towards developing a scientific and institutional labor force that can revamp the Palestinian Zakat system to meet the global best practice. In addition to these academic projects, to facilitate the spread of knowledge and strengthen the academia and professional cooperation, BAZNAS is suggested to create an Arabic-written online portal focused on the Arab researchers and Palestinian institutions, including datasets, research results, reports, and recommendations within Zakat management.

4. Recommendations for Decision-Makers in the Islamic World

The paper, therefore, makes specific policy recommendations to the policymakers in Islamic world by highlighting the need to support integration efforts among the Zakat organizations in different Islamic states under the umbrella of the World Zakat Forum. It also promotes the implementation of modern Zakat laws that would make it transparent and easily digitalized. Lastly, the study presents a detailed funding scheme of Gaza, which is based on Zakat, Waqf (endowment), and social Islamic finance schemes, in order to ensure the sustainability of the humanitarian relief.

5. General Conclusion

The current study draws the conclusion that Zakat is not only a financial duty but a build-in civilizational project which is able to strengthen the robustness of the population affected by disasters, especially those of the Gaza Strip. The Indonesian model, which is represented by BAZNAS, demonstrates how the complex institutionalized administration of Zakat can be transformed into an operational paradigm in the complex humanitarian context, but only in case the contextual peculiarities are considered. In line, application of the Indonesian Model in Gaza that is congruent with the necessary alterations that captured social, political and humanitarian dynamics in the area can instigate a qualitative change within key areas, especially by improving the effectiveness of Zakat collection, increasing the resource pool, creating mechanisms of equitable allocation to most vulnerable groups, increasing the economic empowerment through recovery projects and ensuring a strong response to emergencies in a consistent and sustainable institutional framework. Structured application of this model is an ingrained paradigm which is going to transform Zakat as an essentially emergency response tool into a pillar of a long-term community growth in one of the most difficult humanitarian battlefields in the world.

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