



Redefining Asnaf Fi Sabillah: Contemporary Interpretations and Zakat Distribution Practices in Islamic Banking and Finance Institutions (IBFIs)

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Abstract

This study examines the contemporary interpretations of *asnaf fi sabillah* in the context of Islamic Banking and Finance Institutions (IBFIs) and their *zakat* distribution practices. The research explores the evolution of *fi sabillah* interpretation from its classical, primarily military-focused understanding to its broader, more inclusive modern conceptualizations. Through a comprehensive literature review encompassing institutional practices, *ijtihad* fatwa, and academic studies, the research identifies significant variations in interpretation and application across different Islamic jurisdictions and schools of thought. The study employs a qualitative methodology, including library research, analyzed through both qualitative and thematic approaches. A theoretical framework integrating *Maqasid al-Shariah*, *Maslahah* Theory, and Islamic Finance Development Theory is utilized to evaluate various interpretations and their alignment with Islamic principles and contemporary needs. The research reveals a general trend towards broader interpretations of *fi sabillah* that encompass educational, social, and economic development activities. However, it also highlights ongoing debates and disagreements regarding the scope and application of this concept. The study identifies several research gaps, particularly concerning the specific role of IBFIs in interpreting and applying *fi sabillah* in their *zakat* distribution strategies. Based on these findings, the research proposes guidelines for IBFIs in channelling *zakat* to *fi sabillah* recipients, emphasizing the need for balanced distribution, prioritization of core *zakat* objectives, and alignment with *Maqasid Shariah*. These guidelines aim to ensure that *zakat* distribution through the *fi sabillah* category contributes effectively to the development of Islamic banking and finance while adhering to Islamic principles and addressing contemporary socio-economic challenges. The study concludes by highlighting the importance of continued scholarly discourse and *ijtihad* in adapting Islamic financial practices to modern contexts.

Keywords: *Asnaf fi sabillah*, Islamic banking and finance institutions, *zakat* distribution, *Maqasid Shariah*, contemporary Islamic jurisprudence

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1. Introduction

The issue of interpreting and applying the concept of *asnaf fi sabilillah* in contemporary contexts has emerged as a significant topic in Islamic jurisprudence and finance. Traditionally, *fi sabilillah* was primarily associated with military *jihad*, as exemplified by the American Zakat Foundation's interpretation ([American Zakat Foundation, n.d.](#)). However, the changing landscape of global Muslim communities and evolving socio-economic challenges have necessitated a re-examination of this concept.

The expansion of the *fi sabilillah* interpretation began gaining traction in the late 20th century. Scholars like Yusuf al-Qaradawi, as discussed by [Alaidin and Abdullah \(2020\)](#), proposed a broader understanding that includes various forms of struggle for Islam, encompassing intellectual, educational, and social *jihad*. This shift

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Article history

Received: 21 January 2025

Accepted: 9 March 2025

in interpretation reflects the changing nature of challenges faced by Muslim communities worldwide.

The need for a more inclusive interpretation became particularly apparent with the rise of Muslim minority communities in non-Muslim countries. The [Assembly of Muslim Jurists of America \(2011\)](#) recognized this need, allowing zakat to be used for supporting Islamic schools in the West, acknowledging the unique challenges faced by these communities in preserving their religious identity and education.

In Malaysia, the evolution of *fi sabilillah* interpretation has been particularly noteworthy. [Ab Rahman et al. \(2017\)](#) highlight the use of the *Maqasid Shariah* approach in evaluating zakat distribution schemes for *fi sabilillah*. This approach ensures that zakat distribution aligns with the higher objectives of Islamic law, including preserving religion, life, intellect, lineage, and property.

The debate over the scope of *fi sabilillah* has also been influenced by the changing nature of global challenges facing Muslim communities. [Mohammad et al. \(2018\)](#) argue for an even broader interpretation that covers all activities contributing to the development of da'wah for the sake of Allah. They propose that this expanded interpretation could play a crucial role in revitalizing economies and improving social progress in Muslim-majority countries.

The emergence of Islamic Banking and Finance has broadened the interpretation of *fi sabilillah*. As these institutions have grown into key economic players, their role in *zakat* distribution-particularly under the *fi sabilillah* category-has become a subject of discussion. [Fauzi et al. \(2024\)](#) propose using *zakat* funds from the *fi sabilillah* category to support Islamic boarding school students with international achievements, linking the concept with educational excellence and global competitiveness.

However, this expansion of interpretation is not universally accepted. Some institutions, like [Darul Fatwa of Australia \(2024\)](#), maintain a more conservative view, limiting *fi sabilillah* to volunteer fighters and explicitly excluding other charitable projects. This divergence in interpretation highlights the ongoing debate and the need for a comprehensive comparative analysis.

The emergence of this issue is also tied to the broader trend of *ijtihad* (independent reasoning) in contemporary Islamic jurisprudence. [Hakim \(2020\)](#) notes that modern scholars are actively seeking ways to apply the concept of *fi sabilillah* to contemporary Muslim needs, ensuring that Islamic principles remain relevant and applicable in changing times.

As Muslim societies continue to evolve and face new challenges, the interpretation of *fi sabilillah* remains a critical area of study and debate. The diverse interpretations across different regions and institutions, as highlighted by [Soib and Sulong \(2024\)](#), underscore the need for a comprehensive analysis that can guide future policy and practice in zakat distribution, particularly in the context of Islamic Banking and Finance.

1.1. Research Problem

The contemporary interpretation of *asnaffi sabilillah* presents a complex problem that impacts various aspects of Islamic finance and social welfare. At its core, the issue revolves around the divergence between traditional and modern interpretations of *fi sabilillah*, and how these interpretations are applied in practice by *zakat* institutions and Islamic financial entities.

The interpretation of *fi sabilillah* is not merely a theoretical concern but has profound practical implications for *zakat* distribution. As *zakat* fundamentally aims to uphold Islamic values while addressing socio-economic needs, the way *fi sabilillah* is interpreted directly impacts resource allocation priorities and the effectiveness of zakat in achieving its intended objectives. With Islamic Banking and Finance Institutions becoming significant collectors and distributors of *zakat* funds, their interpretation of *fi sabilillah* can significantly influence whether zakat resources are directed toward immediate poverty alleviation or longer-term development of Islamic financial infrastructure. This tension necessitates clear guidelines rooted in both classical principles and contemporary realities.

The application of *fi sabilillah* in the context of Islamic Banking and Finance (IBF) institutions presents its own set of challenges. There is a lack of clear guidelines on how these institutions should interpret and apply the concept of *fi sabilillah* in their zakat distribution practices. This gap in guidance can lead to inconsistent or ineffective use of zakat funds in the development of Islamic finance, as highlighted by the absence of specific studies on this topic in the reviewed literature.

Furthermore, the problem extends to the alignment of *fi sabilillah* interpretations with the broader objectives of Islamic law (*Maqasid Shariah*). [Ab Rahman et al. \(2017\)](#) emphasize the importance of evaluating zakat distribution schemes, including those for *fi sabilillah*, against the principles of *Maqasid Shariah*.

However, there is a lack of comprehensive frameworks for conducting such evaluations, particularly in the context of IBF institutions.

The rapid evolution of global challenges facing Muslim communities adds another layer of complexity to this problem. As noted by Achmad (2024), limiting *fi sabilillah* to traditional concepts of jihad or armed struggle is increasingly seen as irrelevant in today's context. However, determining the appropriate scope of modern applications that remain true to the spirit of Islamic teachings presents a significant challenge.

Lastly, there is a critical need for empirical research on the impact of different *fi sabilillah* interpretations on the overall effectiveness of zakat in addressing contemporary socio-economic challenges. The literature review reveals a gap in longitudinal studies assessing the long-term outcomes of various *fi sabilillah*-based zakat distribution strategies, particularly in the context of Islamic finance development.

In summary, the research problem encompasses the lack of consensus on *fi sabilillah* interpretation, potential misallocation of zakat funds, challenges in application within IBF institutions, alignment with *Maqasid Shariah*, adaptation to contemporary global challenges, balancing local and global needs, and the absence of comprehensive impact assessments. Addressing these interrelated issues is crucial for ensuring that the concept of *fi sabilillah* remains a relevant and effective tool in Islamic finance and social welfare in the modern era.

1.2. Research Objectives

This research aims to achieve the following objectives:

- i. To examine the evolution of *fi sabilillah* interpretations from classical to contemporary perspectives and their application in Islamic Banking and Finance Institutions.
- ii. To analyze current practices of zakat distribution under the *fi sabilillah* category by IBFIs and develop guidelines that align with *Maqasid Shariah* while addressing modern socio-economic challenges.

2. Literature Review

The concept of *asnaf fi sabilillah*, one of the eight categories of *zakat* recipients mentioned in the *Quran*, has undergone significant evolution in its interpretation and application within contemporary Islamic finance. This transformation reflects broader changes in Islamic jurisprudence as scholars and institutions attempt to maintain fidelity to core principles while addressing the complex challenges of modern society. This analysis examines how *fi sabilillah* interpretations have evolved through institutional practices, scholarly rulings (*fatawa*), and academic research, highlighting areas of consensus, points of contention, and research gaps requiring further investigation.

2.1. Evolution of Institutional Interpretations

Institutional interpretations of *fi sabilillah* demonstrate a clear trajectory from narrow, military-focused definitions toward more expansive understandings. Traditionally, as exemplified by the American Zakat Foundation, *fi sabilillah* was primarily associated with "*fighters who have gone out to fight the enemy to elevate the word of Allah*" (American Zakat Foundation, n.d.). This interpretation aligns closely with classical understanding of jihad as armed struggle, reflecting historical contexts where defending Islamic territories represented a primary concern.

However, contemporary *Zakat* institutions have progressively broadened this definition to accommodate modern contexts. The Majlis Agama Islam Melaka argues that while *fi sabilillah* primarily refers to *jihad*, it should not be limited to military engagements, proposing that it can include jihad through "*writings or words, encompassing jihad in the fields of thought, education, social matters, economics, and politics*" (Majlis Agama Islam Melaka, n.d.). This expanded interpretation acknowledges the multifaceted nature of contemporary struggles facing Muslim communities.

The Majlis Agama Islam Johor further develops this concept by defining *fi sabilillah* as those who "*strive, make efforts, defend, and enhance the understanding and propagation of Islam*" (Majlis Agama Islam Johor, n.d.). Similarly, the Majlis Agama Islam Dan Adat Melayu Terengganu extends the definition to "*any person or party involved in activities to uphold, defend, and propagate the Islamic religion and its welfare*" (Majlis Agama Islam Dan Adat Melayu Terengganu, n.d.). These definitions reflect a shift toward understanding *fi sabilillah* as encompassing various efforts that strengthen and advance Islamic values and communities.

Perhaps the most expansive institutional interpretation comes from the National Zakat Foundation in

London, which suggests that *fi sabillah* can cover "promoting the Islamic value system" and "community development, through building faith-based understanding and through support for key community institutions" (National Zakat Foundation, n.d.). This broad conception acknowledges the unique challenges facing Muslim minority communities in Western contexts, where establishing and maintaining Islamic institutions requires significant resources.

Despite this general trend toward broader interpretations, institutional approaches reveal both consensus and divergence. Most institutions agree that *fi sabillah* extends beyond military engagement, encompasses activities related to Islamic propagation, and includes efforts to defend Islam and Muslim communities. However, significant disagreements persist regarding the scope of eligible activities, the inclusion of community development initiatives, the permissibility of funding infrastructure projects like mosques and schools, and the extent to which general interests of Muslims qualify under this category.

The Zakat Fund of the United Arab Emirates explicitly states that zakat cannot fund infrastructure projects, citing the principle of exclusivity in defining zakat recipients (Zakat Fund of the United Arab Emirates, n.d.). This position reflects concerns about maintaining clear boundaries around zakat usage to ensure compliance with traditional interpretations of Shariah principles. Conversely, institutions like the Majlis Ugama Islam Singapura specifically include mosque management under *fi sabillah*, demonstrating how geographical and cultural contexts influence institutional interpretations (Majlis Ugama Islam Singapura, n.d.).

2.2. Contemporary Scholarly Rulings (Fatawa)

Scholarly interpretations of *fi sabillah*, as reflected in contemporary *fatawa*, reveal similar diversity and evolutionary tendencies. Traditional perspectives persist alongside more expansive interpretations, creating a complex landscape of scholarly opinion. Darul Fatwa of Australia (2024) represents the conservative view, maintaining that *fi sabillah* refers exclusively to volunteer fighters and explicitly excluding other charitable projects. This position attempts to preserve historical interpretations and prevent what some scholars consider inappropriate expansion of the concept.

In contrast, the Jabatan Mufti Negeri Perlis (2023) fatwa reflects evolutionary thinking, acknowledging that while *fi sabillah* originally meant those fighting in *jihad*, contemporary applications include efforts to spread da'wah and uphold Islamic Shariah among both Muslim and non-Muslim communities. The Jabatan Mufti Negeri Pulau Pinang (1995) goes further, interpreting *fi sabillah* as covering all good deeds pleasing to Allah, including building mosques and religious schools.

Some *fatawa* showcases particularly innovative approaches in addressing specific contemporary challenges. The Palestinian Fatwa House (2014) considered using *zakat* for planting fruit-bearing trees on land threatened with confiscation as a form of *jihad* in the way of Allah. This ruling illustrates how scholars apply traditional concepts to address modern political and economic challenges facing Muslim communities, recognizing that defending land rights represents a legitimate struggle within the broader concept of *jihad*.

The International Union of Muslim Scholars, represented by Ali al-Qaradaghi (2018), offers a comprehensive modern interpretation, allowing zakat to be used for da'wah centers, including mosques and their facilities, that work to spread Islam, preserve Muslim minorities, and educate Muslims in moderate Islam, particularly in non-Muslim countries. This interpretation recognizes the unique challenges facing Muslim minority communities and applies traditional principles to address contemporary circumstances.

Areas of scholarly consensus include recognizing Islamic propagation activities as falling under *fi sabillah*, acknowledging that efforts to defend Islam and Muslim communities qualify, and accepting that interpretation must consider contemporary contexts and challenges. This contextual sensitivity is particularly evident in *fatawa* addressing Muslim minority communities, where maintaining Islamic identity and institutions often requires substantial resources and innovative approaches.

However, significant scholarly disagreements persist. The scope of eligible activities varies considerably across different *fatawa*, with some scholars like Al-Ashqar (1989) arguing for broad inclusion of all efforts supporting Islam, while others maintain more restricted views. Infrastructure projects represent a particular point of contention – while the Jabatan Mufti Negeri Kelantan (1996) and the Assembly of Muslim Jurists of America (2011) permit using zakat for building educational facilities, the Jordanian Fatwa Department (2012) and Darul Fatwa of Australia (2014) explicitly prohibit such applications.

Scholars also differ regarding whether general welfare activities qualify under *fi sabillah*, how to balance competing priorities among zakat recipients, and whether different standards should apply in Muslim-majority

versus Muslim-minority contexts. These disagreements reflect deeper theological differences regarding zakat's primary purposes and appropriate application in contemporary societies.

2.3. Academic Research Perspectives

Academic scholarship on *fi sabillah* has evolved along three distinct but interconnected trajectories: theological reinterpretation, contextual application, and institutional implementation frameworks. These scholarly contributions collectively demonstrate a progressive broadening of the concept while maintaining connection to core Islamic principles.

The theological reinterpretation trajectory is exemplified by [Ab Rahman et al. \(2017\)](#), who advocate applying the *Maqasid Shariah* approach to evaluate zakat distribution schemes for *fi sabillah*. This framework fundamentally shifts the evaluation criteria from strict textual adherence to alignment with higher objectives of Islamic law, enabling more flexible yet principled applications in modern contexts.

Simultaneously, the contextual application trajectory explores how these theoretical frameworks manifest in specific environments. [Solehah and Adnan \(2018\)](#) document this evolution in Malaysia, noting the shift from individual to organizational recipients. This institutional approach recognizes the structural changes in how modern societies organize charitable activities, adapting traditional principles to contemporary organizational realities.

The institutional implementation trajectory, represented by scholars like [Hakim \(2020\)](#), focuses on practical mechanisms for operationalizing these broader interpretations while maintaining Shariah compliance. These scholars bridge theoretical discussions with practical applications, developing frameworks that guide zakat institutions in implementing expanded *fi sabillah* interpretations responsibly.

[Alaidin and Abdullah \(2020\)](#) analyze Yusuf al-Qaradawi's influential interpretation expanding jihad to include intellectual, educational, and social dimensions. Al-Qaradawi's approach has gained significant traction among contemporary scholars and zakat institutions, providing theological grounding for more expansive applications. His work demonstrates how prominent scholars can shift consensus through rigorous engagement with traditional sources while acknowledging modern contexts.

More recent scholarship continues this expansive trend. [Achmad \(2024\)](#) argues strongly against limiting *fi sabillah* to armed struggle, suggesting such narrow interpretation lacks relevance in contemporary contexts. [Fauzi et al. \(2024\)](#) propose utilizing *fi sabillah* funds to support Islamic boarding school students with international achievements, connecting the concept with educational excellence and global competitiveness. These interpretations demonstrate ongoing scholarly efforts to make traditional concepts meaningful within contemporary educational and social contexts.

Scholarly consensus generally supports understanding *fi sabillah* as extending beyond military engagement, encompassing Islamic propagation activities, including educational initiatives, and requiring context-specific application. However, significant disagreements persist regarding eligible activity scope, infrastructure project funding, inclusion of general welfare activities, prioritization among zakat recipients, and appropriate application methodologies.

These academic disagreements reflect deeper questions about how Islamic jurisprudence should adapt to contemporary circumstances. Some scholars emphasize maintaining historical continuity and restricting interpretation to minimize innovation, while others advocate for more flexible approaches that preserve underlying principles while accommodating modern contexts. [Herlina et al. \(2018\)](#) highlight these tensions in their analysis of controversies surrounding mosque construction funding through zakat, revealing how practical questions about resource allocation connect to deeper theological perspectives.

2.4. Significant Research Gaps

The research on the interpretations of *fi sabillah* within Islamic Banking and Finance Institutions (IBFIs) reveals several notable gaps. Firstly, there is limited empirical research on how IBFIs specifically channel zakat to *fi sabillah* compared to other Islamic organizations. Studies examining the economic impacts of different interpretations within financial institutions are needed to understand their effects on resource allocation, economic development, and community welfare. Additionally, there is a lack of consistent regulatory frameworks to guide IBFI interpretation of *fi sabillah*, which could help institutions navigate complex theological questions while ensuring compliance with both religious and regulatory requirements. Comparative studies across jurisdictions could inform more effective policy development.

Another gap is the underdevelopment of research exploring synergies between *fi sabillah*-based zakat distribution and broader corporate social responsibility initiatives. Integrating these approaches could enhance overall impact but remains largely unexplored. The technological dimension is also underdeveloped, with limited research on how IBFIs can leverage fintech for more efficient, transparent, and effective zakat distribution through applications like blockchain and artificial intelligence.

Another critical gap concerns the absence of comprehensive frameworks for evaluating the long-term socio-economic impact of various *fi sabillah* interpretations. While numerous studies have documented the diversity of interpretations, there is limited empirical research measuring how different applications affect community development, financial inclusion, and poverty reduction outcomes. This gap is particularly significant for IBFIs, which face unique regulatory and market pressures that may influence their zakat distribution priorities.

Additionally, there is insufficient research on how differing interpretations of *fi sabillah* might create regulatory inconsistencies across jurisdictions where IBFIs operate, potentially hampering cross-border Islamic financial development and standardization efforts. These gaps highlight the need for a more structured approach to understanding and applying *fi sabillah* in contemporary Islamic finance contexts.

Perhaps the most significant gap is the lack of research on utilizing *fi sabillah zakat* for academic purposes, such as funding Islamic finance scholarship, supporting academic conferences, developing educational programs, enabling research publication, advancing technological innovation, and assessing their impact. Addressing this gap could strengthen the connection between Islamic financial institutions and academic development.

Overall, addressing these research gaps would enhance the theoretical understanding and practical application of *fi sabillah* in contemporary contexts, ensuring that zakat remains an effective instrument for social justice and community development within evolving economic systems.

3. Conceptual Framework

The theoretical framework for this study is grounded in three interconnected pillars:

Maqasid al-Shariah (Objectives of Islamic Law): This fundamental Islamic legal theory, as developed by scholars like Al-Ghazali and Al-Shatibi, provides the overarching framework for understanding the purpose and objectives of Islamic rulings, including zakat distribution. The five essential objectives (preservation of faith, life, intellect, lineage, and wealth) serve as a lens through which contemporary interpretations of *fi sabillah* can be evaluated. This framework allows for an analysis of how different interpretations align with or diverge from these core objectives.

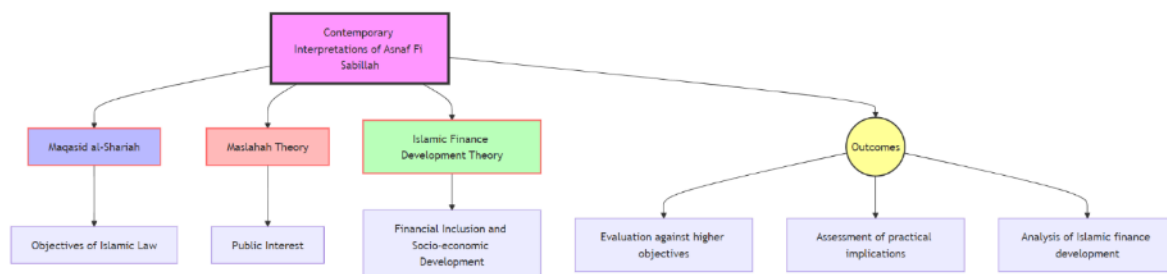
- i. *Maslahah (Public Interest) Theory*: Building on the work of scholars like Al-Ghazali and Al-Tufi, this theory emphasizes the importance of considering public welfare in Islamic legal rulings. In the context of *fi sabillah* interpretations, this theory provides a basis for examining how different interpretations serve the broader interests of Muslim communities in contemporary contexts. It allows for a subtle analysis of the balance between textual adherence and contextual application.
- ii. *Islamic Finance Development Theory*: Drawing on contemporary works in Islamic economics and finance, this aspect of the framework focuses on the role of zakat, particularly the *fi sabillah* category, in supporting the development of Islamic financial systems. It incorporates concepts of financial inclusion, socio-economic development, and the unique challenges faced by Islamic financial institutions in a global economy.

These three pillars are integrated to form a comprehensive theoretical framework that allows for:

- i. Evaluation of *fi sabillah* interpretations against the higher objectives of Islamic law.
- ii. Assessment of the practical implications of different interpretations on public welfare.
- iii. Analysis of how *fi sabillah* can be leveraged for the development of Islamic finance.

By utilizing this theoretical framework, the research can systematically analyze various interpretations of *fi sabillah*, assess their alignment with Islamic principles and contemporary needs, and evaluate their potential impact on Islamic finance development. This approach provides a structured yet flexible basis for conducting a comparative analysis that is both academically rigorous and practically relevant.

Diagram 1: Theoretical Framework for Contemporary Interpretations of *Asnaf Fi Sabilillah*



4. Research Methodology

This study employs a comprehensive methodology that encompasses data collection, data analysis, theoretical framework, and the anticipated outcomes. The research aims to explore contemporary interpretations of "*asnaf fi sabilillah*" by comparing various scholarly and institutional perspectives, thereby providing a deeper understanding of the term and its practical implications.

4.1. Data Collection

The data collection process consists primarily of library research. Library research will involve an extensive review of documented practices by zakat institutions both within and outside of Malaysia, contemporary fatwas issued by individuals or institutions, and recent academic studies conducted by scholars in the field. This research will draw on a combination of printed and online sources, providing a broad spectrum of viewpoints on the concept and interpretation of "*fi sabilillah*". By utilizing library research, the study will gather detailed information on the theoretical frameworks established by scholars and the practical application of "*fi sabilillah*" by relevant institutions.

4.2. Data Analysis

Data analysis will employ two distinct but complementary methods: qualitative analysis and thematic analysis. Qualitative analysis will be used to examine and interpret the data obtained from the library research. This method allows for a detailed exploration of the underlying meanings, concepts, and interpretations related to "*fi sabilillah*" in both theory and practice.

Thematic analysis will be applied to analyze the data collected from the library research. This method will help identify, analyze, and report patterns or themes within the data, providing a structured approach to understanding the diverse perspectives on the topic. Together, these analytical methods will provide a comprehensive understanding of the contemporary interpretations of "*asnaf fi sabilillah*" from both academic and practical viewpoints.

5. Results and Discussion

5.1. Classical Shariah Scholars' Opinions on Interpretations of *Asnaf fi Sabilillah*

The classical interpretation of *asnaf fi sabilillah* primarily focused on its association with military jihad. This perspective was rooted in the traditional understanding of the term as it appeared in the Quranic verse outlining the categories of zakat recipients. According to the [Majlis Agama Islam Melaka \(n.d.\)](#), the majority of classical scholars interpreted *sabilillah* in the context of zakat as jihad. This interpretation aligned closely with the concept of armed struggle to defend and elevate Islam.

The [American Zakat Foundation \(n.d.\)](#) echoes this classical view, stating that *fi sabilillah* "refers to the fighters who have gone out to fight the enemy to elevate the word of Allah." This interpretation excludes those who engage in struggle due to patriotic or worldly motivations, emphasizing the religious nature of the category.

However, even within classical interpretations, there were nuances. Some scholars extended the concept to include those dedicated to seeking Islamic religious knowledge ([American Zakat Foundation, n.d.](#)). This slight broadening of the definition hints at the potential for a more inclusive interpretation, even within

traditional frameworks.

5.2. Contemporary Shariah Scholars' Opinions on Interpretations of *Asnaf fi Sabillah*

Contemporary scholars have significantly expanded the interpretation of *asnaf fi sabillah* to encompass a broader range of activities that serve the cause of Islam. This evolution reflects the changing needs and contexts of Muslim communities globally.

Yusuf al-Qaradawi, a prominent contemporary scholar, has been influential in broadening the concept. According to Alaidin and Abdullah (2020), al-Qaradawi interprets *fi sabillah* as *jihad* in its broader sense, including intellectual, educational, and social jihad, alongside the traditional military understanding. This expanded interpretation allows for a more flexible application of zakat funds in modern contexts.

The Jabatan Mufti Negeri Perlis (2023) fatwa reflects this contemporary trend, stating that *fi sabilillah* includes "all efforts to spread da'wah (Islamic outreach) or uphold Islamic Shariah among both Muslim and non-Muslim communities." This broadened interpretation allows for a wide range of activities to be funded under this category, as long as they serve the purpose of defending and propagating Islam.

Similarly, the Dar al-Ifta of Egypt (2015) has adopted a stance that expands the concept to include "all acts of worship, charitable causes, and general public interests." This broad interpretation reflects the contemporary understanding that serving the cause of Allah can take many forms beyond military struggle.

However, it's important to note that not all contemporary scholars agree with this expansive interpretation. For instance, Darul Fatwa of Australia (2024) maintains a more conservative view, limiting *fi sabillah* to volunteer fighters and explicitly excluding other charitable projects. This diversity in contemporary opinions highlights the ongoing debate and the need for careful consideration in applying these interpretations.

While the theoretical interpretations provided by contemporary scholars establish the conceptual foundation for understanding *fi sabilillah*, examining how these interpretations are operationalized by institutions offers valuable insights into practical application challenges and solutions. The following section analyzes current institutional practices across various jurisdictions, revealing both commonalities and differences in implementation approaches.

5.3. Current Practice of Interpretations of *Asnaf fi Sabillah* from Local/Other Countries/ Zakat Institutions/ Others

The practical application of *fi sabillah* interpretations varies significantly across different countries and institutions, reflecting the diverse understandings of the concept.

In Malaysia, there is a general trend towards a broad interpretation. The Majlis Agama Islam Johor (n.d.) defines *fi sabillah* as "those who strive, make efforts, defend, and enhance the understanding and propagation of Islam." This definition allows for a wide range of activities to be funded under this category. Similarly, the Lembaga Zakat Selangor (n.d.) interprets *fi sabillah* as referring to "the struggle, effort, and activities aimed at establishing and defending the religion of Allah."

In Singapore, the Majlis Ugama Islam Singapura (n.d.) includes "religious programmes, mosque leadership and management, and dakwah and public education" under the *fi sabillah* category. This interpretation reflects a holistic approach to supporting Islamic causes through zakat funds.

However, some institutions maintain a more conservative approach. The Zakat Fund of the United Arab Emirates (n.d.) explicitly states that it is not permissible to spend zakat on causes other than those specified by Allah, such as building mosques and schools. This stance reflects a stricter interpretation of the Quranic verse defining zakat recipients.

In Indonesia, Badan Amil Zakat Nasional (n.d.) includes da'wah (Islamic outreach) and other similar efforts within the scope of *fi sabillah*, indicating a focus on propagation and education. This aligns with the broader trend of including educational and outreach activities under this category.

Having examined established institutional practices, it is equally important to explore emerging innovative applications that push the boundaries of traditional interpretations while remaining grounded in Shariah principles. These new implementation scopes demonstrate the dynamic nature of Islamic jurisprudence in responding to evolving societal needs.

5.4. New Scopes of Implementation Based on the Interpretations

The evolving interpretations of *fi sabillah* have led to new and innovative applications of zakat funds in this

category. These new scopes of implementation reflect the diverse needs of contemporary Muslim communities and the changing landscape of Islamic finance and social development.

One emerging area is the use of *fi sabillah* funds for educational purposes. Fauzi et al. (2024) propose using zakat funds from the *fi sabillah* category to support Islamic boarding school students with international achievements. This approach links the concept of *fi sabillah* with educational excellence and global competitiveness, reflecting a modern interpretation of striving in the cause of Allah.

Another innovative application is the hybrid use of waqf and zakat funds. Mohd Ali et al. (2019) explore the combination of waqf land and zakat funds for the development of *asnaf fi sabillah* needs. This approach demonstrates how traditional Islamic financial instruments can be combined in new ways to serve the broader objectives of *Shariah*.

The Palestinian Fatwa House (2014) provided a unique interpretation by allowing the use of zakat for planting fruit-bearing trees on lands threatened with confiscation. This ruling demonstrates how the concept of *fi sabillah* can be applied to contemporary political and economic challenges facing Muslim communities.

In the context of Muslim minorities, the Assembly of Muslim Jurists of America (2011) allows for zakat to be used to support Islamic schools in the West. This interpretation recognizes the unique challenges faced by Muslim communities in non-Muslim countries and adapts the concept of *fi sabillah* to address these needs.

These new scopes of implementation demonstrate the flexibility of the *fi sabillah* concept when interpreted in light of contemporary realities. However, they also highlight the need for careful consideration and scholarly consensus to ensure that these new applications remain true to the spirit of Islamic teachings and the objectives of zakat.

5.5. Proposed Recommendations

5.5.1. Guidelines for IBFIs in Channelling Zakat to Fi Sabillah group of Recipients

- i. The principle of distributing zakat across all eligible categories is fundamental to Islamic jurisprudence. This approach ensures a balanced and comprehensive fulfilment of zakat's objectives. As noted by the Zakat Fund of the United Arab Emirates (n.d.), "*Allah named the eight categories to indicate that charity should not be directed outside of these categories.*" This implies that while *fi sabillah* is an important category, it should not overshadow other recipients.

Hassan and Nasir (2016) highlight the need for careful consideration in prioritizing *fi sabillah* recipients over other categories. Their study of zakat distribution in Selangor and the Federal Territory of Malaysia revealed that *fi sabillah* recipients were receiving the highest percentage of zakat funds. This raises concerns about potential imbalances in zakat distribution and emphasizes the importance of a holistic approach that considers all recipient categories.

- ii. While the interpretation of *fi sabillah* has expanded in contemporary times, many scholars and institutions emphasize the importance of prioritizing the poor and needy (*faqir* and *miskin*). This prioritization aligns with the primary objective of zakat in alleviating poverty and reducing economic disparities within Muslim communities.

Zubir et al. (2023) in their analysis of zakat distribution priorities in Malaysia, found that poverty groups were indeed the top priority of Malaysian zakat institutions. This finding supports the recommendation to prioritize *faqir* and *miskin* categories when distributing zakat.

The Dar al-Ifta of Egypt (2015) also cautions against over-expanding the *fi sabillah* category at the expense of the poor and needy. They emphasize that while the concept of *fi sabillah* can be broad, care must be taken "so as not to result in the loss of the rights of the poor and needy."

- iii. Given the evolving interpretation of *fi sabillah*, there is potential for zakat funds to be utilized in ways that contribute to the development of Islamic banking and finance or the halal industry. This approach aligns with contemporary understandings of striving in the cause of Allah, which can include economic and social development within Islamic frameworks.

Mohammad et al. (2018) argue that a broader interpretation of *fi sabillah* could play a crucial role in revitalizing the economy and improving social progress in Muslim-majority countries. They suggest that *fi sabillah* "should be applied in the broader meaning of *jihad* covering all activities that contribute to the development of *da'wah* for the sake of Allah."

- iv. In today's digital economy, financial technology (fintech) offers unprecedented opportunities for IBFIs to optimize zakat distribution under the *fi sabillah* category. Blockchain technology can

enhance transparency and traceability of zakat funds, ensuring they reach intended recipients while maintaining accountability. Smart contracts can automate distribution according to predetermined Shariah-compliant criteria, reducing administrative costs and improving efficiency.

Mobile banking platforms can expand financial inclusion by connecting previously unbanked *asnaf* to formal financial services, creating pathways out of poverty beyond immediate zakat assistance. Data analytics can help IBFIs identify underserved communities and optimize resource allocation based on evidence rather than assumptions.

These fintech applications align with contemporary interpretations of *fi sabillah* as encompassing efforts that strengthen and advance Islamic values and communities in modern contexts. By investing zakat funds in developing and implementing these technologies, IBFIs can create sustainable infrastructure that serves both immediate distribution needs and long-term financial inclusion goals of Muslim communities.

In the context of Islamic Banking and Finance Institutions (IBFIs), this could translate into using *fi sabillah* zakat funds for activities such as:

- i. Funding research and development in Islamic financial products
- ii. Supporting education and training programs for Islamic finance professionals
- iii. Providing seed funding for Islamic fintech startups
- iv. Sponsoring academic conferences and publications on Islamic finance

However, it's crucial to ensure that such applications remain within the bounds of Shariah and serve the broader community's interests.

5.5.2. Aligning Implementation of the Guidelines with Maqasid Shariah

- i. The concept of *Maslahah Ammah* (public interest) is central to the implementation of zakat distribution, especially in the context of *fi sabillah*. [Ab Rahman et al. \(2017\)](#) emphasize the importance of using the *Maqasid Shariah* approach in evaluating zakat distribution schemes. They argue that each scheme should be assessed based on how it complements the needs of the *asnaf* and aligns with the preservation of religion, life, intellect, lineage, and property.

In the context of IBFIs channelling zakat to *fi sabillah* recipients, the impact on the broader Muslim community should be a key consideration. Activities funded under this category should aim to benefit the ummah as a whole, rather than serving narrow interests.

- ii. The five essential objectives (*daruriyat*) of Shariah – preservation of faith, life, intellect, lineage, and wealth – provide a framework for prioritizing zakat distribution within the *fi sabillah* category. When considering projects or initiatives to fund, IBFIs should evaluate how they align with these objectives, giving preference to those that address higher-order needs.

For example, initiatives that strengthen the Islamic financial system's integrity (preserving faith and wealth) might be prioritized over those that simply increase profitability. Similarly, programs that enhance financial literacy and education among Muslims (preserving intellect) could be given precedence over purely commercial endeavors.

- iii. In implementing guidelines for *fi sabillah* zakat distribution, IBFIs must be cautious not to inadvertently cause harm (*mafsadah*) or neglect more pressing needs within the Muslim community. This principle is reflected in the fatwa by [the Jordanian Fatwa Department \(2012\)](#), which cautions against using zakat for purposes that, while beneficial, may not align with the primary objectives of zakat.

[Haruna et al. \(2023\)](#) discuss the application of *Maslahah Mursalah* in expanding the definition of zakat recipients, including *fi sabillah*. They emphasize the need to consider the consequences of broadening definitions, particularly in addressing contemporary poverty crises. This underscores the importance of balancing innovative applications of *fi sabillah* with the core objectives of zakat.

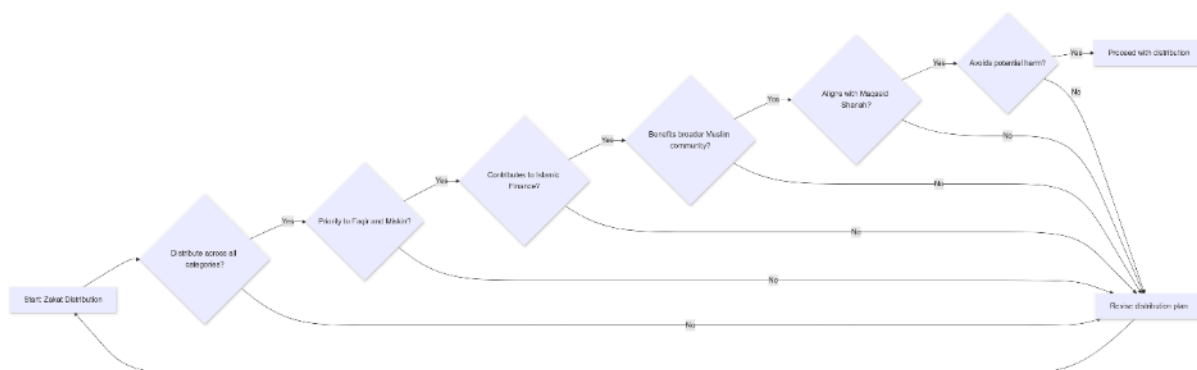
In the context of Islamic banking and finance development, this principle would require IBFIs to carefully assess the potential negative impacts of their zakat distribution strategies. For instance, over-investment in speculative financial products, even if Shariah-compliant, might be considered *mafsadah* if it diverts resources from more pressing community needs or exposes the Muslim community to unnecessary financial risks.

Moreover, the development of Islamic banking and finance should not come at the expense of neglecting higher *maslahah*. For example, while funding research in Islamic finance is important, it should not overshadow more immediate needs such as providing financial assistance to struggling Muslim-owned businesses or supporting financial inclusion initiatives for underserved Muslim communities.

The practical implications of these guidelines extend beyond theoretical alignment with *Maqasid Shariah*. For IBFIs, implementing these recommendations would result in more balanced zakat distribution that maintains focus on core recipients while strategically supporting Islamic finance development. This approach can generate measurable outcomes including: (1) increased financial literacy among vulnerable populations, (2) expanded access to Shariah-compliant financial services in underserved communities, (3) development of innovative financial products addressing specific needs of Muslim communities, and (4) strengthened research capacity supporting evidence-based Islamic finance policies. By documenting and measuring these outcomes, IBFIs can demonstrate the effectiveness of their *fi sabillah* zakat allocations in achieving both immediate relief and sustainable development objectives, potentially creating models for wider adoption across the Islamic finance industry.

In conclusion, the proposed recommendations offer a framework for IBFIs to direct zakat to *fi sabillah* recipients in a way that is both *Shariah*-compliant and aligned with contemporary needs. By adhering to these guidelines and aligning their implementation with *Maqasid Shariah*, IBFIs can ensure that their zakat distribution strategies contribute meaningfully to the development of Islamic banking and finance while fulfilling the broader objectives of zakat in Muslim societies.

Diagram 2: Guidelines for IBFIs in Channelling Zakat to *Fi Sabillah* Recipients



6. Conclusion and Recommendation

This study has examined the evolving interpretations of *asnaf fi sabillah* within Islamic Banking and Finance Institutions (IBFIs) and its implications for zakat distribution. The findings align closely with the research objectives, offering a nuanced understanding of how *fi sabillah* has been redefined from its classical military association to a broader framework encompassing educational, social, and economic development.

The first research objective aimed to explore the evolution of *fi sabillah* from traditional to modern perspectives. The study revealed that classical scholars predominantly associated *fi sabillah* with military jihad, whereas contemporary scholars and institutions have expanded its meaning to include activities such as Islamic education, da'wah, economic empowerment, and community welfare initiatives. This shift demonstrates the dynamic nature of Islamic jurisprudence in responding to changing socio-economic realities while maintaining alignment with Shariah principles.

The second research objective sought to investigate the practical implementation of *fi sabillah* interpretations by zakat institutions worldwide. The findings indicate that while many institutions, particularly in Malaysia, Indonesia, and Western Muslim communities, have adopted a broad application of *fi sabillah*, others, such as some Middle Eastern fatwa bodies, continue to adhere to a restrictive definition. This diversity underscores the jurisdictional variations in Islamic legal thought, reinforcing the need for clearer guidelines to ensure a balanced and Shariah-compliant approach to zakat distribution.

The third research objective aimed to examine how *fi sabillah* can be applied to support the growth and

development of Islamic financial institutions. The study found that IBFIs play a crucial role in directing zakat toward financial inclusion, Islamic finance education, and capacity-building initiatives, all of which align with the broader objectives of *Shariah*. However, the research also highlighted concerns about potential misallocations, lack of regulatory frameworks, and the risk of overlooking other zakat recipients, particularly the faqir (poor) and miskin (needy) categories.

The final research objective sought to develop practical guidelines for IBFIs in applying *fi sabillah* in a manner consistent with *Maqasid Shariah* while addressing contemporary socio-economic challenges. The study established that IBFIs must ensure that *zakat* distribution aligns with the preservation of religion, intellect, and economic well-being, without compromising the fundamental goal of poverty alleviation. A structured and transparent framework is essential to maintain accountability, prioritize urgent needs, and enhance the socio-economic impact of zakat within the Islamic financial system.

In light of these findings, several key recommendations are proposed:

- i. Standardized Guidelines for IBFIs – Clear, Shariah-compliant frameworks should be developed for IBFIs to ensure *fi sabillah* zakat allocation supports Islamic finance development, education, and socio-economic welfare while maintaining balance with other zakat categories.
- ii. Prioritization of Core Zakat Beneficiaries – IBFIs must ensure that the faqir (poor) and miskin (needy) remain the primary recipients, with *fi sabillah* funds allocated to initiatives that have measurable benefits for the broader Muslim community.
- iii. Integration of *Maqasid Shariah* Principles – The five higher objectives of Shariah should serve as the benchmark for evaluating IBFIs' zakat allocation, ensuring that the funds contribute to preserving faith, intellect, wealth, and community well-being.
- iv. Transparency and Accountability – IBFIs must implement robust monitoring mechanisms, ensuring that zakat funds are efficiently managed and ethically distributed, with clear reporting on their impact.
- v. Continuous Scholarly Engagement – Given the evolving nature of Islamic finance and zakat practices, ongoing *ijtihad* (independent reasoning) and academic research are essential to refining *fi sabillah* applications in IBFIs.

By adhering to these recommendations, IBFIs can ensure that *fi sabillah* remains a relevant and effective category in *zakat* distribution, serving both traditional Islamic legal principles and contemporary financial needs while upholding the overarching objectives of Islamic law.

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