

Zakat Insights: a Newsletter on Zakat and Justice

#5 July 2026

Welcome to Zakat Insights, sharing the latest news, stories and developments on the subject of Zakat.

AI for Good (?) and Islamic Principles for Tech

Tech discussions have dominated the month of July. Geneva held three near simultaneous conferences: the inaugural Global Dialogue on AI; the AI for Good Global Summit and the World Summit on the Information Society (WSIS) Forum.

Heavily represented at these events was the private sector – particularly a fair number of US tech companies (and event key sponsors) that are explicitly named by UN Special Rapporteur, Francesca Albanese, in her report on Gaza: [Economy of Genocide](#). Civil society groups have been [calling out](#) this contradiction since 2025 and this year's AI for Good Summit was [interrupted](#) and [counter programmed](#).

The question of AI, its purported “inevitability” despite the widely acknowledged environmental and social harms, not to mention military and surveillance objectives and applications, are being discussed widely. Meanwhile the sector holds firm to what could be considered techno-solutionist approach to addressing political crises. Where there is simply no room to question the Big Tech optimisation promise amidst the fallout of the ongoing funding crisis.

Against this backdrop WHAF have been wondering, if the ethics of UN and secular organisations should be questioned with regards to their legitimacy in the international administration of a pillar of the Islamic faith – should the conversation be extended to the companies that provide the technology for the same? This relates to the technology partnerships held by Muslim charities and the UN. Noting that the UN Zakat administrative footprint is increasing, as is the willingness of Muslim led INGOs and other Islamic philanthropic actors to pass on funding to UN Zakat funds.

Whilst technology is being rightly credited for strengthening principles of accountability and transparency (due to its monitoring applications), and for creating more efficient, quicker and globalised systems, it appears that critical discussions concerning the use of technology relative to Islamic philanthropy, giving and therefore ethics, is a fairly young conversation.

News in brief, stories and developments

Nigeria: Al-Qalam University Katsina (College of Humanities) In Collaboration With Katsina State Zakat and Waqf Board, held the 3rd International Conference on Zakat and Waqf, between the 13 and 15 July 2026.

Indonesia: The Zakat Governance Seminar, organised by BAZNAS (Indonesia's National Zakat Agency) in collaboration with the World Zakat and Waqf Forum (WZWF), [Tazkia University](#), and the Zakat and Waqf Online University (ZAWOUNI), was held on 16 July 2026. The seminar brought together zakat practitioners, academics and institutional leaders from Indonesia and around the world to discuss the future of zakat governance under the theme "Transparency, Technology, Trust: The Future of Zakat Governance." Participants joined from Indonesia as well as Malaysia, Bangladesh, Nigeria and South Africa, reflecting the growing international interest in strengthening zakat governance.

South Africa: National Awqaf Foundation of South Africa (Awqaf SA) in partnership with the South African National Zakah Fund (SANZAF) held the International Zakah and Waqf Conference on 16 July 2026. The event [explored](#) "how Zakah and Waqf can evolve from being viewed as obligatory acts of worship into transformative tools for social change".

Palestine: [UNRWA and the International Islamic Fiqh Academy sign agreement to boost Zakat and Islamic Giving for Palestine Refugees](#), June 2026.

Keynote Reflection: The Future of Zakat Governance

From the keynote address by H.E. Datuk Dr. Mohd Ghazali Md Noor, Secretary General, World Zakat and Waqf Forum (WZWF)

At the Zakat Governance Seminar held on 16 July 2026, Datuk Dr. Mohd Ghazali Md Noor, Secretary General of the World Zakat and Waqf Forum, delivered a keynote address on "Transparency, Technology, Trust: The Future of Zakat Governance." Below are his concluding reflections from the address.

"We pray that Allah continues to bless BAZNAS with enlightened leadership and strengthen the fraternity of zakat institutions throughout Indonesia and across the world.

Zakat, together with waqf, represents one of the twin pillars of our perennial Islamic social finance legacy—a legacy that must be rediscovered, revitalised and repositioned for the needs of the present century.

As we look to the future, we must also alert the Ummah to the emerging horizons of threat arising from the crises unfolding across the world today and beyond.

These threats are no longer confined to conventional geopolitical conflict. They extend across economic systems, technological infrastructure, information and data, as well as the social and cultural foundations of our societies.

The growing concentration of power, dominance and control—whether through markets, technology, institutions or narratives—has profound implications for the resilience, dignity and independence of our families, communities and nations. If left unaddressed, these forces may deepen inequality, weaken social cohesion, erode cultural and moral identity, and increase the dependency of vulnerable communities.

Zakat institutions must therefore look beyond traditional collection and distribution. They must become part of a wider strategy to strengthen family resilience, protect community dignity, enhance economic security and safeguard the moral and social foundations of the Ummah. This requires foresight, institutional courage and greater unity among zakat and waqf leaders worldwide.

The future of zakat governance must not only respond to poverty as it exists today. It must anticipate the forces that may create new forms of poverty, exclusion, dependency and control tomorrow. Our collective responsibility is to ensure that transparency, technology and trust—guided by taqwa—serve as instruments of liberation, justice and human dignity, rather than instruments of dominance.

May Allah grant the Ummah the wisdom to recognise these threats, the courage to confront them, and the solidarity to shape a more just, resilient and dignified future in this world and in the Hereafter.”

These reflections echo the growing global conversation on the future of zakat governance, highlighting the need for institutions to combine innovation and accountability with the Zakat's ethical foundations of trust, justice and human dignity.

Learning Group: Technology and empire. Consideration for a just administration of Zakat, 09.07.2026

This co-learning group focused on the role of technology in international Zakat systems asking whether or not critique pertaining to the legitimacy of secular actors administering Zakat - a sacred pillar of the Islamic faith – should be extended to the technology that is used to facilitate its administration.

Participants commented that there are two trusts, or Amana's concerning Zakat. One is the fulfilment of the Zakat obligation and the second is efficient, transparent administration. A benefit of technology is that it can support both of these trusts, and examples of digital payment systems supporting donors, and the enablement of more effective processes for institutions were provided. Institutions administering Zakat could benefit from technology with regards to: donor management; classification of funds; separation of Zakat funds from the rest of the organisations funding; project reporting, and; auditing. One speaker explained that robust digital infrastructures enabled more efficient and timely humanitarian processes and operations.

Technology could therefore support efforts towards transparency and digital reporting, thereby increasing trust. It could enable the delivery of funds to happen more quickly. It could provide data analytics in order to better understand needs, trends and support planning more accurately and it could facilitate global reach via digital

platforms. The principles considered important to uphold with regards to technology considerations were: trust, transparency, accountability, preservation of beneficiary dignity and jurisprudential / Fiqh compliance.

The risks were considered to be the security of the data which participants discussed is important from both legal and Islamic standpoint. It was also raised that digital inequality needed to be considered lest technology compounded existing dynamics, noting that not everyone has a smart phone nor are tech literate. Inaccuracy and built in bias was also raised with the comment that AI often prefers English and Western audiences which can affect the usability for other communities and organisations.

The use and potential abuse of data, considerations on who has power over the data, and data protection issues were considered as important with regards to both the donor and the rights holder – so that they are not considered mere assets. This was picked up by another participant who discussed how communities provide the data that power AI, but the ownership and power sits somewhere else. A participant further commented, with regards to their decades long data archives, that: *“Every day someone asks for this data.”* Thus, decisions on data sharing require caution and careful consideration.

It was raised that Sharia compliant solutions and developments in digital financial systems are happening and the Malaysian Zakat App was provided as an excellent example.

Transparency and accountability, one speaker suggested, was a weak point for the Muslim charity sector that was being exploited by UN and secular agencies whose systems were more appealing to larger donors. Others also felt that technology in the area of Zakat is being underutilised and could contribute to improving the sector.

Digital payment systems were also discussed, with one speaker applying the critique of secular and UN administration of Zakat, to the payment provider that Muslim-Led NGO's are also reliant on. Particularly if payment operators take a cut from the funding.

One speaker explained that technology should strengthen the connection between givers and rightsholders, and that considerations should not lose sight of who technology is meant to be helping. *“The success of AI in zakat should not be measured on the efficiency only but whether it is helping the eligible beneficiaries receive the support and in line with sharia objectives.”*

Suggestions for continuing such discussions included bringing experts together from different fields and generations in order to facilitate learning exchanges and the development of policies for Zakat procedures.

Participants were interested in topics that addressed and supported accountability as well as addressing the internal norms that get in the way of improving the sector. For example discussions that focus on rebuilding how zakat should be managed to incentivise collaboration rather than competition. Others were interested in the connection between Zakat and localisation and discussions that focus on supporting communities and institutions to become stronger and more independent and sustainable. It was also suggested that different methods could be explored to facilitate the inclusion of rights holders into the discussion.

Technology related reading list and excerpts:

Dr. Mohamed AbuTaleb, Kenan Alkiek, Sh. Suleiman Hani, Dr. Mohammed Ansari, Sh. Umer Khan, [Toward an Islamic Ethics and Fiqh of Artificial Intelligence](#), June 2026.

“While the ecological footprint of AI is a highly consequential concern, the concentration of AI infrastructure and computational resources in a small number of corporations and states represents a more fundamental, metaethical challenge. This monopolization shapes exactly how AI is developed, deployed, and governed, and it acts as the structural root underlying many downstream harms. For the global Muslim ummah—which largely resides within developing countries and the Global South—this is not merely an issue of market competition; it is a question of profound civilizational significance and a shield against new forms of neocolonial dependency.”

Dr. Imran Hayat and Dr. Salman Arif, [Islamic Ethical Perspectives on Artificial Intelligence and Digital Surveillance: Principles, Challenges, and Policy Recommendations](#), International Research Journal of Arts, Humanities and Social Sciences (IRJAHSS), Vol 2 Issue 1(Oct-Dec2024)

“AI has the potential to serve the common good (مصلحة), but it is also dangerous when uncontrolled and unregulated.

Classical literature on maqāṣid al-Sharī‘ah emphasizes the avoidance of harm (لا ضرر ولا ضرار) and the upholding of human dignity (كرامة الإنسان), which puts ethical restrictions on intrusion surveillance and privacy intrusion (Radanliev et al., 2025).

The foundation of Islamic ethical analyses thus rests on the idea that technological innovations are to be considered in the light of technical efficiency and economic advantage but based on the moral principles according to which the rights of human beings and social justice are preserved.”

The paper finds: “four connected areas of ethical problems: algorithmic bias and discrimination, the loss of privacy, the lack of transparency and accountability, and the centralization of surveillance power.”

Hesham Gaafar, Middle East Eye, [How the Muslim world is grappling with AI, faith and the struggle for human dignity](#), 22 June 2026

“The deeper issue is not only philosophical. It is political. The most urgent questions are: who owns the machine? Who controls the data? Who profits from the systems? And who pays the hidden human costs?...

The challenge is to build a connected moral conversation: one that links Arab ethical scholarship, Malaysian maqasid thinking and Indonesian institutional reasoning with the lived realities of workers, migrants, women, minorities and communities already affected by algorithmic power.”

Arwen, Desri & Kosasih, Achmad & Hayati, Asfitri, [Zakat in the age of digital transformation: Technology plat-form for effective collection and distribution management](#), September 2025

“It is indisputable that technology embodies substantial potential in the current landscape; however, the challenges inherent in its adoption warrant significant attention. The emergent challenge pertains to inequitable access to technology. As in many countries, particularly in countryside locales and areas constrained by digital infrastructure, individuals continue to encounter challenges in accessing digital technology to aid in disbursing zakat payments. (Utami et al., 2021). In addition, the emergent challenge of digital literacy serves as a critical impediment. (Kasri & Yuniar, 2021)...The apprehensions surrounding data security and privacy have further been underscored as critical issues necessitating urgent resolutions. The deployment of digital technology in zakat management involves the aggregation of users’ personal data, which are inherently susceptible to cyber threats (Abdulloh & Kasdi, 2021; Oktavendi & Mu’ammal, 2022). Several instances of data breaches in digital payment platforms in other sectors have generated similar apprehensions regarding zakat.”

Continue the Conversation: Upcoming Zakat Co-Learning Sessions (September–December 2026)

Join our upcoming Zakat Co-Learning sessions as we continue exploring emerging questions and opportunities around zakat, humanitarian action and social justice.

Upcoming themes include:

September 2026: *Joining Calls for Justice: Zakat alongside Faith-Based, Non-Denominational and/or Humanist Perspectives on Humanitarianism and Justice.*

October 2026: *Islamic Economics, Instruments and Principles for Justice: Broader Insights for the Humanitarian Sector.*

December 2026: *Suggestions for the International Administration of Zakat: Proposals, Models and New Ideas.*

Dates and timings will be announced and shared ahead of each session. We welcome contributions, questions and reflections from practitioners, scholars, researchers and all those interested in shaping the evolving conversation on zakat.

To receive further information, share your views, or suggest future topics, please contact us.

