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Max Gallien, Umair Javed and Vanessa van den Boogaard

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Summary

Zakat, an annual mandatory payment on productive wealth and one of the five pillars of Islam, represents the largest non-state welfare system in the world. Despite its significance as a redistributive mechanism, little is known about its actual distributional impacts. The decentralised nature of zakat distribution in many contexts raises critical questions about whether it overcomes or reinforces social and economic exclusions. This paper examines the distributional dynamics of zakat in Pakistan, which provides a useful case for understanding non-state welfare provision in a Muslim-majority country with predominately decentralised, individualised zakat distribution. Drawing on a novel nationally representative survey of 7,500 Sunni Muslims and employing conjoint survey experiments, supplemented by qualitative data and data from over 118,000 recipients of the Punjab state zakat fund, we assess patterns of zakat distribution based on gender and ethnicity. Three main findings emerge. First, zakat is widespread and makes up a substantial part of social assistance in Pakistan, surpassing the scale of Pakistan's largest state-run social protection programme. Second, despite being marginalised in Pakistan and less visible in public spaces, women make up an overwhelming majority of zakat recipients, suggesting that zakat payers are reacting to real inequalities and needs. Third, there is no conclusive evidence of systematic ethnic bias in decentralised zakat distribution. These findings highlight the need to understand zakat as a major redistributive institution and underscore its implications for state-based social welfare provision, development actors, and equity across Muslim-majority countries. They also demonstrate the significance of non-state social welfare for redistribution, suggesting the need for greater research on similar practices in other contexts.

Keywords: zakat, non-state social welfare, redistribution, equity, Pakistan.

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Acronyms

BISP	Benazir Income Support Programme
CNIC	Computerised identity card number
ODA	Overseas development assistance
PBS	Pakistan Bureau of Statistics

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1. Introduction

Zakat, an annual mandatory payment on productive wealth and one of the five pillars of Islam, represents one of the most significant redistributive mechanisms in the world. Zakat is practiced by millions of Muslims globally and plays a central role in social welfare provision in many Muslim-majority countries. By any measure, zakat is the largest non-state welfare system in the world: global estimates suggest that it potentially rivals total global overseas development assistance (ODA) spending (Gallien, Javed and van den Boogaard 2024). Its potential role in international development and humanitarian assistance and in addressing the sustainable development goals has increasingly been recognised in the development policy community (e.g., Rehman and Pickup 2018; Stirk 2015; Ahmed Shaikh and Ghafar Ismail 2017).

And yet, while its theological and historical foundations have been widely studied, zakat remains a starkly understudied topic in development studies and in social science accounts of redistribution. There is remarkably little quantitative empirical research on how zakat operates in practice and the potential impacts that its decentralised nature may have on inequality and minority exclusion. Existing research suggests that in at least some contexts zakat distribution is largely individualised and decentralised, with most zakat payments made directly to individuals rather than through state or formal institutional mechanisms (Gallien, Javed and van den Boogaard 2023). This decentralised structure raises important questions about whether zakat helps to fill gaps left by state social protection programmes or whether it reinforces existing social and economic exclusions. Both are plausible. On the one hand, this largely non-state, decentralised channel of redistribution may help to fill gaps left by state social protection systems, if people are better able to identify those in need or are able to give to people that may be invisible to the state. If zakat effectively reaches vulnerable populations that the state overlooks, it could serve as a crucial non-state welfare mechanism that complements state-based social protection efforts. On the other hand, decentralised giving may serve to reproduce social exclusions if it follows social networks and kinship ties. In this instance, it may be plausible that individuals are less likely to give to ethnic minorities or other marginalised groups, whether as a result of conscious or unconscious bias against these groups or because of logistical and practical constraints in identifying and reaching them.

To the best of our knowledge, no nationally representative empirical evidence exists with regard to how zakat is distributed, who its primary beneficiaries are, and how zakat engages with gendered or linguistic dynamics of marginality. This paper seeks to address these gaps by examining the distributional impacts of zakat in Pakistan, one of the largest Muslim-majority countries and a significant

case for studying zakat's role in non-state welfare provision. We explore whether there are distributional patterns or biases in zakat, aiming to better understand in particular the role of gender and ethnolinguistic networks shaping its distribution. In exploring these questions, we seek only to document empirical realities, rather than to contribute to jurisprudential or normative ideas about how zakat is or should be designed and practiced.

To explore the distributional realities and implications of zakat, we employ a mixed-methods approach that combines novel survey data with qualitative insights about how people perceive and practice zakat.[1] Our primary data source is a nationally representative survey in Pakistan, covering 7,500 Sunni Muslims. With descriptive data and conjoint survey experiments, this survey allows us to estimate the incidence and magnitude of zakat, identify key patterns in recipient selection, and test hypotheses regarding the role of gender, ethnicity, and socioeconomic status in zakat distribution. We complement our quantitative findings with interviews to gain deeper insights into how individuals make zakat distribution decisions and how the state views its role in zakat collection and distribution. Finally, we also utilise a dataset of 118,734 zakat recipients from 2018 made public by the Zakat and Ushr Department in the largest of Pakistan's four provinces, Punjab, in order to examine state fund distribution patterns. To the best of our knowledge, this is also the first usage of that data.

Three key findings emerge. First, our data confirms that zakat is highly prevalent and significant in magnitude in Pakistan. We estimate that self-identified Sunnis in Pakistan paid over 619 billion rupees (GBP 1.7 billion) in zakat in 2024, exceeding the government's largest social protection programme, the Benazir Income Support Programme (BISP), and the total amount of ODA received in 2022.[2] Given its scale and social significance, understanding zakat's distributional dynamics is therefore critical to evaluating its effectiveness as a tool for poverty alleviation and social protection. Second, our analysis also uncovers systematic patterns in zakat distribution. The data indicates that women, particularly widows, are disproportionately likely to receive zakat, reflecting a reaction to widespread perceptions of their vulnerability. Notably, this holds both for direct distribution by individuals and for centralised distribution via the state fund. Third, we find no conclusive evidence of systematic ethnic biases in zakat distribution.

[1] IRB Protocol numbers LUMS-IRB/05/72023/UJ-FWA-00030383 from the Lahore University of Management Sciences and 41734 from University of Toronto. Preanalysis plan was registered on 17 May 2024 with OSF Registries, https://doi.org/10.17605/OSF.IO/5CYGZ (accessed 4 December 2025).

[2] To our knowledge, there are no previous empirical estimates of zakat in Pakistan. The most commonly cited estimate of zakat worldwide is US$200 billion to US$1 trillion (e.g., for sources that cite this US$1 trillion figure, see Rehman and Pickup 2018; Stirk 2015), though this is not well substantiated. The BISP disbursement figure is from Government of Pakistan 2024; the ODA figure is from World Bank 2022.

This study contributes to scholarship on non-state social welfare and development in several ways. For one, it provides the most comprehensive empirical analysis of zakat distribution in Pakistan to date, offering rigorous estimates of payment incidence, magnitude, and distribution patterns. Further, it advances debates on the role of non-state welfare mechanisms, shedding light on whether decentralised redistribution mitigates or exacerbates social inequalities. More broadly, the findings of this paper underscore the need to reconceptualise zakat not just as a religious obligation but as a major redistributive institution that operates alongside – and in some cases, as in Pakistan, independently of – state welfare programmes. This builds on work aiming to reconceptualise the nature of welfare provision models outside of rich capitalist contexts (see e.g., Gough and Wood 2004; Wood and Gough 2006). Understanding the patterns and biases in zakat distribution is crucial for policymakers, development practitioners, and scholars interested in the intersection of religion, welfare, and social justice. Our findings on both the scale and patterns of distribution suggest that zakat has a key role to play in social protection dynamics across Muslim-majority countries.

The remainder of this paper is structured as follows. Section 2 reviews the literature on non-state social welfare provision and considers how zakat may be situated within these debates where it is distributed in a decentralised manner. Section 3 describes the research methods and data upon which we rely. Section 4 presents the findings on the incidence and magnitude of zakat in Pakistan, as well as the channels of zakat distribution. Section 5 describes our core results analysing potential biases in zakat distribution related to gender and ethnicity. Section 6 summarises the key findings, discusses their implications, and outlines directions for future research.

2. Non-state social welfare provision and Zakat

In contexts where state-led social protection is limited, uneven, or exclusionary, non-state mechanisms – including religious charitable giving, kinship-based support, and NGO interventions – often become primary means of redistribution (Brooke 2019; Cammett 2014; Cammett and Issar 2010; Medani 2021). The role of non-state social welfare provision in contributing to development and supplementing weak state capacity has received considerable scholarly attention (Cammett and MacLean 2014; Kushner and MacLean 2015; MacLean 2017). Its impacts have been widely debated in the literature, particularly with regard to its potential to reproduce social and economic exclusions even while it is providing needed support or filling gaps left by the state (e.g., Cammett and MacLean 2014). Notably, this discussion mirrors a set of parallel debates on the power dynamics inherent in hybrid governance (Kelsall 2011; Meagher 2012); conversations on the ethics of philanthropy more generally, with critics noting that decentralised giving has the potentially to be concentrated among certain groups only (e.g., Reich 2018; Reich, Cordelli and Bernholz 2016); and conversations on the effects of decentralisation and 'NGOification' on aid and formal redistribution (Bano 2012; Lessmann and Markwardt 2012).

One key argument in favour of non-state welfare provision is that localised, and community-based mechanisms may better target those in need, particularly in contexts of state weakness or crisis (Alatas *et al*. 2012; Conning and Kevane 2002; Medani 2021; Bano and Dyonisius 2022). In such cases, informal and decentralised giving may ensure that vulnerable populations receive timely support where state bureaucracies may be slow or unable to act effectively (Gerard, Imbert and Orkin 2020). This was evident during the COVID-19 pandemic, for instance, when communities worldwide mobilised non-state welfare mechanisms to compensate for state inefficiencies in crisis response (Gallien and van den Boogaard 2021; Leach *et al*. 2021; Osuteye *et al*. 2020).

Notably, non-state welfare mechanisms may also reinforce existing social hierarchies and exclusions. When aid is distributed informally – particularly through kinship, religious, or ethnic networks – it may exclude marginalised groups who fall outside these social circles (Brooke 2019; Cammett 2014; Ferdous and Nunan 2025; Wood 2015). Furthermore, non-state giving lacks the formal accountability structures of state welfare, which in some contexts may raise concerns about geographical inequalities, exclusion of minority groups, and lack of transparency (van den Boogaard and Santoro 2022). Related research in Pakistan has shown that different forms of assistance can produce sharply different gendered effects as well: for instance, remittances have been shown to

reshape gender norms in Pakistan (Mitra, Bang and Abbas 2021). Meanwhile, prevailing formal and informal social protection measures in the country have been argued to inadequately address vulnerability related to conflict, with concerning effects on gender dynamics, exploitation, and clientelism (Mumtaz and Sumarto 2024).

In many Muslim-majority contexts, zakat represents one of the most prominent means of distributing social welfare and protection, operating alongside and, in some cases, independently of state welfare institutions. And yet, despite its scale and social significance, zakat has been underexplored in the literature on non-state welfare and redistribution.[3] Scholarship has highlighted the ways in which non-state social welfare provision relates to Islamist movements or Islamic charity and its potential to fill gaps left by limited state provision, particularly in times of economic crisis or following conflicts (Clark 2004; Masoud 2014; Cammett and MacLean 2014; Cammett and Jones Luong 2014; Brooke 2017, 2019; Cammett 2014; Medani 2021). For instance, Clark (2004) shows that in Yemen, Jordan, and Egypt, Islamist charities and social welfare organisations are primarily run by and for the middle class, rather than primarily serving poorer classes. Meanwhile, in Cairo, Atia (2013) explores the landscape and politics of Islamic charitable institutions, highlighting how different jurisprudential approaches map onto distributional outcomes, including how different organisations distribute zakat, and how it shapes wider patterns of provision (Atia 2013). However, within this literature, there is limited discussion of zakat as a distinct instrument of social protection and redistribution.[4]

This is striking given the global heterogeneity of zakat institutions. Comparative research has highlighted the wide variation in how zakat is collected and distributed – ranging from centralised, state-administered systems to highly decentralised, individualised giving (Hammad 2022; Machado, Bilo and Helmy 2018). Centralised systems, often operating through national zakat institutions, often aspire to formal and broad coverage, while decentralised or non-state-led systems hinge on interpersonal networks, local norms, and the preferences of individual payers (Pericoli 2023). Recent work has also pointed to the evolving use of technology to expand access and improve collection, underscoring the diversity of contemporary zakat ecosystems (Latif 2022; Mutamimah *et al*. 2021).

[3] There is an enormous literature on zakat within Islamic jurisprudence which examines questions of its amount, of the appropriateness of intermediaries, as well as who or what can be considered appropriate recipients. This is a literature to which we do not aim to contribute – our approach here is not jurisprudential or normative, but seeks to study zakat as an empirical phenomenon, and to understand the patterns that individual and communal normative understandings and practices create in the aggregate.

[4] These dynamics have been considered to some degree in historical contexts, with, for example, Kuran (2020: 413) arguing that officials responsible for zakat resources in seventh-century Arabia 'were not inclined to treat all Muslims equally… they cared more about the poor of their own localities than those of distant lands'.

Within some development policy circles, the potential role of zakat in addressing development issues and inequality has been recognised (e.g. Ismail 2018; Rehman and Pickup 2018; Stirk 2015; Ali-Salih 2020; Ahmed 2004), with its potential impact being raised in relation to the sustainable development goals (Shaikh and Ismail 2017), the Covid-19 pandemic response (Pericoli 2023), or wider distributional equity (Nawai and Ruzaiman 2022). However, there has been some debate on the role of poverty alleviation in its mandate (Kuran 2003) and how effectively it is employed to that end (Ali and Hatta 2014). Directly or indirectly, many of these discussions speak to questions of how distribution is managed, and the effects that this may have. Perhaps most prominently, Kuran has argued that the lack of a clear prescriptive governance process has turned zakat into a 'missed opportunity', at least in part because officials started favouring certain groups or localities in its distribution (Kuran 2020).

Notably, despite a growing discussion and debate about the role of zakat in social protection and welfare provision, there has been an almost complete absence of rigorous and representative quantitative empirical work on how zakat operates as a redistributive institution in contemporary economic and political contexts, and on the specific patterns of payments and distributions that it creates. The more empirical studies on distribution that exist primarily focus on state-administered zakat funds (Ali and Elzahi 2016) particularly in Southeast Asia (Nurzaman, Abdussalam and Abdul Razak 2017; Ibrahim *et al*. 2020), with substantial questions remaining about the implications of what is likely the most common form of zakat distribution today: individuals paying directly to other individuals. In light of the existing research, both on non-state welfare and on zakat, this raises important questions about distributional patterns and potential biases in decentralised redistribution, particularly across gender and ethnolinguistic groups. This paper seeks to begin to fill this gap.

3. Data and methods

Pakistan provides a useful context within which to explore the practice, politics, and distributional impacts of zakat. The country contains approximately 12 per cent of the world's Muslim population, rivalled only by Indonesia for the largest number of Muslims within a national territory (Pew 2017). Pakistan also shares key characteristics with other Muslim-majority countries, as it is a Sunni-majority lower-middle income country with a political system that includes electoral elements but is not fully democratic (Appendix,

Table A2).

Of relevance to our exploration of possible distributional dynamics, Pakistan's poverty rate, at 25.2 per cent, remains high compared to neighbouring countries in South Asia (World Bank 2020), as does gender inequality, with the country consistently falling in the bottom quartile among all countries ranked by the UNDP's Gender Inequality Index (UNDP 2024a). Meanwhile, its high degree of ethnolinguistic diversity provides a context to explore possible gaps and biases in zakat distribution. With seven major ethnolinguistic groups, Pakistan ranks among the top 40 countries in the world on measures of ethnic and linguistic fractionalisation (Fearon and Laitin 2003). Additionally, geography and the country's rural-urban divide offer another potential axis for impacting distribution.

Further, the role of the state and non-state actors in zakat administration and distribution makes it a useful context within which to explore individual decisions about giving and the distributional impacts thereof. The Pakistani government, through the Ministry of Religious Affairs, operates a Central Zakat Fund, which collects and distributes zakat through decentralised zakat councils at the provincial and district levels.[5] Since the 1980s, Pakistan has had a system of compulsory collection of zakat, which by law automatically deducts zakat from savings accounts each year at the start of the month of Ramadan.[6] However, our previous research shows that most people are able to – and prefer to – evade these contributions to the state fund, instead choosing to pay directly to social relations (Gallien, Javed and van den Boogaard 2023). Given low levels of trust in the state, and scepticism over fairness in the way that the state fund distributes

[5] The central government distributes revenue to Provincial Zakat Councils, which in turn transfer the funds to district and local zakat councils, which are ultimately responsible for identifying eligible recipients in line with Islamic law and giving them transfers.

[6] The 'Zakat and Ushr Ordinance No. XVII of 1980' was promulgated by General Zia-ul-Haq's regime, after the law was drafted by the Council of Islamic Ideology. It brought zakat collection into the ambit of the state. The law lays down 11 kinds of assets on which the zakat deduction applies, exempting an equal amount (National Assembly Secretariat 1980). Deductions are carried out on behalf of the state by organisations (banks, insurance companies, brokerage houses) with which assets are held and then routed to the state's Central Zakat Fund (see Auditor General of Pakistan 2019; Ahmed 2004: 91–98; Hammad 2022).

zakat, there is little social stigma attached to this particular type of evasion. Still, payment to social relations consequently is a choice in Pakistan – in contrast to Morocco, for example, which does not have a state fund, and Saudi Arabia, for example, which more strictly mandates zakat collection. These structural conditions allow us to probe individuals' decisions about zakat payment and distribution and to better understand the impacts of these decisions on equity and social outcomes.

In this context, from May to September 2024 we undertook a computer-assisted phone-based survey of 7,500 Sunni Muslim adults,[7] selected through a combination of random sampling and previously established inclusion and exclusion criteria.[8] Within our sample, we systematically oversampled women, as we know women are less likely to have access to phones or to answer them in this context.[9] While the final distribution of women in our sample is only 29 per cent, this is enough to obtain robust analyses of gendered effects. We test the robustness of our results to a more even gender distribution through controlling for gender or additional gender-segmented analyses below. Descriptive statistics about our sample are reported in Table 3.1.

[7] Our work focuses on the zakat practices of the Sunni sect for two main reasons. Firstly, zakat obligation is more categorically defined and enforced in Sunni jurisprudence. Secondly, Sunnis make up the overwhelming majority of Muslims (above 90 per cent) in Pakistan. Consequently, gaining a sufficiently large sample of both Sunni and Shia recipients was not practically feasible, but presents an interesting avenue for future work.

[8] The survey was conducted by Gallup Pakistan and was conducted in Urdu. Exclusion criteria include non-consent to the survey, non-Muslim religious identification, and non-Sunni Muslim identification. The methodological challenges inherent to computer-assisted telephone interviewing (CATI) surveys are well established (Lavrakas 2008), including the need to keep interviews relatively short. Taking this into account, the survey was designed to last less than 20 minutes and focused on brief and clear prompts that respondents were able to address without visual support.

[9] In our previous surveys, women were underrepresented in the national sample in Pakistan (making up only 16 per cent of respondents). This was related to selection issues with phone-based surveys, which are more likely to exclude groups, including women, that are less likely to own phones or respond to surveys (Gallien *et al*. 2023). As per GSMA's Gender Gap Report 2024 (GSMA 2024), only 28 per cent of women in Pakistan are likely to own a mobile phone, compared to 92 per cent of men.

Table 3.1 Descriptive data: sample

Variable	Category	N (total = 7500)	Proportion
Sex	Male	5342	0.71
	Female	2158	0.29
Age	18–24	1258	0.17
	25–34	2165	0.29
	35–44	2027	0.27
	45–54	1202	0.16
	55–64	552	0.07
	65–74	212	0.03
	Older than 74	42	0.01
	No reply	42	0.01
Maslak[10]	Deobandi	513	0.07
	Barelvi/Ahle-Sunnat	5901	0.79
	Wahabi/Salafi/Ahl-e-Hadith	341	0.05
	Don't know/no reply	745	0.10
Location	Urban	4226	0.56
	Rural	3242	0.43
	Don't know/no reply	32	0.01
Region	Punjab (not ICT)	4626	0.62
	ICT	153	0.02
	Sindh	1378	0.18
	Khyber-Pakhtunkhwa	945	0.13
	Balochistan	227	0.03
	Gilgit-Baltistan	21	0.00
	Azad Jammu Kashmir	150	0.02

Source: Authors' calculations based on survey data.

The survey included individuals who reported having paid zakat in the past year, individuals who reported that they had received zakat payments in the past year, and those who had done neither. Survey questions focused on the magnitude of zakat payment and receipt, the experience and practice of paying and receiving, and perceptions of zakat and state actors.

The survey also included two survey experiments. First, a list experiment was included to estimate the degree to which there are overreporting issues when it comes to zakat payment as a function of social desirability bias. In order to explore this, we provided respondents with a list of different payments, and asked them not which payments, but how many of them, they had made in the past year. For some respondents, this list included zakat, for others, it did not. The difference in averages revealed some overreporting, which we have incorporated in our analysis of the magnitude of zakat payment below.

Second, in order to further probe preferences in the distribution of zakat payments, we conducted a conjoint experiment. All respondents were provided with two randomly generated profiles about potential zakat recipients (the full

[10] Maslak denotes a school of jurisprudential thought, or sub-sect, within Sunni Islam.

overview of these profiles can be found in the Appendix, Table A2). Respondents were told that each hypothetical person was a pious Sunni Muslim who is 'struggling to make ends meet', to signal their zakat eligibility. The profiles varied based on sex, and ethnicity, as well as two variables indicating economic vulnerability: marital status (as, given Pakistan's social structures, female widowhood may be seen as a stronger proxy for economic vulnerability than male widowhood) and employment status. Respondents were asked who they would be more likely to give to of the two profiles. This question was asked two ways: one just indicating a binary choice, one asking for a ranking of each profile.

We support our analysis of this data through two additional data sources. First, we analyse a dataset of 118,734 zakat recipients from 2018 (July 2017 to June 2018) made public by the Zakat and Ushr Department in the largest of Pakistan's four provinces, Punjab. The dataset is structured by districts, and lists names, category of hardship taken as basis for zakat payment, and their computerised identity card number (CNIC). While the gender of the recipient was not listed, we could infer the gender of the recipient from the CNIC, which uses a standard odd-number last digit for males and even-number (including zero) for women.

Second, we also collected a range of qualitative data to help us understand the survey results and to further probe questions around people's decision-making process around zakat, or how and why it impacts their relationship with the state. We carried out in-depth interviews with 11 zakat payers, focusing specifically on decision-making dynamics, choice of recipients, as well as jurisprudential determinants of zakat practices. Respondents were recruited purposively in Pakistan's second largest city, Lahore, with a view to covering socioeconomic, occupational and ideational differences among zakat payers. The aim was to deepen our understanding of how citizens perceive the act of paying zakat, their distribution practices, and their level of familiarity with and preference for textual and jurisprudential traditions. We also carried out an additional 11 interviews with past and serving officials from the government's zakat department in the province of Punjab, focusing on state fund administration practices and how beneficiaries for state zakat grants are selected.[11] The findings from these two sets of interviews are deployed to corroborate and deepen our analysis.

[11] Among the 48 serving state fund officials in Punjab, we interviewed the Head of the Zakat Fund Program, Head of Accounts, and Head of Field Audit to cover various aspects of the state's zakat practices.

4. Incidence, magnitude, and channels of zakat payment in Pakistan

To understand the role of zakat in social welfare provision, we first consider its prevalence and magnitude. Despite being a common cultural phenomenon, to date there has been no rigorous estimate either of the incidence or the scale of zakat at a national or global level. A common challenge in making such estimates is having a representative sample, though there are at least three other complications in estimating payment incidence and relying on self-reported payment amounts.

First, there are different types of Islamic payments and thus there is a need to ensure that respondents understood that we were only asking about zakat al-mal, the annual zakat on wealth and assets. To ensure that respondents understood that we are referring only to zakat al-mal in the survey, we provided a clear definition and ensured that enumerators explained the specific payment to respondents,[12] emphasising that we were not asking about zakat al-fitr – a relatively small, fixed amount given before the Eid al-Fitr prayer to ensure that the poor can celebrate the festival – or sadaqah, which refers to voluntary charitable giving with no fixed amount, timing, or recipient restrictions.

Second, how zakat is paid in practice in Pakistan may impact self-reporting. While zakat is a personal obligation, it is common, particularly for women, for someone else in their household to pay their zakat obligation on their behalf. Indeed, among our survey respondents who reported having paid zakat (N 3747), 40 per cent noted that someone in their household had paid on their behalf (rising to 53 per cent among female respondents), while 5 per cent noted that they had paid for themselves as well as others in their household. Some interviewees described designating intermediaries they trusted, such as a mother or friends, to distribute their zakat funds: ‘I usually hand it over to my mother’, one person shared, explaining that her religious standing and community engagement made her a reliable facilitator.[13] This potentially suggests that some respondents who had paid zakat indirectly through their household may not have reported paying zakat; to ensure that this was limited, we also double-checked with survey respondents who reported non-payment to see if zakat was paid on

[12] Respondents were asked, ‘Did you pay any zakat in the last 12 months? As a reminder, we define zakat as distinct from sadaqah, zakat al-fitr, and other informal social welfare provision and as consisting of an annual obligation to pay 2.5 per cent of total productive wealth. This includes anything given in cash or in-kind.’

[13] Zakat Payer Interview No. 3 ‘Sahar Kamran’, 26 March 2024.

their behalf, or if they didn't pay at all. While we are thus confident that we better capture these indirect payers, any further inaccuracies would suggest an under-reporting of payment incidence.

Finally, social desirability bias may lead to misreporting by respondents who want to make themselves appear to comply with the social norms governing some behaviours and attitudes (see e.g., Kreuter, Presser and Tourangeau 2008). There may thus be good reason to believe that people may overreport zakat payment. To address this, we include a list experiment within our survey, which, as explained above, enables us to estimate the extent of overreporting of zakat and adjust our findings accordingly.[14] While 50 per cent of our entire sample reported paying zakat in the last 12 months, our list experiment suggests that that is overreported by 8 percentage points, leading us to an adjusted incidence estimate of 42 per cent of the entire sample.[15] As would be expected, demographic characteristics that we expect to be correlated with larger wealth also correlate with a higher likelihood of having paid zakat: higher income respondents were more likely to make zakat payments, as were male respondents, respondents with higher educational level and respondents with higher self-reported wealth.

With our adjusted estimate of the incidence of payment, we are then able to estimate the overall magnitude of zakat per year and to do so more rigorously than other estimates (Gallien, Javed and van den Boogaard 2025). While state funds and charities occasionally report zakat receipts, most zakat payments are made individually and outside of these structures (Gallien *et al*. 2023). Accordingly, the incidence and magnitude of zakat remains largely unknown, while existing estimates vary widely, being largely based on limited, unrepresentative data and unsubstantiated assumptions. Reports of zakat in Pakistan tend to overestimate total amounts distributed as they tend to be either only focused on zakat potential, rather than zakat practice, or underestimate the volume of zakat by focusing only on contributions to the state.

Based on our estimations of incidence and average reported payment, we estimate that self-identified Sunnis in Pakistan paid over 619 billion rupees (GBP

[14] To estimate overreporting of zakat payment, we asked respondents about different payments they had paid, with half of the sample assigned each of the two versions of the question, one containing three options, one containing four options, including zakat. Following common practice for list experiments, we took the difference between the reported rate of zakat payment in the survey and the difference between the average sums of the answers to the two versions of this question as an indication of the rate of misreporting zakat payment. See Appendix, Table A4 List experiment

.

[15] Broken down by gender, 52 per cent of men and 45 per cent of women in our survey told us that they are paying zakat; our overall estimate instead assumes that 43 per cent of men and 39 per cent of women are paying zakat.

1.7 billion) in zakat in 2024.[16] Among those that paid, average contributions in 2024 were about 15,000 rupees (GBP 43);[17] with over 50 million Pakistanis paying, this added up to a substantial amount.[18] The amount is even starker in the context of existing state-led social protection: our data suggests that every year, more money is being distributed to people in need in Pakistan through zakat than through the largest state-led cash transfer programme, the Benazir Income Support Programme (Figure 4.1).[19] Similarly, more money is being distributed via zakat than Pakistan received in official development aid in 2022, despite Pakistan being among the largest aid recipients in South Asia.[20] More money has been raised through zakat than through the federal excise duty.[21] This relative magnitude highlights the significance of zakat as a form of redistribution and social welfare provision. It is notably an underestimation because it does not include zakat payment by Shia-identifying Pakistanis, who were excluded from our survey.[22]

[16] Using annual average exchange rate posted by the State Bank of Pakistan. As we asked respondents about their payments in the last 12 months, this technically covers the second half of 2023 and the first half of 2024, though most payments were made in 2024, particularly around Ramadan, so we note this as 2024 for simplicity. We have taken two steps to ensure greater accuracy in this estimate. First, we adjusted for overreporting using the list experiment, as explained. Further, with respect to how much people have paid, we have applied standard winsorization to limit extreme values.

[17] In the survey, respondents were asked for the total amount of zakat paid in last 12 months to a list of actors (state fund (voluntarily or through automatic deductions); mosque; religious NGO (for example Al Khidmat, Dawat-e-Islami); non-religious NGO (Shaukat Khanum; Indus Hospital; Saylani Welfare Trust); madrasas/schools; individuals; other), with the total amount of zakat paid calculated as the sum of these reported amounts.

[18] We relate average payments for demographic groups to country-wide demographic data.

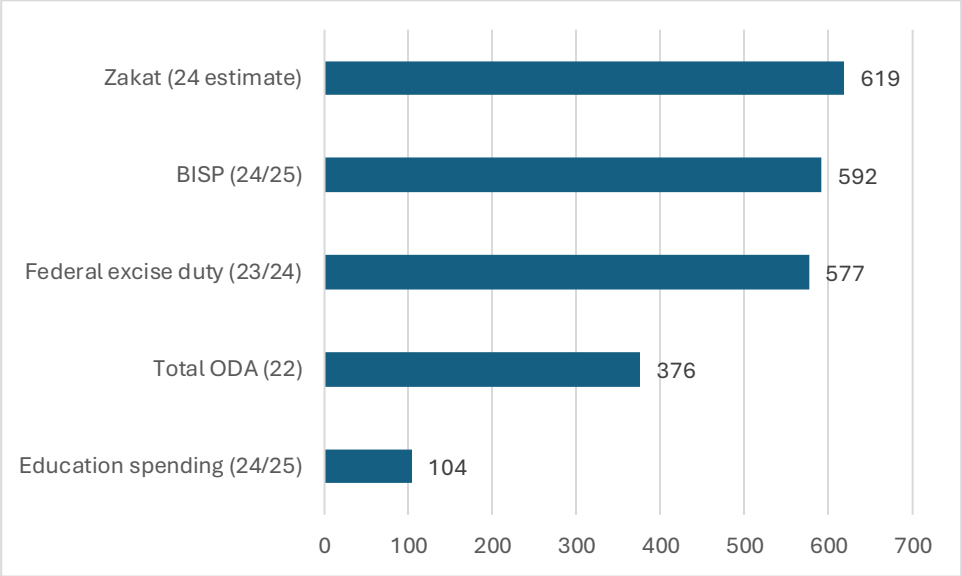
[19] BISP figure reported in Finance Ministry's Annual Economic Report for 2024/25. This reflects the situation elsewhere; for example, in Morocco, even the lowest estimate of yearly zakat contributions is three times the budget of the National Initiative for Human Development, the country's flagship social assistance programme (ESCWA 2015).

[20] This reflects global trends – lower estimates put the annual global zakat pool at US$200 billion – meaning that it may surpass the annual total spending on overseas development assistance by OECD countries (Gallien *et al*. 2024), which was US$178.9 billion in 2021 — and this was an all-time high. In 2022, Pakistan received US$1.8 billion in official development assistance and official aid, making it the second largest recipient in absolute terms in South Asia (after Bangladesh) and 22nd largest in the world (World Development Indicators 2022).

[21] 577.4 billion rupees, according to Pakistan's Ministry of Finance.

[22] If we were to assume, for example, that average payment incidence and magnitude among Shia is the same, and that they make up 10 per cent of the Pakistani population (and give the same amount as the average Sunni), our estimate would rise to 687 billion rupees (all else remaining equal). The Pew Research Center (2009) estimated that Shia made up 10–15 per cent of the population in Pakistan in 2009.

Figure 4.1 Zakat in context



Source: Gallien *et al*. 2025.

Not only does the magnitude of zakat exceed the state's largest social protection programme, but our data also highlights that, in Pakistan, zakat is primarily paid directly to individuals rather than through state or non-state institutional channels. Despite the state's role in zakat collection and distribution, most Pakistanis can avoid state collection and prefer not to pay their zakat to the state fund. We find that less than two per cent of zakat payers in Pakistan pay through the state fund – unsurprising given low levels of trust in the state and the reported ease with which individuals can evade state enforcement mechanisms. This is corroborated by our survey data, with 60 per cent of our respondents reporting no or little trust that the national government acts in the interest of ordinary people and 57 per cent describing it as somewhat or very likely that the national government will misuse taxes or other revenues collected from citizens.[23] Low reported revenues from the state fund corroborate this, with the national state fund collecting only a fiftieth of what we estimate to be contributed annually.[24] Our qualitative interviews further reaffirm the reluctance among zakat payers regarding the state fund. None reported actively paying to the state fund, while nearly all preferred to avoid it. One respondent mentioned avoiding the state fund because he has 'no trust in either the government or its ability to utilise the funds properly'.[25] Another stated

[23] N 7500, including DK and DNR responses.

[24] State Bank of Pakistan 2020.

[25] Zakat Payer Interview No. 2 'Rizwan Ahmed', 24 March 2024.

that she 'doesn't trust the government on shariah matters', including zakat.[26] Officials working in the state fund recognise this issue, with one official explaining that 'the corruption stories which circulate all over media also expanded the trust deficit between government and the citizens'.[27]

Instead, Pakistanis overwhelmingly prefer to manage their own zakat distribution. More than two-thirds of zakat payers in Pakistan pay zakat directly to individuals (Figure 4.2).[28] Our qualitative data corroborates this, with individuals describing selecting recipients based on trust, proximity, and perceived eligibility, with family networks playing a particularly important role. Most respondents preferred paying directly to people they knew – family members, household help, or community acquaintances – based on familiarity and confidence in their need. One interviewee noted, 'When giving zakat, our preference is that if there's someone who is in need in family, we give to them, since the rights of family are the most in Islam.'[29] Rural networks also played a role, where relatives had better access to eligible recipients: 'We send some money to our family living in rural Sindh or rural Punjab… our relatives are more in proximity to deserving people than we are.' Meanwhile, as described in Figure 4.2, others prefer to give through intermediaries but still avoid the state: approximately one-tenth of zakat payers distribute zakat through mosques and school, with a smaller proportion channelling it through NGOs.

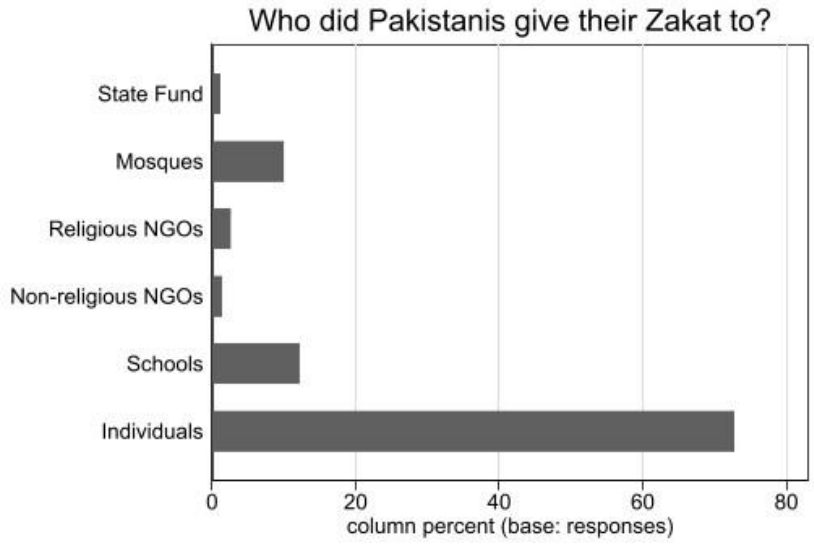
[26] Zakat Payer Interview No. 6 'Javeria Anum', 21 April 2024.

[27] Zakat Department Interview No. 1 'Head of Accounts – Asar Jamal', 24 April 2024.

[28] Our previous research shows that Pakistanis are also significantly more likely than Moroccans or Egyptians to report that they consider it important to pay to people that they know (Gallien *et al*. 2023). There remains an open question as to whether preferences for individualised giving are evenly distributed across the zakat-eligible population or are shaped by socioeconomic and/or political factors, including income, perceptions of the state's legitimacy, political partisanship, and maslak, or sub-sect of Sunni Islam. We are unable to confirm or reject these associations as the proportion of the sample that gives anything through the state fund is too low.

[29] Zakat Payer Interview No.6, 'Javeria Anum', 21 April 2024.

Figure 4.2 Channels of zakat payment (among those that paid) (N 3747)



Source: Authors' calculations based on survey data.

Qualitative accounts also suggest that payers show consideration towards distributional aspects in their zakat payment – i.e. how, when, and to whom their contributions are made across the year. Several respondents mentioned deliberate strategies to spread their zakat rather than paying it all in one lump sum. One said they divide zakat into monthly disbursements, allocating '80 per cent of that and divided it into 12 for 12 months', while keeping '20 per cent… reserved' for people with unexpected needs.[30] Another described a similar monthly model, paying in advance and completing formal calculations at the end of the year while diversifying the number of recipients, citing that 'It's like the saying that one shouldn't put all eggs in one basket… my attempt is to give to a wide range of institutions and people, so at least somewhere it's used in a good way'.[31] In emergencies, and crises, meanwhile, zakat payers described attempting to prioritise distribution to those in need – like one interviewee diverting zakat to a flood-affected relative, stating, 'I told my mother myself to divert zakat funds… because she was in massive need'.[32]

[30] Zakat Payer Interview No.1, 'Ahsan Rasheed', 22 March 2024.

[31] Zakat Payer Interview No.7, 'Ali Waqas', 21 April 2024.

[32] Zakat Payer Interview No. 2 'Rizwan Ahmed', 24 March 2024. For more on the role of Zakat and non-state welfare provisions in times of crises see Gallien *et al*. (2024)

5. Patterns in decentralised zakat distribution

The dominance of decentralised, individual-based payment of zakat raises important questions about its distribution. Without a coordination mechanism for zakat payment, and with people having imperfect information about potential recipients, there is a possibility that payment is skewed towards certain groups, reflecting or reinforcing socioeconomic structural inequality and marginalisation.[33] While the Qur'an specifies eight categories of people who are eligible to receive zakat,[34] these are generally broad categories, leaving payers with substantial leeway. As discussed above, questions of who to pay zakat to, and who or what constitute appropriate recipients, have not just been critical within Islamic jurisprudence, but in shaping the attitudes and practices of individuals, NGOs and development actors (Atia 2013). What patterns of distribution do we see empirically? This is the focus of the remainder of this paper.

In considering how individualised and decentralised forms of zakat payment and distribution may reproduce or overcome social exclusions, we recognise that exclusions may happen at multiple points in the process of zakat payment. Distribution decisions are guided by beliefs and jurisprudential norms, but may also be influenced by the practical context, such as the distribution of payers and recipients or, more specifically, the range of potential recipients of which a potential payer is aware. Alternatively, they may be caused by payers' (conscious or unconscious) preferences for distributing zakat to certain individuals over others. We consider potential distributional biases with regard to two primary variables: gender and ethnicity.[35]

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[33] Of course, biases are also possible through centralised and state-based distribution mechanisms. While we use the word 'biases', we do not seek to make normative statements on how zakat should ideally be distributed. Instead, we use 'biases' as a shorthand for the over- and under-representation of certain groups in zakat distribution.

[34] The categories of eligible recipients are defined as follows: 'the poor and the indigent, and [to] those who work on [administering] it, and [to] those whose hearts are to be reconciled, and [to] [free] those in bondage, and [to] the debt-ridden, and for the cause of God, and to the wayfarer. [This is] an obligation from God. And God is all-knowing, all-wise'. (Qur'an, Al-Tawbah 9:60).

[35] In our analysis, we also considered geographical biases in zakat giving, with the logic that in the absence of a central redistributive mechanism, there may be geographic clustering of zakat giving, related to the preference for individual giving close to home or simple logistical constraints (e.g., challenges in sending money to individuals in other districts). Given patterns of urbanisation and migration to cities, we anticipated that this may be more acute in rural areas than in urban ones, as urban residents may send zakat back to individuals in their home villages. Among those that reported giving zakat to individuals (N 2933), we asked respondents for a breakdown of the proportion of respondents that fell into different categories. Among those zakat payers that provided this additional information (N 1023), on average they noted that 34 per cent of the individuals they gave to are 'people from their neighbourhood' and 27 per cent of individuals are 'people within 5 km from where you live'. Given the smaller sample size here, we are unable to confirm or reject our hypotheses that the majority of individual zakat recipients are in close geographic proximity to payers. Moreover, as mean differences for localised payment in

5.1 Gender

Given the nature of gender inequality and exclusion in Pakistan, we first hypothesise that individuals may be less likely to make zakat payments to women than to men. This may be the case as payers may have less direct contact with poor or otherwise eligible female recipients, given the nature of women in public spaces.[36] At the same time, the alternative hypothesis is similarly plausible: it may be the case that women are more likely to receive zakat as payers identify them as more needy and deserving, given the well understood socioeconomic challenges of some women in Pakistan.

To test these hypotheses, we first consider patterns in hypothetical zakat payment through a conjoint experiment. All respondents were provided with two randomly generated profiles about potential zakat recipients (Appendix, Table A3). Respondents were told that each hypothetical person was a pious Sunni Muslim who is 'struggling to make ends meet', to signal their zakat eligibility. The profiles varied based on sex, and ethnicity, marital status and employment status. Respondents were asked who they would be more likely to give to of the two profiles.[37] We run a series of linear regressions on the features of the profile presented in the experiment, with results presented in

urban and rural areas do not pass a t-test, we are unable to test the hypothesis that the proportion of people giving zakat exclusively in their immediate geographic surroundings is higher in rural than in urban areas.

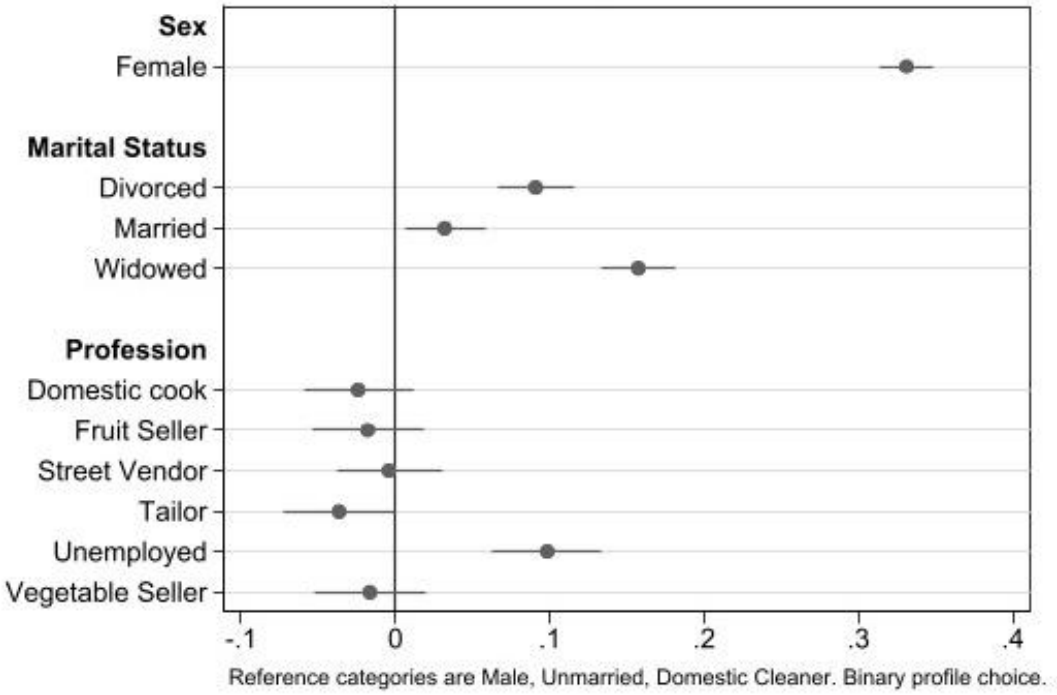
[36] We hypothesised that, given gendered social structures and norms in Pakistan, women may be less likely to receive zakat because they are less visible in public spaces as potential zakat recipients and consequently are not considered by potential donors.

[37] Respondents were asked, 'Many people struggle to decide who to give zakat to with limited information. We would like you to consider two hypothetical individuals in your local area. Both are pious, both are Sunni and Muslim… If you could only give zakat to one of these two candidates, who would you give to?'

Figure 5.3.[38]

[38] As is common with conjoint experiments, we calculate the average marginal component effect (AMCE) – that is, the marginal effect of a particular attribute (i.e., gender or ethnicity) averaged over the joint distribution of the remaining attributes. The regression gives us a coefficient of each attribute level (minus the baseline levels) and their interactions. Standard errors are clustered at the respondent level.

Figure 5.3 Determinants of conjoint profile preference, gender (binary choice)



Source: Authors' calculations based on survey data.

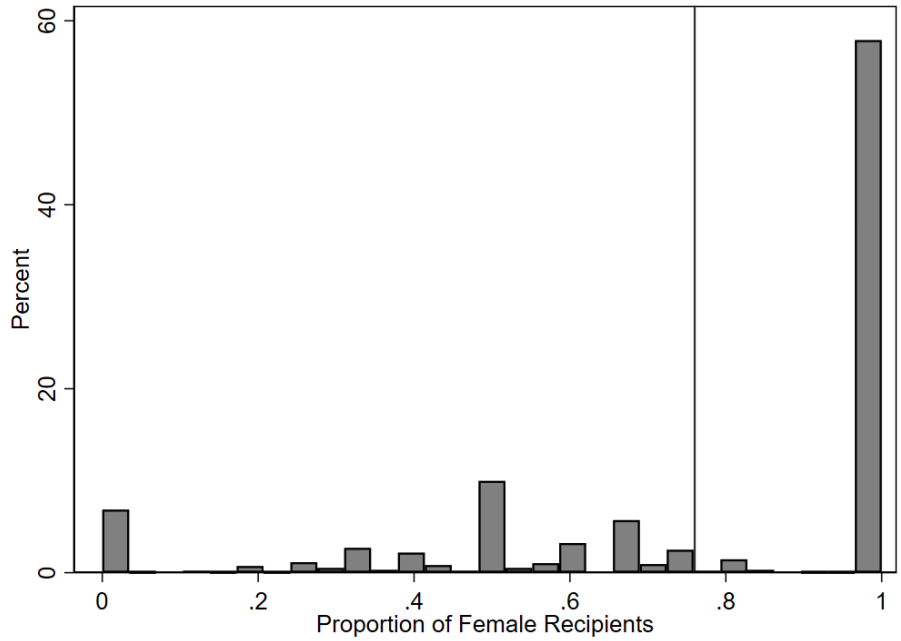
The findings are stark with respect to the gender of the recipient. We can see that people are much more likely to want to give to women. This finding holds regardless of whether the respondent is male or female (Appendix, Figure A8). We see that marital status also has significant impacts, which are related to gender – that is, people are more likely to want to give to a woman if she is widowed, while this is less relevant for male widowers (Appendix, Figure A9).

While not a core area of inquiry in our analysis, we also see a statistically greater likelihood of people wanting to give to the unemployed, while there is no difference between different job profiles. This underlines the impression that participants are looking for proxies of economic vulnerability – and counters some narratives that exist, in at least some contexts, about charitable 'deservingness' being tied to work status. However, we are not able to delve much deeper into the gendered dynamics of this effect. This finding is driven by the answers of male respondents and is not statistically significant when only female respondents were asked about their zakat payment preference. However, both men and women show a similar pattern, with this difference likely driven by differences in sample size and evaluation of the reference category. We explored whether there is a gender interaction with employment status but are unable to confirm or reject this possibility.

An analysis of hypothetical zakat payment gives us some indications on gendered patterns but cannot shed insight into gendered outcomes emerging not through preference but, for example, through practical challenges in identifying or finding female recipients. Consequently, we look at patterns of actual reported payment to provide further evidence of this gendered dynamic. First, among those in our sample that paid zakat on an individual basis, a majority reported that they only paid zakat to women, while the mean ratio of reported female to male recipients is 0.76 (Figure 5.4). The vast majority of zakat that is paid directly by individuals to other individuals, then, is being paid to women.

While this is a striking finding, one may speculate that both the response to the direct question and to a lesser extent the response to the hypothetical conjoint experiment may be driven by social desirability bias, if respondents assume that interviewers perceive zakat given to women as desirable. However, one further data source tempers this concern. Across our survey, we also asked respondents whether they received zakat. The number of recipients in our sample is admittedly small – they are only 313, or 4.1 per cent of our total sample, limiting our analytic leverage. However, even with this small sample, the gender ratio is striking. The proportion of women in our sample who reported having received some zakat is more than twice as high (6.72 per cent) than that of men (3.14 per cent). As there is no indication that these recipients are misreporting their own gender according to any desirability bias, this provides further support for the dynamics outlined above: that the vast majority of zakat payments that are made to individuals in Pakistan are made to women.

Figure 5.4 Proportion of female recipients among individual recipients of zakat payment, as reported by zakat payers in our sample



Source: Authors' calculations based on survey data.

Why do zakat payers prioritise women? While the Qur'an lists a group of categories of eligible recipients, there is no explicit mention of gender. At the same time, it has long been observed that widows in particular are commonly chosen as zakat recipients, with gender and marital status providing proxies for economic vulnerability and consequently of membership of one of the key categories of eligible recipients (Atia 2013).

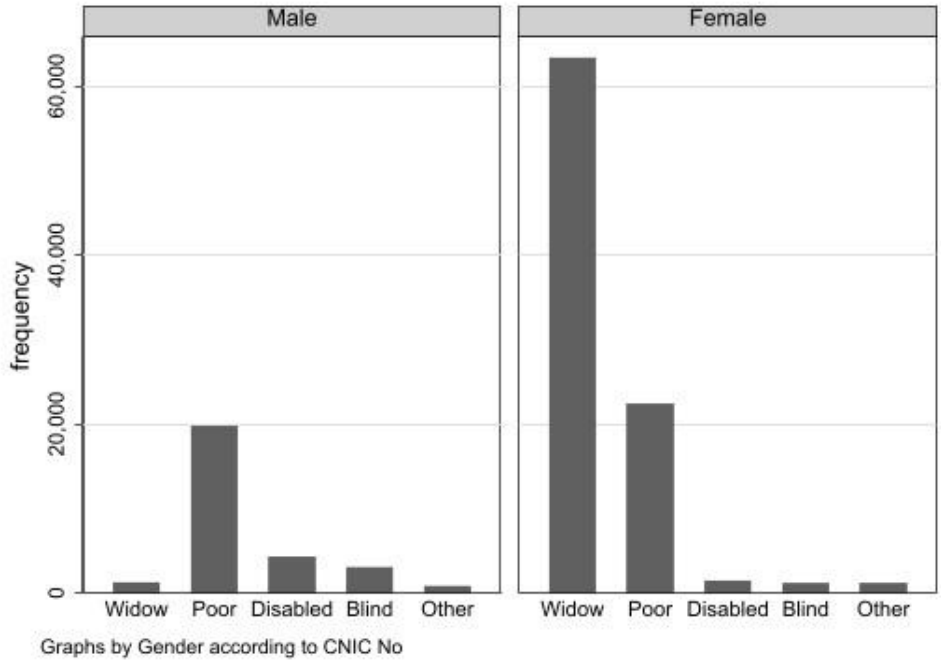
While our survey cannot answer why people prefer to pay zakat to female recipients, we have some indications that this preference is related to an assessment of the socioeconomic vulnerability of many women in Pakistan. For instance, when we re-run the analysis of the conjoint experiment and include an interaction term between widowhood and gender, there is a stark gendered effect, with respondents disproportionately likely to want to give to female widowed recipients (Appendix, Figure A9).[39] These patterns are in in line with popular narratives about the deservingness of widows.

[39] Contrary to widowhood, unemployment does not have an interaction effect with gender – if unemployment is hence seen as a marker of socio-economic vulnerability, it is not seen as a sign of disproportionate vulnerability for women (see Appendix, Figure A10).

This pattern becomes even starker when we draw on the data from the Punjab state zakat fund, which confirms that the gender dynamics highlighted through our survey are not just a feature of individual payment. Analysing both the gender and the reason listed by the fund for zakat disbursement to over 118,000 recipients, we find that in 2018, 75 per cent of all state fund beneficiaries were women (Figure 5.5.3). Furthermore, 53 per cent of all beneficiaries were widows. This seems to indicate a relationship between preference for paying zakat to women (and widows) and perceptions of socioeconomic vulnerability.[40] Notably, widowhood is a substantially less relevant factor for paying zakat to male recipients, where poverty is a more dominant justification for selection. Among state fund recipients that are selected for health reasons, such as blindness and disability, the gender split is reversed, with more men being marked as eligible for those reasons. This may indicate a difference in perceived effects of male and female disabilities on household vulnerabilities, though we can only speculate on this dynamic.

[40] Given our survey's small size of the reporting sample for data about to whom respondents gave, we are unable to test whether female recipients are more likely to be family members of respondents, people that respondents already know, or are within the same tribe/kinship group as the recipient, and thus to be able to assess whether the gendered nature of public space is a factor in influencing decisions about to whom to give zakat. If the gendered nature of public space were a mechanism at play, we would expect to find that among individual zakat recipients, women are more represented among recipients that are identified as family members than among recipients identified as people from the neighbourhood. While our sample of recipients is small, we nevertheless find that among zakat recipients that received zakat from individuals (N 115), these were most likely to be from people they already knew (from employer, family, kinship, ethnicity, neighbourhood, though without major differences for male or female recipients (table available upon request). While this is indicative evidence only, it does suggest that people give primarily to those they already know, which overcomes the challenge of identifying potential recipients in a context where men and women may have limited interaction in public spaces.

Figure 5.5 Gender and category-wise breakdown of recipients of the Punjab zakat state fund (N 118,734)



Source: Authors' calculations based on Punjab State Fund data from 2018 (accessed by authors).

5.2 Ethnicity

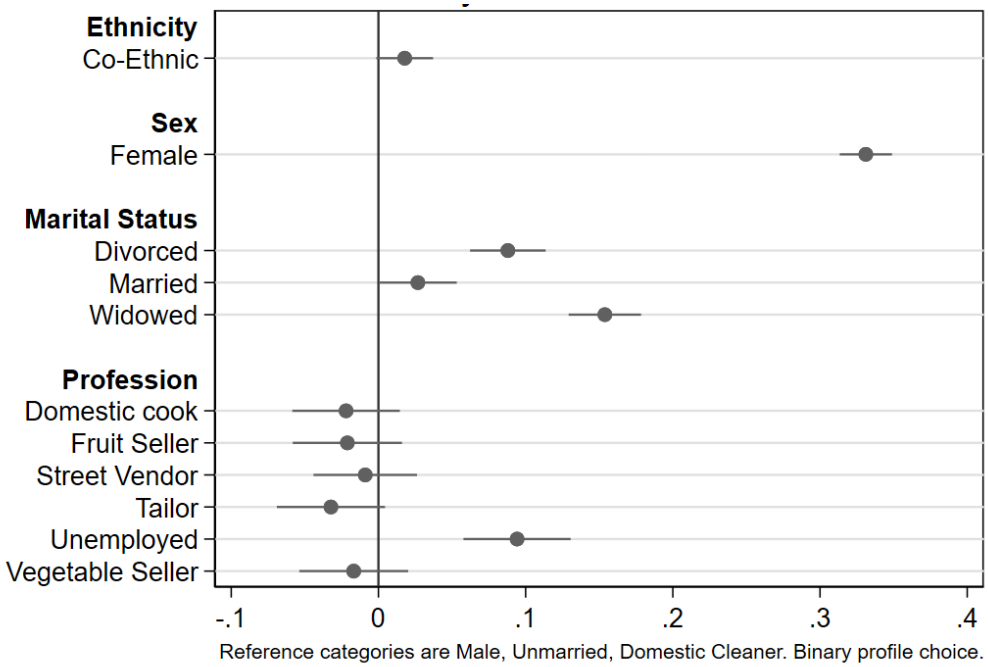
Beyond gender, we also ask whether there are patterns that imply that the ethnicity of the zakat payer has implications for the ethnicity of the recipient. Here, by ethnicity we primarily refer to the ethnolinguistic group – our sample includes individuals identifying as Punjabi, Pashtun, Baloch, Sindhi, Muhajir, Seraiki and Hindko. We anticipate that the ethnicity of the recipient may shape respondent selection decisions. As with gender, there could be both spatial and cognitive mechanisms for any bias, emerging as a function of interaction with ethnolinguistic outgroups or as a function of conscious or unconscious biases against ethnolinguistic outgroups. Accordingly, we hypothesise that individuals may be more likely to give zakat to individuals that share their ethnicity (e.g., are co-ethnics) than to people not of the same ethnicity, which is plausible given qualitative and anecdotal evidence, described above, that people may have a preference for distributing zakat through family and close social networks.

While payment patterns may be driven by the nature of cross-ethnic interactions and relative visibility of marginal groups, this is difficult to test through the reported data on actual payment, as the distribution of different ethnicities by

district is highly uneven. Consequently, we again make use of the conjoint experiment, testing for ethnolinguistic biases by including a variable of whether the respondent and the hypothetical profile share an ethnicity. As shown in Figure 5.6.3, we find a small but non-significant positive impact on whether there is a shared ethnicity between the recipient and payer. There is consequently no clear evidence that there is a bias towards paying zakat to one's own ethnolinguistic group. Similarly, we find no significant effect when we replace that variable with a categorical variable containing the different potential ethnicities of the respondent profiles (see Appendix,

Figure A13).

Figure 5.6 Determinants of conjoint profile preference, ethnicity (binary choice)



Source: Authors' calculations based on survey data.

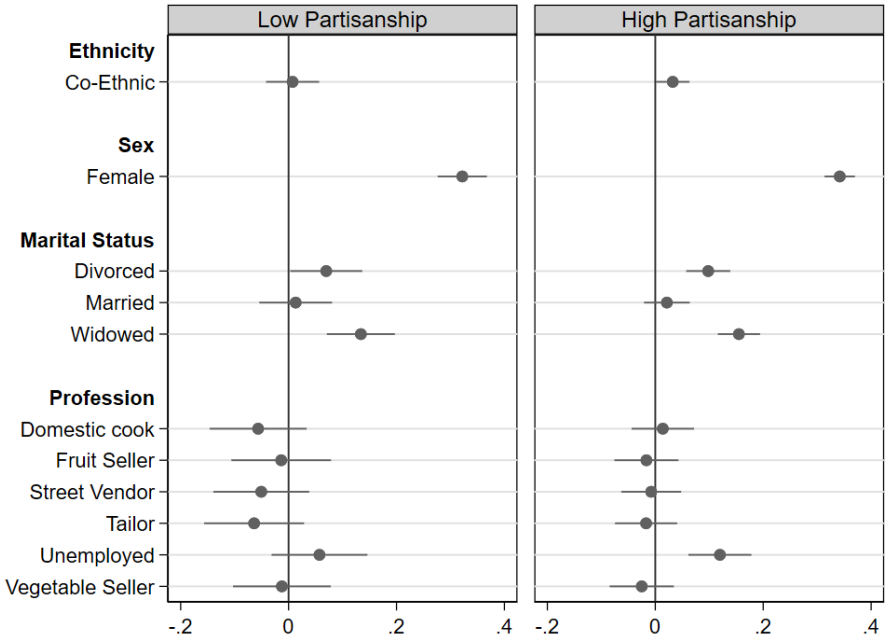
We further hypothesised that ethnic bias may appear to exist, or to be stronger, among people with strong partisan allegiances, given the ethnic appeals of some of the major political parties in Pakistan and the degree of political polarisation in Pakistan.[41] As described in Figure 5.7, among respondents with a higher level of partisanship (for any political party), there is a small and statistically significant preference for paying to co-ethnic profiles. However, we are cautious to not over-interpret this finding. This is because the finding is not robust to the way of asking the question about which profile is preferred. The finding is visible if respondents are given a binary choice between two profiles but disappears when respondents are asked to rank the two profiles instead. To address the possibility that the conjoint experiment set up a false choice for respondents (e.g., that in reality they may want to give to both candidate profiles), we not only asked them which

[41] To assess partisan allegiances, at the end of the survey we asked respondents which party they would vote for if federal elections were this week, and then to answer the question, 'On a scale of 1 to 5 (where 1 indicates a low level of support and 5 indicates a high level of support), how strongly do you support that party?' While we planned to categorise strong partisanship as those who responded 4 or 5 on this scale, in practice partisanship was high, with 70 per cent of respondents reporting a 5 (see Appendix Figure A14), so we use only these 'five' responses as an indicator for strong partisan support, and all other responses as an indicator of low partisanship.

profile they preferred, but also asked them to rate (on a scale of 1 to 5) how much they would like to give to each profile to assess the strength of the preference without having to make a choice between the two profiles.[42] In this scenario, the gender preference remains robustly significant, while the impact of a co-ethnic match remains insignificant (Appendix, Figure A11). In this scenario, we also find no statistically significant differences in ethnic bias among respondents with low and high partisanship when giving them a non-binary choice (Appendix, Figure A12). Consequently, our findings cannot be interpreted to conclude that there is a clear bias toward co-ethnic profiles among highly partisan respondents in general.

[42] Respondents were asked, 'Now imagine you didn't have to decide between the two individuals. On a scale of 1 to 5, where 5 means that you would really like to give your zakat to them and 1 means you would really not like to give your zakat to them, how would you rate profile 1/2?'

Figure 5.7 Conjoint (binary choice), by partisanship



Notes: Reference categories are male, unmarried, domestic cleaner. Binary profile choice.
Source: Authors' calculations based on survey data.

6. Conclusions

This paper provides the first nationally representative analysis of zakat and its distribution in Pakistan – a country where zakat plays a central but poorly understood role in social welfare provision. By combining large-scale survey data, administrative data from a state zakat fund, conjoint experiments, and qualitative data about how zakat is practiced, we offer new empirical insights into the incidence, magnitude, and distributional patterns of zakat payment. The findings are not only relevant in Pakistan but carry broader implications for debates on non-state social welfare provision and equity in Muslim-majority countries.

We find that zakat is not only widespread but constitutes one of the most significant mechanisms of social protection in Pakistan, surpassing both the disbursements of the state's largest cash transfer programme and official development assistance. Meanwhile, the overwhelming preference for direct, individualised payment – over contributions to the state zakat fund as well as to other collectivised payment channels – demonstrates that zakat exists as both a religious obligation and a deeply embedded social practice shaped by trust and a desire for tangible connections to recipients.

Exploring the potential distributional impacts of zakat, we find that zakat in Pakistan benefits women, particularly widows, reflecting payers' sensitivity to visible indicators of socioeconomic vulnerability. Across multiple measures – stated payment preferences, reported recipients, and recipient self-identification – women emerge as the primary beneficiaries of zakat. This gendered distribution stands in contrast to many formal welfare systems, where women often face barriers to access. While we initially hypothesised that women might be less visible to payers due to constraints on their public presence, our findings suggests that these same constraints may reinforce perceptions of need and deservingness.

At the same time, our analysis finds no consistent evidence of bias in zakat distribution along ethnic or ethnolinguistic lines, despite expectations that zakat may mirror or serve to reinforce social divisions or political cleavages. This area of inquiry warrants further investigation, however, including within regions with greater ethnolinguistic diversity or conflict. Overall, these findings suggest that individualised zakat can serve as a powerful redistributive tool, able to both identify and reach groups that are particularly economically vulnerable, without reinforcing ethnolinguistic marginalisation.

While this study provides novel evidence and analysis, several limitations should be acknowledged. First, more work is needed on the geographic distribution of zakat. While our survey provides national coverage, our interviews were not geocoded, limiting our ability to analyse how geographic variation may influence zakat practices beyond the district level. Second, our data on zakat recipients is relatively limited, which constrains our ability to fully understand how recipients experience zakat. There are moreover challenges for external validity. While Pakistan is a large and diverse Muslim-majority country with both state and decentralised zakat systems, its specific religious, political, and socioeconomic context may not reflect zakat dynamics elsewhere. Further research is needed to explore how our findings travel to other settings – especially those with different institutional arrangements, sectarian compositions, or structures of social welfare provision.

Despite these limitations, this paper underscores the need to study zakat as a core component of social welfare provision and social protection in Muslim-majority contexts. Future research should undertake comparative studies across countries and regions, explore how state policies and political ideologies shape zakat practices, and deepen understanding of how zakat payers identify and prioritise recipients. Such work is essential to more fully grasp the equity impacts, limitations, and potential of non-state redistribution in settings where formal systems of redistribution and social protection remain insufficient.

These findings hold important policy implications for both state institutions and development partners. They underscore the need to take non-state welfare systems seriously as central components of the social protection landscape. Yet, caution is warranted. Much policy literature has focused on how zakat can be better aligned with development goals or integrated into state systems, but our research shows that such efforts must contend with the deeply personal, informal, and relational logics of zakat, and the widespread resistance to formalisation through state channels. Rather than seeking to harness zakat for state agendas, policymakers should prioritise understanding its everyday distributional effects and explore how to work alongside, rather than over, such systems. As this paper has highlighted, the necessary starting point for this possibility is a better understanding of zakat – beyond theory and theology – in everyday practice.

Appendix

Table A2 Case study overview

	Pakistan
GDP per capita, 2024 (World Bank 2024)	1,484.7 USD
Population, 2020 (World Bank 2024)	251,269,164
Rural population (% of total population), 2024 (World Bank 2024)	61.65%
Tax to GDP, 2023 (UNU-WIDER 2023)	11.31%
Polity score, 2010 (Center for Systemic Peace 2010)	7 Democracy
v-dem score, 2024 (Boese *et al*. 2024) Liberal Democracy Index	Elected autocracy 0.198 Rank: 116
Gini index (2018)	29.6
Multidimensional Poverty Index (MPI), 2017–18 (UNDP 2024b) Note: the lower MPI values represent a better performance regarding multidimensional poverty.	0.198
Ethnolinguistic identity breakdown (using mother tongue proxy) (PBS 2020)	Urdu 7% Punjabi 39% Sindhi 15% Pushto 18% Balochi 3% Kashmiri 0.2% Saraiki 12% Hindko 2% Brahvi 1% Others 2%
Gender Inequality Index (UNDP 2024a, GII)	Score: 0.536 Rank: 145

Source: Multiple (cited above).

Table A3 Conjoint experiment

Attributes	Levels	Probability distribution
Sex	Male Female	Equal probability across all options
Marital Status	Unmarried Married Divorced Widowed	Equal probability across all options
Ethnicity	Punjabi Pashtun Baloch Sindhi Muhajir/Urdu-speaking Seraiki	Probability weighting by ethnicity's share in population
Profession	Does not work Domestic cook Domestic cleaner Tailor Fruit seller Vegetable seller Street vendor	Equal probability across all options
Eligibility	Struggling to make ends meet	100% probability

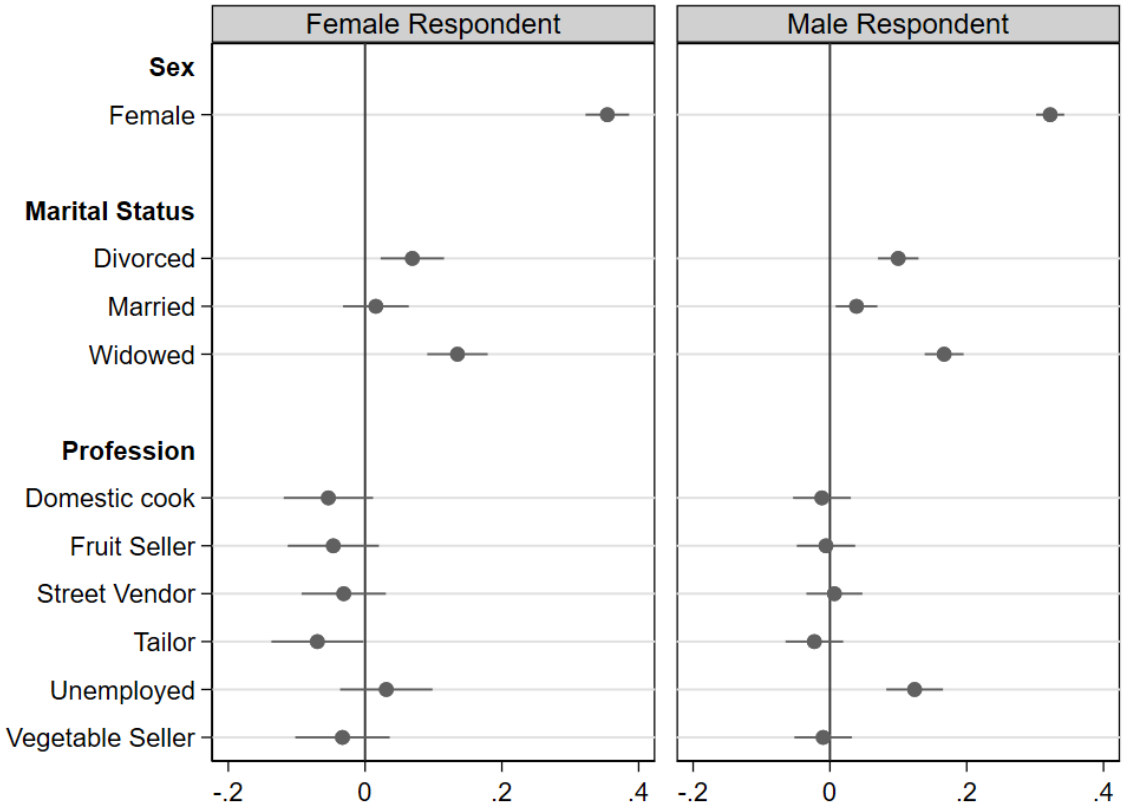
Source: Authors' survey design.

Table A4 List experiment

I am now going to ask you one question about different payments you may have made in the last 12 months. For this question, can you tell me how many of each item are true for you? I don't want to know which ones you have paid; just the number. *Randomly assign recipients (0.5; 0.5) one of these two questions.*	
a. How many of the following items have been something you have paid for in the past 12 months: i. Zakat ii. Business Registration Fees iii. Electricity Fees iv. Car Insurance	0 1 2 3 4 DK DNR
b. How many of the following items have been something you have paid for in the past 12 months: i. Business Registration Fees ii. Electricity Fees iii. Car Insurance	0 1 2 3 DK DNR

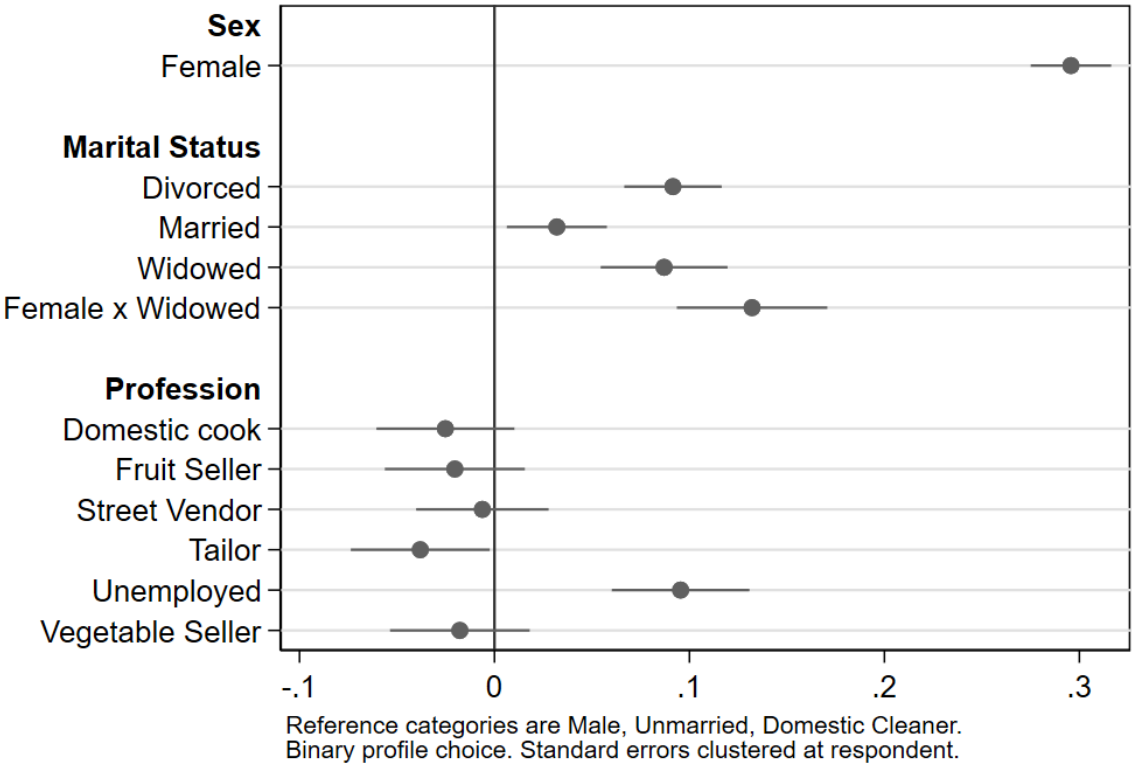
Source: Authors' survey design.

Figure A8 Conjoint results, by gender of respondent



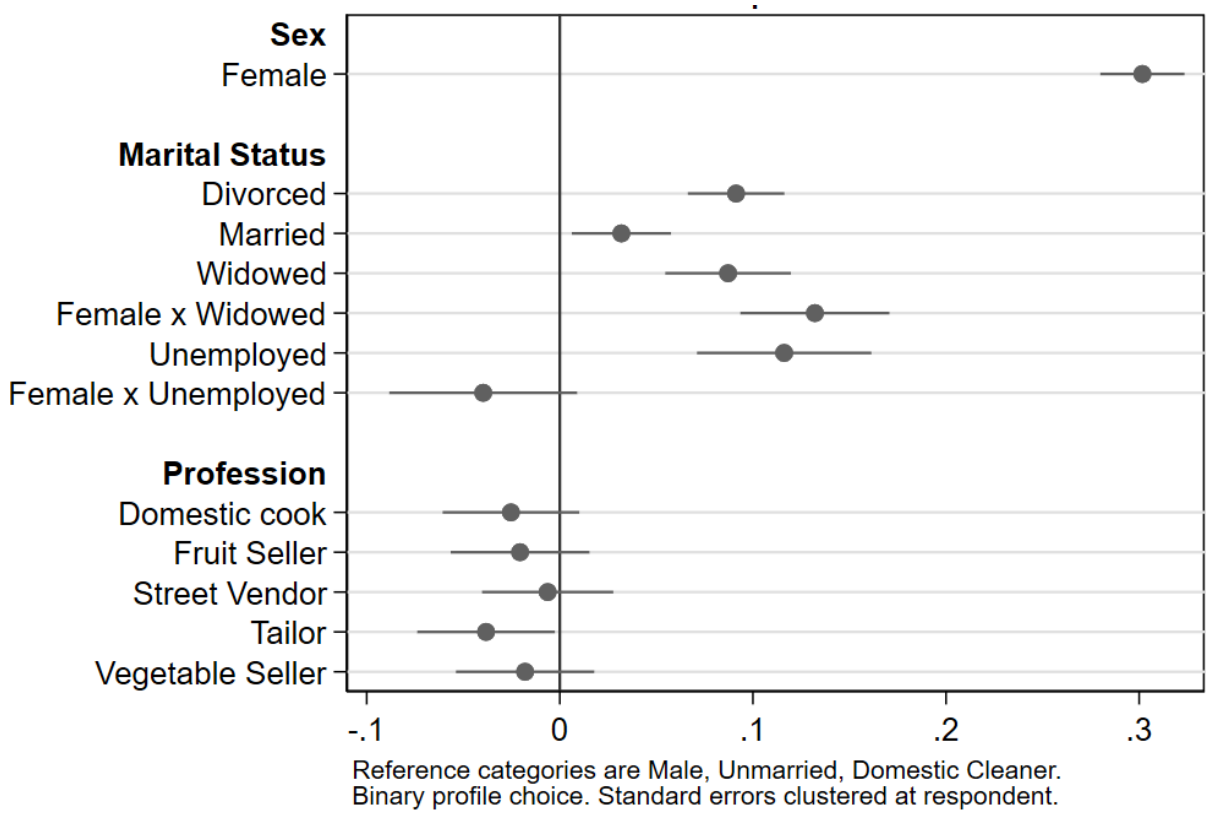
Source: Authors' calculations based on survey data.

Figure A9 Conjoint results, female-widowhood interaction effect



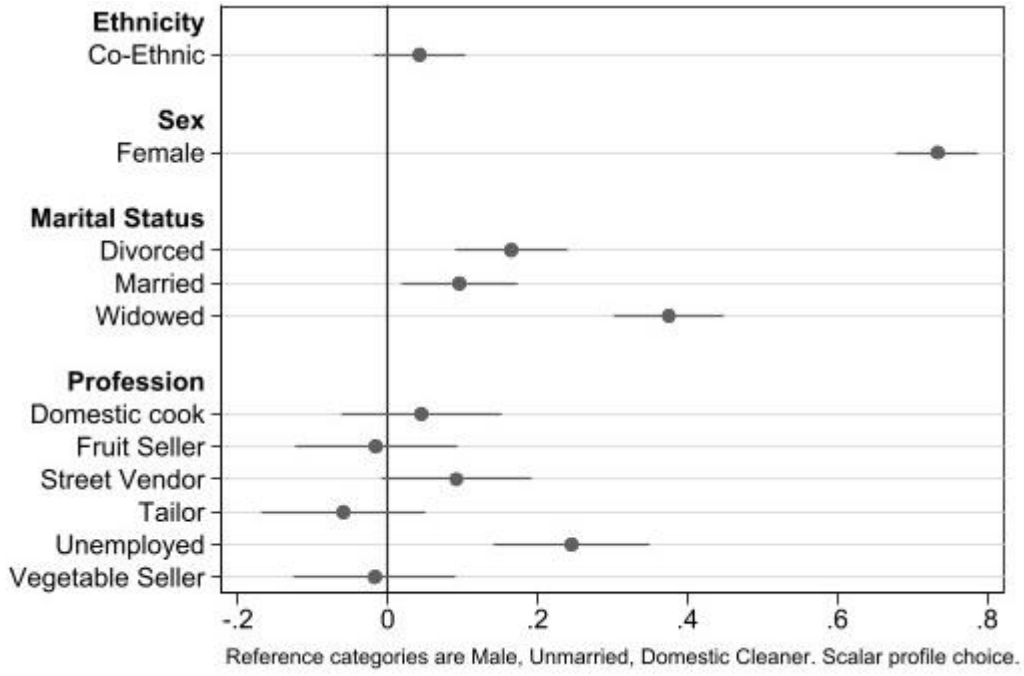
Source: Authors' calculations based on survey data.

Figure A10 Conjoint results, with unemployment-gender interaction term



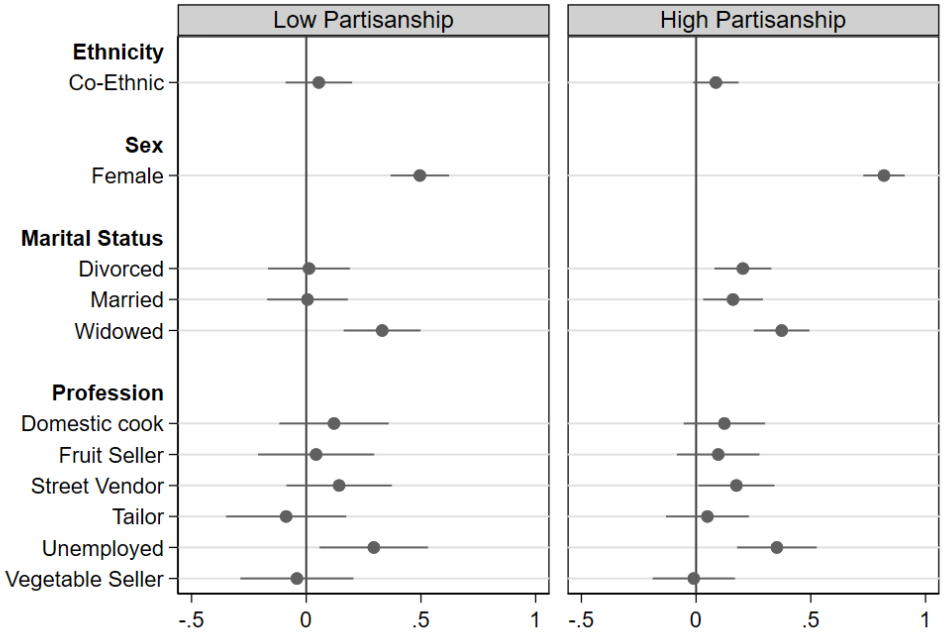
Source: Authors' calculations based on survey data.

Figure A11 Conjoint experiment (scalar choice between profiles)



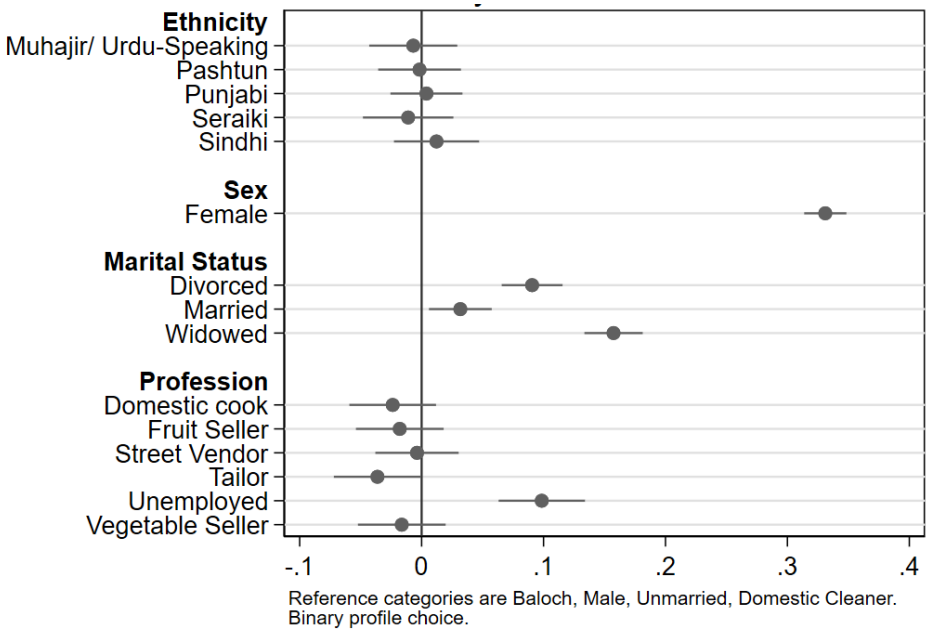
Source: Authors' calculations based on survey data.

Figure A12 Conjoint experiment (scalar choice between profiles), by degree of partisanship



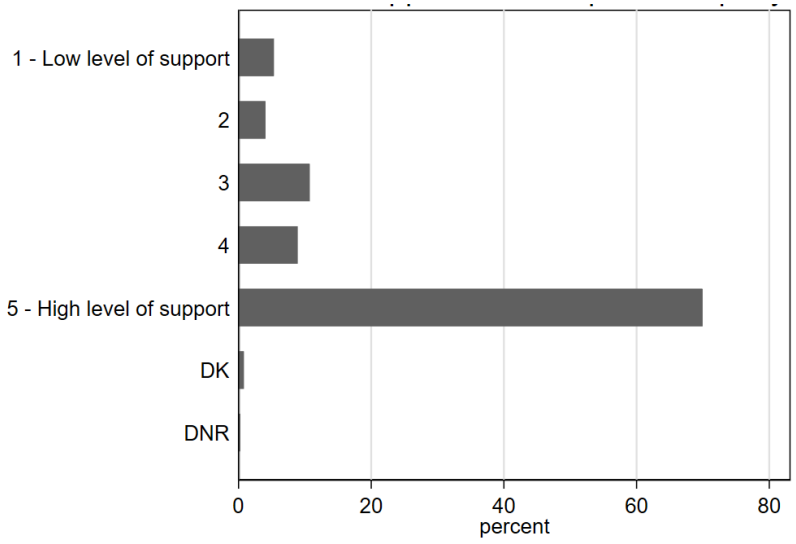
Source: Authors' calculations based on survey data.

Figure A13 Conjoint experiment (binary choice, with profile ethnicities)



Source: Authors' calculations based on survey data.

Figure A14 Partisanship: Level of support for one's preferred party



Source: Authors' calculations based on survey data.

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