

# 6<sup>th</sup> ADALAH

Buletin Hukum & Keadilan

## Study on Zakat Management in ASEAN Countries

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### Abstract:

Zakat is an Islamic economic instrument that has a strategic role in improving social welfare and reducing economic inequality. Countries in the ASEAN region have diverse characteristics in terms of government systems, regulations, and institutions for zakat management. This article aims to examine the management of zakat in ASEAN countries by examining the aspects of regulation, institutions, mechanisms for collecting and distributing zakat, as well as the role of the state in its management. The research method used is a literature study with a descriptive-analytical approach to various literature sources, policy documents, and related research results. The results of the study show that zakat management in ASEAN countries shows a variety of models, ranging from systems that are formally integrated with the state to those that are managed semi-formally by non-governmental institutions. These differences are influenced by the legal, social, and political factors of each country. This study is expected to make an academic contribution and become a reference for the development of a more effective and sustainable zakat management policy in the ASEAN region.

**Keywords:** Zakat; Zakat Management; ASEAN; Zakat Policy; Islamic Economy

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## A. PROLOG

Zakat is a religious obligation that must be issued for Muslims who can comply with the Islamic law, as an obligatory worship that leads to social aspects, to regulate human life in relation to Allah SWT. Because zakat is a worship that must be carried out by giving a certain amount of property rights to people who are entitled to receive it according to the Islamic Sharia.<sup>1</sup> However, zakat is also a social and economic worship in the eyes of the public, and even prayer and zakat are often found in the Qur'an as a symbol of the entire teachings of Islam. Therefore, zakat is important because it contains the teaching of fair distribution of wealth as social security among Muslims.<sup>2</sup>

The potential for zakat is so great in ASEAN countries, where the majority of Muslims are involved. So the greater the zakat we spend, the greater the national income of a country. The higher the national income of a country, it means that there will be an increase in its economic growth.<sup>3</sup> Economic

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<sup>1</sup> Nurhasanah Nurhasanah, "Zakat in Malaysia in Economic Perspective," *Al-Iqtishad: Journal of Islamic Economics* 4, no. 1 (2016), <https://doi.org/10.15408/aiq.v4i1.2540>.

<sup>2</sup> Febrian Tito Zakaria Muchtar and Tika Widiasuti, "Analysis of Factors Influencing Zakat Collection: A Study in Four ASEAN Countries," *Journal of Theoretical and Applied Sharia Economics* 9, no. 5 (2022): 658–71, <https://doi.org/10.20473/vol9iss20225pp658-671>.

<sup>3</sup> Hani Meilita Purnama Subardi, Citra Sukmadilaga, and Indri Yuliasfitri, "Analysis of the Efficiency Level of Zakat Management Agencies in Three Asean Countries (Indonesia, Malaysia and Singapore),"

growth will propel the country towards prosperity. The benchmark of zakat as a welfare regulator can really be used as a standard guideline, both in the context of microeconomics and macroeconomics. Historical reality has proven that zakat can increase the national income of a country so that prosperity is created. We need to emulate the time of Umar bin Abdul Aziz in his government system, especially regarding the zakat and tax systems.<sup>4</sup> In addition, modern theories put forward by Islamic economic figures, such as what we know as the *multiplier effect of zakat*, have shown how the mechanism of zakat can really increase national income, which means increasing economic growth.<sup>5</sup>

Zakat plays a very important role in efforts to empower the economic potential of the people. The alternative and strategic solution offered by Islam is none other than a productive and creative zakat management (distribution and utilization) system. With management as intended, it is hoped that it can empower the poor to become Aghniya (the rich) and make mustahiq into muzakki. Therefore, the

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*ISLAMICONOMIC: Journal of Islamic Economics* 11, no. 1 (2020): 55–76, <https://doi.org/10.32678/ijei.v1i1.139>.

<sup>4</sup> Muhammad Izzuddin Abdul Aziz and Heru Susetyo, "The Dynamics of Zakat Management by the State in Several Provinces in Indonesia After Law Number 23 of 2011," *Journal of Law & Development* 49, no. 4 (2020): 968, <https://doi.org/10.21143/jhp.vol49.no4.2352>.

<sup>5</sup> Kahar Muzakir, "The Prospect of Zakat in the Modern Economy," *Journal of Legal and Cultural Analytics* 1, no. 1 (2022): 19–40, <https://doi.org/10.55927/jlca.v1i1.879>.

researcher is interested in discussing the research title of the Zakat Management Study in Asean Countries

## **B. DISCUSSION**

### **1. Zakat Management in ASEAN Countries**

The management of zakat in ASEAN countries shows significant variations, both in terms of regulations, institutions, and the level of state involvement. This difference reflects the diversity of government systems and public policy approaches applied by each country in managing zakat as an economic and social instrument for Muslims. With different social and historical backgrounds, each country has a zakat management model that is tailored to its domestic context.<sup>6</sup>

Social, economic, and political factors are the main determinants that affect the differences in the zakat management system in the ASEAN region. Countries with a large Muslim population and a high level of zakat awareness tend to develop a more structured zakat institutional system. In addition, political stability and government policy support also play a role in determining the extent to which zakat is integrated into the national welfare system.<sup>7</sup>

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<sup>6</sup> Ramli, M. (2021). The legal politics of zakat management in Indonesia (a study of zakat to alleviate poverty).

<sup>7</sup> Muchtar, F. T. Z., & Widiasuti, T. (2022). Analysis of Factors Influencing Zakat Collection: A Study in Four ASEAN Countries. *Journal of Theoretical and Applied Sharia Economics*, 9(5).

Indonesia and Malaysia, for example, apply a zakat management model that is relatively integrated with state policies. In Indonesia, the existence of the National Amil Zakat Agency (BAZNAS), supported by national and regional regulations, shows the role of the state in coordinating the management of zakat. Meanwhile, Malaysia has zakat institutions managed by religious authorities at the state level, with strong regulatory support from local governments. This model allows zakat management to be carried out more systematically and in a more targeted manner.

In contrast to Indonesia and Malaysia, Singapore and Brunei Darussalam implement a more centralized zakat management system with relatively strong government control. In Singapore, the management of zakat is under the authority of an official religious institution that works professionally and is integrated with the country's administrative system. As for Brunei Darussalam, zakat is managed centrally as part of the Islamic system of government, so the role of the state is very dominant in the entire process of collecting and distributing zakat.<sup>8</sup>

The variation of the zakat management model has a direct impact on the effectiveness of collecting and distributing zakat in each country. A system

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<sup>8</sup> Fathan, B. (2025). Regional Zakat Management in Central Java Province (Study at the National Amil Zakat Agency of Sragen, Karanganyar and Banyumas Regencies) (Doctoral dissertation, Saifuddin Zuhri State Islamic University (Indonesia)).

supported by clear regulations, strong institutions, and effective supervision tends to result in a more optimal level of zakat collection and more targeted distribution. On the contrary, limited regulations and weak institutional coordination can be obstacles in maximizing the potential of zakat as an instrument of social welfare in the ASEAN region.

## **2. Factors Influencing Zakat Collection in ASEAN**

The research conducted by Febrian Tito Zakaria Muchtar and Tika Widiastuti provides a comprehensive empirical picture of the factors that affect the collection of zakat in four ASEAN countries, namely Indonesia, Malaysia, Singapore, and Brunei Darussalam. Using a quantitative approach, this study highlights how the social and economic conditions of a country play a role in determining the level of zakat collection. The results of the study are an important reference in understanding the dynamics of zakat collection in the ASEAN region, which has diverse characteristics of society and economic systems.<sup>9</sup>

The findings of the study show that the Human Development Index (HDI) and the number of population have a positive and significant effect on

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<sup>9</sup> Fathan, B. (2025). Regional Zakat Management in Central Java Province (Study at the National Amil Zakat Agency of Sragen, Karanganyar and Banyumas Regencies) (Doctoral dissertation, Saifuddin Zuhri State Islamic University (Indonesia)).

the collection of zakat. This indicates that the higher the quality of human resources, which is reflected through a better level of education, health, and living standards, the greater the potential for zakat collection. In addition, the number of the population, especially the Muslim population, is a quantitative factor that directly affects the amount of zakat funds that can be collected. Thus, improving human quality and population growth contribute positively to the optimization of zakat.

In contrast, macroeconomic variables proxied through inflation rates and Gross Domestic Product (GDP) show different results. The study found that inflation did not have a significant influence on the collection of zakat, which shows that fluctuations in the price of goods and services do not directly affect people's decisions in paying zakat. Meanwhile, GDP actually shows a negative and statistically significant influence on zakat collection. These findings indicate that the increase in national income is not always in line with increasing public awareness and compliance in paying zakat.

This condition emphasizes that economic growth alone is not enough to increase zakat collection optimally. The active role of zakat institutions is needed in increasing zakat literacy, strengthening socialization, and building a transparent and accountable zakat management

system. With strong institutional support and the right educational strategy, the potential of zakat in ASEAN countries can be maximized, regardless of the macroeconomic dynamics that occur.

### **3. The Role of the State and Zakat Institutions in Zakat Management**

The role of the state in zakat management is a key factor in determining the success of zakat fund collection. The involvement of the state through regulations and public policies provides a clear legal basis for zakat institutions in carrying out their duties and functions. Research conducted by Muhammad Izzuddin Abdul Aziz and Heru Susety shows that the existence of regulations, such as Law Number 23 of 2011 in Indonesia, as well as the support of local regulations, are able to encourage an improvement in the performance of zakat collection by the National Amil Zakat Agency (BAZNAS). The increase is especially seen in areas with a Muslim majority population, where local government policies play a role in strengthening the implementation of zakat management.<sup>10</sup>

The support of the regulation provides legitimacy as well as strengthens the institutional

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<sup>10</sup> Kurnia, F., & Karunia, R. L. (2025). Study on the Implementation of Service Policy for the Granting of Permits for the Establishment of Amil Zakat Institutions in Indonesia (Case Study at the Ministry of Religious Affairs). *Journal of Public Policy and Applied Administration*, 41-50.

position of zakat institutions in the community. With a clear legal basis, zakat institutions have stronger authority in collecting, managing, and distributing zakat. In addition, regulations also function as a supervisory instrument that encourages zakat institutions to carry out the principles of good governance, so that zakat management can be carried out in a more orderly and directed manner.

However, the success of zakat management is not only determined by the role of the state alone, but also depends on the managerial capacity of the zakat institution itself. Zakat institutions that have a professional, transparent, and accountable management system tend to gain a higher level of trust from the public. This public trust is an important factor in encouraging public compliance to pay zakat through official institutions.<sup>11</sup>

Therefore, improving the quality of human resources, implementing a modern management system, and utilizing information technology are important aspects in strengthening the performance of zakat institutions. The synergy between state support and the good managerial capacity of zakat institutions is expected to be able to optimize the collection of zakat funds and increase the contribution

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<sup>11</sup> Atabik, A. (2016). Effective management of zakat management in the Contemporary Era. ZISWAF: Journal of Zakat and Waqf, 2(1), 40-62.

of zakat in realizing social welfare in ASEAN countries.

#### **4. Distribution of Zakat and the Principle of Social Welfare**

The distribution of zakat has a strong normative foundation in Islamic teachings and is an integral part of the main purpose of zakat itself. The Qur'an expressly regulates the mechanism for distributing zakat through the determination of groups that are entitled to receive it. In QS. At-Taubah verse 60 mentions eight groups of zakat recipients (asnaf), namely the fakir, the poor, amil zakat, converts, servants of the sahaya, the person who is in debt, fi sabilillah, and ibn sabil. This provision shows that the distribution of zakat is not only charitable, but also has clear social, economic, and institutional dimensions.<sup>12</sup>

The determination of the eight groups of zakat recipients emphasizes the function of zakat as an instrument of equitable distribution of social welfare and economic justice. Zakat is directed to help community groups who are in vulnerable conditions, as well as strengthen social structures through economic empowerment. With the right distribution

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<sup>12</sup> Nury, M. Y., & Hamzah, M. (2024). COMPREHENSIVE INTERPRETATION OF ZAKAT VERSES: A STUDY OF THE SOCIAL AND ECONOMIC ASPECTS OF THE QUR'AN. *Manarul Qur'an: Scientific Journal of Islamic Studies*, 24(1), 10-24.

on target, zakat is not only able to meet the basic needs of mustahik, but also has the potential to increase their independence and standard of living sustainably.

In the context of ASEAN countries, effective and targeted zakat distribution is of great importance, considering the still high levels of poverty and social inequality in several countries in the region. Through professional, transparent, and accountable management and distribution of zakat, zakat can function as an alternative instrument in complementing social welfare programs run by the state. Thus, zakat not only plays a role as a religious obligation, but also as a strategic mechanism in supporting social development and poverty alleviation in ASEAN countries.

## **5. Obstacles to Zakat Collection in ASEAN Countries**

Although zakat has great potential as an economic and social instrument in ASEAN countries, its collection still faces various complex obstacles. One of the main challenges is the difference in regulations between countries, which causes the standards of zakat management to be non-uniform in the region. These variations in regulations affect the way zakat institutions collect and distribute zakat, so the effectiveness of collection at the regional level is often not optimal. In addition to regulations, the low awareness and literacy of the community regarding zakat are significant obstacles. Many individuals do

not understand the nature of zakat, its calculation mechanism, or the official institution that distributes it. As a result, some people still pay zakat informally or do not pay it at all, so that the potential for collecting zakat is not achieved to the maximum.<sup>13</sup>

Limited institutional capacity is also an important challenge. Not all zakat institutions have adequate human resources, a professional management system, or an effective infrastructure to carry out the process of collecting and distributing zakat. This condition can reduce the operational efficiency of zakat institutions and create a gap between the existing zakat potential and the funds that have been successfully collected. In addition, the lack of synergy between zakat institutions and the government also affects the effectiveness of zakat management.

Limited coordination makes the implementation of the mustahik empowerment program and the supervision of zakat distribution not run optimally. Strong synergy between the government and zakat institutions is important to create policies that support the collection of zakat more widely and evenly. Finally, the use of information technology that is not optimal is an

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<sup>13</sup> Desvianti, D., Gusriyani, M., Hijriyati, S., & Hasan, Z. (2025). Analysis of the Implementation of Zakat as a Fiscal Instrument in Supporting Islamic Economic Development in Indonesia. *al-Afkar, Journal For Islamic Studies*, 8(2), 634-649.

additional obstacle in the management of zakat in ASEAN. The digital system can make it easier to record, report, and distribute zakat in a transparent and accountable manner. However, many zakat institutions are still limited in the use of technology, so the potential for innovation in zakat management has not been fully realized.

## **6. Analysis of Zakat Management from the Perspective of Welfare and Management Theory**

From the perspective of the Welfare State Theory put forward by Jeremy Bentham, the state has the responsibility to ensure the welfare of the community through public policies that are in favor of the common interest. This principle emphasizes that the government is not only in charge of regulating social life, but also actively creating conditions that allow the greatest welfare for the greatest number of citizens.<sup>14</sup>

In the context of zakat, the role of the state is very important because the management of zakat supported by public policy can function as an instrument of wealth redistribution and equitable distribution of social welfare. Effective zakat management requires a systematic managerial approach. The concept of management includes

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<sup>14</sup> Salim, B. (2024). Fair legal certainty for the rights of individuals to settle land disputes in realizing welfare (Doctoral dissertation, Universitas Kristen Indonesia).

important functions such as planning, organizing, executing, and supervision.<sup>15</sup>

By applying good management principles, zakat institutions can carry out the collection and distribution process in a more orderly, efficient, and accountable manner. Careful planning allows zakat institutions to establish collection strategies and empowerment programs that are in accordance with the needs of the community, while good supervision ensures that zakat funds are distributed on target. In addition, the implementation of professional management can increase public trust in zakat institutions. Public trust is an important factor that encourages public compliance in paying zakat through official channels, so that the collection of zakat becomes more optimal. With a combination of state support and effective management practices, zakat not only plays a role as a religious obligation, but also as a strategic instrument in realizing sustainable social welfare.

## C. EPILOG

The management of zakat in ASEAN countries shows great potential as an instrument of economic empowerment and social welfare. The variety of zakat

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<sup>15</sup> Lasinem, L., Ligery, F., & Mushodiq, M. A. (2024). Management of Zakat Māl by UPZ Bukit Kemuning District: Managerial Analysis and Implementation Challenges in an Islamic Perspective. *Bulletin of Indonesian Islamic Studies*, 3(2), 101-117.

management systems, both in terms of regulations, institutions, and the role of the state, reflects the social, political, and economic diversity in this region. Factors such as the quality of human resources, the population, and regulatory support have proven to play a significant role in increasing zakat collection, while obstacles such as differences in regulations between countries, low zakat literacy, limited institutional capacity, and lack of optimal use of technology are challenges that must be overcome.

The success of zakat management does not only depend on the role of the state, but also on the professionalism, transparency, and accountability of zakat institutions. Synergy between the government, zakat institutions, and the community is the key to maximizing the potential of zakat as a tool for equitable distribution of welfare and poverty alleviation. With a structured approach and strong policy support, zakat can play a more effective role as an instrument of social development in ASEAN, while affirming the values of justice and solidarity in society.

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